

**Company registration number 09140549 (England and Wales)**

**Charity registration number 1163741 (England and Wales)**

**JOEL COMMUNITY SERVICES**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

# JOEL COMMUNITY SERVICES

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Reverend H Foxwood Mr P F Wolff Mr D Parish Ms G Burgess Mr R Miller
<b>Charity number</b>	1163741
<b>Company number</b>	09140549
<b>Registered office</b>	St Peter's Church London Road Kingston Upon Thames KT2 6QL
<b>Independent examiner</b>	Linda Dunford FCCA CTA Warner Wilde Limited Chartered Certified Accountants 4 Marigold Drive Bisley Surrey GU24 9SF
<b>Bankers</b>	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4TA

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# JOEL COMMUNITY SERVICES

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# JOEL COMMUNITY SERVICES

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 DECEMBER 2025

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The trustees present their annual report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "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)".

### Objectives and activities

During the year, the trustees reviewed these objects and received permission from the Charity Commission to amend them as below:

- The relief of poverty by provision of accommodation and other connected services for persons who are deemed refugees, homeless or in need of such assistance.
- To provide, maintain and, if necessary, improve a mission room or parish room and connected services in connection with the ecclesiastical parish of St Peter, Norbiton for the purposes of divine service and the promotion of religion according to the Christian faith and also for other religious, social, scientific, literary or charitable purposes including meetings all calculated to be for the benefit of the inhabitants of the said parish.

### Activities

- Providing residential accommodation, community space, and other services to those in need.
- Providing working accommodation for a local housing charity.

### Public benefit

The board has taken due regard of the guidance on public benefit published by the charity commission in exercising its powers and duties. It is confident that the aims of the organisation and allocation of resources fully satisfy the public benefit requirements.

### Achievements and performance

Throughout 2025 we continued to provide premises and accommodation in St Peter's Church Hall for Kingston Churches Action on Homelessness (KCAH; a local charity for the homeless). This enabled the many needs of homeless people in the Kingston upon Thames area continued to be met by the professional services offered by KCAH.

Also, in another section of the Church Hall known as The Joel Centre, we have been able to provide accommodation to four refugees who would otherwise have struggled to find local housing. These refugees were part of the community that attend St Peter's Church, and by having them next to the church we were able to provide pastoral and practical support through St Peter's church staff, volunteers, and KCAH staff. As part of that, we provided regular funding and opportunities for these and other Iranian refugees to cook together and show hospitality to others in the local community.

To provide a home for refugees, who themselves have a heart for hospitality, has felt like a fulfilment of the Scripture we have been praying over the Joel Centre: "A father to the fatherless, a defender of widows, is God in his holy dwelling. God sets the lonely in families, he leads out the prisoners with singing" (Psalm 68: 5-6).

We also provided grant for the refurbishment of a community space in the Archway Parish Rooms owned by St Peter's Church. This enables St Peter's volunteers to address various needs on the Cambridge Road Estate through the provision of a community café, advocacy support and benefits advice, a toddler group, and other services.

# JOEL COMMUNITY SERVICES

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

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### Financial review

Income was £73,846 as we continued to receive rent for the office space provided to KCAH and the sub-market rent charged to the residential tenants in the Joel Centre (which tends to be funded by universal credit). We also received a number of donations from individual donors, most of them ongoing, and some investment income.

Costs exceeded income at £77,705, slightly higher than the previous year's £76,314. This included grant to replace old chairs and enhance the community space in the Archway Parish Rooms owned by St Peter's Church, reflecting our second charitable object. This has enabled various needs on the Cambridge Road Estate to be more effectively addressed through the provision of a community café, food bank, and other services.

Utility costs (mainly electricity) were £9,078, down from £11,888 the previous year following a change in service provider.

Interest costs (on mortgage loan) were £14,499, down from £16,673 the previous year, following a change in our mortgage provider so as to secure a lower interest rate.

Our actual holdings of cash and short-term investment were slightly lower, at £73,153, mostly reflecting expenditures exceeding income in 2025. Seeking higher investment returns, we moved £30,000 from the CCLA Deposit Fund to WS Epworth Global Equity Fund for Charities. We selected this based on Epworth's positive reputation, a history of solid investment returns, and its ethical criteria. There was £620 gain on that investment as at 31 December 2025.

Our policy is to hold sufficient funds to cover six months of operating costs. This is designed to ensure that, in the event of a financial crisis, we can continue to meet our financial obligations.

### Risk Review

The board assesses and reviews key risks periodically. During 2026 we will reassess our risks but the key risks are as follows:

#### *Funding*

We have a dependency on income from our main tenant (KCAH). On the other hand, we are also exposed to the rising mortgage rate on our loan.

#### *Damage to reputation*

We are associated with KCAH as the principal user of St Peter's Church Hall. We meet with them from time to time to discuss matters of mutual interest.

#### *Risk of fire, flood or other environmental risks*

We maintain appropriate levels of insurance and have reviewed the full requirements with our insurers.

### Structure, governance and management

Joel Community Services was incorporated as a charitable company limited by guarantee on 21 July 2014 and is governed by its Articles of Association. It is registered with the Charity Commission in England and Wales with its registered office at St Peter's Church, London Road, Kingston Surrey.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Reverend H Foxwood

Mr C Clarke

(Resigned 4 September 2025)

Mr P F Wolff

Mr D Parish

Ms G Burgess

Mr R Miller

Reverend N Jones

(Resigned 16 February 2026)

# JOEL COMMUNITY SERVICES

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

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### Governance

Our Board of Directors is responsible for overseeing the strategy and performance of Joel Community Services. The Board meets regularly throughout the year to consider, set and review strategies, policies, budgets, plans and performance.

The Board has not delegated any powers to formal committees, although specific task groups are formed as necessary with specific responsibilities.

### Recruitment

Prospective directors are nominated by at least one current member of the Board in line with our Articles and with knowledge of the ways in which their experience might serve the interests of Joel Community Services. They are then interviewed by a panel of current directors to ensure that their motivations, skills and interests are consistent with the aims of the charity and, if so, to confirm the appointment.

Trustees new to the Board meet with the Chairman and other directors as appropriate and are provided with information and training to enable them to fully understand the mission and values of Joel Community Services.

All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

### Management

The board manages the needs of the organisation directly, with some support from St Peter's Church staff.

The trustees' report was approved by the Board of Trustees.



.....  
Reverend H Foxwood

**Trustee**

Date: 25th May 2026  
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# JOEL COMMUNITY SERVICES

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF JOEL COMMUNITY SERVICES

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I report to the trustees on my examination of the financial statements of Joel Community Services (the charity) for the year ended 31 December 2025.

#### **Responsibilities and basis of report**

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

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

#### **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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 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; or
- 4 the financial statements 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 financial statements 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 financial statements to be reached.



#### **Linda Dunford FCCA CTA**

Warner Wilde Limited

Chartered Certified Accountants

4 Marigold Drive

Bisley

Surrey

GU24 9SF

Date: .....26/05/26.....

# JOEL COMMUNITY SERVICES

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 31 DECEMBER 2025**

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
<b>Income from:</b>							
Donations and legacies	3	11,152	-	11,152	10,484	-	10,484
Charitable activities	4	60,704	-	60,704	62,136	-	62,136
Investments	5	1,989	-	1,989	2,519	-	2,519
<b>Total income</b>		<b>73,845</b>	<b>-</b>	<b>73,845</b>	<b>75,139</b>	<b>-</b>	<b>75,139</b>
<b>Expenditure on:</b>							
Charitable activities	6	75,854	1,850	77,704	74,464	1,850	76,314
<b>Total expenditure</b>		<b>75,854</b>	<b>1,850</b>	<b>77,704</b>	<b>74,464</b>	<b>1,850</b>	<b>76,314</b>
Net gains/(losses) on investments	11	620	-	620	-	-	-
<b>Net expenditure and movement in funds</b>		<b>(1,389)</b>	<b>(1,850)</b>	<b>(3,239)</b>	<b>675</b>	<b>(1,850)</b>	<b>(1,175)</b>
<b>Reconciliation of funds:</b>							
Fund balances at 1 January 2025		584,651	82,533	667,184	583,976	84,383	668,359
<b>Fund balances at 31 December 2025</b>		<b>583,262</b>	<b>80,683</b>	<b>663,945</b>	<b>584,651</b>	<b>82,533</b>	<b>667,184</b>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.



# JOEL COMMUNITY SERVICES

## BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
<b>Fixed assets</b>					
Tangible assets	13		807,251		820,759
Investments	14		51,032		55,413
			<u>858,283</u>		<u>876,172</u>
<b>Current assets</b>					
Debtors	15	6,977		3,786	
Cash at bank and in hand		22,121		20,779	
		<u>29,098</u>		<u>24,565</u>	
<b>Creditors: amounts falling due within one year</b>	17	(13,615)		(11,829)	
<b>Net current assets</b>			<u>15,483</u>		<u>12,736</u>
<b>Total assets less current liabilities</b>			<u>873,766</u>		<u>888,908</u>
<b>Creditors: amounts falling due after more than one year</b>	18		(209,821)		(221,724)
<b>Net assets</b>			<u>663,945</u>		<u>667,184</u>
<b>The funds of the charity</b>					
Restricted income funds	19		80,683		82,533
Unrestricted funds	20		583,262		584,651
			<u>663,945</u>		<u>667,184</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 18th May 2026.



Reverend H Foxwood  
Trustee

# JOEL COMMUNITY SERVICES

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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### 1 Accounting policies

#### Charity information

Joel Community Services is a private company limited by guarantee incorporated in England and Wales. The registered office is St Peter's Church, London Road, Kingston Upon Thames, KT2 6QL.

#### 1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "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 charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grants are recognised once the charity has been notified of the grant unless performance conditions require deferral of the amount.

# JOEL COMMUNITY SERVICES

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

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### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% straight line
Fixtures and equipment	25% straight line

Assets in the course of construction are not depreciated.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

#### 1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

#### 1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

#### **Basic financial assets**

Basic financial assets are initially recognised at transaction value and subsequently measured at their settlement value.

# JOEL COMMUNITY SERVICES

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

### 1 Accounting policies (Continued)

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price and subsequently measured at their settlement value.

#### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

#### **1.11 Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

#### **1.12 Redundancy costs**

Redundancy costs are recognised when the Charity is committed to terminate employment.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

### 3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Donations and gifts	11,152	10,484

# JOEL COMMUNITY SERVICES

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

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### 4 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
<b>Charitable activities</b>		
Charitable rental income	59,184	60,133
Other income	1,520	2,003
	<u>60,704</u>	<u>62,136</u>

### 5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	<u>1,989</u>	<u>2,519</u>

# JOEL COMMUNITY SERVICES

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

### 6 Expenditure on charitable activities

	Charitable activities 2025 £	Charitable activities 2024 £
<b>Direct costs</b>		
Depreciation and impairment	13,507	14,855
Utilities	9,078	11,888
Admin expenses	16,765	13,429
Miscellaneous expenses	1,860	3,659
Insurance	3,062	2,714
Maintenance, repairs and equipment	5,329	1,630
Refugee expenses	3,078	2,774
	<u>52,679</u>	<u>50,949</u>
Grant funding of activities (see note 7)	9,324	7,300
<b>Share of support and governance costs (see note 8)</b>		
Support	14,499	16,673
Governance	1,202	1,392
	<u>77,704</u>	<u>76,314</u>
<b>Analysis by fund</b>		
Unrestricted funds	75,854	74,464
Restricted funds	1,850	1,850
	<u>77,704</u>	<u>76,314</u>

### 7 Grants payable

	Charitable activities 2025 £	Charitable activities 2024 £
Grants to institutions:		
St Peter's Norbiton (Archway parish rooms)	9,324	6,400
Grants to individuals	-	900
	<u>-</u>	<u>900</u>

# JOEL COMMUNITY SERVICES

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

### 8 Support costs allocated to activities

	2025 £	2024 £
Loan interest and charges	14,499	16,673
Governance costs	1,202	1,392
	<u>15,701</u>	<u>18,065</u>
<b>Analysed between:</b>		
Charitable activities	<u>15,701</u>	<u>18,065</u>

Governance costs includes payments to the independent examiner of £1,434 (2024: £1,392) for accounts preparation and independent examination.

### 9 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	1,434	1,392
Depreciation of owned tangible fixed assets	<u>13,507</u>	<u>14,855</u>

### 10 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

### 11 Gains and losses on investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Gains/(losses) arising on:		
Revaluation of investments	<u>620</u>	<u>-</u>

### 12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

# JOEL COMMUNITY SERVICES

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

### 13 Tangible fixed assets

	Freehold land and buildings £	Fixtures and equipment £	Total £
<b>Cost</b>			
At 1 January 2025	935,364	3,439	938,803
At 31 December 2025	935,364	3,439	938,803
<b>Depreciation and impairment</b>			
At 1 January 2025	114,606	3,439	118,045
Depreciation charged in the year	13,507	-	13,507
At 31 December 2025	128,113	3,439	131,552
<b>Carrying amount</b>			
At 31 December 2025	807,251	-	807,251
At 31 December 2024	820,759	-	820,759

### 14 Fixed asset investments

	Listed investments £
<b>Cost or valuation</b>	
At 1 January 2025	55,413
Valuation changes	619
Disposals	(5,000)
At 31 December 2025	51,032
<b>Carrying amount</b>	
At 31 December 2025	51,032
At 31 December 2024	55,413

### 15 Debtors

	2025 £	2024 £
<b>Amounts falling due within one year:</b>		
Provision for doubtful debt	-	(3,256)
Other debtors	6,977	7,042
	6,977	3,786



# JOEL COMMUNITY SERVICES

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

### 16 Loans and overdrafts

	2025 £	2024 £
Bank loans	220,525	231,039
Payable within one year	10,704	9,315
Payable after one year	209,821	221,724
Amounts included above which fall due after five years:		
Payable by instalments	145,261	153,501

The long-term loans are secured by fixed charges over the property known as St Peter's Church Hall, London Road, Kingston-upon-Thames.

In January 2024, the charity refinanced the CAF bank mortgage with a loan of £240,000 from Kingdom Bank over a repayment period of 15 years at an interest rate of 6.55%. During the year, repayments averaged £2,080 pcm (2024: £2,136).

### 17 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Bank loans	16	10,704	9,315
Accruals and deferred income		2,911	2,514
		13,615	11,829

### 18 Creditors: amounts falling due after more than one year

	Notes	2025 £	2024 £
Bank loans	16	209,821	221,724

# JOEL COMMUNITY SERVICES

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

### 19 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Resources expended	At 31 December 2025
	£	£	£
Joel Community Trust	52,500	(1,250)	51,250
Phase 2 Redevelopment	26,101	(600)	25,501
Bed spaces	3,932	-	3,932
	<u>82,533</u>	<u>(1,850)</u>	<u>80,683</u>

#### Previous year:

	At 1 January 2024	Resources expended	At 31 December 2024
	£	£	£
Joel Community Trust	53,750	(1,250)	52,500
Phase 2 Redevelopment	26,701	(600)	26,101
Bed spaces	3,932	-	3,932
	<u>84,383</u>	<u>(1,850)</u>	<u>82,533</u>

Joel Community Trust: Building fund

Phase 2 redevelopment: Building fund

### 20 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	Gains and losses	At 31 December 2025
	£	£	£	£	£
General funds	<u>584,651</u>	<u>73,845</u>	<u>(75,854)</u>	<u>620</u>	<u>583,262</u>

# JOEL COMMUNITY SERVICES

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

### 20 Unrestricted funds

(Continued)

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Gains and losses	At 31 December 2024
	£	£	£	£	£
General funds	583,976	75,139	(74,464)	-	584,651

### 21 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
<b>At 31 December 2025:</b>			
Tangible assets	731,401	75,850	807,251
Investments	51,032	-	51,032
Current assets/(liabilities)	10,650	4,833	15,483
Long term liabilities	(209,821)	-	(209,821)
	583,262	80,683	663,945
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
<b>At 31 December 2024:</b>			
Tangible assets	742,158	78,601	820,759
Investments	55,413	-	55,413
Current assets/(liabilities)	8,804	3,932	12,736
Long term liabilities	(221,724)	-	(221,724)
	584,651	82,533	667,184

# JOEL COMMUNITY SERVICES

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) *FOR THE YEAR ENDED 31 DECEMBER 2025*

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### **22 Related party transactions**

#### **Transactions with related parties**

During the year the charity entered into the following transactions with related parties:

Joel Community Trust (JCT), an associated charity, made a general donation of £5,000 to Joel Community Services.

Joel Community Services paid £18,465 to St Peter's Norbiton for contributions to staff costs and other support in line with the charity's objectives.