
THUMBPRINT FOUNDATION
(A Company Limited by Guarantee)

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

THUMBPRINT FOUNDATION
(A Company Limited by Guarantee)

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THUMBPRINT FOUNDATION
(A Company Limited by Guarantee)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2025**

Trustees	Gary Richard Essam Reverend Jerome Devakumar Joseph Reverend Grace Machel Joseph Dr Marie Anne Essam Dr Sharon Lynn Stone
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Company registered number	08519901
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Charity registered number	1152422
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Registered office	131 Lewes Road Brighton BN2 3LG
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THUMBPRINT FOUNDATION
(A Company Limited by Guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report together with the financial statements of the Thumbprint Foundation for the year 1 April 2024 to 31 March 2025. The Annual Report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual Report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Company qualifies as small under section 382 of the Companies Act 2006, the Strategic Report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted. In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'. Our objectives

The aims and objectives of the Thumbprint Foundation are set out in the charity's trust deed and are summarised as follows:

- To advance the Christian faith,
- To further Christian education and,
- To relieve persons who are in conditions of need, financial hardship or sickness

Thumbprint Foundation fulfils its objectives through three primary initiatives:

1. The Well Church; a Church comprised of regular members and open to the public
2. Training and education; Christian and non-Christian training provided in Brighton and Hove, the UK and the World
3. Partnering with, and providing services to, other charities with aligned objectives including but not limited to Fresh Start Community Association (a community organisation, founded by the founders of Thumbprint Foundation, focused on improving social cohesion in the local area and also open to the public)

These objectives, and our resulting activities to achieve them, have been for the benefit of both the attendees of the respective groups and the wider public.

THUMBPRINT FOUNDATION
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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

Objectives and activities

Activities and achievements

The last year has been a year of God demonstrating His faithfulness to us. As a church body, we have continued by grace to walk out our Christian faith during a time of great global uncertainty.

Highlights of our activities and achievements include:

Continued support:

As a trust we continue to support families and individuals on a regular basis with financial, material and emotional support.

We are continuing to work with individuals and families who live with the continued consequences of national financial insecurities (fuel crisis, food price increases, benefit cuts) that has had a detrimental effect on the wellbeing of these individuals, couples and families.

Dealing with the psychological effect that lack / poverty has had on our community has resulted in heightened challenges in emotional, spiritual, physical and psychological realms.

Financial giving: In addition to strengthening the capacity of those on "relationship with us" as a church community, we have ensured any funds received via our "alms giving" was allocated appropriately to the individuals and families in need. Furthermore, we have continued to support overseas ministries and ministers in the U.K., Sri Lanka, and Ireland

Church meetings and growth: We have maintained our weekly Sunday congregational meetings on a Sunday, and have continued social interaction through the food provided before and after service. We have had some of the Wednesday prayer times in person with others joining via zoom also.

Our 6am Wednesday morning prayer has continued on prayer phone line. We continued through each appointed season to be open and follow the direction of God concerning prayline.

We have seen our congregation increase and as part of church life, we will continue to facilitate baptisms, weddings, dedications and funerals as each season presents itself.

Training and development: The provision of external training has continued as we meet via zoom and thus enabled a number of overseas attendees to join.

We have undertaken a number of mission trips to Ireland which has been an opportunity for practical on the ground training for elders/deacons/and our next generation youth .

Updated Policies and Procedures: As trustees we have continued to review and update our training for Child and adult protection and health and safety policies and procedures. Page 4

Further community engagement with other groups: We have continued to partner with Fresh Start Community Association and have seen the community engagement increase and extended to individuals / families in the Bexhill/ Eastbourne / Hastings area.

Involvement with the Air Training cadets (Rev Jerome Joseph is the padre for Squadron 225 Brighton No 1) and this has extended to a Christmas carol service, which will now become an annual event.

We have had a number of meetings with wardens and deacons from other churches in Hastings and we look to progress this in the coming year with a regular weekly gathering.

THUMBPRINT FOUNDATION
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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

Objectives and activities (continued)

Property and accommodation:

As mentioned in last year's trustees report, Thumbprint Foundation as a trust in the process of actioning due diligence took steps to update the financial loan secured on 109, St Helens Park Road, Hastings, by applying for a mortgage from Kingdom Bank.

We are pleased to report that this is now in place.

The resulted of this has cut the monthly mortgage payment to less than £3K which is almost 50% less than what we were paying monthly via Natwest.

This has also resulted in the trust being in a better financial position in order to progress, with the future plans of refurbishment of the property at 131 Lewes Road Brighton.

We have continued to trust God in this process.

The senior ministers (Rev Jerome Joseph and Grace Joseph) have taken reductions in their honouriam and have taken personal responsibility for a number of out goings that the trust faces.

Plans for future periods: We wish to continue to build on the achievements of this year and expand our community engagement and outreach. The refurbishment and redevelopment of 131 Lewes building will be a key factor in expanding and improving our ability to provide services and engagement the community. Having engaged Dandelion Seed Architects. We are pleased to state we have made great progress in the refurbishment and redevelopment planning for 131 Lewes Road, Brighton, and are now at the step of applying for planning.

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

Structure, governance and management

a. Constitution

Thumbprint Foundation is registered as a charitable company limited by guarantee and was set up by a Trust deed.

b. Methods of appointment or election of Trustees

The management of the Company is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

THUMBPRINT FOUNDATION
(A Company Limited by Guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

Statement of Trustees' responsibilities


The Trustees (who are also the directors of the Company for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees on 17 October 2025 and signed on their behalf by:



Gary Richard Essam
Trustee

Gary Richard Essam

THUMBPRINT FOUNDATION
(A Company Limited by Guarantee)

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2025

Independent Examiner's Report to the Trustees of Thumbprint Foundation ('the Company')

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and Basis of Report

As the Trustees of the Company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Dated: 17 October 2025



Kolade Andrew Alli ACMA

The ARK Financial Management Consultancy Ltd

10 Gatcombe Gardens

West End Hampshire

SO18 3NA

THUMBPRINT FOUNDATION
(A Company Limited by Guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025**

	Note	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	2	-	182,114	182,114	206,626
Total income		-	182,114	182,114	206,626
Expenditure on:					
Charitable activities	3	90,585	141,466	232,051	198,615
Total expenditure		90,585	141,466	232,051	198,615
Net movement in funds		(90,585)	40,648	(49,937)	8,011
Reconciliation of funds:					
Total funds brought forward		31,812	1,421,485	1,453,297	1,445,286
Net movement in funds		(90,585)	40,648	(49,937)	8,011
Total funds carried forward		(58,773)	1,462,133	1,403,360	1,453,297

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 10 to 17 form part of these financial statements.

THUMBPRINT FOUNDATION
(A Company Limited by Guarantee)
REGISTERED NUMBER: 08519901

BALANCE SHEET
AS AT 31 MARCH 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	6	1,878,930	1,878,930
		<u>1,878,930</u>	<u>1,878,930</u>
Current assets			
Cash at bank and in hand		48,206	7,775
		<u>48,206</u>	<u>7,775</u>
Creditors: amounts falling due within one year	7	(1,320)	(1,320)
		<u>46,886</u>	<u>6,455</u>
Net current assets			
		<u>46,886</u>	<u>6,455</u>
Total assets less current liabilities		<u>1,925,816</u>	<u>1,885,385</u>
Creditors: amounts falling due after more than one year	8	(522,456)	(432,088)
		<u>1,403,360</u>	<u>1,453,297</u>
Net assets excluding pension asset			
		<u>1,403,360</u>	<u>1,453,297</u>
Total net assets		<u><u>1,403,360</u></u>	<u><u>1,453,297</u></u>
Charity funds			
Restricted funds	9	(58,773)	31,812
Unrestricted funds	9	1,462,133	1,421,485
		<u>1,403,360</u>	<u>1,453,297</u>
Total funds		<u><u>1,403,360</u></u>	<u><u>1,453,297</u></u>

The Company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.


The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

THUMBPRINT FOUNDATION
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REGISTERED NUMBER: 08519901

BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2025

The financial statements were approved and authorised for issue by the Trustees on 17 October 2025 and signed on their behalf by:


Gary Richard Essam
Trustee
Gary Richard Essam

The notes on pages 10 to 17 form part of these financial statements.

THUMBPRINT FOUNDATION
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Thumbprint Foundation meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Income

All income is recognised once the Company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

1.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Company's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

1.4 Tangible fixed assets and depreciation

Tangible fixed assets costing £1k or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Freehold property	-
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THUMBPRINT FOUNDATION
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting policies (continued)

1.5 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.6 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

1.7 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

THUMBPRINT FOUNDATION
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

2. Income from donations and legacies

	Restricted funds £	Unrestricted funds General £	Total 2025 £	Total 2024 £
Donations	0	141,279	141,279	162,390
Gift Aid tax reclaimed	0	40,835	40,835	44,236
	0	182,114	182,114	206,626

THUMBPRINT FOUNDATION
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

3. Expenditure on charitable activities

	Restricted	Unrestricted	Total	Total
	funds	funds		
	£	General	2025	2024
	£	£	£	£
Administration	0	0	0	5,018
Bank charges	0	350	350	177
Birthday card ministry	0	120	120	120
Building repairs and Maintenance	54,834	0	54,834	19,505
Giving and other ministry costs	0	54,041	54,041	53,221
Honorarium	0	49,000	49,000	28,050
Independent examiner's fee	0	1,320	1,320	1,540
Insurance	0	8,604	8,604	9,271
Legal and professional fees	0	6,423	6,423	627
Loan interest	35,751	0	35,751	45,417
Music licence fee	0	385	385	371
Premises costs	0	0	0	54
Telephone and fax	0	2,552	2,552	3,367
Travel & subsistence	0	11,618	11,618	10,402
Utilities	0	7,053	7,053	21,475
	90,585	141,466	232,051	198,615

THUMBPRINT FOUNDATION
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

4. Independent examiner's remuneration

	2025	<i>2024</i>
	£	£
Fees payable to the Company's independent examiner for the independent examination of the Company's annual accounts	1,320	<i>1,320</i>

5. Trustees' remuneration and expenses

Mrs Grace Machel Joseph received remuneration of £24,500 (2024: £14,025) during the year, in relation to the ministry work carried out on behalf of Thumbprint Foundation

Reverend Jerome Devakumar Joseph received remuneration of £24,500 (2023: £14,025) during the year, in relation to the ministry work carried out on behalf of Thumbprint Foundation

6. Tangible fixed assets

	Freehold property £
Cost or valuation	
At 1 April 2024	1,878,930
At 31 March 2025	1,878,930
Net book value	
At 31 March 2025	1,878,930
<i>At 31 March 2024</i>	<i>1,878,930</i>

7. Creditors: Amounts falling due within one year

	2025	<i>2024</i>
	£	£
Accruals and deferred income	1,320	<i>1,320</i>

THUMBPRINT FOUNDATION
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

8. Creditors: Amounts falling due after more than one year

	2025	2024
	£	£
Bank loans	522,456	432,088

THUMBPRINT FOUNDATION
(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

9. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Balance at 31 March 2025 £
Unrestricted funds				
General Funds	1,421,485	182,114	(141,466)	1,462,133
	<hr/>	<hr/>	<hr/>	<hr/>
Restricted funds				
Restricted Fund	31,812	-	(90,585)	(58,773)
	<hr/>	<hr/>	<hr/>	<hr/>
Total of funds	1,453,297	182,114	(232,051)	1,403,360
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

THUMBPRINT FOUNDATION
(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

9. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 April 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Balance at 31 March 2024 £</i>
Unrestricted funds				
General Funds	<u>1,348,552</u>	<u>206,626</u>	<u>(133,693)</u>	<u>1,421,485</u>
Restricted funds				
Restricted Fund	<u>96,734</u>	<u>-</u>	<u>(64,922)</u>	<u>31,812</u>
Total of funds	<u><u>1,445,286</u></u>	<u><u>206,626</u></u>	<u><u>(198,615)</u></u>	<u><u>1,453,297</u></u>