

# EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD

England & Wales · Charity number 1169533

## Details

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Other names	ECF - ILFORD
Status	Registered
Legal form	CIO
Registered	2016-10-07
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	513 Loughborough House 2 Honour Gardens Dagenham
Phone	07903436250
Email	<a href="mailto:joseph_kanagaratnam@yahoo.co.uk">joseph_kanagaratnam@yahoo.co.uk</a>
Website	<a href="http://www.ecfilford.com">www.ecfilford.com</a>

## Activities

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**Objects:** THE OBJECTS OF THE CIO ARE, FOR THE PUBLIC BENEFIT:-4.1. THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ILFORD, ESSEX AND SUCH OTHER PARTS OF THE UNITED KINGDOM AND THE WORLD AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME DECIDE;4.2. THE ADVANCEMENT OF HEALTH AND SAVING OF LIVES IN PARTICULAR (BUT NOT EXCLUSIVELY) IN SRI LANKA AND SUCH OTHER PARTS OF THE WORLD AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME DECIDE; AND4.3. THE ADVANCEMENT OF EDUCATION IN PARTICULAR (BUT NOT EXCLUSIVELY) IN SRI LANKA AND SUCH OTHER PARTS OF THE WORLD AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME DECIDE.

**Activities:** To provide the local area with the opportunity to worship and to present the Christian faith to the wider community.

## Classification

- **How:** Provides Other Finance, Provides Services
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Religious Activities
- **Who:** Children/young People, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

## Geography

- India
- Sri Lanka
- City Of London
- Essex

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£85,398	£84,663	-	-
2024-03-31	£86,660	£62,686	-	-
2023-03-31	£82,516	£79,200	-	-
2021-12-31	£70,806	£77,309	-	-
2020-12-31	£72,697	£54,040	-	-

## Trustees

Name	Role	Appointed
Rev KANAGARATNAM JOSEPH	Chair	2016-10-07
ANESLYN ANTON		2016-10-07
MAHENDRARAJAH REGINALD IREANUS ARULAPPAN		2016-10-07
NADARAJAH KANDIAH		2016-10-07

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

England & Wales - Charity number 1169533

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# Accounts

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**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
FINANCIAL ACCOUNTS  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

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## EMMANUEL CHRISTIAN FELLOWSHIP – ILFORD

### REGISTERED CHARITY NUMBER 1169533 ANNUAL REPORT FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025

#### Reference & Administrative Details

The reference and administrative information set out below forms part of the Trustee's Report.

#### Trustees

During the Year (1<sup>st</sup> April 2024 to 31<sup>st</sup> March 2025) covered by this report, the Fellowship was being administered by a **Leadership Team** consisting of the following members:

Mr. Kanagaratnam Joseph	Senior Pastor	(Full Time)
Mr. Arulappan R. I. Mahendrarajah	Elder/Treasurer	(Part Time)
Mr. Aneslyn Anton	Elder	(Part Time)
Mr. Nadarajah Kandiah	Elder	(Part Time)
Mrs. Jeeva Mahendrarajah	Elder	(Part Time)
Mrs. Mary Jeyaseeli Raviraj	Elder	(Part Time)

For the purpose of this report the trustees shall henceforth be referred to as the leadership team.

**Registered Charity Number:** 1169533

**Charity's Principal Address:** 513 Loughborough House  
2 Honour Gardens  
Dagenham  
RM8 2GJ

**Accountants and Independent Examiner:** Paul Harris, FCCA, ACA  
Chegwidden & Co  
Priestley House, Priestley Gardens  
Chadwell Heath, Essex RM6 4SN

**Bankers:** Reliance Bank  
Faith House, 23-24 Lovat Lane  
London, EC3R 8EB

#### Primary Objectives

Our objectives are:

1. To provide opportunities for worship and pastoral care for Tamil Speaking Christian families and individuals.
2. To present Christian faith to Tamil speaking community.
3. To help children from Tamil speaking families to grow up to be Asian, British and Christian.
4. To preach the Gospel to unbelievers.

#### Status

As from the 7th October 2016 Emmanuel Christian Fellowship – Ilford registered as a charity with the Charities Commission.

**EMMANUEL CHRISTIAN FELLOWSHIP – ILFORD**  
**REGISTERED CHARITY NUMBER 1169533**  
**ANNUAL REPORT OF THE LEADERSHIP TEAM**  
**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025 (CONTINUED)**

The Leadership Team of the charity are pleased to present their annual report and the unaudited financial statement for the Year ended 31st March 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 2 of the accounts and comply with the Charities Act 2011 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 published on 16th July 2014(FRS 102) - (Charities SORP FRS 102).

**Structure, Governance and Management**

The charity is governed by the Leadership Team which have scheduled meetings each Year.

As outlined in the CIO – Foundation Constitution of Rules, the number of Trustees forming main Board of Trustees including Officers shall not be less than two members.

The charity is governed by a Board of Trustees collectively referred to as the Leadership Team. The Leadership Team is responsible for overall strategy and management of the organisation.

**Objectives and Activities**

Our objectives are:

1. To provide opportunities for worship and pastoral care for Tamil Speaking Christian families and individuals.
2. To present Christian faith to Tamil speaking community.
3. To help children from Tamil speaking families to grow up to be Asian, British and Christian.
4. To preach the Gospel to unbelievers.

When planning our activities for the Year, the Trustees have considered the Commission’s guidance on public benefit. Our aim, through our principal activity, is to provide the local area with the opportunity to worship and to present the Christian faith to the wider community.

**Financial Review**

Emmanuel Christian Fellowship – Ilford’s overall financial position at the Year end from the Statement of Financial Activities shows a surplus of £735 (for the period to 31st March 2024 this was a surplus of £23,974). At 31st March 2025 the Emmanuel Christian Fellowship has total reserves of unrestricted and restricted funds of £50,690 (at 31st March 2024 £49,955).

The majority of our total income is made up of donations from church members and friends and families.

We continuously monitor the effectiveness, quality and cost efficiency of our activities to ensure that our limited resources are put to best use, and we remain committed to these activities.

**Income and Reserves Policy**

Income comes from donations and fundraising and the trustees’ policy is to maximise the income for the benefit of the local and global community.

The trustees have set a reserve policy of approximately 3 months expenditure. Therefore in the current Year the reserves level should be a minimum of approximately £20,933. We anticipate that after restricted funds and liabilities, the Charity has free reserves of £15,168, which is below the minimum requirement.

**Risk Management**

The Trustees consider that the main risks to the Emmanuel Christian Fellowship – Ilford are fire or theft. The Trustees have diminished their risk through usual insurance.

**Investment Powers and Policy**

The Trustees have considered the policy for investment. Reserves are held for general purposes; taking into account the charity is dependent upon donations as its source of income.

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**  
**REGISTERED CHARITY NUMBER 1169533**  
**ANNUAL REPORT OF THE LEADERSHIP TEAM**  
**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025 (CONTINUED)**

**Senior Pastor Kanagaratnam Joseph writes:**

I would like to thank the Almighty God for bringing Emmanuel Christian Fellowship - Ilford thus far. By the grace of our Lord Jesus Christ, we came through another challenging but fruitful year.

We thank God for His provision for us to continue our ministry in Goodmayes Baptist Church without interruption to our Sunday morning and afternoon services and other activities. Despite the lack of space and time limitations at Goodmayes Baptist Church, our Sunday Worship Services, Youth Services, and Sunday School Classes took place regularly.

As usual, our Sunday Services were livestreamed for the benefit of members who were unable to attend in person.

Weekly, Monthly and Fortnightly: Men, Women, Youth and Collective prayer meetings and Bible studies took place in person as well as on Zoom platforms during this period.

Furthermore, Special Services such as Good Friday, Easter Sunday, Christmas Carols & Eve services, and New Year's Eve service all took place in Goodmayes Baptist Church and hired Church buildings.

During the above-mentioned year, generous giving of tithes & offerings from members slowly but steadily increased. We were able to support various ministries across the world particularly in India, Sri Lanka, Indonesia, Greece, UK etc. The beneficiaries of our support were mainly victims of war, natural disasters, famine, and persecution. We were able to donate over £11,000 (£2,321) to such ministries. I would like to thank God for all the members who generously contributed to these mission works to fulfil the Royal Command of the Lord Jesus Christ.

Jesus said:

“You must love the Lord your God with all your heart, all your soul, and all your mind. This is the first and greatest commandment. A second is equally important: Love your neighbour as yourself.” - Matthew 22:37-39

15<sup>th</sup> -17<sup>th</sup> of August 2024 we organised a Church Family Camp at King's Park Conference Centre Northampton. Around one hundred of Church members took part in this Camp. It catered all age groups especially the Youth. We invited world renown speakers from India & Germany to minister the delegates. It was very fruitful. We invested about £6,000 from the Church Funds for this venture as a investment on our future generation.

This is the twenty-fifth anniversary of ECF - Ilford. I would like to extend my heartiest gratitude to my hardworking and dedicated colleagues and the members who have supported us through their prayers, practical help, and their generous giving to meet all the needs of the Church.

Looking forward to great things by our great God in the coming years. Glory to God!

In His service

Rev. Kanagaratnam Joseph (Senior Pastor ECF-Ilford)

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
ANNUAL REPORT OF THE LEADERSHIP TEAM  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025 (CONTINUED)**

**Leadership Team's responsibilities in relation to the financial statements**

The charity's Leadership Team is responsible for preparing an annual report and financial statements in accordance with applicable law and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Charities Act 2011.

The law applicable to the entities in England and Wales requires the leaders to prepare financial statements for each financial Year, which gives a true and fair view of the entities financial activities during the Year and of its financial position at the end of the Year and of the incoming resources and application of resources of the charity for that Year. In preparing those financial statements, the leadership team are required to:

- (a) select suitable accounting policies and apply them consistently;
- (b) observe the methods and principles in the Charities SORP;
- (c) make judgements and estimates that are reasonable and prudent;
- (d) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- (e) prepare the financial statements on a going concern basis unless it is inappropriate to presume that the entity will continue in operation.

The Leadership Team is responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Charities Act 2011 and the applicable Charities (Accounts and Reports) Regulations. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

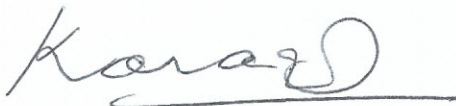
The Leadership Team are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

In so far as the Leadership Team are aware:

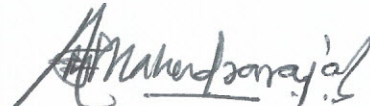
- (a) There is no relevant accounts information of which the charitable independent examiners are unaware; and
- (b) The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant accounts information and to establish that the independent examiners are aware of that information.
- (c) They have had due regard to guidance by the Charity Commission in respect of Public Benefit.

**Approval**

This report was approved by the Leadership Team on 26/1/2026 and signed on its behalf by:-



Signed: Kanagaratnam Joseph  
Chair  
(Senior Pastor ECF-Ilford)



Signed: Arulappan R. I. Mahendrarajah  
Trustee  
(Treasurer ECF-Ilford)

**INDEPENDENT EXAMINER'S REPORT  
TO THE TRUSTEES OF EMMANUEL CHRISTIAN FELLOWSHIP –ILFORD  
REGISTERED CHARITY NUMBER 1169533**

I report on the accounts of the Emmanuel Christian Fellowship - Ilford for the Year ended 31st March 2025, consisting of; Statement of Financial Activities, Balance Sheet and accompanying detail, which are set out on pages 6 to 12.

This report is made solely to the trustees in accordance with Section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees for my examination work.

**Respective responsibility of Trustees and Examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 (under Section 144) and have considered that an audit is not required and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, 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**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to these matters set out in the statement below.

**Independent Examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 130 of the Charities 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS 102).

I 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.



Paul Harris FCCA ACA  
Chegwidden & Co  
Priestley House  
Priestley Gardens  
Chadwell Heath  
Romford  
Essex, RM6 4SN

Date: ... 28th January 2026 .....

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

Notes		Year Ended 31 <sup>st</sup> Mar 2025 Unrestricted Funds £	Year Ended 31 <sup>st</sup> Mar 2025 Restricted Funds £	Year Ended 31 <sup>st</sup> Mar 2025 Total Funds £	Year Ended 31 <sup>st</sup> Mar 2024 Total Funds £
<b>Incoming Resources from generated funds</b>					
Donations and offerings	3	79,332	4,021	83,353	85,852
<b>Activities for Generating funds</b>					
Specific Fellowship Activities	4	1,341	-	1,341	-
<b>Other Income</b>					
		-	704	704	808
		<u>80,673</u>	<u>4,725</u>	<u>85,398</u>	<u>86,660</u>
<b>Resources Expended</b>					
Specific Fellowship Activities	5	68,149	-	68,149	49,817
Gifts	5	-	10,996	10,996	8,502
Governance costs	6	5,518	-	5,518	4,367
		<u>73,667</u>	<u>10,996</u>	<u>84,663</u>	<u>62,686</u>
Net incoming/(outgoing) resources		7,006	(6,271)	735	23,974
Total funds brought forward	13	<u>16,046</u>	<u>33,909</u>	<u>49,955</u>	<u>25,981</u>
Total funds carried Forward before transfers	13	<u>23,052</u>	<u>27,638</u>	<u>50,690</u>	<u>49,955</u>
Transfers between funds	13	(6,975)	6,975	-	-
Total funds carried Forward after transfers	13	<u>16,077</u>	<u>34,613</u>	<u>50,690</u>	<u>49,955</u>

There was no recognised gains or losses for the year ended 31st March 2025 other than those included in the Statement of Financial Activities.

All income and expenditure derives from continuing activities.

Movements in funds are disclosed in Note 13 to the financial statements.

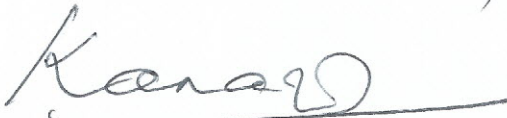
EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD

REGISTERED CHARITY NUMBER 1169533  
BALANCE SHEET AS AT 31<sup>st</sup> MARCH 2025

		31 <sup>st</sup> Mar 2025		31 <sup>st</sup> Mar 2024	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible Assets	9		909		1,840
<b>Current Assets</b>					
Debtors	10		11,629		9,068
Cash at bank and in hand			<u>39,751</u>		<u>43,019</u>
			51,380		52,087
<b>Creditors amounts falling due within one Year</b>	11		<u>1,599</u>		<u>3,972</u>
<b>Net current assets/(liabilities)</b>			<u>49,781</u>		<u>48,115</u>
<b>Total net assets less current liabilities</b>			<u>50,690</u>		<u>49,955</u>
<b>Funds</b>					
Restricted funds	13		34,613		33,909
Unrestricted funds	13		<u>16,077</u>		<u>16,046</u>
			<u>50,690</u>		<u>49,955</u>

The notes on pages 8 to 12 form part of these accounts.

Approved by the Leadership Team on 28/1/2026 and signed on their behalf by:



Mr K Joseph  
Trustee  
(Senior Pastor ECF-Ilford)

# EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD

## REGISTERED CHARITY NUMBER 1169533 NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025

### 1. Basis of preparation of accounts

#### General

The financial statements are prepared under the historical cost convention. The financial statements have been prepared in accordance with the 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 (FRS102) and the Charities Act 2011.

#### Going Concern

The Leadership Team consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

### 2. Accounting policies Basis of preparation of accounts

#### Incoming resources

Incoming resources are included in the SOFA when the charity is entitled to the income and it can be quantified with reasonable certainty. Donations in kind and voluntary income, other than items donated for sale, are recognised at their value to the charity when they are received. The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs. No permanent endowments have been received in the Year.

#### Resources expended

Expenditure is accounted for gross and on an accrual basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. Expenditure on Governance of the Fellowship includes all expenditure not directly related to the Fellowship activities. This includes costs of travel, telephone, other overheads and accountancy fees.

The allocation of support and governance costs are analysed in notes 5, 6, 13 and the appendices to the accounts.

#### Irrecoverable VAT

Irrecoverable VAT is charged against the category of resources for which it was incurred in the Statement of Financial Activities.

#### Tangible fixed assets for use by entity and depreciation

Tangible fixed assets for use by the Fellowship are stated at cost less depreciation.

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Fixtures and fittings – 20% on a straight line balance basis

All expenditure on fixed assets over £200 is capitalised.

#### Funds

Unrestricted funds are funds which can be used in accordance with the charitable objectives at the discretion of the Leadership Team.

Restricted 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 aim and use of each fund is set out in the notes to the financial statements.

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

**3. Donations and offerings**

	<b>Unrestricted General £</b>	<b>Restricted £</b>	<b>31<sup>st</sup> March 2025 Total £</b>	<b>31<sup>st</sup> March 2024 Total £</b>
Offerings and Gifts	60,056	4,021	64,077	51,681
Envelope Scheme Collection	<u>19,276</u>	<u>-</u>	<u>19,276</u>	<u>34,171</u>
	<u>79,332</u>	<u>4,021</u>	<u>83,353</u>	<u>85,852</u>

**4. Income from Specific Fellowship Activities**

The income is represented as follows:-

	<b>Unrestricted General £</b>	<b>Restricted £</b>	<b>31<sup>st</sup> March 2025 Total £</b>	<b>31<sup>st</sup> March 2024 Total £</b>
Sales of Bibles & books	-	-	-	-
Baptism's and Christmas events	-	-	-	-
Camps & Children's Day	1,341	-	1,341	-
Other	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>1,341</u>	<u>-</u>	<u>1,341</u>	<u>-</u>

**5. Expenses relating to Specific Fellowship Activities**

	<b>Unrestricted General £</b>	<b>Restricted £</b>	<b>31<sup>st</sup> March 2025 Total £</b>	<b>31<sup>st</sup> March 2024 Total £</b>
Outreach Ministry Donations	1,268	10,996	12,264	8,244
Sundry Expenses	25	-	25	162
People in Need	-	-	-	480
Evangelism	-	-	-	-
Subscriptions	560	-	560	-
Sunday school	232	-	232	411
Books	101	-	101	85
Outings & refreshments	7,082	-	7,082	1,021
Stipends (see note 8)	27,208	-	27,208	24,610
Pensions	760	-	760	571
PA & Multimedia	328	-	328	139
Travel & Conferences	922	-	922	-
Rent	23,290	-	23,290	16,980
Guest Speakers	1,600	-	1,600	1,930
Premises costs & Capital expenses	2,497	-	2,497	1,672
Training	1,345	-	1,345	-
(Profit)/Loss on disposal of assets	-	-	-	-
Depreciation	<u>931</u>	<u>-</u>	<u>931</u>	<u>2,014</u>
	<u>68,149</u>	<u>10,996</u>	<u>79,145</u>	<u>58,319</u>

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

**6. Governance costs**

	<b>Unrestricted</b>		<b>31<sup>st</sup> March</b>	<b>31<sup>st</sup> March</b>
	<b>General</b>	<b>Restricted</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>Total</b>	<b>Total</b>
Bank charges	219	-	219	237
Accountancy fees	990	-	990	792
Telephone	793	-	793	980
Car expenses	3,045	-	3,045	2,078
Cleaning expenses	<u>471</u>	<u>-</u>	<u>471</u>	<u>280</u>
	<u>5,518</u>	<u>-</u>	<u>5,518</u>	<u>4,367</u>

**7. Net movement in funds in the Year**

The net movement in funds for the Year is stated after charging:

	<b>31<sup>st</sup> March</b>	<b>31<sup>st</sup> March</b>
	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Depreciation of tangible fixed assets – for use by the Fellowship	931	2,014
Independent examination fees	<u>990</u>	<u>792</u>

**8. Remuneration of the Leadership Team**

There were no employees of the Leadership Team during the Year. Members of the Leadership Team received stipends and other expenses during the Year as follows:-

	<b>31<sup>st</sup> March</b>	<b>31<sup>st</sup> March</b>
	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Stipends:		
Pastor. Kanagaratnam Joseph	14,326	11,499
Brother ARI Mahendrarajah	4,320	4,320
Pastor Charles Addoco	4,200	4,200
Social security and other taxes	<u>4,362</u>	<u>4,591</u>
	<u>27,208</u>	<u>24,610</u>

No employees or members of the Leadership Team received employee benefits (excluding employer pension costs) for the reporting Year of more than £60,000.

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

**9. Tangible fixed assets for use by the Fellowship**

	<b>Fixtures &amp; Fittings £</b>	<b>Total £</b>
<b>Cost</b>		
At 1 <sup>st</sup> April 2024	18,924	18,924
Additions	-	-
Disposals	<u>-</u>	<u>-</u>
At 31 <sup>st</sup> March 2025	<u>18,924</u>	<u>18,924</u>
<b>Accumulated Depreciation</b>		
At 1 <sup>st</sup> April 2024	17,084	17,084
Charge for the Year	931	931
Eliminated on disposal	<u>-</u>	<u>-</u>
At 31 <sup>st</sup> March 2025	<u>18,015</u>	<u>17,084</u>
<b>Net book value</b>		
At 31 <sup>st</sup> March 2025	<u>909</u>	<u>909</u>
At 31 <sup>st</sup> March 2024	<u>1,840</u>	<u>1,840</u>

**10. Debtors**

	<b>31<sup>st</sup> March 2025 £</b>	<b>31<sup>st</sup> March 2024 £</b>
Debtors	11,629	8,967
Prepayments and accrued income	<u>153</u>	<u>101</u>
	<u>11,782</u>	<u>9,068</u>

**11. Creditors: Amounts falling due within one Year**

	<b>31<sup>st</sup> March 2025 £</b>	<b>31<sup>st</sup> March 2024 £</b>
Creditors	-	-
Accruals & other creditors	<u>1,599</u>	<u>3,972</u>
	<u>1,599</u>	<u>3,972</u>

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

**12. Analysis of Net Assets between Funds**

	<b>General Fund £</b>	<b>Restricted Fund £</b>	<b>31<sup>st</sup> March 2025 Total £</b>	<b>31<sup>st</sup> March 2024 Total £</b>
Tangible fixed assets	909	-	909	1,840
Current assets	16,767	34,613	51,380	52,087
Current liabilities	(1,599)	-	(1,599)	(3,972)
Long term liabilities	-	-	-	-
	<u>16,077</u>	<u>34,613</u>	<u>50,690</u>	<u>49,955</u>

**13. Movements in Funds**

	<b>At 1<sup>st</sup> Apr 2024</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Transfers</b>	<b>At 31<sup>st</sup> Mar 2025</b>
<b>Restricted Funds</b>	£	£	£	£	£
Outreach Ministry	-	4,021	(10,996)	6,975	-
People in Need	-	-	-	-	-
Pastor's Manse Funds	20,876	-	-	-	20,876
Specific Fellowship Activities	-	-	-	-	-
Other Restricted Funds	13,033	-	-	704	13,737
Other/Governance Costs	-	704	-	(704)	-
	<u>33,909</u>	<u>4,725</u>	<u>(10,996)</u>	<u>6,975</u>	<u>34,613</u>
<b>Unrestricted funds</b>					
General fund	<u>16,046</u>	<u>80,673</u>	<u>(73,667)</u>	<u>(6,975)</u>	<u>16,077</u>
	<u>49,955</u>	<u>85,398</u>	<u>(84,663)</u>	<u>-</u>	<u>50,690</u>

**Purpose of Restricted Fund**

The restricted funds above can be categorised as follows:

<b>Fund</b>	<b>Purpose</b>
1. Outreach Ministry	The rebuild the lives and homes of the war victims, famine, natural disasters and persecution in India, Sri Lanka, Indonesia, Israel, Greece, Lebanon and the UK.
2. People In Need	Supporting the families who lost their breadwinner, especially due to Covid-19 Provide medical help & funeral expenses.
3. Pastor's Manse Funds	Money raised for the purchase of property for worship.

**14. Taxation**

No liability to UK tax arose on the ordinary activities for the Year ended 31st March 2025.

**15. Charity**

The Emmanuel Christian Fellowship – Ilford registered as a charity on the Charities Commission on 7th October 2016, registered charity number 1169533.

**EMMANUEL CHRISTIAN FELLOWSHIP – ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

Appendix 1

<b>A.</b>	<b>Gifts – Worldwide</b>	<b>£</b>
	Outreach Ministry	10,996
	People In Need	-
		<u>10,996</u>
<b>B.</b>	<b>Gifts – Local</b>	<b>£</b>
	Outreach Ministry	95
	People in Need	<u>1,173</u>
		<u>1,268</u>

Only gifts of more than £100 are shown above.

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

England & Wales - Charity number 1169533

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# Accounts

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**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2024**

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533**

**FINANCIAL ACCOUNTS**

**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2024**

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**EMMANUEL CHRISTIAN FELLOWSHIP – ILFORD**  
**REGISTERED CHARITY NUMBER 1169533**  
**ANNUAL REPORT FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2024**

**Reference & Administrative Details**

The reference and administrative information set out below forms part of the Trustee's Report.

**Trustees**

During the Year (1<sup>st</sup> April 2023 to 31<sup>st</sup> March 2024) covered by this report, the Fellowship was being administered by a **Leadership Team** consisting of the following members:

Mr. Kanagaratnam Joseph	Senior Pastor	(Full Time)
Mr. Arulappan R. I. Mahendrarajah	Elder/Treasurer	(Part Time)
Mr. Aneslyn Anton	Elder	(Part Time)
Mr. Nadarajah Kandiah	Elder	(Part Time)
Mrs. Jeeva Mahendrarajah	Elder	(Part Time)
Mrs. Mary Jeyaseeli Raviraj	Elder	(Part Time)

For the purpose of this report the trustees shall henceforth be referred to as the leadership team.

**Registered Charity Number:** 1169533

**Charity's Principal Address:** 132 Ilford Lane  
Ilford  
IG1 2LG

**Accountants and Independent Examiner:** Paul Harris, FCCA, ACA  
Chegwidden & Co  
Priestley House, Priestley Gardens  
Chadwell Heath, Essex RM6 4SN

**Bankers:** Reliance Bank  
Faith House, 23-24 Lovat Lane  
London, EC3R 8EB

**Primary Objectives**

Our objectives are:

1. To provide opportunities for worship and pastoral care for Tamil Speaking Christian families and individuals.
2. To present Christian faith to Tamil speaking community.
3. To help children from Tamil speaking families to grow up to be Asian, British and Christian.
4. To preach the Gospel to unbelievers.

**Status**

As from the 7th October 2016 Emmanuel Christian Fellowship – Ilford registered as a charity with the Charities Commission.

## **EMMANUEL CHRISTIAN FELLOWSHIP – ILFORD**

### **REGISTERED CHARITY NUMBER 1169533 ANNUAL REPORT OF THE LEADERSHIP TEAM FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2024 (CONTINUED)**

The Leadership Team of the charity are pleased to present their annual report and the unaudited financial statement for the Year ended 31st March 2024. The financial statements have been prepared in accordance with the accounting policies set out in note 2 of the accounts and comply with the Charities Act 2011 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 published on 16th July 2014 (FRS 102) - (Charities SORP FRS 102).

#### **Structure, Governance and Management**

The charity is governed by the Leadership Team which have scheduled meetings each Year.

As outlined in the CIO – Foundation Constitution of Rules, the number of Trustees forming main Board of Trustees including Officers shall not be less than two members.

The charity is governed by a Board of Trustees collectively referred to as the Leadership Team. The Leadership Team is responsible for overall strategy and management of the organisation.

#### **Objectives and Activities**

Our objectives are:

1. To provide opportunities for worship and pastoral care for Tamil Speaking Christian families and individuals.
2. To present Christian faith to Tamil speaking community.
3. To help children from Tamil speaking families to grow up to be Asian, British and Christian.
4. To preach the Gospel to unbelievers.

When planning our activities for the Year, the Trustees have considered the Commission's guidance on public benefit. Our aim, through our principal activity, is to provide the local area with the opportunity to worship and to present the Christian faith to the wider community.

#### **Financial Review**

Emmanuel Christian Fellowship – Ilford's overall financial position at the Year end from the Statement of Financial Activities shows a surplus of £23,974 (for the period to 31st March 2023 this was a surplus of £3,316). At 31st March 2024 the Emmanuel Christian Fellowship has total reserves of unrestricted and restricted funds of £49,955 (at 31st March 2023 £25,981).

The majority of our total income is made up of donations from church members and friends and families.

We continuously monitor the effectiveness, quality and cost efficiency of our activities to ensure that our limited resources are put to best use, and we remain committed to these activities.

#### **Income and Reserves Policy**

Income comes from donations and fundraising and the trustees' policy is to maximise the income for the benefit of the local and global community.

The trustees have set a reserve policy of approximately 3 months expenditure. Therefore in the current Year the reserves level should be a minimum of approximately £15,168. We anticipate that after restricted funds and liabilities, the Charity has free reserves of £14,206, which is below the minimum requirement.

#### **Risk Management**

The Trustees consider that the main risks to the Emmanuel Christian Fellowship – Ilford are fire or theft. The Trustees have diminished their risk through usual insurance.

#### **Investment Powers and Policy**

The Trustees have considered the policy for investment. Reserves are held for general purposes; taking into account the charity is dependent upon donations as its source of income.

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**  
**REGISTERED CHARITY NUMBER 1169533**  
**ANNUAL REPORT OF THE LEADERSHIP TEAM**  
**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2024 (CONTINUED)**

**Senior Pastor Kanagaratnam Joseph writes:**

I would like to thank Almighty God for leading Emmanuel Christian Fellowship - Ilford thus far. By the grace of our Lord Jesus Christ, we passed through another challenging but fruitful year. It was a very sad occasion to vacate Clementswood Baptist Church at end of January 2024 after worshiping in that premises for over 24 years. But we thank God for His provision and allowing us to continue our ministry in Goodmayes Baptist Church without interruption to our Sunday morning and afternoon services and other activities.

Despite the lack of space and time limitations at Goodmayes Baptist Church, our main Sunday services, youth services and Sunday school classes took place regularly. We had to make several adjustments to this change. As usual, our Sunday services were livestreamed for the benefit of members who were unable to attend in person.

Weekly, monthly and fortnightly men, women, youth and collective prayer meetings and Bible studies took place in person as well as on Zoom during this period.

Furthermore, special services such as Good Friday, Easter Sunday, Christmas Carols & Eve services, and New Year's Eve service all took place in the church building which drew many new people.

During the above-mentioned year, generous giving of tithes & offerings from members slowly but steadily increased. We were able to support various ministries across the world particularly in India, Sri Lanka, Indonesia, Israel, Greece, Lebanon, UK etc. The beneficiaries of our support were mainly victims of war, natural disasters, famine, and persecution. We were able to donate over £8,500 to such ministries. I would like to thank God for all the members who generously contributed to these mission works to fulfil the Royal Command of the Lord Jesus Christ.

Jesus said:

“You must love the Lord your God with all your heart, all your soul, and all your mind. This is the first and greatest commandment. A second is equally important: Love your neighbour as yourself.” - Matthew 22:37-39

In July 2023 we organised a Church family beach outing. Close to 100 members took part with some new people. Whilst enjoying various games and activities we did outreach ministry by distributing Christian tracts and literature.

On 17 September 2023 we planted our ECF - Ilford Athens branch in Greece. The members of this branch, around 30 in total, are Buddhist and Catholic converts. This started with a vision of reaching out to the Greek nation through this ministry.

We also had the joy of baptising five of our Youth Church members in November 2023.

In March 2024 we relaunched our Emmanuel Royals Football Club for the young men of our Youth Church and their friends. Along with that, we started weekly badminton sessions for the young women of our Youth Church.

This is the twenty fourth anniversary of ECF - Ilford. I would like to extend my heartiest gratitude to my hardworking and dedicated colleagues and the members who have supported us through their prayers, practical help, and their generous giving to meet all the needs of the Church.

Looking forward to great things by our great God in the coming years. Glory to God!

In His service

Rev. Kanagaratnam Joseph  
(Senior Pastor ECF-Ilford)

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
ANNUAL REPORT OF THE LEADERSHIP TEAM  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2024 (CONTINUED)**

**Leadership Team's responsibilities in relation to the financial statements**

The charity's Leadership Team is responsible for preparing an annual report and financial statements in accordance with applicable law and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Charities Act 2011.

The law applicable to the entities in England and Wales requires the leaders to prepare financial statements for each financial Year, which gives a true and fair view of the entities financial activities during the Year and of its financial position at the end of the Year and of the incoming resources and application of resources of the charity for that Year. In preparing those financial statements, the leadership team are required to:

- (a) select suitable accounting policies and apply them consistently;
- (b) observe the methods and principles in the Charities SORF;
- (c) make judgements and estimates that are reasonable and prudent;
- (d) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- (e) prepare the financial statements on a going concern basis unless it is inappropriate to presume that the entity will continue in operation.

The Leadership Team is responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Charities Act 2011 and the applicable Charities (Accounts and Reports) Regulations. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

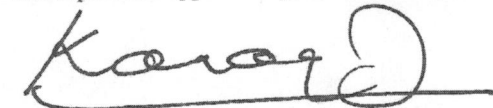
The Leadership Team are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

In so far as the Leadership Team are aware:

- (a) There is no relevant accounts information of which the charitable independent examiners are unaware; and
- (b) The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant accounts information and to establish that the independent examiners are aware of that information.
- (c) They have had due regard to guidance by the Charity Commission in respect of Public Benefit.

**Approval**

This report was approved by the Leadership Team on 23<sup>rd</sup> Jan 25 and signed on its behalf by:-



Signed: Kanagaratnam Joseph  
Trustee  
(Senior Pastor ECF-Ilford)

**INDEPENDENT EXAMINER'S REPORT  
TO THE TRUSTEES OF EMMANUEL CHRISTIAN FELLOWSHIP –ILFORD  
REGISTERED CHARITY NUMBER 1169533**

I report on the accounts of the Emmanuel Christian Fellowship - Ilford for the Year ended 31st March 2024, consisting of; Statement of Financial Activities, Balance Sheet and accompanying detail, which are set out on pages 6 to 12.

This report is made solely to the trustees in accordance with Section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees for my examination work.

**Respective responsibility of Trustees and Examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 (under Section 144) and have considered that an audit is not required and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, 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**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to these matters set out in the statement below.

**Independent Examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 130 of the Charities 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS 102).

I 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.



Paul Harris FCCA ACA  
Chegwiddden & Co  
Priestley House  
Priestley Gardens  
Chadwell Heath  
Romford  
Essex, RM6 4SN

Date: ..... 23/01/2025 .....

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2024**

Notes		Year Ended 31 <sup>st</sup> Mar 2024 Unrestricted Funds £	Year Ended 31 <sup>st</sup> Mar 2024 Restricted Funds £	Year Ended 31 <sup>st</sup> Mar 2024 Total Funds £	Period Ended 31 <sup>st</sup> Mar 2023 Total Funds £
<b>Incoming Resources from generated funds</b>					
Donations and offerings	3	56,474	29,378	85,852	82,516
<b>Activities for Generating funds</b>					
Specific Fellowship Activities	4	-	-	-	-
<b>Other Income</b>					
		-	808	808	-
		<u>56,474</u>	<u>30,186</u>	<u>86,660</u>	<u>82,516</u>
<b>Resources Expended</b>					
Specific Fellowship					
Activities	5	49,817	-	49,817	69,973
Gifts	5	-	8,502	8,502	1,950
Governance costs	6	4,367	-	4,367	7,277
		<u>54,184</u>	<u>8,502</u>	<u>62,686</u>	<u>79,200</u>
Net (Outgoing)/incoming resources		2,290	21,684	23,974	3,316
Total funds brought forward	13	<u>25,481</u>	<u>500</u>	<u>25,981</u>	<u>22,665</u>
Total funds carried Forward before transfers	13	<u>27,771</u>	<u>22,184</u>	<u>49,955</u>	<u>25,981</u>
Transfers between funds	13	(11,725)	11,725	-	-
Total funds carried Forward after transfers	13	<u>16,046</u>	<u>33,909</u>	<u>49,955</u>	<u>25,981</u>

There was no recognised gains or losses for the year ended 31st March 2024 other than those included in the Statement of Financial Activities.

All income and expenditure derives from continuing activities.

Movements in funds are disclosed in Note 13 to the financial statements.

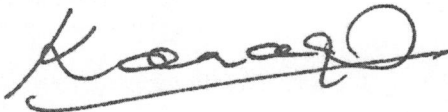
EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD

REGISTERED CHARITY NUMBER 1169533  
BALANCE SHEET AS AT 31<sup>st</sup> MARCH 2024

		31 <sup>st</sup> Mar 2024		31 <sup>st</sup> Mar 2023	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible Assets	9		1,840		3,854
<b>Current Assets</b>					
Debtors	10	9,068		9,071	
Cash at bank and in hand		<u>43,019</u>		<u>15,746</u>	
		52,087		24,817	
<b>Creditors amounts falling due within one Year</b>	11		<u>3,972</u>		<u>2,690</u>
<b>Net current assets/(liabilities)</b>			<u>48,115</u>		<u>22,127</u>
<b>Total net assets less current liabilities</b>			<u>49,955</u>		<u>25,981</u>
<b>Funds</b>					
Restricted funds	13	33,909		500	
Unrestricted funds	13	<u>16,046</u>		<u>25,481</u>	
		<u>49,955</u>		<u>25,981</u>	

The notes on pages 8 to 12 form part of these accounts.

Approved by the Leadership Team on 25<sup>th</sup> Jan. 25 and signed on their behalf by:



Mr K Joseph  
Trustee  
(Senior Pastor ECF-Ilford)

## EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD

REGISTERED CHARITY NUMBER 1169533

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2024

### 1. Basis of preparation of accounts

#### General

The financial statements are prepared under the historical cost convention. The financial statements have been prepared in accordance with the 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 (FRS102) and the Charities Act 2011.

#### Going Concern

The Leadership Team consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

### 2. Accounting policies Basis of preparation of accounts

#### Incoming resources

Incoming resources are included in the SOFA when the charity is entitled to the income and it can be quantified with reasonable certainty. Donations in kind and voluntary income, other than items donated for sale, are recognised at their value to the charity when they are received. The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs. No permanent endowments have been received in the Year.

#### Resources expended

Expenditure is accounted for gross and on an accrual basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. Expenditure on Governance of the Fellowship includes all expenditure not directly related to the Fellowship activities. This includes costs of travel, telephone, other overheads and accountancy fees.

The allocation of support and governance costs are analysed in notes 5, 6, 13 and the appendices to the accounts.

#### Irrecoverable VAT

Irrecoverable VAT is charged against the category of resources for which it was incurred in the Statement of Financial Activities.

#### Tangible fixed assets for use by entity and depreciation

Tangible fixed assets for use by the Fellowship are stated at cost less depreciation.

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Fixtures and fittings – 20% on a straight line balance basis

All expenditure on fixed assets over £200 is capitalised.

#### Funds

Unrestricted funds are funds which can be used in accordance with the charitable objectives at the discretion of the Leadership Team.

Restricted 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 aim and use of each fund is set out in the notes to the financial statements.

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2024**

**3. Donations and offerings**

	<b>Unrestricted General £</b>	<b>Restricted £</b>	<b>31<sup>st</sup> March 2024 Total £</b>	<b>31<sup>st</sup> March 2023 Total £</b>
Offerings and Gifts	43,179	8,502	51,681	68,533
Envelope Scheme Collection	<u>13,295</u>	<u>20,876</u>	<u>34,171</u>	<u>13,983</u>
	<u>56,474</u>	<u>29,378</u>	<u>85,852</u>	<u>82,516</u>

**4. Income from Specific Fellowship Activities**

The income is represented as follows:-

	<b>Unrestricted General £</b>	<b>Restricted £</b>	<b>31<sup>st</sup> March 2024 Total £</b>	<b>31<sup>st</sup> March 2023 Total £</b>
Sales of Bibles & books	-	-	-	-
Baptism's and Christmas events	-	-	-	-
Camps & Children's Day	-	-	-	-
Other	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

**5. Expenses relating to Specific Fellowship Activities**

	<b>Unrestricted General £</b>	<b>Restricted £</b>	<b>31<sup>st</sup> March 2024 Total £</b>	<b>31<sup>st</sup> March 2023 Total £</b>
Outreach Ministry Donations	222	8,022	8,244	17,557
Sundry Expenses	162	-	162	204
People in Need	-	480	480	875
Evangelism	-	-	-	1,075
Local Charity	-	-	-	-
Sunday school	411	-	411	280
Books	85	-	85	-
Outings & refreshments	1,021	-	1,021	632
Stipends (see note 8)	24,610	-	24,610	22,815
Pensions	571	-	571	1,045
PA & Multimedia	139	-	139	895
Advertising	-	-	-	-
Rent	16,980	-	16,980	20,510
Guest Speakers	1,930	-	1,930	999
Premises costs & Capital expenses	1,672	-	1,672	1,270
Training	-	-	-	-
(Profit)/Loss on disposal of assets	-	-	-	255
Depreciation	<u>2,014</u>	<u>-</u>	<u>2,014</u>	<u>3,511</u>
	<u>49,817</u>	<u>8,502</u>	<u>58,319</u>	<u>71,923</u>

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2024**

**6. Governance costs**

	<b>Unrestricted General £</b>	<b>Restricted £</b>	<b>31<sup>st</sup> March 2024 Total £</b>	<b>31<sup>st</sup> March 2023 Total £</b>
Bank charges	237	-	237	297
Accountancy fees	792	-	792	720
Telephone	980	-	980	1,640
Car expenses	2,078	-	2,078	3,741
Cleaning expenses	<u>280</u>	<u>-</u>	<u>280</u>	<u>879</u>
	<u>4,367</u>	<u>-</u>	<u>4,367</u>	<u>7,277</u>

**7. Net movement in funds in the Year**

The net movement in funds for the Year is stated after charging:

	<b>31<sup>st</sup> March 2024 £</b>	<b>31<sup>st</sup> March 2023 £</b>
Depreciation of tangible fixed assets – for use by the Fellowship	2,014	3,511
(Profit)/Loss on disposal of tangible fixed assets	-	255
Independent examination fees	<u>792</u>	<u>720</u>

**8. Remuneration of the Leadership Team**

There were no employees of the Leadership Team during the Year. Members of the Leadership Team received stipends and other expenses during the Year as follows:-

	<b>31<sup>st</sup> March 2024 £</b>	<b>31<sup>st</sup> March 2023 £</b>
Stipends:		
Pastor. Kanagaratnam Joseph	11,499	12,639
Brother ARI Mahendrarajah	4,320	2,400
Pastor Charles Addoco	4,200	4,950
Social security and other taxes	<u>4,591</u>	<u>2,826</u>
	<u>24,610</u>	<u>22,815</u>

No employees or members of the Leadership Team received employee benefits (excluding employer pension costs) for the reporting Year of more than £60,000.

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2024**

**9. Tangible fixed assets for use by the Fellowship**

	<b>Fixtures &amp; Fittings £</b>	<b>Total £</b>
<b>Cost</b>		
At 1 <sup>st</sup> April 2023	18,924	18,924
Additions	-	-
Disposals	<u>-</u>	<u>-</u>
At 31 <sup>st</sup> March 2024	<u>18,924</u>	<u>18,924</u>
<b>Accumulated Depreciation</b>		
At 1 <sup>st</sup> April 2023	15,070	15,070
Charge for the Year	2,014	2,014
Eliminated on disposal	<u>-</u>	<u>-</u>
At 31 <sup>st</sup> March 2024	<u>17,084</u>	<u>17,084</u>
<b>Net book value</b>		
At 31 <sup>st</sup> March 2024	<u>1,840</u>	<u>1,840</u>
At 31 <sup>st</sup> March 2023	<u>3,854</u>	<u>3,854</u>

**10. Debtors**

	<b>31<sup>st</sup> March 2024 £</b>	<b>31<sup>st</sup> March 2023 £</b>
Debtors	8,967	8,985
Prepayments and accrued income	<u>101</u>	<u>86</u>
	<u>9,068</u>	<u>9,071</u>

**11. Creditors: Amounts falling due within one Year**

	<b>31<sup>st</sup> March 2024 £</b>	<b>31<sup>st</sup> March 2023 £</b>
Creditors	-	-
Accruals & other creditors	<u>3,972</u>	<u>2,690</u>
	<u>3,972</u>	<u>2,690</u>

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2024**

**12. Analysis of Net Assets between Funds**

	<b>General Fund</b>	<b>Restricted Fund</b>	<b>31<sup>st</sup> March 2024 Total</b>	<b>31<sup>st</sup> March 2023 Total</b>
	£	£	£	£
Tangible fixed assets	1,840	-	1,840	3,854
Current assets	18,178	33,909	52,087	24,817
Current liabilities	(3,972)	-	(3,972)	(2,690)
Long term liabilities	-	-	-	-
	<u>16,046</u>	<u>33,909</u>	<u>49,955</u>	<u>25,981</u>

**13. Movements in Funds**

	<b>At 1<sup>st</sup> Apr 2023</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Transfers</b>	<b>At 31<sup>st</sup> Mar 2024</b>
	£	£	£	£	£
<b>Restricted Funds</b>					
Outreach Ministry	-	8,022	(8,022)	-	-
People in Need	500	480	(480)	(500)	-
Pastor's Manse Funds	-	20,876	-	-	20,876
Specific Fellowship Activities	-	-	-	-	-
Other Unrestricted Funds	-	-	-	13,033	13,033
Other/Governance Costs	-	808	-	(808)	-
	<u>500</u>	<u>30,186</u>	<u>(8,502)</u>	<u>11,725</u>	<u>33,909</u>
<b>Unrestricted funds</b>					
General fund	<u>25,481</u>	<u>56,474</u>	<u>(54,184)</u>	<u>(11,725)</u>	<u>16,046</u>
	<u>25,981</u>	<u>86,660</u>	<u>(62,686)</u>	<u>-</u>	<u>49,955</u>

**Purpose of Restricted Fund**

The restricted funds above can be categorised as follows:

<b>Fund</b>	<b>Purpose</b>
1. Outreach Ministry	The rebuild the lives and homes of the war victims, famine, natural disasters and persecution in India, Sri Lanka, Indonesia, Israel, Greece, Lebanon and the UK.
2. People In Need	Supporting the families who lost their breadwinner, especially due to Covid-19 Provide medical help & funeral expenses.
3. Pastor's Manse Funds	Money raised for the purchase of property for worship.

**14. Taxation**

No liability to UK tax arose on the ordinary activities for the Year ended 31st March 2024.

**15. Charity**

The Emmanuel Christian Fellowship – Ilford registered as a charity on the Charities Commission on 7th October 2016, registered charity number 1169533.

**EMMANUEL CHRISTIAN FELLOWSHIP – ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2024**

Appendix 1

<b>A.</b>	<b>Gifts – Worldwide</b>	<b>£</b>
	Outreach Ministry	7,872
	People In Need	-
		<u>7,872</u>
<b>B.</b>	<b>Gifts – Local</b>	<b>£</b>
	Outreach Ministry	150
	People in Need	<u>702</u>
		<u>852</u>

Only gifts of more than £100 are shown above.

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

England & Wales - Charity number 1169533

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# Accounts

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**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31<sup>st</sup> MARCH 2023**

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
FINANCIAL ACCOUNTS  
FOR THE PERIOD ENDED 31<sup>st</sup> MARCH 2023**

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**EMMANUEL CHRISTIAN FELLOWSHIP – ILFORD**  
**REGISTERED CHARITY NUMBER 1169533**  
**ANNUAL REPORT FOR THE PERIOD ENDED 31<sup>st</sup> MARCH 2023**

**Reference & Administrative Details**

The reference and administrative information set out below forms part of the Trustee's Report.

**Trustees**

During the Period (1<sup>st</sup> January 2022 to 31<sup>st</sup> March 2023) covered by this report, the Fellowship was being administered by a **Leadership Team** consisting of the following members:

Mr. Kanagaratnam Joseph	Senior Pastor	(Full Time)
Mr. Arulappan R. I. Mahendrarajah	Elder/Treasurer	(Part Time)
Mr. Aneslyn Anton	Elder	(Part Time)
Mr. Nadarajah Kandiah	Elder	(Part Time)
Mrs. Jeeva Mahendrarajah	Elder	(Part Time)
Mrs. Mary Jeyaseeli Raviraj	Elder	(Part Time)

For the purpose of this report the trustees shall henceforth be referred to as the leadership team.

**Registered Charity Number:** 1169533

**Charity's Principal Address:** 132 Ilford Lane  
Ilford  
IG1 2LG

**Accountants and Independent Examiner:** Paul Harris, FCCA, ACA  
Chegwidden & Co  
Priestley House, Priestley Gardens  
Chadwell Heath, Essex RM6 4SN

**Bankers:** Reliance Bank  
Faith House, 23-24 Lovat Lane  
London, EC3R 8EB

**Primary Objectives**

Our objectives are:

1. To provide opportunities for worship and pastoral care for Tamil Speaking Christian families and individuals.
2. To present Christian faith to Tamil speaking community.
3. To help children from Tamil speaking families to grow up to be Asian, British and Christian.
4. To preach the Gospel to unbelievers.

**Status**

As from the 7th October 2016 Emmanuel Christian Fellowship – Ilford registered as a charity with the Charities Commission.

## **EMMANUEL CHRISTIAN FELLOWSHIP – ILFORD**

### **REGISTERED CHARITY NUMBER 1169533 ANNUAL REPORT OF THE LEADERSHIP TEAM FOR THE PERIOD ENDED 31<sup>st</sup> MARCH 2023 (CONTINUED)**

The Leadership Team of the charity are pleased to present their annual report and the unaudited financial statement for the Period ended 31st March 2023. The financial statements have been prepared in accordance with the accounting policies set out in note 2 of the accounts and comply with the Charities Act 2011 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 published on 16th July 2014 (FRS 102) - (Charities SORP FRS 102).

#### **Structure, Governance and Management**

The charity is governed by the Leadership Team which have scheduled meetings each Period.

As outlined in the CIO – Foundation Constitution of Rules, the number of Trustees forming main Board of Trustees including Officers shall not be less than two members.

The charity is governed by a Board of Trustees collectively referred to as the Leadership Team. The Leadership Team is responsible for overall strategy and management of the organisation.

#### **Objectives and Activities**

Our objectives are:

1. To provide opportunities for worship and pastoral care for Tamil Speaking Christian families and individuals.
2. To present Christian faith to Tamil speaking community.
3. To help children from Tamil speaking families to grow up to be Asian, British and Christian.
4. To preach the Gospel to unbelievers.

When planning our activities for the Period, the Trustees have considered the Commission's guidance on public benefit. Our aim, through our principal activity, is to provide the local area with the opportunity to worship and to present the Christian faith to the wider community.

#### **Financial Review**

Emmanuel Christian Fellowship – Ilford's overall financial position at the Period end from the Statement of Financial Activities shows a surplus of £3,316 (for the year to 31st December 2021 this was a deficit of £6,504). At 31st March 2023 the Emmanuel Christian Fellowship has total reserves of unrestricted and restricted funds of £25,981 (at 31st December 2021 £22,665).

The majority of our total income is made up of donations from church members and friends and families.

We continuously monitor the effectiveness, quality and cost efficiency of our activities to ensure that our limited resources are put to best use, and we remain committed to these activities.

#### **Income and Reserves Policy**

Income comes from donations and fundraising and the trustees' policy is to maximise the income for the benefit of the local and global community.

The trustees have set a reserve policy of approximately 3 months expenditure. Therefore in the current Period the reserves level should be a minimum of approximately £15,087. We anticipate that after restricted funds and liabilities, the Charity has free reserves of £21,627, which is above the minimum requirement.

#### **Risk Management**

The Trustees consider that the main risks to the Emmanuel Christian Fellowship – Ilford are fire or theft. The Trustees have diminished their risk through usual insurance.

#### **Investment Powers and Policy**

The Trustees have considered the policy for investment. Reserves are held for general purposes; taking into account the charity is dependent upon donations as its source of income.

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**  
**REGISTERED CHARITY NUMBER 1169533**  
**ANNUAL REPORT OF THE LEADERSHIP TEAM**  
**FOR THE PERIOD ENDED 31<sup>st</sup> MARCH 2023 (CONTINUED)**

**Senior Pastor Kanagaratnam Joseph writes:**

I would like to thank the Almighty God for bringing Emmanuel Christian Fellowship-Ilford thus far. By the grace of our Lord Jesus Christ, we passed through another challenging period. We continued in-person Sunday morning and evening services in Clementswood Baptist Church and Goodmayes Baptist Church.

Our Sunday schools and youth services in person were also normalised. Our Sunday services were livestreamed on YouTube to facilitate more people. Weekly Zoom classes for children took place for the benefit of absentees. Prayer meetings and Bible studies were also happening during weekday evenings in person as well as on Zoom. Although the Zoom attendance dropped due to various reasons the meetings took place regularly.

Furthermore, special services such as Good Friday, Easter Sunday, Christmas Carols Service, Christmas and New Year's Eve Services all happened in the church buildings.

During the above-mentioned period generous giving of tithes & offering from the members slowly but steadily increased. We were able to support various ministries across the world particularly in India, Sri Lanka, Indonesia, Myanmar, Greece, Afghanistan, Lebanon, Africa and UK. The beneficiaries of our aid were victims of Covid-19, natural disasters, war, famine and persecution. We also supported refugees, widows and orphans. We were able to send over £16,000 for such ministries and I would like to thank God for all the members who generously contributed to this mission work to fulfil the Royal Command of the Lord Jesus Christ.

Jesus said:

*"You must love the Lord your God with all your heart, all your soul, and all your mind.  
This is the first and greatest commandment. A second is equally important:  
Love your neighbour as yourself." - Matthew 22:37-39*

We also had the joy of baptising ten of our youth church members in July 2022.

This is the twenty-third anniversary of ECF-Ilford. I would like to extend my heartiest gratitude to the hardworking and dedicated colleagues and the members who have supported us through their prayers and their generous giving to meet all the needs of the Church.

Looking forward for great things by our great God in the coming years.

In His service

Rev. Kanagaratnam Joseph  
(Senior Pastor ECF-Ilford)

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**  
**REGISTERED CHARITY NUMBER 1169533**  
**ANNUAL REPORT OF THE LEADERSHIP TEAM**  
**FOR THE PERIOD ENDED 31<sup>st</sup> MARCH 2023 (CONTINUED)**

**Leadership Team's responsibilities in relation to the financial statements**

The charity's Leadership Team is responsible for preparing an annual report and financial statements in accordance with applicable law and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Charities Act 2011.

The law applicable to the entities in England and Wales requires the leaders to prepare financial statements for each financial Period, which gives a true and fair view of the entities financial activities during the Period and of its financial position at the end of the Period and of the incoming resources and application of resources of the charity for that Period. In preparing those financial statements, the leadership team are required to:

- (a) select suitable accounting policies and apply them consistently;
- (b) observe the methods and principles in the Charities SORP;
- (c) make judgements and estimates that are reasonable and prudent;
- (d) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- (e) prepare the financial statements on a going concern basis unless it is inappropriate to presume that the entity will continue in operation.

The Leadership Team is responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Charities Act 2011 and the applicable Charities (Accounts and Reports) Regulations. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Leadership Team are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

In so far as the Leadership Team are aware:

- (a) There is no relevant accounts information of which the charitable independent examiners are unaware; and
- (b) The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant accounts information and to establish that the independent examiners are aware of that information.
- (c) They have had due regard to guidance by the Charity Commission in respect of Public Benefit.

**Approval**

This report was approved by the Leadership Team on ... 31<sup>st</sup> Jan 24 ... and signed on its behalf by:-



Signed: Kanagaratnam Joseph  
Trustee  
(Senior Pastor ECF-Ilford)

**INDEPENDENT EXAMINER'S REPORT  
TO THE TRUSTEES OF EMMANUEL CHRISTIAN FELLOWSHIP -ILFORD  
REGISTERED CHARITY NUMBER 1169533**

I report on the accounts of the Emmanuel Christian Fellowship - Ilford for the Period ended 31st March 2023, consisting of; Statement of Financial Activities, Balance Sheet and accompanying detail, which are set out on pages 6 to 12.

This report is made solely to the trustees in accordance with Section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees for my examination work.

**Respective responsibility of Trustees and Examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 (under Section 144) and have considered that an audit is not required and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, 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**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to these matters set out in the statement below.

**Independent Examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 130 of the Charities 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS 102).

I 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.



Paul Harris FCCA ACA  
Chegwidden & Co  
Priestley House  
Priestley Gardens  
Chadwell Heath  
Romford  
Essex, RM6 4SN

Date:..... 31/03/2024 .....

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE PERIOD ENDED 31<sup>st</sup> MARCH 2023**

Notes		Period Ended 31 <sup>st</sup> Mar 2023 Unrestricted Funds £	Period Ended 31 <sup>st</sup> Mar 2023 Restricted Funds £	Period Ended 31 <sup>st</sup> Mar 2023 Total Funds £	Year Ended 31 <sup>st</sup> Dec 2021 Total Funds £
<b>Incoming Resources from generated funds</b>					
Donations and offerings	3	80,566	1,950	82,516	61,091
<b>Activities for Generating funds</b>					
Specific Fellowship Activities	4	-	-	-	-
<b>Other Income</b>		-	-	-	9,715
		<u>80,566</u>	<u>1,950</u>	<u>82,516</u>	<u>70,806</u>
<b>Resources Expended</b>					
Specific Fellowship Activities	5	69,973	-	69,973	60,646
Gifts	5	-	1,950	1,950	11,523
Governance costs	6	7,229	48	7,277	5,140
		<u>77,202</u>	<u>1,998</u>	<u>79,200</u>	<u>77,309</u>
Net (Outgoing)/incoming resources		3,364	(48)	3,316	(6,503)
Total funds brought forward	13	<u>20,957</u>	<u>1,708</u>	<u>22,665</u>	<u>29,168</u>
Total funds carried Forward before transfers	13	<u>24,321</u>	<u>1,660</u>	<u>25,981</u>	<u>22,665</u>
Transfers between funds	13	1,160	(1,160)	-	-
Total funds carried Forward after transfers	13	<u>25,481</u>	<u>500</u>	<u>25,981</u>	<u>22,665</u>

There was no recognised gains or losses for the Period ended 31st March 2023 other than those included in the Statement of Financial Activities.

All income and expenditure derives from continuing activities.

Movements in funds are disclosed in Note 13 to the financial statements.

EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD

REGISTERED CHARITY NUMBER 1169533  
BALANCE SHEET AS AT 31<sup>st</sup> MARCH 2023

		31 <sup>st</sup> Mar 2023	31 <sup>st</sup> Dec 2021
		£	£
<b>Fixed Assets</b>			
Tangible Assets	9	3,854	6,990
<b>Current Assets</b>			
Debtors	10	9,071	11,525
Cash at bank and in hand		<u>15,746</u>	<u>7,864</u>
		24,817	19,389
<b>Creditors amounts falling due within one Period</b>	11	<u>2,690</u>	<u>3,714</u>
<b>Net current assets/(liabilities)</b>		<u>22,127</u>	<u>15,675</u>
<b>Total net assets less current liabilities</b>		<u>25,981</u>	<u>22,665</u>
<b>Funds</b>			
Restricted funds	13	500	1,708
Unrestricted funds	13	<u>25,481</u>	<u>20,957</u>
		<u>25,981</u>	<u>22,665</u>

The notes on pages 8 to 12 form part of these accounts.

Approved by the Leadership Team on ... *K* 31/1/24 ... and signed on their behalf by:

*Karaj. O.*  
 \_\_\_\_\_  
 Mr K Joseph  
 Trustee  
 (Senior Pastor ECF-Ilford)

## **EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

### **REGISTERED CHARITY NUMBER 1169533 NOTES TO THE ACCOUNTS FOR THE PERIOD ENDED 31<sup>st</sup> MARCH 2023**

#### **1. Basis of preparation of accounts**

##### **General**

The financial statements are prepared under the historical cost convention. The financial statements have been prepared in accordance with the 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 (FRS102) and the Charities Act 2011.

##### **Going Concern**

The Leadership Team consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

#### **2. Accounting policies Basis of preparation of accounts**

##### **Incoming resources**

Incoming resources are included in the SOFA when the charity is entitled to the income and it can be quantified with reasonable certainty. Donations in kind and voluntary income, other than items donated for sale, are recognised at their value to the charity when they are received. The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs. No permanent endowments have been received in the Period.

##### **Resources expended**

Expenditure is accounted for gross and on an accrual basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. Expenditure on Governance of the Fellowship includes all expenditure not directly related to the Fellowship activities. This includes costs of travel, telephone, other overheads and accountancy fees.

The allocation of support and governance costs are analysed in notes 5, 6, 13 and the appendices to the accounts.

##### **Irrecoverable VAT**

Irrecoverable VAT is charged against the category of resources for which it was incurred in the Statement of Financial Activities.

##### **Tangible fixed assets for use by entity and depreciation**

Tangible fixed assets for use by the Fellowship are stated at cost less depreciation.

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Fixtures and fittings – 20% on a straight line balance basis

All expenditure on fixed assets over £200 is capitalised.

##### **Funds**

Unrestricted funds are funds which can be used in accordance with the charitable objectives at the discretion of the Leadership Team.

Restricted 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 aim and use of each fund is set out in the notes to the financial statements.

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE PERIOD ENDED 31<sup>st</sup> MARCH 2023**

**3. Donations and offerings**

	<b>Unrestricted General £</b>	<b>Restricted £</b>	<b>31<sup>st</sup> March 2023 Total £</b>	<b>31<sup>st</sup> December 2021 Total £</b>
Offerings and Gifts	66,583	1,950	68,533	55,857
Envelope Scheme Collection	<u>13,983</u>	<u>-</u>	<u>13,983</u>	<u>5,234</u>
	<u>80,566</u>	<u>1,950</u>	<u>82,516</u>	<u>61,091</u>

**4. Income from Specific Fellowship Activities**

The income is represented as follows:-

	<b>Unrestricted General £</b>	<b>Restricted £</b>	<b>31<sup>st</sup> March 2023 Total £</b>	<b>31<sup>st</sup> December 2021 Total £</b>
Sales of Bibles & books	-	-	-	-
Baptism's and Christmas events	-	-	-	-
Camps & Children's Day	-	-	-	-
Other	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

**5. Expenses relating to Specific Fellowship Activities**

	<b>Unrestricted General £</b>	<b>Restricted £</b>	<b>31<sup>st</sup> March 2023 Total £</b>	<b>31<sup>st</sup> December 2021 Total £</b>
Outreach Ministry Donations	17,557	-	17,557	19,950
Sundry Expenses	204	-	204	178
People in Need	-	875	875	1,414
Evangelism	-	1,075	1,075	10,109
Local Charity	-	-	-	-
Sunday school	280	-	280	-
Books	-	-	-	-
Outings & refreshments	632	-	632	141
Stipends (see note 8)	22,815	-	22,815	19,130
Pensions	1,045	-	1,045	1,025
PA & Multimedia	895	-	895	1,002
Advertising	-	-	-	-
Rent	20,510	-	20,510	9,753
Guest Speakers	999	-	999	1,606
Premises costs & Capital expenses	1,270	-	1,270	4,232
Training	-	-	-	191
(Profit)/Loss on disposal of assets	255	-	255	-
Depreciation	<u>3,511</u>	<u>-</u>	<u>3,511</u>	<u>3,437</u>
	<u>69,973</u>	<u>1,950</u>	<u>71,923</u>	<u>72,168</u>

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE PERIOD ENDED 31<sup>st</sup> MARCH 2023**

**6. Governance costs**

	<b>Unrestricted</b>		<b>31<sup>st</sup> March</b>	<b>31<sup>st</sup> December</b>
	<b>General</b>	<b>Restricted</b>	<b>2023</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>Total</b>	<b>Total</b>
			<b>£</b>	<b>£</b>
Bank charges	249	48	297	146
Accountancy fees	720	-	720	720
Telephone	1,640	-	1,640	1,123
Car expenses	3,741	-	3,741	2,750
Cleaning expenses	<u>879</u>	<u>-</u>	<u>879</u>	<u>401</u>
	<u>7,229</u>	<u>48</u>	<u>7,277</u>	<u>5,140</u>

**7. Net movement in funds in the Period**

The net movement in funds for the Period is stated after charging:

	<b>31<sup>st</sup> March</b>	<b>31<sup>st</sup> December</b>
	<b>2023</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Depreciation of tangible fixed assets – for use by the Fellowship	3,511	3,437
(Profit)/Loss on disposal of tangible fixed assets	255	-
Independent examination fees	<u>720</u>	<u>720</u>

**8. Remuneration of the Leadership Team**

There were no employees of the Leadership Team during the Period. Members of the Leadership Team received stipends and other expenses during the Period as follows:-

	<b>31<sup>st</sup> March</b>	<b>31<sup>st</sup> December</b>
	<b>2023</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Stipends:		
Pastor. Kanagaratnam Joseph	12,639	10,500
Brother ARI Mahendrarajah	2,400	1,920
Pastor Charles Addoco	4,950	3,000
Social security and other taxes	<u>2,826</u>	<u>3,710</u>
	<u>22,815</u>	<u>19,130</u>

No employees or members of the Leadership Team received employee benefits (excluding employer pension costs) for the reporting Period of more than £60,000.

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE PERIOD ENDED 31<sup>st</sup> MARCH 2023**

**9. Tangible fixed assets for use by the Fellowship**

	<b>Fixtures &amp; Fittings</b>	<b>Total</b>
	<b>£</b>	<b>£</b>
<b>Cost</b>		
At 1 <sup>st</sup> January 2022	18,583	18,583
Additions	1,589	1,589
Disposals	<u>(1,248)</u>	<u>(1,248)</u>
At 31 <sup>st</sup> March 2023	<u>18,924</u>	<u>18,924</u>
<b>Accumulated Depreciation</b>		
At 1 <sup>st</sup> January 2022	11,593	11,593
Charge for the period	3,511	3,511
Eliminated on disposal	<u>(34)</u>	<u>(34)</u>
At 31 <sup>st</sup> March 2023	<u>15,070</u>	<u>15,070</u>
<b>Net book value</b>		
At 31 <sup>st</sup> March 2023	<u>3,854</u>	<u>3,854</u>
At 31 <sup>st</sup> December 2021	<u>6,990</u>	<u>6,990</u>

**10. Debtors**

	<b>31<sup>st</sup> March 2023</b>	<b>31<sup>st</sup> December 2021</b>
	<b>£</b>	<b>£</b>
Debtors	8,985	11,303
Prepayments and accrued income	<u>86</u>	<u>222</u>
	<u>9,071</u>	<u>11,525</u>

**11. Creditors: Amounts falling due within one Period**

	<b>31<sup>st</sup> March 2023</b>	<b>31<sup>st</sup> December 2021</b>
	<b>£</b>	<b>£</b>
Creditors	-	-
Accruals & other creditors	<u>2,690</u>	<u>3,714</u>
	<u>2,690</u>	<u>3,714</u>

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE PERIOD ENDED 31<sup>st</sup> MARCH 2023**

**12. Analysis of Net Assets between Funds**

	<b>General Fund £</b>	<b>Restricted Fund £</b>	<b>31<sup>st</sup> March 2023 Total £</b>	<b>31<sup>st</sup> December 2021 Total £</b>
Tangible fixed assets	3,854	-	3,854	6,990
Current assets	24,317	500	24,817	19,389
Current liabilities	(2,690)	-	(2,690)	(3,714)
Long term liabilities	-	-	-	-
	<u>25,481</u>	<u>500</u>	<u>25,981</u>	<u>22,665</u>

**13. Movements in Funds**

	<b>At 1<sup>st</sup> Jan 2022</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Transfers</b>	<b>At 31<sup>st</sup> Mar 2023</b>
	£	£	£	£	£
<b>Restricted Funds</b>					
Outreach Ministry	-	1,075	(1,075)	-	-
People in Need	1,708	875	(875)	(1,208)	500
Specific Fellowship Activities	-	-	-	-	-
Governance Costs	-	-	(48)	48	-
	<u>1,708</u>	<u>1,950</u>	<u>(1,998)</u>	<u>(1,160)</u>	<u>500</u>
<b>Unrestricted funds</b>					
General fund	20,957	80,566	(77,202)	1,160	25,481
	<u>22,665</u>	<u>82,516</u>	<u>(79,200)</u>	<u>-</u>	<u>25,981</u>

**Purpose of Restricted Fund**

The restricted funds above can be categorised as follows:

<b>Fund</b>	<b>Purpose</b>
1. Outreach Ministry	The rebuild the lives and homes of the war victims of Sri Lanka.
2. People In Need	Supporting the families who lost their breadwinner, especially due to Covid-19 Provide medical help & funeral expenses.

**14. Taxation**

No liability to UK tax arose on the ordinary activities for the Period ended 31st March 2023.

**15. Charity**

The Emmanuel Christian Fellowship – Ilford registered as a charity on the Charities Commission on 7th October 2016, registered charity number 1169533.

**EMMANUEL CHRISTIAN FELLOWSHIP – ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
FOR THE PERIOD ENDED 31<sup>ST</sup> MARCH 2023**

Appendix 1

<b>A.</b>	<b>Gifts – Worldwide</b>	<b>£</b>
	Outreach Ministry	16,976
	People In Need	-
	Evangelism (ECF)	<u>-</u>
		<u>16,976</u>
<b>B.</b>	<b>Gifts – Local</b>	<b>£</b>
	Covid-19	-
	People in Need	<u>-</u>
		<u>-</u>

Only gifts of more than £100 are shown above.

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

England & Wales - Charity number 1169533

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# Accounts

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**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**  
**REGISTERED CHARITY NUMBER 1169533**  
**REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2021**

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533**

**FINANCIAL ACCOUNTS**

**FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2021**

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Notes to the Accounts	8 - 12
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## EMMANUEL CHRISTIAN FELLOWSHIP – ILFORD

### REGISTERED CHARITY NUMBER 1169533 ANNUAL REPORT FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2021

#### Reference & Administrative Details

The reference and administrative information set out below forms part of the Trustee's Report.

#### Trustees

During the year (1<sup>st</sup> January 2021 to 31<sup>st</sup> December 2021) covered by this report, the Fellowship was being administered by a **Leadership Team** consisting of the following members:

Mr. Kanagaratnam Joseph	Senior Pastor	(Full Time)
Mr. Arulappan R. I. Mahendrarajah	Elder/Treasurer	(Part Time)
Mr. Aneslyn Anton	Elder	(Part Time)
Mr. Nadarajah Kandiah	Elder	(Part Time)
Mrs. Jeeva Mahendrarajah	Elder	(Part Time)
Mrs. Mary Jeyaseeli Raviraj	Elder	(Part Time)

For the purpose of this report the trustees shall henceforth be referred to as the leadership team.

#### Registered Charity Number:

1169533

#### Charity's Principal Address:

132 Ilford Lane  
Ilford  
IG1 2LG

#### Accountants and Independent Examiner:

Paul Harris, FCCA, ACA  
Chegwidden & Co  
Priestley House, Priestley Gardens  
Chadwell Heath, Essex RM6 4SN

#### Bankers:

Reliance Bank  
Faith House, 23-24 Lovat Lane  
London, EC3R 8EB

#### Primary Objectives

Our objectives are:

1. To provide opportunities for worship and pastoral care for Tamil Speaking Christian families and individuals.
2. To present Christian faith to Tamil speaking community.
3. To help children from Tamil speaking families to grow up to be Asian, British and Christian.
4. To preach the Gospel to unbelievers.

#### Status

As from the 7th October 2016 Emmanuel Christian Fellowship – Ilford registered as a charity with the Charities Commission.

**EMMANUEL CHRISTIAN FELLOWSHIP – ILFORD**  
**REGISTERED CHARITY NUMBER 1169533**  
**ANNUAL REPORT OF THE LEADERSHIP TEAM**  
**FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2021 (CONTINUED)**

The Leadership Team of the charity are pleased to present their annual report and the unaudited financial statement for the year ended 31st December 2020. The financial statements have been prepared in accordance with the accounting policies set out in note 2 of the accounts and comply with the Charities Act 2011 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 published on 16th July 2014 (FRS 102) - (Charities SORP FRS 102).

**Structure, Governance and Management**

The charity is governed by the Leadership Team which have scheduled meetings each year.

As outlined in the CIO – Foundation Constitution of Rules, the number of Trustees forming main Board of Trustees including Officers shall not be less than two members.

The charity is governed by a Board of Trustees collectively referred to as the Leadership Team. The Leadership Team is responsible for overall strategy and management of the organisation.

**Objectives and Activities**

Our objectives are:

1. To provide opportunities for worship and pastoral care for Tamil Speaking Christian families and individuals.
2. To present Christian faith to Tamil speaking community.
3. To help children from Tamil speaking families to grow up to be Asian, British and Christian.
4. To preach the Gospel to unbelievers.

When planning our activities for the year, the Trustees have considered the Commission's guidance on public benefit. Our aim, through our principal activity, is to provide the local area with the opportunity to worship and to present the Christian faith to the wider community.

**Financial Review**

Emmanuel Christian Fellowship – Ilford's overall financial position at the year end from the Statement of Financial Activities shows a deficit of £16,606. The Emmanuel Christian Fellowship has total reserves of unrestricted and restricted funds of £12,562.

The majority of our total income is made up of donations from church members and friends and families.

We continuously monitor the effectiveness, quality and cost efficiency of our activities to ensure that our limited resources are put to best use, and we remain committed to these activities.

**Income and Reserves Policy**

Income comes from donations and fundraising and the trustees' policy is to maximise the income for the benefit of the local and global community.

The trustees have set a reserve policy of approximately 3 months expenditure. Therefore in the current year the reserves level should be a minimum of approximately £19,277. We anticipate that after restricted funds and liabilities, the Charity has free reserves of £5,572, which is below the minimum requirement.

**Risk Management**

The Trustees consider that the main risks to the Emmanuel Christian Fellowship – Ilford are fire or theft. The Trustees have diminished their risk through usual insurance.

**Investment Powers and Policy**

The Trustees have considered the policy for investment. Reserves are held for general purposes; taking into account the charity is dependent upon donations as its source of income.

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
ANNUAL REPORT OF THE LEADERSHIP TEAM  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2021 (CONTINUED)**

**Senior Pastor Kanagaratnam Joseph writes:**

I would like to thank the Almighty God for bringing Emmanuel Christian Fellowship-Ilford thus far. By the grace of our Lord Jesus Christ we passed through another year. It was a challenging year due to Covid-19 with many unprecedented situations we had to face.

During this year our services were conducted via Zoom platform until August and then in person. Also Classes for Sunday School Children & Youth too were held via Zoom and then in person from Aug 21.

Prayer meetings & Bible studies too were happening during the week day evenings. Our services were live streamed via YouTube to facilitate more people. These live Webcasts through social media platforms such as YouTube and Facebook were sources of blessing for many worldwide.

Though the Zoom attendance was dropped due to various reasons the meetings were happening regularly.

Furthermore the special services such as Good Friday, Easter Sunday, Christmas Eve, New Year Service all happened in the church buildings as well as in the Zoom platform.

Though our tithes & offering started gradually picking up only from Aug 21 we managed to help many ministries supporting Covid-19 victims, Natural Disaster victims, War victims, Refugees, Persecuted Churches etc.

I am so thankful to God for using us to bless the people who are in need during this Pandemic time.

This is the twenty first anniversary of ECF-Ilford. I would like extend my heartiest gratitude to the hardworking & dedicated colleagues and the members who have supported us through their prayers and their generous giving to meet the needs of the Church.

Looking forward for great things by our great God in the coming years.

In His service

Rev. Kanagaratnam Joseph

(Senior Pastor ECF-Ilford)

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
ANNUAL REPORT OF THE LEADERSHIP TEAM  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2021 (CONTINUED)**

**Leadership Team's responsibilities in relation to the financial statements**

The charity's Leadership Team is responsible for preparing an annual report and financial statements in accordance with applicable law and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Charities Act 2011.

The law applicable to the entities in England and Wales requires the leaders to prepare financial statements for each financial year, which gives a true and fair view of the entities financial activities during the year and of its financial position at the end of the year and of the incoming resources and application of resources of the charity for that year. In preparing those financial statements, the leadership team are required to:

- (a) select suitable accounting policies and apply them consistently;
- (b) observe the methods and principles in the Charities SORP;
- (c) make judgements and estimates that are reasonable and prudent;
- (d) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- (e) prepare the financial statements on a going concern basis unless it is inappropriate to presume that the entity will continue in operation.

The Leadership Team is responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Charities Act 2011 and the applicable Charities (Accounts and Reports) Regulations. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Leadership Team are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

In so far as the Leadership Team are aware:

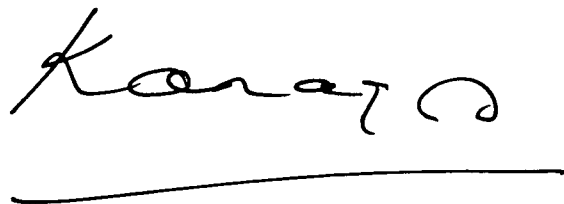
- (a) There is no relevant accounts information of which the charitable independent examiners are unaware; and
- (b) The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant accounts information and to establish that the independent examiners are aware of that information.
- (c) They have had due regard to guidance by the Charity Commission in respect of Public Benefit.

**Approval**

This report was approved by the Leadership Team on 25/3/2023 and signed on its behalf by:-



Signed: Kanagaratnam Joseph  
Trustee  
(Senior Pastor ECF-Ilford)



**INDEPENDENT EXAMINER'S REPORT  
TO THE TRUSTEES OF EMMANUEL CHRISTIAN FELLOWSHIP –ILFORD  
REGISTERED CHARITY NUMBER 1169533**

I report on the accounts of the Emmanuel Christian Fellowship - Ilford for the year ended 31st December 2021, consisting of; Statement of Financial Activities, Balance Sheet and accompanying detail, which are set out on pages 6 to 12.

This report is made solely to the trustees in accordance with Section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees for my examination work.

**Respective responsibility of Trustees and Examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 (under Section 144) and have considered that an audit is not required and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, 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**

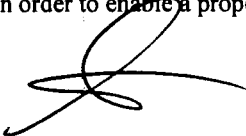
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to these matters set out in the statement below.

**Independent Examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 130 of the Charities 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS 102).

I 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.

  
Paul Harris FCCA ACA  
Chegwidden & Co  
Priestley House  
Priestley Gardens  
Chadwell Heath  
Romford  
Essex, RM6 4SN

Date: 20/3/2023

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2021**

Notes		Year Ended 31 <sup>st</sup> Dec 2021 Unrestricted Funds £	Year Ended 31 <sup>st</sup> Dec 2021 Restricted Funds £	Year Ended 31 <sup>st</sup> Dec 2021 Total Funds £	Period Ended 31 <sup>st</sup> Dec 2020 Total Funds £
<b>Incoming Resources</b>					
<b>from generated funds</b>					
Donations and offerings	3	57,072	4,019	61,091	48,379
<b>Activities for Generating funds</b>					
Specific Fellowship Activities	4	-	-	-	-
<b>Other Income</b>		9,715	-	9,715	24,318
		<u>66,787</u>	<u>4,019</u>	<u>70,806</u>	<u>72,697</u>
<b>Resources Expended</b>					
<b>Specific Fellowship Activities</b>					
Activities	5	60,446	200	60,646	37,807
Gifts	5	-	11,523	11,523	12,427
Governance costs	6	5,084	56	5,140	3,806
		<u>65,530</u>	<u>11,779</u>	<u>77,309</u>	<u>54,040</u>
Net (Outgoing)/incoming resources		1,257	(7,760)	(6,503)	18,657
Total funds brought forward	13	<u>25,700</u>	<u>3,468</u>	<u>29,168</u>	<u>10,511</u>
Total funds carried Forward before transfers	13	<u>26,957</u>	<u>(4,292)</u>	<u>22,665</u>	<u>29,168</u>
Transfers between funds	13	(6,000)	6,000	-	-
Total funds carried Forward after transfers	13	<u>20,957</u>	<u>1,708</u>	<u>22,665</u>	<u>29,168</u>

There was no recognised gains or losses for the year ended 31st December 2021 other than those included in the Statement of Financial Activities.

All income and expenditure derives from continuing activities.

Movements in funds are disclosed in Note 13 to the financial statements.

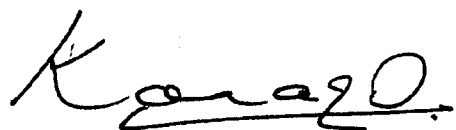
**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
BALANCE SHEET AS AT 31<sup>st</sup> DECEMBER 2021**

		31 <sup>st</sup> Dec 2021		31 <sup>st</sup> Dec 2020	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible Assets	9		6,990		8,555
<b>Current Assets</b>					
Debtors	10	11,525		230	
Cash at bank and in hand		<u>7,864</u>		<u>23,308</u>	
		19,389		23,538	
<b>Creditors amounts falling due within one year</b>	11		<u>3,714</u>		<u>2,925</u>
<b>Net current assets/(liabilities)</b>			<u>15,675</u>		<u>20,613</u>
<b>Total net assets less current liabilities</b>			<u>22,665</u>		<u>29,168</u>
<b>Funds</b>					
Restricted funds	13		1,708		3,468
Unrestricted funds	13		<u>20,957</u>		<u>25,700</u>
			<u>22,665</u>		<u>29,168</u>

The notes on pages 8 to 12 form part of these accounts.

Approved by the Leadership Team on 25/3/23 and signed on their behalf by:



Mr K. Joseph  
Trustee  
(Senior Pastor ECF-Ilford)

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2021**

**1. Basis of preparation of accounts**

**General**

The financial statements are prepared under the historical cost convention. The financial statements have been prepared in accordance with the 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 (FRS102) and the Charities Act 2011.

**Going Concern**

The Leadership Team consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

**2. Accounting policies Basis of preparation of accounts**

**Incoming resources**

Incoming resources are included in the SOFA when the charity is entitled to the income and it can be quantified with reasonable certainty. Donations in kind and voluntary income, other than items donated for sale, are recognised at their value to the charity when they are received. The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs. No permanent endowments have been received in the year.

**Resources expended**

Expenditure is accounted for gross and on an accrual basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. Expenditure on Governance of the Fellowship includes all expenditure not directly related to the Fellowship activities. This includes costs of travel, telephone, other overheads and accountancy fees.

The allocation of support and governance costs are analysed in notes 5, 6, 13 and the appendices to the accounts.

**Irrecoverable VAT**

Irrecoverable VAT is charged against the category of resources for which it was incurred in the Statement of Financial Activities.

**Tangible fixed assets for use by entity and depreciation**

Tangible fixed assets for use by the Fellowship are stated at cost less depreciation.

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Fixtures and fittings – 20% on a straight line balance basis

All expenditure on fixed assets over £200 is capitalised.

**Funds**

Unrestricted funds are funds which can be used in accordance with the charitable objectives at the discretion of the Leadership Team.

Restricted 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 aim and use of each fund is set out in the notes to the financial statements.

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2021**

**3. Donations and offerings**

	Unrestricted £	Restricted £	2021 Total £	2020 Total £
Offerings and Gifts	51,838	4,019	55,857	45,102
Envelope Scheme Collection	<u>5,234</u>	<u>-</u>	<u>5,234</u>	<u>3,277</u>
	<u>57,072</u>	<u>4,019</u>	<u>61,091</u>	<u>48,379</u>

**4. Income from Specific Fellowship Activities**

The income is represented as follows:-

	Unrestricted General £	Restricted £	2021 Total £	2020 Total £
Sales of Bibles & books	-	-	-	-
Baptism's and Christmas events	-	-	-	-
Camps & Children's Day	-	-	-	-
Other	-	-	-	-
Donations towards Funeral Expenses	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

**5. Expenses relating to Specific Fellowship Activities**

	Unrestricted General £	Restricted £	2021 Total £	2020 Total £
Outreach Ministry Donations	19,950	-	19,950	1,650
Sundry Expenses	178	-	178	59
Evangelism	-	-	-	-
People in Need	-	1,414	1,414	4,742
Mission Nehemiah	-	10,109	10,109	5,589
Covid 19	-	-	-	1,663
Local Charity	-	-	-	433
Sunday school	-	-	-	45
Books	-	-	-	122
Outings & refreshments	141	-	141	159
Stipends (see note 8)	19,130	-	19,130	17,189
Pensions	1,025	-	1,025	344
PA & Multimedia	1,002	-	1,002	486
Advertising	-	-	-	-
Rent	9,753	-	9,753	12,174
Guest Speakers	1,406	200	1,606	980
Premises costs & Capital expenses	4,232	-	4,232	1,375
Camps & Children's Day	-	-	-	-
Funeral Expenses	-	-	-	-
Training	191	-	191	179
(Profit)/Loss on disposal of assets	-	-	-	-
Depreciation	<u>3,437</u>	<u>-</u>	<u>3,437</u>	<u>3,045</u>
	<u>60,445</u>	<u>11,723</u>	<u>72,168</u>	<u>50,234</u>

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2021**

**6. Governance costs**

	<b>Unrestricted</b>		<b>2021</b>	<b>2020</b>
	<b>General</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Bank charges	90	56	146	38
Accountancy fees	720	-	720	720
Telephone	1,123	-	1,123	1,072
Car expenses	2,750	-	2,750	1,800
Cleaning expenses	401	-	401	176
	<u>5,084</u>	<u>56</u>	<u>5,140</u>	<u>3,806</u>

**7. Net movement in funds in the year**

The net movement in funds for the year is stated after charging:

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Depreciation of tangible fixed assets – for use by the Fellowship	3,437	3,045
(Profit)/Loss on disposal of tangible fixed assets	-	-
Independent examination fees	<u>720</u>	<u>720</u>

**8. Remuneration of the Leadership Team**

There were no employees of the Leadership Team during the year. Members of the Leadership Team received stipends and other expenses during the year as follows:-

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Stipends:		
Pastor. Kanagaratnam Joseph	10,500	11,328
Pastor. Anne Joseph	-	-
Brother ARI Mahendrarajah	1,920	1,920
Pastor Charles Addoco	3,000	3,000
Social security and other taxes	<u>3,710</u>	<u>941</u>
	<u>19,130</u>	<u>17,189</u>

No employees or members of the Leadership Team received employee benefits (excluding employer pension costs) for the reporting year of more than £60,000.

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2021**

**9. Tangible fixed assets for use by the Fellowship**

	<b>Fixtures &amp; Fittings £</b>	<b>Total £</b>
<b>Cost</b>		
At 1 <sup>st</sup> January 2021	16,711	16,711
Additions	<u>1,872</u>	<u>1,872</u>
At 31 <sup>st</sup> December 2021	<u>18,583</u>	<u>18,583</u>
<b>Accumulated Depreciation</b>		
At 1 <sup>st</sup> January 2021	8,156	8,156
Eliminated on disposal	<u>3,437</u>	<u>3,437</u>
At 31 <sup>st</sup> December 2021	<u>11,593</u>	<u>11,593</u>
<b>Net book value</b>		
At 31 <sup>st</sup> December 2021	<u>6,990</u>	<u>6,990</u>
At 31 <sup>st</sup> December 2020	<u>8,555</u>	<u>8,555</u>

**10. Debtors**

	<b>2021 £</b>	<b>2020 £</b>
Debtors	11,303	-
Prepayments and accrued income	<u>222</u>	<u>230</u>
	<u>11,525</u>	<u>230</u>

**11. Creditors: Amounts falling due within one year**

	<b>2021 £</b>	<b>2020 £</b>
Creditors	-	-
Accruals & other creditors	<u>3,714</u>	<u>2,925</u>
	<u>3,714</u>	<u>2,925</u>

**12. Analysis of Net Assets between Funds**

	<b>General Fund £</b>	<b>Restricted Fund £</b>	<b>2021 Total £</b>	<b>2020 Total £</b>
Tangible fixed assets	6,990	-	6,990	8,555
Current assets	17,681	1,708	19,389	23,538
Current liabilities	(3,714)	-	(3,714)	(2,925)
Long term liabilities	-	-	-	-
	<u>20,957</u>	<u>1,708</u>	<u>22,665</u>	<u>29,168</u>

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2021**

**13. Movements in Funds**

	At 1 <sup>st</sup> Jan 2021	Incoming Resources	Outgoing Resources	Transfers	At 31 <sup>st</sup> Dec 2021
<b>Restricted Funds</b>					
	£	£	£	£	£
Outreach Ministry	1,074	2,780	(10,109)	6,255	-
People in Need	2,394	1,239	(1,414)	(511)	1,708
Specific Fellowship Activities	-	-	(200)	200	-
Governance Costs	-	-	(56)	56	-
	<u>3,468</u>	<u>4,019</u>	<u>(11,779)</u>	<u>6,000</u>	<u>1,708</u>
<b>Unrestricted funds</b>					
General fund	<u>25,700</u>	<u>66,787</u>	<u>(65,530)</u>	<u>(6,000)</u>	<u>20,957</u>
	<u>29,168</u>	<u>70,806</u>	<u>(77,309)</u>	<u>-</u>	<u>22,665</u>

**Purpose of Restricted Fund**

The restricted funds above can be categorised as follows:

Fund	Purpose
1. Outreach Ministry	The rebuild the lives and homes of the war victims of Sri Lanka.
2. People In Need	Supporting the families who lost their breadwinner, especially due to Covid-19 Provide medical help & funeral expenses.

**14. Taxation**

No liability to UK tax arose on the ordinary activities for the year ended 31st December 2021.

**15. Charity**

The Emmanuel Christian Fellowship – Ilford registered as a charity on the Charities Commission on 7th October 2016, registered charity number 1169533.

**EMMANUEL CHRISTIAN FELLOWSHIP – ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2021**

Appendix 1

<b>A.</b>	<b>Gifts – Worldwide</b>	<b>£</b>
	Mission Nehemiah	10,109
	Evangelism (ECF)	-
		<u>10,109</u>
<b>B.</b>	<b>Gifts – Local</b>	<b>£</b>
	Covid-19	-
	People in Need	1,414
		<u>1,414</u>

Only gifts of more than £100 are shown above.

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

England & Wales - Charity number 1169533

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# Accounts

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**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2020**

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
FINANCIAL ACCOUNTS  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2020**

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**EMMANUEL CHRISTIAN FELLOWSHIP – ILFORD**  
**REGISTERED CHARITY NUMBER 1169533**  
**ANNUAL REPORT FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2020**

**Reference & Administrative Details**

The reference and administrative information set out below forms part of the Trustee's Report.

**Trustees**

During the year (1<sup>st</sup> January 2020 to 31<sup>st</sup> December 2020) covered by this report, the Fellowship was being administered by a **Leadership Team** consisting of the following members:

Mr. Kanagaratnam Joseph	Senior Pastor	(Full Time)
Mr. Arulappan R. I. Mahendrarajah	Elder/Treasurer	(Part Time)
Mr. Aneslyn Anton	Elder	(Part Time)
Mr. Nadarajah Kandiah	Elder	(Part Time)

For the purpose of this report the trustees shall henceforth be referred to as the leadership team.

<b>Registered Charity Number:</b>	1169533
<b>Charity's Principal Address:</b>	132 Ilford Lane Ilford IG1 2LG
<b>Accountants and Independent Examiner:</b>	Paul Harris, FCCA, ACA Chegwidden & Co Priestley House, Priestley Gardens Chadwell Heath, Essex RM6 4SN
<b>Bankers:</b>	Reliance Bank Faith House, 23-24 Lovat Lane London, EC3R 8EB

**Primary Objectives**

Our objectives are:

1. To provide opportunities for worship and pastoral care for Tamil Speaking Christian families and individuals.
2. To present Christian faith to Tamil speaking community.
3. To help children from Tamil speaking families to grow up to be Asian, British and Christian.
4. To preach the Gospel to unbelievers.

**Status**

As from the 7th October 2016 Emmanuel Christian Fellowship – Ilford registered as a charity with the Charities Commission.

**EMMANUEL CHRISTIAN FELLOWSHIP – ILFORD**  
**REGISTERED CHARITY NUMBER 1169533**  
**ANNUAL REPORT OF THE LEADERSHIP TEAM**  
**FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2020 (CONTINUED)**

The Leadership Team of the charity are pleased to present their annual report and the unaudited financial statement for the year ended 31st December 2020. The financial statements have been prepared in accordance with the accounting policies set out in note 2 of the accounts and comply with the Charities Act 2011 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 published on 16th July 2014(FRS 102) - (Charities SORP FRS 102).

**Structure, Governance and Management**

The charity is governed by the Leadership Team which have scheduled meetings each year.

As outlined in the CIO – Foundation Constitution of Rules, the number of Trustees forming main Board of Trustees including Officers shall not be less than two members.

The charity is governed by a Board of Trustees collectively referred to as the Leadership Team. The Leadership Team is responsible for overall strategy and management of the organisation.

**Objectives and Activities**

Our objectives are:

1. To provide opportunities for worship and pastoral care for Tamil Speaking Christian families and individuals.
2. To present Christian faith to Tamil speaking community.
3. To help children from Tamil speaking families to grow up to be Asian, British and Christian.
4. To preach the Gospel to unbelievers.

When planning our activities for the year, the Trustees have considered the Commission's guidance on public benefit. Our aim, through our principal activity, is to provide the local area with the opportunity to worship and to present the Christian faith to the wider community.

**Financial Review**

Emmanuel Christian Fellowship – Ilford's overall financial position at the year end from the Statement of Financial Activities shows a surplus of £18,657. The Emmanuel Christian Fellowship has total reserves of unrestricted and restricted funds of £29,168.

The majority of our total income is made up of donations from church members and friends and families.

We continuously monitor the effectiveness, quality and cost efficiency of our activities to ensure that our limited resources are put to best use, and we remain committed to these activities.

**Income and Reserves Policy**

Income comes from donations and fundraising and the trustees' policy is to maximise the income for the benefit of the local and global community.

The trustees have set a reserve policy of approximately 3 months expenditure. Therefore in the current year the reserves level should be a minimum of approximately £15,400. We anticipate that after restricted funds and liabilities, the Charity has free reserves of £22,775, which is above the minimum requirement.

**Risk Management**

The Trustees consider that the main risks to the Emmanuel Christian Fellowship – Ilford are fire or theft. The Trustees have diminished their risk through usual insurance.

**Investment Powers and Policy**

The Trustees have considered the policy for investment. Reserves are held for general purposes; taking into account the charity is dependent upon donations as its source of income.

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**  
**REGISTERED CHARITY NUMBER 1169533**  
**ANNUAL REPORT OF THE LEADERSHIP TEAM**  
**FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2020 (CONTINUED)**

**Senior Pastor Kanagaratnam Joseph writes:**

I would like to thank the Almighty God for bringing Emmanuel Christian Fellowship-Ilford thus far. By the grace of our Lord Jesus Christ we passed through another year. It was a challenging year due to Covid-19 with many unprecedented situations we had to face.

During this year our services were mostly conducted via Zoom platform. Also Classes for Sunday School Children & Youth too were held via Zoom during the week day evenings for respective classes. Prayer meetings & Bible studies too were happening during the week day evenings. Our services were live streamed via YouTube to facilitate more people. These live Webcasts through social media platforms such as YouTube and Facebook were sources of blessing for many worldwide. Though the Zoom attendance was dropped due to various reasons the meetings were happening regularly. Furthermore the special services such as Good Friday, Easter Sunday, Christmas Eve, all happened via Zoom. We conducted a Youth Seminar via Zoom platform which were well attended.

Though our tithes & offering plunged drastically due to the changes we managed to help many ministries who are helping the Copvid-19 victims, Natural Disaster victims, War victims, Refugees, Persecuted Churches etc. I am so thankful to God for using us to bless the people who are in need during this Pandemic time.

This is the twentieth anniversary of ECF-Ilford. I would like extend my heartiest gratitude to the hardworking & dedicated colleagues and the members who have supported us through their prayers and their generous giving to meet the needs of the Church.

Looking forward for great things by our great God in the coming years.

In His service

Rev. Kanagaratnam Joseph

(Senior Pastor ECF-Ilford)

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
ANNUAL REPORT OF THE LEADERSHIP TEAM  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2020 (CONTINUED)**

**Leadership Team's responsibilities in relation to the financial statements**

The charity's Leadership Team is responsible for preparing an annual report and financial statements in accordance with applicable law and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Charities Act 2011.

The law applicable to the entities in England and Wales requires the leaders to prepare financial statements for each financial year, which gives a true and fair view of the entities financial activities during the year and of its financial position at the end of the year and of the incoming resources and application of resources of the charity for that year. In preparing those financial statements, the leadership team are required to:

- (a) select suitable accounting policies and apply them consistently;
- (b) observe the methods and principles in the Charities SORP;
- (c) make judgements and estimates that are reasonable and prudent;
- (d) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- (e) prepare the financial statements on a going concern basis unless it is inappropriate to presume that the entity will continue in operation.

The Leadership Team is responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Charities Act 2011 and the applicable Charities (Accounts and Reports) Regulations. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

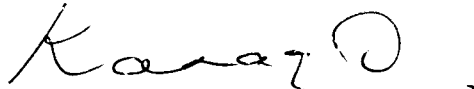
The Leadership Team are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

In so far as the Leadership Team are aware:

- (a) There is no relevant accounts information of which the charitable independent examiners are unaware; and
- (b) The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant accounts information and to establish that the independent examiners are aware of that information.
- (c) They have had due regard to guidance by the Charity Commission in respect of Public Benefit.

**Approval**

This report was approved by the Leadership Team on ..... 9/3/22 ..... and signed on its behalf by:-



Signed: Kanagaratnam Joseph  
Trustee  
(Senior Pastor ECF-Ilford)

**INDEPENDENT EXAMINER'S REPORT  
TO THE TRUSTEES OF EMMANUEL CHRISTIAN FELLOWSHIP –ILFORD  
REGISTERED CHARITY NUMBER 1169533**

I report on the accounts of the Emmanuel Christian Fellowship - Ilford for the year ended 31st December 2020, consisting of; Statement of Financial Activities, Balance Sheet and accompanying detail, which are set out on pages 6 to 12.

This report is made solely to the trustees in accordance with Section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees for my examination work.

**Respective responsibility of Trustees and Examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 (under Section 144) and have considered that an audit is not required and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, 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**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to these matters set out in the statement below.

**Independent Examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 130 of the Charities 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS 102).

I 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.



Paul Harris FCCA ACA  
Chegwiddden & Co  
Priestley House  
Priestley Gardens  
Chadwell Heath  
Romford  
Essex, RM6 4SN

Date: ..... 10/03/2022 .....

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2020**

Notes		Year Ended 31 <sup>st</sup> Dec 2020 Unrestricted Funds £	Year Ended 31 <sup>st</sup> Dec 2020 Restricted Funds £	Year Ended 31 <sup>st</sup> Dec 2020 Total Funds £	Period Ended 31 <sup>st</sup> Dec 2019 Total Funds £
<b>Incoming Resources from generated funds</b>					
Donations and offerings	3	41,836	6,543	48,379	62,617
<b>Activities for Generating funds</b>					
Specific Fellowship Activities	4	-	-	-	3,509
<b>Other Income</b>		24,318	-	24,318	-
		<u>66,154</u>	<u>6,543</u>	<u>72,697</u>	<u>66,126</u>
<b>Resources Expended</b>					
Specific Fellowship Activities	5	37,751	56	37,807	56,981
Gifts	5	-	12,427	12,427	4,062
Governance costs	6	3,790	16	3,806	6,080
		<u>41,541</u>	<u>12,499</u>	<u>54,040</u>	<u>67,123</u>
Net (Outgoing)/incoming resources		24,613	(5,956)	18,657	(997)
Total funds brought forward	13	<u>8,732</u>	<u>1,779</u>	<u>10,511</u>	<u>11,508</u>
Total funds carried Forward before transfers	13	<u>33,345</u>	<u>(4,177)</u>	<u>29,168</u>	<u>10,511</u>
Transfers between funds	13	(7,645)	7,645	-	-
Total funds carried Forward after transfers	13	<u>25,700</u>	<u>3,468</u>	<u>29,168</u>	<u>10,511</u>

There were no recognised gains or losses for the year ended 31st December 2020 other than those included in the Statement of Financial Activities.

All income and expenditure derives from continuing activities.

Movements in funds are disclosed in Note 13 to the financial statements.

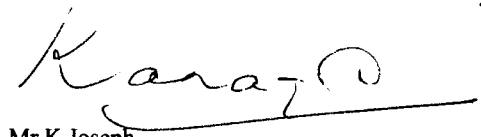
**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
BALANCE SHEET AS AT 31<sup>st</sup> DECEMBER 2020**

		31 <sup>st</sup> Dec 2020	31 <sup>st</sup> Dec 2019
		£	£
<b>Fixed Assets</b>			
Tangible Assets	9	8,555	9,108
<b>Current Assets</b>			
Debtors	10	230	207
Cash at bank and in hand		<u>23,308</u>	<u>4,956</u>
		23,538	5,163
<b>Creditors amounts falling due within one year</b>	11	<u>2,925</u>	<u>3,760</u>
<b>Net current assets/(liabilities)</b>		<u>20,613</u>	<u>1,403</u>
<b>Total net assets less current liabilities</b>		<u>29,168</u>	<u>10,511</u>
<b>Funds</b>			
Restricted funds	13	3,468	1,779
Unrestricted funds	13	<u>25,700</u>	<u>8,732</u>
		<u>29,168</u>	<u>10,511</u>

The notes on pages 8 to 12 form part of these accounts.

Approved by the Leadership Team on ..... 9/3/22 ..... and signed on their behalf by:



Mr K Joseph  
Trustee  
(Senior Pastor ECF-Ilford)

## EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD

### REGISTERED CHARITY NUMBER 1169533 NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2020

#### 1. Basis of preparation of accounts

##### General

The financial statements are prepared under the historical cost convention. The financial statements have been prepared in accordance with the 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 (FRS102) and the Charities Act 2011.

##### Going Concern

The Leadership Team consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

#### 2. Accounting policies Basis of preparation of accounts

##### Incoming resources

Incoming resources are included in the SOFA when the charity is entitled to the income and it can be quantified with reasonable certainty. Donations in kind and voluntary income, other than items donated for sale, are recognised at their value to the charity when they are received. The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs. No permanent endowments have been received in the year.

##### Resources expended

Expenditure is accounted for gross and on an accrual basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. Expenditure on Governance of the Fellowship includes all expenditure not directly related to the Fellowship activities. This includes costs of travel, telephone, other overheads and accountancy fees.

The allocation of support and governance costs are analysed in notes 5, 6, 13 and the appendices to the accounts.

##### Irrecoverable VAT

Irrecoverable VAT is charged against the category of resources for which it was incurred in the Statement of Financial Activities.

##### Tangible fixed assets for use by entity and depreciation

Tangible fixed assets for use by the Fellowship are stated at cost less depreciation.

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Fixtures and fittings – 20% on a straight line balance basis

All expenditure on fixed assets over £200 is capitalised.

##### Funds

Unrestricted funds are funds which can be used in accordance with the charitable objectives at the discretion of the Leadership Team.

Restricted 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 aim and use of each fund is set out in the notes to the financial statements.

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2020**

**3. Donations and offerings**

	Unrestricted £	Restricted £	2020 Total £	2019 Total £
Offerings and Gifts	38,559	6,543	45,102	48,930
Envelope Scheme Collection	<u>3,277</u>	<u>-</u>	<u>3,277</u>	<u>13,687</u>
	<u>41,836</u>	<u>6,543</u>	<u>48,379</u>	<u>62,617</u>

**4. Income from Specific Fellowship Activities**

The income is represented as follows:-

	Unrestricted General £	Restricted £	2020 Total £	2019 Total £
Sales of Bibles & books	-	-	-	-
Baptism's and Christmas events	-	-	-	-
Camps & Children's Day	-	-	-	-
Other	-	-	-	779
Donations towards Funeral Expenses	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,730</u>
	<u>-</u>	<u>-</u>	<u>-</u>	<u>3,509</u>

**5. Expenses relating to Specific Fellowship Activities**

	Unrestricted General £	Restricted £	2020 Total £	2019 Total £
Donations	1,650	-	1,650	965
Sundry Expenses	59	-	59	564
Evangelism	-	-	-	200
Outreach Ministry	-	-	-	3,347
People in Need	-	4,742	4,742	-
Mission Nehemiah	-	5,589	5,589	715
Covid 19	-	1,663	1,663	-
Local Charity	-	433	433	-
Sunday school	45	-	45	544
Books	122	-	122	540
Outings & refreshments	159	-	159	1,845
Stipends (see note 8)	17,189	-	17,189	21,568
Pensions	344	-	344	389
PA & Multimedia	486	-	486	601
Advertising	-	-	-	100
Rent	12,174	-	12,174	18,035
Guest Speakers	924	56	980	1,701
Premises costs & Capital expenses	1,375	-	1,375	1,276
Camps & Children's Day	-	-	-	400
Funeral Expenses	-	-	-	5,200
Training	179	-	179	210
(Profit)/Loss on disposal of assets	-	-	-	-
Depreciation	<u>3,045</u>	<u>-</u>	<u>3,045</u>	<u>2,843</u>
	<u>37,751</u>	<u>12,483</u>	<u>50,234</u>	<u>61,043</u>

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2020**

**6. Governance costs**

	<b>Unrestricted General £</b>	<b>Restricted £</b>	<b>2020 Total £</b>	<b>2019 Total £</b>
Bank charges	22	16	38	46
Accountancy fees	720	-	720	720
Telephone	1,072	-	1,072	1,554
Car expenses	1,800	-	1,800	3,060
Cleaning expenses	<u>176</u>	<u>-</u>	<u>176</u>	<u>700</u>
	<u>3,790</u>	<u>16</u>	<u>3,806</u>	<u>6,080</u>

**7. Net movement in funds in the year**

The net movement in funds for the year is stated after charging:

	<b>2020 £</b>	<b>2019 £</b>
Depreciation of tangible fixed assets – for use by the Fellowship	3,045	2,843
(Profit)/Loss on disposal of tangible fixed assets	-	-
Independent examination fees	<u>720</u>	<u>720</u>

**8. Remuneration of the Leadership Team**

There were no employees of the Leadership Team during the year. Members of the Leadership Team received stipends and other expenses during the year as follows:-

	<b>2020 £</b>	<b>2019 £</b>
Stipends:		
Pastor. Kanagaratnam Joseph	11,328	11,328
Pastor. Anne Joseph	-	4,593
Brother ARI Mahendrarajah	1,920	1,920
Pastor Charles Addoco	3,000	2,900
Social security and other taxes	<u>941</u>	<u>826</u>
	<u>17,189</u>	<u>21,568</u>

No employees or members of the Leadership Team received employee benefits (excluding employer pension costs) for the reporting year of more than £60,000.

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2020**

**9. Tangible fixed assets for use by the Fellowship**

	<b>Fixtures &amp; Fittings £</b>	<b>Total £</b>
<b>Cost</b>		
At 1 <sup>st</sup> January 2020	14,219	14,219
Additions	<u>2,492</u>	<u>2,492</u>
At 31 <sup>st</sup> December 2020	<u>16,711</u>	<u>16,711</u>
<b>Accumulated Depreciation</b>		
At 1 <sup>st</sup> January 2020	5,111	5,111
Eliminated on disposal	<u>3,045</u>	<u>3,045</u>
At 31 <sup>st</sup> December 2020	<u>8,156</u>	<u>8,156</u>
<b>Net book value</b>		
At 31 <sup>st</sup> December 2020	<u>8,555</u>	<u>8,555</u>
At 31 <sup>st</sup> December 2019	<u>9,108</u>	<u>9,108</u>

**10. Debtors**

	<b>2020 £</b>	<b>2019 £</b>
Debtors	-	-
Prepayments and accrued income	<u>230</u>	<u>207</u>
	<u>230</u>	<u>207</u>

**11. Creditors: Amounts falling due within one year**

	<b>2020 £</b>	<b>2019 £</b>
Creditors	-	-
Accruals & other creditors	<u>2,925</u>	<u>3,760</u>
	<u>2,925</u>	<u>3,760</u>

**12. Analysis of Net Assets between Funds**

	<b>General Fund £</b>	<b>Restricted Fund £</b>	<b>2020 Total £</b>	<b>2019 Total £</b>
Tangible fixed assets	8,555	-	8,555	9,108
Current assets	20,070	3,468	23,538	5,163
Current liabilities	(2,925)	-	(2,925)	(3,760)
Long term liabilities	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>25,700</u>	<u>3,468</u>	<u>29,168</u>	<u>10,511</u>

**EMMANUEL CHRISTIAN FELLOWSHIP - ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
NOTES TO THE ACCOUNTS (CONTINUED)  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2020**

**13. Movements in Funds**

	At 1 <sup>st</sup> Jan 2020	Incoming Resources	Outgoing Resources	Transfers	At 31 <sup>st</sup> Dec 2020
<b>Restricted Funds</b>					
	£	£	£	£	£
Mission Nehemiah	1,779	4,883	(5,589)	-	1,074
Outreach Ministry	-	-	-	-	-
Macmillan Cancer Research	-	433	(433)	-	-
Covid-19	-	-	(1,663)	1,663	-
People in Need	-	1,227	(4,742)	5,910	2,394
Specific Fellowship Activities	-	-	(56)	56	-
Governance Costs	-	-	(16)	16	-
	<u>1,779</u>	<u>6,543</u>	<u>(12,499)</u>	<u>7,645</u>	<u>3,468</u>
<b>Unrestricted funds</b>					
General fund	<u>8,732</u>	<u>66,154</u>	<u>(41,541)</u>	<u>(7,645)</u>	<u>25,700</u>
	<u>10,511</u>	<u>72,697</u>	<u>(54,040)</u>	<u>-</u>	<u>29,168</u>

**Purpose of Restricted Fund**

The restricted funds above can be categorised as follows:

Fund	Purpose
1. Mission Nehemiah	Help to rebuild the lives and homes of the war victims of Sri Lanka, Helping Refugees, Victims of natural disasters. Helping malnutrition children.
2. Outreach Ministry	To provide relief to communities and subject to persecution for their beliefs.
3. Macmillan Cancer Research	Special gift for research purpose fund raised in memory of Late Pastor. Anne Joseph.
4. Covid-19	Help to provide dry food & medical equipment to people affected by pandemic Covid-19
5. People In Need	Supporting the families who lost their breadwinner specially due to Covid-19 Medical Help & funeral expenses.

**14. Taxation**

No liability to UK tax arose on the ordinary activities for the year ended 31st December 2020.

**15. Charity**

The Emmanuel Christian Fellowship – Ilford registered as a charity on the Charities Commission on 7th October 2016, registered charity number 1169533.

**EMMANUEL CHRISTIAN FELLOWSHIP – ILFORD**

**REGISTERED CHARITY NUMBER 1169533  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2020**

Appendix 1

<b>A.</b>	<b>Gifts – Worldwide</b>	<b>£</b>
	Mission Nehemiah	5,589
	Outreach Ministry	-
	Evangelism (ECF)	-
		<u>5,589</u>
<b>B.</b>	<b>Gifts – Local</b>	<b>£</b>
	Covid-19	1,663
	Macmillan Cancer Research	433
	People in Need	<u>4,742</u>
		<u>6,838</u>

Only gifts of more than £100 are shown above.