

SINGLE AND MARRIED IN CHRIST PRACTICAL LIVING CIO

Trustee's Annual Report and Financial Statements
for the year ended 31 December 2025

Charity number : 1161831

SINGLE AND MARRIED IN CHRIST PRACTICAL LIVING CIO
31 December 2025.

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SINGLE AND MARRIED IN CHRIST PRACTICAL LIVING CIO
Trustee's Annual Report for the year ended 31 December 2025.

The church Trustees present their report and accounts for the year ending 31st December 2025

The accounts are prepared in accordance with SORP "Accounting and reporting for charities" [SORP revised 2015].

1. Reference and administrative details of the charity, its trustees and advisers

Charity Address:
2 Harleston Close
London
E5 9NH

Trustees

Mrs Aretha Odulaja
Christabel Osi - Tulley

Independent Examiner

Mr A Ajayi-Obe
10 Denham Grove
Bracknell
RG12 7PT

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2. Structure, governance, and management

a. Governing documents

The charity is constituted as a charitable incorporated organisation foundation registered on 26th May 2015 with a registered charity number 1161831.

b. Method of appointment or election of trustees

Trustees are appointed on the recommendation by members and each Trustee holds office for up to three years subject to re-election at the Annual General Meeting.

c. Policies adopted for the induction and training of management committee.

Following the appointment, new Trustees are introduced to their role and given copies of the constitution and a guide to the policies and procedures adopted by our charity, a number of publications from the Charity Commission are also provided including guidance on charities and public benefits and the advancement of religion for the public benefit.

This ensures that they are aware of the scope of their responsibilities under the charities act.

d. Organisational structure and decision making

The Charity Trustees are responsible for the general control and management of the charity. The Trustees give their time and receive no remuneration or other financial benefits.

The trustees meet as a body monthly and are responsible for all decisions taken in relation to the running of the church and activities provided by the charity.

To assist in the smooth running of the charity the trustees have set up a leadership team to help them oversee certain aspects of the charity's work.

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Trustee's Annual Report for the year ended 31 December 2025(cont.)

e. Risk management

The Trustees have assessed the risks the charity faces and have drawn up a risk matrix that identifies the major risk areas of activity, the nature of those risks, the likelihood of the risk happening, and measures taken to manage them. The trustees review this matrix regularly at their meetings. The trustees are satisfied that systems are in place or arrangements are in hand to manage the risks that have been identified. In particular, insurance cover is in place and the finances of the church are kept under review. Appropriate Criminal records checks (DBS), supported by regular review policies, and are made for all who work with children or other vulnerable groups within the church.

3. Objectives and activities.

Our aims

The objects of the charity are set out in the charity's constitution and are summarised as follows: The advancement of the Christian faith in accordance with the statement of beliefs appearing in the schedule hereto in such parts of the United Kingdom for the benefit of the public in particular through the holding of prayer meetings, worship service, lectures, the public celebration of religious festivals and the distribution of literature on the Christian faith to enlighten others.

Our objectives

Our objectives are set to reflect our faith and community aims. Each year our trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit and its supplementary public guidance on the advancement of religion for the public benefit.

Our dual aims remain to provide a medium through Broadcasting series of religious (Christianity) programmes on air for the benefit of singles and married Christian, as well as any member of the public, could seek help on Christianity beliefs about their relationship.

In the long term, our ambition is to build the self-confidence of in the community of Harlesden and its surroundings, as well as provide community facilities and activities that can help make our area a peaceful, vibrant and harmonious community.

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Trustee's Annual Report for the year ended 31 December 2025(cont.)

Strategies

We want to make our broadcasting an accessible and welcoming service, where all Christians or those who wish to know more about our faith, can gather together to learn about their religion and worship. At our 'Christian events, we share the teachings of Jesus and the nature of our faith with non-Christian. In addition to an open day, we also hold an open week each year when we invite congregations from all the local Christian churches to visit us and learn more about Christianity.

An important part of our faith is charitable giving, according to one's income, in accordance with biblical principle and we are pleased to receive special donations for the sole purpose of the relief of need and financial hardship of Christians in Nigeria who have insufficient money to cover their basic needs for shelter, food, clothing, or who are destitute with no means of support.

An important part of our strategy is community welfare and education. Our activities including classes, health initiatives, and seminars are widely advertised, and we welcome the participation of all in our local community, Christian and non-Christian alike. Most of our activities are free and supported by donations.

Use of volunteers

Volunteers are a valuable resource in both our faith and community work. Volunteers are involved in most of our faith and community activities and we have over 5 people regularly giving their time. All our trustees also give their time freely. We encourage all members of our Church to be involved in voluntary activities and to share their skills with others. All those volunteers working with projects involving children or other vulnerable groups are DBS checked.

Activities and achievements

How our activities deliver public benefit

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these summarised below, provide benefit both to those who view and the wider community.

Religious activities

Our organisation provides a centre for our prayers and worship and for the activities associated with our faith. During the year under review, we offered a range of religious services and activities including:

- Couples' dinner
- Soup, tea and clothes donation to the homeless
- Youth outreach
- Youth counselling
- Singles outreach

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Trustee's Annual Report for the year ended 31 December 2025(cont.)

This year we:

- Organised seminars for couples and children
- Bought Christmas gifts for the homeless
- Supported families experiencing hardship with food stuffs and
- Organised Christmas parties and distribution of food stuff donated
- Organised tea for the homeless and some hot meals

Financial review

Principal funding sources

The charity's main source of income is both from donations & fundraising. Donations from our supporters amounted to £70,785 whilst this represents an increase from the previous year, given the economic conditions currently affecting our local community this level of voluntary giving is both generous and encouraging.

Declaration

The trustee declares that they have approved the trustee's report above.

Signed on behalf of the trustees.

Name: Aretha Odulaja

Signature:

Date: 22 January 2026.

Independent examiner's report to the trustees of Single and Married in Christ Practical living CIO

I report on the accounts of the company for the year ended 31 December 2025, which are set out on pages 9 to 13

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Name: Ayo Ajayi-Obe MA

Address: 10 Denham Grove Bracknell RG12 7PT

Date & signed: 22 January 2026.

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Statement of Financial Activities (Income and expenditure) for the year ended 31 December 2025.

	Notes	2025 £	2024 £
Income			
Donations	2	79,388	60,038
Expenditure			
Charitable Activities	3	58,799	57,544
Net income for the year		20,589	2,494
Reconciliation of Funds:			
Total Funds brought forward		7,404	4,910
Total Funds carried forward		27,993	7,404

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Balance sheet 31 December 2025.

	Note	2025 £	2025 £	2024 £	2024 £
Fixed Assets					
Tangible Fixed Asset	4		100		100
Current Assets					
Bank and Cash		2,043		7,654	
Debtors		41,900		0	
Total current assets		43,943		7,654	
Current Liabilities					
Creditors: amounts falling due within one year		16,050		350	
Net Current Assets			27,893		7,304
Total assets less current liabilities			27,993		7,404
Charity Funds					
Unrestricted	5		27,993		4,910

Approved by the board of Trustees on and signed on their behalf by:

Mrs Aretha Odulaja
Chair
22/01/2026

SINGLE AND MARRIED IN CHRIST PRACTICAL LIVING CIO
NOTES TO THE FINANCIAL STATEMENTS 31 DECEMBER 2025

1 ACCOUNTING POLICIES

a Basis of preparation

The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2015), FRS102 and with the Charities Act 2011

The church is a registered charity, no1161831 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably, and it is probable that the income will be received.

c Donations

Donations are accounted for gross when received. Fixed asset gifts in kind are recognized when receivable and are included at fair value.

d Expenditure recognition

All expenditure is accounted for on an accrual's basis. Expenditure is recognized where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

e Costs of raising funds

Expenditure on raising funds comprise the cost of running vending machines.

f Support costs

Support costs are those that assist the work of the organisation but do not directly represent charitable activities and include office costs and governance cost. Where support costs cannot be directly attributed to particular headings, they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This represents direct expenditure on the governance of the church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

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NOTES TO THE FINANCIAL STATEMENTS 31 DECEMBER 2025(CONT.)

g Fixed Assets

Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £500. They are initially recognised at cost, or for donated assets, at a reasonable estimate of their value on receipt.

h Depreciation

Depreciation is provided on all fixed assets, other than freehold land, to write off the cost on a straight-line basis over their expected useful life, at the following rates:

Computers and equipment 20%.

I Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity 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 charity for particular purposes. The cost 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.

	2025	2024
2. DONATIONS	Unrestricted	Unrestricted
Voluntary donations	70,785	44,296
Tax refunds	8,603	15,742
Total	79,388	60,038

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NOTES TO THE FINANCIAL STATEMENTS 31 DECEMBER 2025(CONT.)

3. CHARITABLE ACTIVITIES

Funds	Unrestricted 2025	Unrestricted 2024
Outreaches & events	22,867	14,000
Travelling and subsistence	400	5,000
Welfare& caring	34,063	19,641
Literature and books	625	250
Hospitality	0	9,750
Rent	0	7,038
Utilities	300	1,471
Total	58,255	57,150
Support cost for charitable activities:		
Finance cost		
Bank charges	44	44
Governance costs:		
Independent Examinations costs	500	350
Total expenditure	58,799	57,544

4. FIXED ASSETS Furniture &Equipment

Cost	£
31/12/25	24000
Depreciation	
B/F	20,000
Charge for the year	3,900
C/F	23,900
Net book value	
31/12/25	100
31/12/24	100

	01/01/25	Incoming Resources	Outgoing Resources	31/12/25
General funds	7,404	79,388	58,799	27,993