

Trustees' Annual Report for the period							
From	Period start date			TO	Period end date		
	01	10	2024		30	09	2025

Section A

Reference and administration details

Charity name

Waterfalls Church

Other names charity is known by

Registered charity number (if any)

1166325

Charity's principal address

3RD FLOOR,

207 REGENT STREET

LONDON

Postcode

W1B 3HH

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Eunice Jubin		01/10/2025 to present	Kweku Ofori-Dadzie
2	Juliet Ofori-Dadzie		01/10/2025 to present	Kweku Ofori-Dadzie
3	William Atta-Sow		01/10/2025 to present	Kweku Ofori-Dadzie
4				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser

Name

Address

Name of chief executive or names of senior staff members (Optional information)

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Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

Church Constitution

How the charity is constituted
(eg. trust, association, company)

Association

Trustee selection methods
(eg. appointed by, elected by)

Trustees recommended by the Senior Pastor and church elders.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Bi-annual review meeting of policies and procedures by the trustees to ensure guidance and governing structure implemented are fully operational.

Summary of the objects of the charity set out in its governing document

THE PRINCIPAL PURPOSE OF THE CIO IS TO ADVANCE THE CHRISTIAN FAITH IN UNITED KINGDOM AND OR OTHER PARTS OF THE WORLD FOR THE BENEFIT OF THE PUBLIC. THE CIO MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

IN FULFILLING ITS PURPOSE, THE CIO WILL ENGAGE IN A RANGE OF ACTIVITIES EITHER ON ITS OWN OR WITH OTHERS THAT WILL VARY FROM TIME TO TIME WITH ACTIVITIES BEING INITIATED, EXPANDED, OR CLOSED, AS APPROPRIATE.

THE ACTIVITIES MAY INCLUDE BUT ARE NOT RESTRICTED TO:
REGULAR PUBLIC WORSHIP, PRAYER, BIBLE STUDY, PREACHING AND TEACHING;

- BAPTISM, AS DESCRIBED IN THE HOLY BIBLE;
- THE COMMUNION OF THE LORD'S SUPPER WHICH SHALL NORMALLY BE OBSERVED AT LEAST ONCE A MONTH;
- EVANGELISM AND MISSION, LOCALLY, REGIONALLY, NATIONALLY AND INTERNATIONALLY;
- THE TEACHING, ENCOURAGEMENT, WELCOME AND INCLUSION OF YOUNG PEOPLE;
- NURTURE AND GROWTH OF CHRISTIAN DISCIPLES;
- EDUCATION AND TRAINING FOR CHRISTIAN AND COMMUNITY SERVICE;
- GIVING AND ENCOURAGING PASTORAL CARE;
- SUPPORTING AND ENCOURAGING CHARITABLE SOCIAL ACTION IN THE UNITED KINGDOM AND ABROAD;
- ENCOURAGING RELATIONSHIPS WITH AND SUPPORTING OTHER CHRISTIANS;
- PROVIDING OPPORTUNITIES FOR SPIRITUAL, PHYSICAL, INTELLECTUAL, SOCIAL AND CULTURAL DEVELOPMENT.

WE AFFIRM THE HOLY BIBLE AS THE INSPIRED WORD OF GOD, AND AS THE ONLY BASIS FOR OUR BELIEFS. THE CIO ACCEPTS THE BAPTIST UNION'S DECLARATION OF PRINCIPLE: , AS OUR BASIC CHRISTIAN BELIEFS AND
GENERAL STATEMENT OF OUR FAITH: "THAT OUR LORD AND SAVIOUR JESUS CHRIST, GOD MANIFEST IN THE FLESH, IS THE SOLE AND ABSOLUTE AUTHORITY IN ALL MATTERS PERTAINING TO FAITH AND PRACTICE, AS REVEALED IN THE HOLY SCRIPTURES, AND THAT EACH CHURCH HAS LIBERTY, UNDER THE GUIDANCE OF THE HOLY SPIRIT, TO INTERPRET AND ADMINISTER HIS LAWS. THAT CHRISTIAN BAPTISM IS THE IMMERSION IN WATER INTO THE NAME OF THE FATHER, THE SON AND HOLY SPIRIT, OF THOSE WHO HAVE PROFESSED REPENTANCE TOWARDS GOD AND FAITH IN OUR LORD JESUS CHRIST WHO 'DIED FOR OUR SINS ACCORDING TO THE SCRIPTURES; WAS BURIED, AND ROSE AGAIN ON THE THIRD DAY'. THAT IT IS THE DUTY OF EVERY DISCIPLE TO BEAR PERSONAL WITNESS TO THE GOSPEL OF JESUS CHRIST, AND TO TAKE PART IN THE EVANGELISATION OF THE WORLD."

THIS CIO IS AUTONOMOUS AND MAINTAINS THE RIGHT TO GOVERN ITS OWN AFFAIRS, INDEPENDENT OF ANY DENOMINATIONAL CONTROL. HOWEVER, RECOGNISING THE BENEFITS OF COOPERATION WITH OTHER CHURCHES IN WORLD MISSIONS, THE CIO IS IN FELLOWSHIP WITH CHURCHES OF VARIOUS DENOMINATIONS INCLUDING MEMBERS OF THE BAPTIST UNION OF GREAT BRITAIN (BAPTIST UNION) AND WILL

PURSUE SUCH RELATIONSHIPS NECESSARY TO FURTHER ITS MISSION. THE CIO WILL NORMALLY PROMOTE, ENCOURAGE, SUPPORT AND ADVANCE THE WORK OF THE BAPTIST UNION THROUGH PRAYER, FINANCIAL CONTRIBUTIONS AND, WHERE APPROPRIATE, BY MAKING PERSONNEL AVAILABLE FROM THE MEMBERSHIP OF THE CHURCH. WHEN IT IS ABLE THE CIO WILL ALSO SUPPORT LOCAL BAPTIST AND ECUMENICAL GATHERINGS.

NOTHING IN THIS CONSTITUTION SHALL AUTHORISE AN APPLICATION OF THE PROPERTY OF THE CIO FOR THE PURPOSES WHICH ARE NOT CHARITABLE IN ACCORDANCE WITH SECTION 7 OF THE CHARITIES AND TRUSTEE INVESTMENT (SCOTLAND) ACT 2005 AND SECTION 2 OF THE CHARITIES ACT (NORTHERN IRELAND) 2008.

Classification

What

- GENERAL CHARITABLE PURPOSES
- EDUCATION / TRAINING
- RELIGIOUS ACTIVITIES
- HUMAN RIGHTS / RELIGIOUS OR RACIAL HARMONY / EQUALITY OR DIVERSITY

Who

- CHILDREN / YOUNG PEOPLE
- ELDERLY / OLD PEOPLE
- THE GENERAL PUBLIC / MANKIND

How

- PROVIDES HUMAN RESOURCES
- PROVIDES SERVICES
- PROVIDES ADVOCACY / ADVICE / INFORMATION

“THE TRUSTEES HAVE CONSIDERED THE GUIDANCE PRODUCED BY THE CHARITY COMMISSION ON THE PROVISION OF PUBLIC BENEFIT AND THEY CONFIRM THAT PUBLIC BENEFIT HAS BEEN PROVIDED BY WATERFALLS CHURCH.”

OWING TO THE SPIRITUAL NATURE OF THE CHURCH’S OBJECTIVES IT IS DIFFICULT TO QUANTIFY ACHIEVEMENTS; HOWEVER, WE HAVE IN THE PAST YEAR UNDERTAKEN THE FOLLOWING:

- PROVIDING REGULAR PUBLIC WORSHIP OPEN TO ALL
- PROVIDING SACRED SPACE FOR PRAYER AND CONTEMPLATION
- CONDUCTING PASTORAL WORK INCLUDING VISITING THE SICK AND THE BEREAVED
- TEACHING CHRISTIANITY THROUGH SERMONS, COURSES AND SMALL GROUPS
- PROVIDING A YOUNG ADULT FOCUSED SESSION, CHILDREN’S BIBLE STUDIES AND SOCIAL ACTIVITIES WITH A CHRISTIAN ETHOS
- PROMOTING THE WHOLE MISSION OF THE CHURCH THROUGH ACTIVITIES SUCH AS COMMUNITY FOOD BANK PROGRAMME, CHILDREN’S SUNDAY SCHOOL AND LEADERSHIP TRAINING.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

THERE ARE 4 VOLUNTEER PASTORS INCLUDING THE SENIOR PASTORS WHO CONDUCTS ALL SERVICES, ORGANISE, LEADING ALL PROGRAMMES AND ACTIVITIES THROUGHOUT THE YEAR.

SECTION D ACHIEVEMENTS AND PERFORMANCE

Summary of the main achievements of the charity during the year

Successful mission trips to Ghana and supporting under privileged in deprived villages in Pakistan and Ghana.

Deployment and support of 1 missionary to Ghana.

Deployment of care programme for 4 communities in Pakistan.

Evangelistically mission focused retreat and conferences to teach, empower and deepen Christian faith of participants.

Section E Financial review

Brief statement of the charity's policy on reserves

The church is holding money in deposit account for the purposes of unforeseen expenses

Details of any funds materially in deficit

There are no funds materially in deficit.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The principal source of funds is congregational tithes and offering supporting all the main objectives of the church including mission, community, spiritual development, and leadership training.


Section F Other optional information

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Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Eunice Jubin	
Position (eg Secretary, Chair, etc)	Secretary	

Date 15/10/2025



3rd Floor, 207 Regent Street
London W1B 3HH

Financial Accounts
For year ending 30 Sep 2025



**STATEMENT OF INCOME AND EXPENSES
FOR 12 MONTHS FROM PERIOD
STARTING 1ST OCTOBER 2024 TO 30 SEPTEMBER 2025**

Sep-25	
INCOME	£
Tithes and Offering	78,832
Gift Aid	12,993
	91,825
OPERATING EXPENSES BY MINISTRY	£
Local Mission	(77,465)
Global Mission	(1,835)
Global Ops	(10,115)
TOTAL EXPENDITURE	(89,414)
NET INCOME	2,411



**STATEMENT OF FINANCIAL POSITION
AS AT 30TH SEPTEMBER 2025**

	£	£
ASSETS		
CASH AT BANK (Operations Account)	4,037	
CASH AT BANK (Partner Relations/Building Fund)	129	
TOTAL ASSETS		4,166
LESS CURRENT LIABILITY		
ACCOUNTS PAYABLE	982	(982)
NET ASSETS		3,184

FINANCIAL POSITION ANALYSIS

Operating Balance for the year	1,756
Net Income for the year	2,411
	4,166



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INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WATERFALLS CHURCH



Independent examiner's report to the trustees of Waterfall Church

I report to the charity trustees on my examination of the accounts of the Company for the year ended 30 September 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also 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').

under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as 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 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
3. 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)).
4. 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.



Mr D Antwi AFA
F&D Accounting Services Ltd
16 Moorfield Rd
Enfield
EN3 SXP

Date: 20-Oct-2025