

London Christian Fellowship Church

Charity No. 1153701

Trustees' Report and Unaudited Accounts

31 December 2024

	Pages
Trustees' Annual Report	2 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7 to 7
Notes to the Accounts	8 to 12
Detailed Statement of Financial Activities	13 to 14

The trustees present their report with the unaudited financial statements of the charity for the year ended 31 December 2024.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1153701

Principal Office

180 Ardleigh

Basildon

Essex

SS16 5RL

Trustees

The following trustees served during the year:

R. Chekem

J.C. Jacob

G.K. Kadabur

J.J. Lewis

R.S.P. Samsonraj

K. Thomas

Accountants

MW Accounting Services Ltd

South House 4

Bond Avenue

Mount Farm

Milton Keynes

MK1 1SW

Bankers

Lloyds Bank

10-20 Town Square

Basildon

SS14 1DU

OBJECTIVES AND ACTIVITIES

LCFC is a Christian charity & its commitment to meet the spiritual needs of its beneficiaries and society as a whole. One of the main objectives of LCFC is to help people become disciples of Jesus Christ. As such, we emphasise the regular study of God's word, the Bible and live personal lives in light of the life of Jesus Christ.

ACHIEVEMENTS AND PERFORMANCE

LCFC has regular church meetings every Sunday in Enfield and various other meetings as summarised below. As a Church, following in the principles taught by our Lord Jesus and His apostles, we trust only in God for all our financial needs and therefore we do not ask or compel anyone to tithe (i.e. compulsorily give 10% of their income), on the contrary, we believe tithing is an old covenant requirement. Instead, we point to what our Lord Jesus encouraged us to do i.e. cheerfully give according to one's ability and means. Any offering received must also be anonymous. Further, following the practice of early church, we identify those in our midst who require financial and other practical help and cater in the best way possible for meeting their need(s).

1. Sunday Church Meetings/Services: LCFC conducted regular church meetings/services on all Sundays of the year for the benefit of its members and non-member visitors (including vulnerable adults) free of cost.

2. Sunday School Meetings: Since nearly half of the members are children, LCFC conducts regular Sunday Schools with specialised curriculum to address the needs of children. Classes are held for nursery, primary, junior, seniors and teenage children.

At the end of the year (December), the church organised a Sunday School children's programme for all age groups to encourage children to participate in skits and drama performances portraying Biblical characters and other missionaries of the past.

3. Weekly Bible Study: To provide a strong foundation on Biblical values, LCFC conducts a weekly online bible study on Fridays exclusively for its members. On the third Friday of the month this is held in person at 3 venues namely Waddesdon, Billericay & Chertsey.

4. Men's/Women's Meeting: Once a month LCFC facilitates a men's/women's meetings to address their specific needs.

5. Bible-study Conferences: Periodically, LCFC organises conferences with external speakers. In 2024, LCFC invited Mr. Victor Ramanathan (CFC Madurai/India) to speak at a spiritual growth and development conference held for its church members.

6. Online outreach: LCFC broadcasts Sunday meetings/services over Zoom and YouTube to a wider audience who cannot physically attend our meetings. Investments were made in equipment to support this.

7. Informal fellowship: LCFC values informal fellowship; both between members within the Church and as a church collectively.

FINANCIAL REVIEW

Total receipts were £63,077.96. The charity has great liquidity as a result allowing it to work towards its near term objectives.

The charity will look to maintain a healthy balance of reserves to ensure the charity can continue to operate for the long-term.

There are no uncertainties as to the charities ability to continue as a going concern.

The total reserves held at the end of the reporting period was £104,362.82

The reserves as at the reporting date were all unrestricted funds.

The current level of reserves are more than adequate to ensure compliance with the charities reserves policy.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The governing document of the charity is via a trust deed.

The elders carefully identify those who are committed to the values of LCFC and live an upright, Godly life. Their names are then proposed to the LCFC board and if the board reaches consensus, a new trustee is appointed subject to their willingness to take on the role.

Statement of trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

That the trustees are responsible for the maintenance and integrity of information included on the company's website.

Signed on behalf of the charity's trustees



G.K. Kadabur

Trustee

29 September 2025

Independent Examiner's Report to the trustees of London Christian Fellowship Church

I report to the trustees on my examination of the financial statements of London Christian Fellowship Church for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination.

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 financial statements to be reached.

Adam Sibley ACCA

MW Accounting Services Ltd

South House 4

Bond Avenue

Mount Farm

Milton Keynes

MK1 1SW

29 September 2025

London Christian Fellowship Church
Statement of Financial Activities
for the year ended 31 December 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
	Notes				
Income and endowments from:					
Donations and legacies	3	57,838	5,240	63,078	52,444
Total		57,838	5,240	63,078	52,444
Expenditure on:					
Raising funds	4	6,947	13,936	20,883	5,334
Charitable activities	5	30,956	-	30,956	28,775
Other	6	11,986	-	11,986	9,162
Total		49,889	13,936	63,825	43,271
Net gains on investments		-	-	-	-
Net (expenditure)/income	7	7,949	(8,696)	(747)	9,173
Transfers between funds		-	-	-	-
Net (expenditure)/income before other gains/(losses)		7,949	(8,696)	(747)	9,173
Other gains and losses					
Net movement in funds		7,949	(8,696)	(747)	9,173
Reconciliation of funds:					
Total funds brought forward		88,734	4,999	93,733	84,560
Total funds carried forward		96,683	(3,697)	92,986	93,733

London Christian Fellowship Church

Balance Sheet

at 31 December 2024

Charity No. 1153701

		2024	2023
		£	£
Fixed assets			
Tangible assets	9	1,390	2,115
		<u>1,390</u>	<u>2,115</u>
Current assets			
Cash at bank and in hand		92,076	92,098
		<u>92,076</u>	<u>92,098</u>
Creditors: Amount falling due within one year	10	(480)	(480)
Net current assets		91,596	91,618
Total assets less current liabilities		<u>92,986</u>	<u>93,733</u>
Net assets excluding pension asset or liability		<u>92,986</u>	<u>93,733</u>
Total net assets		<u><u>92,986</u></u>	<u><u>93,733</u></u>
The funds of the charity			
Restricted funds	11		
Restricted income funds		(3,697)	4,999
		<u>(3,697)</u>	<u>4,999</u>
Unrestricted funds	11		
General funds		96,683	88,734
		<u>96,683</u>	<u>88,734</u>
Reserves	11		
Total funds		<u><u>92,986</u></u>	<u><u>93,733</u></u>

Approved by the trustees on 29 September 2025

And signed on their behalf by:



G.K. Kadabur

Trustee

29 September 2025

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
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Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
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Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
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Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
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Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
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Volunteer help	The value of any volunteer help received is not included in the accounts.
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Investment income	This is included in the accounts when receivable.
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Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
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Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.
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Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Statement of Financial Activities - prior year

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Income and endowments from:			
Donations and legacies	42,111	10,333	52,444
Total	<u>42,111</u>	<u>10,333</u>	<u>52,444</u>
Expenditure on:			
Raising funds	-	5,334	5,334
Charitable activities	28,775	-	28,775
Other	9,162	-	9,162
Total	<u>37,937</u>	<u>5,334</u>	<u>43,271</u>
Net income	<u>4,174</u>	<u>4,999</u>	<u>9,173</u>
Net income before other gains/(losses)	4,174	4,999	9,173
Other gains and losses:			
Net movement in funds	<u>4,174</u>	<u>4,999</u>	<u>9,173</u>
Reconciliation of funds:			
Total funds brought forward	84,560	-	84,560
Total funds carried forward	<u>88,734</u>	<u>4,999</u>	<u>93,733</u>

3 Income from donations and legacies

	Unrestricted £	Restricted £	Total 2024 £	Total 2023 £
Donations - CFC India	-	5,140	5,140	8,583
Donations - Other	-	100	100	1,750
Donations - LCFC	29,222	-	29,222	13,942
Church Venue Rent	28,616	-	28,616	28,169
	<u>57,838</u>	<u>5,240</u>	<u>63,078</u>	<u>52,444</u>

4 Expenditure on raising funds

	Unrestricted £	Restricted £	Total 2024 £	Total 2023 £
<i>Costs of generating voluntary income</i>				
Donations - CFC India	6,947	13,936	20,883	5,334
	<u>6,947</u>	<u>13,936</u>	<u>20,883</u>	<u>5,334</u>

5 Expenditure on charitable activities

	Unrestricted	Total 2024	Total 2023
	£	£	£
<i>Expenditure on charitable activities</i>			
	30,956	30,956	28,775
<i>Governance costs</i>			
	<u>30,956</u>	<u>30,956</u>	<u>28,775</u>

6 Other expenditure

	Unrestricted	Total 2024	Total 2023
	£	£	£
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	725	725	725
General administrative costs	10,781	10,781	7,957
Legal and professional costs	480	480	480
	<u>11,986</u>	<u>11,986</u>	<u>9,162</u>

7 Net (expenditure)/income before transfers

	2024	2023
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	725	725

8 Staff costs

No employee received emoluments in excess of £60,000.

9 Tangible fixed assets

	£	£
Cost or revaluation		
At 1 January 2024	2,900	2,900
At 31 December 2024	<u>2,900</u>	<u>2,900</u>
Depreciation and impairment		
At 1 January 2024	785	785
Depreciation charge for the year	725	725
At 31 December 2024	<u>1,510</u>	<u>1,510</u>
Net book values		
At 31 December 2024	<u>1,390</u>	<u>1,390</u>
At 31 December 2023	<u>2,115</u>	<u>2,115</u>

10 Creditors:
amounts falling due within one year

	2024	2023
	£	£
Accruals	480	480
	<u>480</u>	<u>480</u>

11 Movement in funds

	At 1 January 2024	Incoming resources (including other gains/losses) £	Resources expended £	At 31 December 2024 £
Restricted funds:				
Restricted income funds:	4,999	5,240	(13,936)	(3,697)
<i>Total</i>	<u>4,999</u>	<u>5,240</u>	<u>(13,936)</u>	<u>(3,697)</u>
Unrestricted funds:				
General funds	88,734	57,838	(49,889)	96,683
<i>Total funds</i>	<u>93,733</u>	<u>63,078</u>	<u>(63,825)</u>	<u>92,986</u>

12 Analysis of net assets between funds

	Unrestricted funds £	Total £
Fixed assets	1,390	1,390
Net current assets	91,596	91,596
	<u>92,986</u>	<u>92,986</u>

13 Reconciliation of net debt

	At 1 January 2024 £	Cash flows £	At 31 December 2024 £
Cash and cash equivalents	92,098	(22)	92,076
	<u>92,098</u>	<u>(22)</u>	<u>92,076</u>
Net debt	<u>92,098</u>	<u>(22)</u>	<u>92,076</u>

London Christian Fellowship Church
Detailed Statement of Financial Activities
for the year ended 31 December 2024

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income and endowments from:				
Donations and legacies				
Donations - CFC India	-	5,140	5,140	8,583
Donations - Other	-	100	100	1,750
Donations - LCFC	29,222	-	29,222	13,942
Church Venue Rent	28,616	-	28,616	28,169
	<u>57,838</u>	<u>5,240</u>	<u>63,078</u>	<u>52,444</u>
Total income and endowments	57,838	5,240	63,078	52,444
Expenditure on:				
Costs of generating donations and legacies				
Donations - CFC India	6,947	13,936	20,883	5,334
	<u>6,947</u>	<u>13,936</u>	<u>20,883</u>	<u>5,334</u>
Total of expenditure on raising funds	6,947	13,936	20,883	5,334
Charitable activities				
	30,956	-	30,956	28,775
	<u>30,956</u>	<u>-</u>	<u>30,956</u>	<u>28,775</u>
Total of expenditure on charitable activities	30,956	-	30,956	28,775
General administrative costs, including depreciation and amortisation				
Depreciation of	725	-	725	725
Bank charges	108	-	108	48
General insurances	300	-	300	288
Software, IT support and related costs	126	-	126	205
Stationery and printing	7	-	7	7
Subscriptions	1,800	-	1,800	1,326
Sundry expenses	8,440	-	8,440	5,859
Telephone, fax and broadband	-	-	-	224
	<u>11,506</u>	<u>-</u>	<u>11,506</u>	<u>8,682</u>
Legal and professional costs				
Accountancy and bookkeeping	480	-	480	480
	<u>480</u>	<u>-</u>	<u>480</u>	<u>480</u>
Total of expenditure of other costs	<u>11,986</u>	<u>-</u>	<u>11,986</u>	<u>9,162</u>
Total expenditure	49,889	13,936	63,825	43,271
Net gains on investments	-	-	-	-

London Christian Fellowship Church
Detailed Statement of Financial Activities

Net (expenditure)/income	7,949	(8,696)	(747)	9,173
Net (expenditure)/income before other gains/(losses)	7,949	(8,696)	(747)	9,173
Other Gains	-	-	-	-
Net movement in funds	7,949	(8,696)	(747)	9,173
Reconciliation of funds:				
Total funds brought forward	88,734	4,999	93,733	84,560
Total funds carried forward	96,683	(3,697)	92,986	93,733