

ST MICHAEL'S CJC

**TRUSTEES' REPORT AND UNAUDITED
FINANCIAL STATEMENTS**

FOR THE YEAR ENDED *31 MARCH* 2025

PRACTICAL ACCOUNTANT
(Chartered Accountants)
1000 Great West Road
Brentford
Middlesex
TW8 9DW

ST MICHAEL'S CJC

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ST MICHAEL'S CJC

CHARITY INFORMATION

Charity number	1182176 (England & Wales)
Governing document	ST MICHAEL'S CJC is an independent charitable incorporated organisation.
Trustees	Rev Eulalee Joyce Ferguson Ms Carol Spencer Mrs Angela Haughton Ms Angela Forrest Mr Rodney Johnson Mr Kenneth Haughton Mr Gisella Auguste
Pastor-in-charge	Rev Eulalee Joyce Ferguson
Charity contact	Ms Carol Spencer
Principal address	Rye House (Suite 166) 161 High Street Harrow Middlesex HA4 8JY
Independent examiner	Practical Accountant (Chartered Accountants) 1000 Great West Road, Brentford Middlesex TW8 9DW
Principal Bankers	NatWest Kingsbury 567 Kingsbury road London NW9 94P.
Website	www.stmichaelscjc.org
Email	admin@stmichaelscjc.org

ST MICHAEL'S CJC

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report and unaudited financial statements for the year ended 31 March 2025.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their account in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

St Michaels CJC is a Charitable Incorporated Organisation (CIO) whose objectives are summarised as follows:

- (i) The advancement of Christianity as a religion
- (ii) Relieve hardship
- (iii) Any other charitable purposes deemed appropriate

The Board of Trustees has been strengthened to ensure greater equity in representation, now comprising seven members following the resignation of Patricia Ferguson, whose departure prompted a strategic review of board composition and diversity. Rodney Johnson, Kenn Haughton and Gisella Auguste, safeguarding lead, have all been appointed bringing the total number to 7. Three meetings were convened over the year. The Church has not entered negotiations regarding any exceptional circumstances, extraordinary events, or issues beyond those detailed in this report.

The deepening in the cost-of-living crisis, with significant food and utility price increases, coupled with a reduction in membership, compounded to negatively impact on income. A decision was taken towards the end of the year to completely cease usage of the storage facility. It was acknowledged that this was the largest area of expenditure and no longer viable. Despite the difficulties the year ended on a positive note. The ability for some to gather in person has played a crucial role in building unity, community, and a shared sense of purpose—especially in the context of promoting Christianity. It provided opportunities for in person pastoral support for those experiencing difficulties.

Key Achievements

At the close of the reporting year, St Michael's discontinued the use of external storage facilities, resulting in improved financial sustainability for the organisation. This transition was facilitated through the collective efforts of members, who volunteered their time to assist with the clearance process. Essential items were redistributed for safekeeping among members, while surplus or non-essential items were responsibly discarded.

The ability for some members to attend weekly church services in person, while maintaining a consistent online presence, significantly enhanced overall engagement and social interaction within the congregation. This hybrid approach also contributed to increased participation in Life Seminars, which effectively conveyed biblical teachings relevant to Christian living. Weekly prayer services continued to be held virtually, ensuring accessibility and continuity for all members.

In-person interaction was further strengthened through a community event held to celebrate harvest and promote the principle of giving back. The event was well attended, particularly by former members who had been unable to engage with online services. It provided meaningful opportunities for reconnection and fellowship and served as a powerful demonstration of Christian love and compassion in a time where such values are increasingly needed.

During the reporting period, St Michael's established a successful partnership with My Yard Foodbank in Harrow, aimed at supporting individuals experiencing financial hardship amid the ongoing cost of living crisis. Through this collaboration, the organisation contributed to the provision of essential food supplies to vulnerable members of the community. Notably, members of St Michael's demonstrated commendable generosity by donating a substantial quantity of food items, despite facing personal challenges themselves.

Other than this new partnership initiative and considering the economic climate and the need for continued focus on financial viability, no new initiatives were introduced.

Major Risk Management

The ongoing cost of living crisis, marked by rising energy prices and escalating basic food costs, posed a significant risk to income levels. In response, the church implemented robust spending controls to safeguard financial stability. A key measure included the cessation of external storage facilities, which contributed to improved financial viability and more efficient resource management.

Prolonged reliance on online services presented a potential risk of disengagement, particularly for members who benefit from in-person fellowship and worship. To address this, opportunities were created for face-to-face gatherings, which played a vital role in maintaining connection, spiritual engagement, and a sense of community among members.

Review of financial position

During the year ended 31 March 2025, there were incoming resources of £17,572 (2024: £24,966) and total resources expended of £21,548 (2024: £22,228), resulting in a deficit of £3,976. As at 31 March 2025, St Michael CJC had net deficit funds of (£4,847). The incoming resources continued to decrease. Much effort was expended on reducing expenditure resulting in an improved position at year end.

Future plans

Following the success of the partnership with My Yard Foodbank in Harrow, St Michael's CJC has committed to continuing its support by increasing the frequency of food donations over the coming year. This initiative reflects the church's sustained dedication to addressing food insecurity and supporting those affected by the ongoing cost of living crisis.

It is recognised that in-person services are essential for fostering deeper engagement, encouraging membership growth, advancing the Christian faith, and effectively reaching the wider community. Considering this, St Michael's CJC is committed to building the necessary resources to facilitate the future purchase of dedicated premises to support its mission and long-term sustainability.

Approved by the Board of Trustees and signed on its behalf



Angela Haughton
Chairman

Date: 22 December 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST MICHAEL'S CJC
FOR THE YEAR ENDED 31 MARCH 2025

Independent examiner's report to the Trustees of St Michael's CJC ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2025.

Responsibilities and basis of report.

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

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

Independent examiner's statement

Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. 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 as a body, for my work or for this report.

Matthew Odu
PRACTICAL ACCOUNTANT
Chartered Accountants
1000 Great West Road, Brentford
Middlesex
TW8 9DW

22 December 2025

ST MICHAEL'S CJC

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted Funds £	Designated Funds £	2025 £	2024 £
INCOMING RESOURCES					
Incoming funds from generated funds					
Voluntary income	2	17,572		17,572	24,966
Interest income		-		-	-
Gift aid repayment		-		-	-
Total incoming resources		17,572		17,572	24,966
RESOURCES EXPENDED					
Cost of generating funds					
Fundraising costs and other costs	3	10,126	-	10,126	15,457
Charitable activities	4	7,719	-	7,719	1,000
Support costs	5	2,540	-	2,540	3,935
Legal costs and other professional fees	6	-	-	-	-
Other resources expended	7	1,163	-	1,163	1,836
Total resources expended		21,548	-	21,548	22,228
Net incoming/(outgoing) resources before other recognised gains and losses		(3,976)	-	(3,976)	2,738
Other recognised gains		-	-	-	-
Net movement in funds		(3,976)	-	(3,976)	2,738
Funds brought forward		(871)	-	(871)	(3,609)
Total funds at 31 March		(4,847)	-	(4,847)	(871)

ST MICHAEL'S CJC**BALANCE SHEET****AS AT 31 MARCH 2025**

	Notes	2025 £	2024 £
Fixed assets			
Tangible fixed assets	11	-	-
		-	-
Current assets			
Cash at bank and in hand		4,222	8,810
Prepayment		-	-
		4,222	8,810
Current liabilities			
Creditors and accruals		(9,069)	(9,681)
Current portion of long-term loans		-	-
		(4,847)	(871)
Net current assets		(4,847)	(871)
Total assets less current liabilities		(4,847)	(871)
Long term loans		-	-
		(4,847)	(871)

ST MICHAEL'S CJC

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

Funds of the Charity

Unrestricted fund	(4,847)	(871)
Restricted fund	-	-
	(4,847)	(871)

The financial statements were approved by the Trustees on and signed on their behalf, by:

.....
Angela Haughton, Chairman

.....
Carol Spencer, Financial Trustee

The notes on pages 10 to 13 form part of these financial statements.

ST MICHAEL'S CJC

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Principal accounting policies

Basis of accounting

The accounts have been prepared in accordance with Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16 July 2014 and the Charities Act 2011 and applicable regulations.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated.

Fund accounting

Unrestricted funds comprise accumulated surpluses and deficits on general funds. They are available for use at the discretion of the Trustees in furtherance of the general charitable objectives.

Restricted funds are subject to specific restrictions as imposed by the donors.

Incoming resources

Income represents donations and investment income received which are brought into account on receipt unless their receipt is reasonably certain in which case they are brought into account when notified.

Fundraising income is recognised on the date that the fundraising event took place.

Resources expended

Expenditure is recognised when a liability is incurred. Expenditure includes VAT. Fundraising costs include those costs relating to special programmes and sponsored activities.

Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

Other resources expended relate to those other costs that cannot be attributed to any other relevant heading.

Depreciation

Depreciation on fixed assets is charged so as to write off their full costs less estimated residual value over their expected useful lives at the following rates:

Computer equipment	50% straight line
Other equipment	25% straight line
Motor vehicle	25% straight line

2	Voluntary income	Unrestricted £	Designated £	2025 £	2024 £
	Tithes	15,720		17,720	20,936
	Offering	1,413		1,413	2,582
	Other donation	440		440	1,448
		17,573	-	17,573	24,966

ST MICHAEL'S CJC

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

3	Fundraising costs and other costs	Unrestricted £	Designated £	2025 £	2024 £
	Rent	930	-	930	6,898
	Storage Rentals	3,065	-	3,065	5,544
	Mortgage interest	-	-	-	-
	Fund raising events	1,246	-	1,246	2,000
	Publicity and evangelism	4,312	-	4,312	-
	Stationery, printing & postage	573	-	573	1,015
		10,126	-	10,126	15,457
4	Charitable activities	Unrestricted £	Designated £	2025 £	2024 £
	Welfare & entertainment	7,719	-	7,719	1,000
	Indirect donations	-	-	-	-
		7,719	-	7,719	1,000
5	Support costs	Unrestricted £	Designated £	2025 £	2024 £
	Transport and travelling	-	-	-	-
	Repairs and renewals	-	-	-	-
	Independent examiner fee	2,390	-	2,390	2,396
	Software	-	-	-	-
	Depreciation	-	-	-	-
	Training	150	-	150	1,539
		2,540	-	2,540	3,935
6	Legal costs	Unrestricted £	Designated £	2025 £	2024 £
	Legal and professional costs	-	-	-	-
		-	-	-	-
7	Other resources expended	Unrestricted £	Designated £	2025 £	2024 £
	Insurance	-	-	-	218
	Telephone & communication	163	-	163	1,618
	Bank charges	1,000	-	1,000	-
		1,163	-	1,163	1,836

ST MICHAEL'S CJC
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

8	Analysis of net assets	Fixed assets £	Net current Assets £	Total 2025 £	Total 2024 £
	Unrestricted funds	-	(3,976)	(3,976)	2,738
	Designated funds	-	-	-	-
	Endowment income	-	-	-	-
		<u>-</u>	<u>(3,976)</u>	<u>(3,976)</u>	<u>2,738</u>

9	Unrestricted funds	At 1 April 2024 £	Funds Introduced £	Incoming Resources £	Resources Expended £	At 31 Mar 2025 £
		(871)	-	17,572	(21,548)	(3,976)
		<u>(871)</u>	<u>-</u>	<u>17,572</u>	<u>(21,548)</u>	<u>(3,976)</u>

10	Designated funds	At 1 April 2024 £	Funds introduced £	Incoming Resources £	Resources expended £	At 31 Mar 2025 £
	Building fund	-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

11 Tangible fixed assets

Tangible fixed assets	Freehold property	Computer Equipment & Other Assets	Total 2025	2024
Cost:	£	£	£	£
As at 01 April 2024	-	1,500	1,500	1,500
Addition	-	-	-	-
At 31 March 2025	<u>-</u>	<u>1,500</u>	<u>1,500</u>	<u>1,500</u>
Depreciation:				
As at 01 April 2024	-	1,500	1,500	1500
Addition	-	-	-	-
At 31 March 2025	<u>-</u>	<u>1,500</u>	<u>1,500</u>	<u>1500</u>
Net book value:				
As at 01 April 2024	-	-	-	-
At 31 March 2025	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

ST MICHAEL'S CJC
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

12 Taxation

St Michael's CJC is a registered charity and therefore is not liable to income tax or corporation tax on income or gains derived from its charitable activities, as they fall within the various exemptions available to registered charities.

13 Trustee remuneration and reimbursed expenses

None of the Trustees received remuneration for their services during the year. No payments were made for their travel and administration expenses.