

**Charity registration number 1188984 (England and Wales)**

**EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO  
ANNUAL REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 AUGUST 2025**

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Paul Butler (Chair)	
	Odette Findlay (Hon. Treasurer)	(Appointed 20 October 2024)
	Abosede Ayomide Alegbeleye (Secretary)	(Appointed 20 October 2024)
	Rev. Douglas Williams	
	Wane Brockett (Health and Safety)	
	David Lovell	
	Pastor Christopher Palmer	
	Mark Williams	
<b>Nursery Committee</b>	Mark Williams	Chair
	Jill Lovell	Secretary
	Sue Pattimore	Hon. Treasurer / Administrator
	Edith White	Co-opted member of ECCi
	Eddiong Smith	Co-opted member of ECCi
	Mavis Amposa	Nursery Manager (to 31 January 2025)
<b>Elders</b>	Rev. Douglas Williams	Pastor Christopher Palmer
	Rev. Alaguthurai Ratnaras	Dayarnanden Permale
	Wane Brockett	Paul Bombo
	Bentley Greaves	David Lovell
	Richard Irish	Joe Stephens
	Roshad Gibbons (Resigned April 2025)	Daniel Ratnaras (Resigned March 2025)
<b>Charity number (England and Wales)</b>	1188984	
<b>Principal address</b>	The Greenleaf Centre 67-69 Greenleaf Road Walthamstow London E17 6QP	
<b>Auditor</b>	Caton Fry & Co Ltd Essex House 7-8 The Shrubberies George Lane South Woodford London E18 1BD	
<b>Bankers</b>	Barclays Bank Plc Leicester LE87 2BB	Triodos Bank Deanery Road Bristol BS1 5AS
	CAF Bank Ltd 25 King Hill Avenue West Malling Kent ME19 4JQ	Santander Plc 2 Triton Square Regent's Place London NW1 3AN

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# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

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# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## TRUSTEES' REPORT

### FOR THE YEAR ENDED 31 AUGUST 2025

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

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Emmanuel Community Church (ECCI) is constituted as a CIO and registered with the Charity Commission under Charity number 1188984 with the principal aims of advancing the Christian faith, the relief of poverty and services for the public benefit locally, nationally and world-wide.

The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit and consider that the activities of the charity meet those objectives and provide a benefit to the public.

#### **Objectives and Activities**

The purposes of the charity are:

- The advancement of the Christian faith by the proclamation and furtherance of the Gospel of God concerning his Son Jesus Christ the Lord. Preaching and teaching of the Word of God by the Church in accordance with the statement of fundamental truths of Assemblies of God in Great Britain and Ireland (as approved by the general council from time to time).
- Furtherance of associated charitable services for the public benefit locally, nationally and world-wide.

#### Introduction to the Annual Report

This report celebrates our life together in 2024/25. We hope that you enjoy reading it and that you will be inspired to take hold of that for which Christ took hold of you.

#### A Common Vision

ECCI is a body of believers with a vision to see people, locally and worldwide, experience the love of God and walk with Jesus on a daily basis.

#### A Practical Mission

The heart of our mission is to serve the community relevantly. This means finding out what needs there are in our locality and assisting with services to meet these needs. Where need is in the international community, to assist by providing financial support or labour where appropriate.

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## TRUSTEES' REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 AUGUST 2025

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We have over 30 active ministries within the life of the church aimed at supporting those who attend our services and also working within the local community. None of these activities would happen without the many volunteers who give so willingly and freely of their time. We extend a HUGE thank you for all that you do to assist the church and the local community. Here are just a few of the activities provided by our volunteers:

- . Bereavement Team
- . ConneX - small groups for fellowship and teaching
- . Creative Arts
- . Creche - in house for church services
- . Foundation fellowship for those with Special Needs
- . Friendship Hour - weekly group for the elderly
- . Hardship Fund for those in financial need
- . Little Leaves weekly toddler group
- . Lone Parents Group
- . Missions
- . Rophe Counselling Services
- . Security Team for in-house events
- . Safeguarding Team
- . School of Worship for teaching in worship
- . Youthwave - for young people from 11-18 yrs
- . Premises hire
- . CAP Money Club and Job Club
- . Foodbank for the local community
- . Cultivate YA a group for young adults
- . Emmanuel Football Club.
- . Explorers - for children from age 5-11 yrs
- . French speaking fellowship
- . Frontline Men's Ministry Group
- . Kintsugi Hope providing wellbeing activities
- . Live Stream Service
- . Family Life Team
- . Pastoral Visitation Team
- . Prayer Group
- . Prison Visiting Ministry
- . Sisters in Unity Women's Ministry Group
- . Tamil speaking fellowship

#### Community Impact

##### **Emmanuel Community School.**

The founding school of The Emmanuel School Trust. The school, an initiative of ECCI, has renewed its focus on its vision of being 'A Christian school in the heart of Walthamstow' through engaging regularly with the local community. The school continues to work with local churches and the Leyton Orient Trust; ECCI works closely with ECS to provide support where it can to the children and their families.

##### **Emmanuel Community Church Nursery.**

After many years in operation, and due to falling rolls, sadly the Nursery closed at the end of the summer term 2025. The Trustees wish to thank all the staff and committee members who have worked so diligently over the years to make the Nursery the success that it has been.

##### **Foodbank.**

The foodbank continues to be a popular service we offer to the local community. Due to the size of our facility, we can only serve 35 people per week and regularly have to re-direct additional people to other food banks.

We have a strong team of volunteers to who collect food from supermarkets and serve on the day. A good number of church members support the food bank financially or by giving food. The freezer room has now been extended and we have made good use of this space for food storage.

We have been able to support a few foodbank clients with applying for housing, understanding paperwork, making doctors' appointments, referrals to our counselling service and offering a friendly ear when someone wants to talk.

Food given by supermarkets has started to get less and supermarket costs have risen consistently in the last year, but we still manage to run the group successfully.

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## TRUSTEES' REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 AUGUST 2025

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#### ***ECCI Tamil Speaking Fellowship***

The Tamil Fellowship is devoted to sharing the gospel and serving the Tamil community with compassion and purpose.

We have been actively supporting Tamil families in need, particularly in Sri Lanka, by sending clothing, books, and gifts for children and their families—bringing hope and encouragement during challenging times.

At the same time, we have placed a strong focus on the young people within our congregation. By building and developing our social media platforms, we are encouraging youth and young adults to take an active role, fostering leadership, creativity, and deeper engagement in the life and mission of the church.

#### ***Little Leaves***

Little Leaves meets on a Monday morning between 10:00-11:30 at the Greenleaf Centre. Our aim is to provide an excellent stay and play group for children under 3 years old, where rich relationships can be built between us and the adults who bring them. We want our guests to know we are part of ECCi and seek to make that link clear in our advertising, speech and invites to seasonal events at church. Our core team is 5, which is sufficient to cover set up/set down and refreshments. However, more volunteers would be welcome as there is no slack in the system! We receive much thanks and appreciation from our guests and are at capacity most weeks. One of our childminder guests brought an inspector with her one week, who gave us wonderful feedback. Including 'you have covered all areas of the preschool curriculum' and 'this is one of the best groups I've ever been to'. We know the group has raised the profile of ECCi and would like that to lead to people coming to our church.

#### ***Friendship Hour (FH).***

Friendship Hour exists to build relationships. It is open to all but targeted at the older members in our congregation and the wider community. We meet to support, learn and pray with and for each other and to have sociable activities that encourage sharing and talking and enjoying each other's company.

FH meets on Wednesdays from 12.45 to 2.30 starting with a sandwich lunch. We have fun and laughter together and provide an opportunity for mutual support. FH provides an occasion to encourage one another. We offer a listening ear or a way to work through problems.

The volunteers that help run the ministry need energy to continue as all volunteers are over 60 and retired or semi retired and busy with other commitments in the week. We started in September 24 with two new volunteers who were willing to be involved in clearing the tables and washing up. One other male volunteer comes every other week due to work commitments. We also gained a new male regular volunteer who comes on the week that our other male volunteer is working. Having men on the team has been a real game changer for our male participants and we really value them. We have 3 volunteers who renewed their Food Safety and Hygiene course online in April 25 so we have 5 members of the team who could prepare lunch including the member of the Office team but he is better placed to help with setting up tables early and washing up. We are very grateful for all this help which means that the people on the rota preparing food don't have to arrive until 10am. Helping to load the dishwasher after lunch enables more of the volunteers to be in the room during the session after lunch.

We all enjoy what we do and work well as a team. The older people who come to FH are very open to new ideas and very willing to join in anything new. They participate, offer suggestions and share and are very welcoming to new people and this makes FH very successful.

Activities are very varied and use the skills and creativity of the team as well members of the church invited to be visiting speakers or entertainers! FH participants have ideas of activities they enjoy too individually or as small groups. We have tabletop games Word searches and Crosswords. Plenty of Quizzes and bingo! A church member comes regularly to play instruments and sing. We have chair or gentle exercise afternoons, Questions and answers and plenty of craft and creative activities around Christmas and Easter. Various members of the church have come to share stories or a Bible message and we have a mission afternoon once a year. This year it was a speaker from The Leprosy Mission. She was very passionate with excellent knowledge and visuals. Many people didn't realise Leprosy was still an issue in poorer communities abroad where there is still a lot of ignorance. In July for our last session of the year we always go to Lois and David's garden for a Summer garden party. This is not to be missed and we get all our participants there by any means.

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 AUGUST 2025**

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FH participants can bring along friends and family if they are visiting and are given a warm welcome. This year we have welcomed 2 new members from the church and 1 member from the community who has some learning difficulties but fits in well. But we have also lost three regular members from the church who cannot attend anymore due to ill health and we do miss them and the input they gave. Our attendance varies from 12 to 22!

FH is valued by the members and the team. We have become a close group all benefiting from getting to know a new set of people in the church. Our impact can be measured by the enthusiasm of all who attend both as members and as volunteers although there is little between us when it comes to age!!

### **Rophe Counselling Service (RCS)**

The service aims to provide professional counselling to anyone in the Church or community. We offer the service to anyone with no restrictions on where they live. We do most of our counselling via zoom since covid as people prefer this. There are 2 active members of the counselling team and one person who offers their time occasionally. It has been an ongoing challenge to get others to join the team and make the commitment to offering a free service. The service has been successful because clients continue to attend therapy and referrals come through word of mouth. We work with individual adults and couples. We receive financial support from the Church for insurance, supervision and training. We have been able to help people through the challenges they have faced. We have recognised that communication tends to be the common denominator.

### **Prison Ministry.**

The Prison Ministry aims to reach out to people in prison, encouraging those who already have a faith and spreading the good news of God's love and His life-changing power to anyone who doesn't yet know Him. We take services in prison, pray with people inside and continue to support them in prayer after our visits.

We have 12 volunteers in the Prison Ministry; it is a very faithful and prayerful group. We have taken 20 services in prison during the given time period; these have been to Chelmsford, Belmarsh, Highpoint and Swaleside. Good links have been maintained with the Chaplains at these prisons and they welcome our visits. It is an honour for us to be trusted to lead the services.

As well as being a Prison Ministry, we also run a ConneX group. Ezekiel Ngotho and I run the Prison Ministry and the ConneX Group together. The prison team has always prayed together regularly and, since becoming a ConneX group, we meet fortnightly on a Monday. Some members of the ConneX Group are not part of the prison visiting team, but have chosen to be part of the group because they want to support the prison work in prayer, which is fantastic. We also inform the prayer team about our visits, so that we have prayer covering on the day. At the ConneX Group, amongst other activities, we pray for the prison work...for the Chaplains, for the prisoners and the staff; we always pray that the Lord will open the doors for us where He means us to go.

In terms of resources, for security reasons, we are limited in what we can take into prisons. We take our own equipment into 2 of the prisons and have very recently produced a new songbook, which we can use in the services. Although we cannot physically take our own copies into HMP Belmarsh, (because of the possibility of taking drugs in on the paper), the Chaplaincy there print it out each time and give it to the prisoners afterwards so that they can read the words of the worship songs and meditate on them. Security is, understandably, always an issue in prisons. It is a challenge to keep up with changing rules about what you can and can't take in; in 2 prisons, we now have to scan everything in, because no paperwork is allowed. Also, the security forms that people have to fill in before any visits can be made are very time-consuming.

The Prison Ministry is still going well; everyone in the team takes part in the services and has a great heart for the ministry. We always welcome new members. The prisoners enjoy speaking and praying with people on the team and we are so blessed that, on a regular basis, we see the ministry making an impact on those we meet.

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 AUGUST 2025**

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### ***Christians Against Poverty***

CAP aims to assist delegates, from both ECCi and elsewhere, to evaluate their current financial situation and to assist them to make positive changes to alleviate them being constrained by their financial issue.

We show and teach others that with a few simple changes they can make, delegates can move forward in their lives without being constrained by their current situation and show them good biblical financial stewardship.

A Job Club is available.

During the year we provided training to a few delegates who attended the food bank. We also facilitated a course for delegates from 'Branches' with whom we have a close link.

A CAP special Sunday has been scheduled for June / July later this year. It will be an opportunity for a speaker from CAP to promote the program to the congregation. This would be an ideal time to try and recruit more people, discuss with those who have an interest and promote the work of CAP in the community.

### ***Sunday Refreshments***

After church on the last Sunday of each month we provide tea, coffee and biscuits etc. downstairs. We are seeking to encourage church members to stay a little longer, get to know each other a little better and strengthen the bonds of the church community. It is our cunning plan that a simple beverage might encourage people to interact with each other. There is something about drinking tea and coffee together that invites conversation.

Our team gained 2 more regular members in September 24, one from Foundation Fellowship so now we are 5 with others willing to cover if needed, and also to help tidy away at the end. We each have our own jobs and know our routine. We like to make filter coffee as opposed to using an instant jar in the hope that we might entice people to stay.

The refreshment service is advertised in the ECCi email news at the beginning of every month and also in the Community News on Sunday mornings. Numbers have been picking up and we feel that there is a bigger core staying regularly now. Less people stay upstairs to talk instead of coming down despite there being a coffee machine upstairs and there being very few chairs available to sit downstairs though logistically it is hard to see how we could provide for this given the other requirements of the hall and limited capacity to store seating. We have seen great success in enticing people in on special occasions including fruit after the Daniel Fast.

We ourselves have benefited greatly because while around serving we get to know people better as we chat over the counter.

### ***FrontLine***

Front Line's aim is to mobilise and encourage men at ECCi to develop strong relational bonds and to engage men in reaching the unchurched through social engagement within the community. It is our desire to see men develop strong spiritual growth, flourish in their God given potential, serving the local church and beyond with their talents and skills. FrontLine also helps Emmanuel Community School with general low-level maintenance and tidying up when required.

The men met up for a few breakfasts at the Toby Cavery throughout the year. We have a speaker to come along to speak to the men. We usually get between 30-40 men in attendance.

In October 2025, our men attended a men's conference at Net Church in Dartford. The men really liked this and we will attend again this year.



# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 AUGUST 2025**

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### ***Sisters In Unity***

Sisters in Unity's aims and objectives are to provide fellowship for the ladies of ECCI, to enable strong relationships to be built with each other, and deepen their relationship in Christ. Our activities this year have included 'Walk & Talk' in Epping Forest, Saturday morning breakfast - consistently well-attended. Here there is an opportunity for the ladies to bring unchurched friends and family along, Mothers Day service, Ten Pin Bowling, Zoom prayer meetings and a one-day conference.

We thank everyone who has volunteered their time and resources, to make our events successful and would love to see even more women getting involved in organizing and supporting events.

### **Explorers**

Children are at the centre of what we do at Explorers on a Sunday. We provide, a safe, caring, and fun space, where children can learn more about God's word in a way that is relevant to them. We encourage each child to take an active part in all elements of the programme, especially during small group discussions, where the message of the day can be explored in more detail using questioning. The children often have their own questions that they want answered in relation to their curiosity and understanding.

During the year, the children were engaged in the children's service, and some participated in the Nativity, which allowed them to take an active role in the main service.

The year was not without challenges, we saw a rise in children coming to Explorers with additional needs, which stretched the capacity of the team, especially as expertise were limited to deal with some of the challenges presented. As a result, the team met in April 2025 and decided to reduce the sessions from weekly to bi-weekly, with the aim of having all leaders present on the weeks Explorers was running. This would help with ensuring there were enough leaders to manage the children, any issues, and any leader absences due to unforeseen circumstances. The new arrangement worked well and helped as one leader stepped down before Easter and two at the end of the year, for various reasons. We went from nine leaders and two junior leaders to seven leaders and one junior leader. The number of children in attendance varies each week, and at the end of the year, 6 of our students completed their time at Explorers and progressed on to youth.

As a team we continue to do our best to serve the children's ministry, knowing that what we do has the potential to transform children's lives for God's glory!

### ***Music***

The worship team desires to see God glorified and His people refreshed, healed, and delivered through worship. We believe that there is power in praise and worship and anticipate the prophetic voice of God during our worship services. We currently have 18 members, and in the last year have welcomed a new singer. Recruitment continues to be a challenge for us, which means that current team members are called on to serve more regularly, which we do our best to avoid. We have identified a couple of young people who play instruments, who have expressed an interest in joining the team. We invited them to learn a few simple songs and familiarise themselves with the instruments. In July 2025, we held our New Songs Day, where the whole team comes together to fellowship and learn new songs to add to the church repertoire. Operationally, we remain unchanged, we rehearse on Thursday evenings and sound check on Sunday mornings. We have not purchased any new equipment.

### ***Hardship***

'Serving the Community Relevantly' is central to ECCI's Mission Statement. The Hardship Fund provides a practical and effective means of supporting members of our church and the wider community who are experiencing exceptional financial difficulties. During the period, we have been able to offer financial support to four families.

Many individuals face different challenges, and it is a real blessing that the ongoing generosity of our church community enables us to provide support as demonstrated in Acts 2:45.

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## TRUSTEES' REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 AUGUST 2025

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If you become aware of someone in need, or if you yourself require assistance, please call into the office or speak to one of the Leaders at ECCI. We are always happy to have a conversation to see how best we may be able to support. Be assured that any disclosure will be treated with the highest level of confidentiality.

#### **Lone Parents**

The aim of the Lone Parent ministry is to support each other practically, giving the embrace of belonging, emotionally and spiritually.

Our ministry has increased by one, from 3 to 4.

Our challenges are getting to know the lone parents, we have new members and visitors who we have not reached as yet.

Our last year success as a team, we were able to reach out to some families that have become new lone parents. Our aim is to be present allowing them to know they are seen and supported.

Our outreach and support has rolled into one. They are invited to meet, eat and share as parents, giving the children time to foster friendships. I have seen strength in the children as some know each other from children's church. As a team leader with my team, calling and praying for parents is key - when there are issues or situations they have not experienced before. Direction and wisdom from the Holy Spirit has strengthen their journey.

Changes we are fostering, is home visits, this is very important to the parent, it is a time when they have expressed really being seen with the opportunity to share how they are feeling, with this support it helps them to grow and be the best parent they can be in the circumstances facing them.

At the end of the 2025 we gave gift voucher to help with their shopping.

#### **Welcome Team**

The Welcome Team has two distinct functions:

- To be the welcoming face of the church during services, greeting attendees and helping to ensure their comfort.
- To serve as stewards throughout the service. This includes overseeing the collection of the offering; preparing and replenishing the coffee machine; managing lights and ceiling fans; supervising seating; carrying out attendance counts; assisting with the stairlift and access for those with limited mobility; distributing and collecting communion cups; passing prayer and praise cards to the service host; and supervising any evacuation of the building if required.

The team currently consists of 15 active volunteers, which is fewer than in previous years. Some members are taking time out due to poor health or other personal commitments, and recruitment has been limited. Many team members are also involved in other church ministries, which can restrict their availability.

We operate on a rota system and aim for each member to serve one Sunday per month, with a team of three scheduled each Sunday. However, due to current numbers, there are occasions when only two team members are available. Filling the rota and maintaining a fair and workable balance for all members continues to be a regular challenge.

Looking ahead, we hope to engage with the Youthwave Team (young church members aged 11–19) to assist perhaps one Sunday per month.

We also plan to be more proactive in meeting together as a team, to discuss our roles and ensure everyone remains informed and supported. Overall, the Welcome Team is a strong and supportive group, with good communication maintained through WhatsApp, enabling us to stay connected and support one another effectively.

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 AUGUST 2025**

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### ***Prayer Team***

The Prayer Team has 8 volunteers. Some of the team have had health issues as well as increased family commitments.

We continue to meet biweekly on Saturday mornings; this is mainly on zoom. We pray for our leaders, trustees, ministry streams, congregation, ECS, the community and other needs. We also take it in turn to share a word with the team. We meet for preservice prayer on Sunday mornings, two or three of the congregation sometimes join us. All the team are now on the rota to lead prayers on Sundays.

Host/lead the bimonthly Wednesday morning prayer meetings. We have been able to encourage other church members to bring the prayer points as well.

We led the morning/evening prayers during Holy week. As well as two evening prayer meetings at Greenleaf.

### ***Marriage Matters***

The marriage matters ministry consists of eight marriage mentors who are all volunteers. This team comes under the umbrella of the Well-being Stream. The core aim of the team is to provide support, guidance, and to help couples build and maintain strong, healthy marriages. The team runs an eight sessional Marriage Preparation programme, to ensure that couples are equip with a solid foundation, expectation and understanding of marriage and to help those who are already married navigate some of the highs and lows.

Some the challenges faced are:

- . Financial constraints: which has seen us used personal resources, this will not be sustainable.
- . The demands of long hours supporting couples facing marital challenges
- . Balancing of volunteers' own family life, marriage and ministry commitments.

We give thanks to the Lord for His grace at work in many marriages that continue to grow from strength to strength.

The team's commitment to quarterly meetings has enabled us to touch base, pray and discuss the way forward together.

Over the last 6 months, we have been preparing for a Marriage Enhancement Day, which will bring together 25 couples, (50 people), including the facilitators.

We hope the event will provide an opportunity for couples to reflect on their marriages and strengthen their relationships.

We have learned that our help and wisdom come from the Lord in all that we do, particularly in the facilitation and mentoring of couples.

The material used in pre-marital counselling has been updated, but it is in a state of flux as we continue to make adaptations.

### ***Bereavement Team***

There are 5 members in our Team.

During this year, our main duties are to assist our bereaved members in our church with emotional, spiritual and practical support. Any practical help that is needed, they are redirected to the relevant departments.

During the period, the main support that was needed was to give a listening ear, a shoulder to cry on and to Pray with them.

In our roles we also send flowers and Bereavement cards. This is to reassure them that they are not alone.

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## TRUSTEES' REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 AUGUST 2025

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Sometimes, going into their homes sitting with them in person, they find it very supportive and not alone.

#### **Overseas Impact**

Compassion: in partnership with Compassion UK, we continue to sponsor ten children in Effiakuma, Ghana through a monthly monetary donation. At Christmas we make an additional payment of £30 per child and £50 donation per care worker (10 staff) at the orphanage.

One by One: We have continued our partnership and support the work that One by One charity does throughout Africa and South Asia by contributing a monthly financial gift.

London City Mission: We continue to support Emmanuel Chanda monthly for the work that he does with London City Mission.

#### **Financial review**

The Charity's work is entirely reliant on a) voluntary income from its donors b) local authority grants to fund the operation of the Nursery.

In the current year, ECCi received total income of £532,322 (2024 : £542,084). A total of £621,241 (2024 : £566,257) was spent on the public benefit of activities of the charity. The Charity suffered a deficit of £88,879 (2024 : Deficit - £24,173).

Total funds as at 31 August 2025 were £3,244,331 (2024 : £3,370,936) of which £37,731 (2024 : £52,261) was restricted and £3,245,286 (2024 : £3,318,675) was unrestricted. Of the unrestricted funds £2,959,612 (2024 : £2,946,994) related to Land and Buildings (net of secured debt) which is reflected in a separate designated fund. Unrestricted funds as at 31 August 2025, excluding those related to tangible fixed assets, were therefore £284,719 (2024 : £371,681). £136,979 (2024 : £227,952) of this has been designated by the Trustees as noted in Note 19. This leaves £147,740 (2024 : £143,729) in general funds.

#### **Reserves policy**

The Trustees policy is to hold a minimum level of funds to ensure that operations can continue should there be a downturn in income or unexpected need. Therefore, the charity should hold funds amounting to at least three months operating costs, plus committed expenditure. This equates to £126,444 compared to general reserves at the year end of £143,729, a surplus of £16,835. Whilst reserves are higher than the reserves target the surplus can be used to mitigate the expected increase in inflation which was not factored into the original budget when this was approved.

#### **Risk Management**

The principal risks facing ECCi include:

- Fluctuations in voluntary income, which could impact the sustainability of key ministries and outreach programmes. There is also a reliance on a limited pool of volunteers to deliver essential services, which poses a risk if volunteer availability declines. Additionally, regulatory changes in safeguarding, education, and data protection could require resource adjustments.
- New Local Authority Parking Restrictions which, if implemented, could see a reduction in church attendance. Attendees have been signposted to the Selborne Walk car park which is a short walk away.
- Succession Planning across all ministries to ensure that the outreach programmes can continue unhindered.

The trustees will continue to monitor these risks through regular reviews and updated policies, supported by strong governance and financial oversight.

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 AUGUST 2025**

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### Safeguarding Structures

Four of our Registered Partners help us to maintain good safeguarding structures at ECCI. Our Safeguarding Officer is a Barrister, and our Safeguarding Deputy is a Social Worker, both bring skills and experience to this role that are crucial in helping us run our provision with excellence and care. We have a Safeguarding policy in place which is reviewed on a yearly basis. We also run Safeguarding Training for our staff and volunteers on a regular basis.

Prospective volunteers at ECCI are expected to be a Registered Partner of our Church, showing that they are willing to follow our structure and leadership. They also complete a DBS check and go through a short interview before being allowed to serve in a Department of ECCI. Some of our departments also obtain references for our volunteers. Regular reports are provided to Trustees and any urgent matters are immediately reported to Pastors and Lead Trustees by safeguarding team.

These structures help us to implement safe standards for all our users and volunteers.

### Health and safety management

We have a health and safety policy and a range of risk assessments and procedures in place which are regularly reviewed and updated. There are measures and processes in place to help us to maintain safe environments which are monitored by staff members and overseen by a Trustee.

### **Structure, governance and management**

Emmanuel Christian Centre was established in 1926 as part of Assemblies of God in Great Britain & Ireland, and subsequently as a separate charity by a Trust Deed dated 16th January 1997. To reflect its current identity more accurately, in 2015 the charity changed its name to Emmanuel Community Church International (ECCI). ECCI was registered as a Charitable Incorporated Organisation (CIO) in April 2020 and is governed under its Constitution.

The trustees who served during the year and up to the date of signature of the financial statements were:

Paul Butler (Chair)

Odette Findlay (Hon. Treasurer)

(Appointed 20 October 2024)

Abosede Ayomide Alegbeleye (Secretary)

(Appointed 20 October 2024)

Rev. Douglas Williams

Debra Duncan-Silvera (HR)

(Resigned 27 July 2025)

Wane Brockett (Health and Safety)

David Lovell

Pastor Christopher Palmer

Mark Williams

ECCI is overseen by a board of 9 Trustees, 5 of whom are elected by the Registered Partners of the charity following a vote. They remain in post for 2 years following which they can stand for re-election. The Senior and Associate Pastor are automatically trustees. The Senior Pastor appoints an additional 2 of the 9 trustees from among the Elders. These 4 elder trustees remain in post indefinitely.

New trustees are appointed from within the church. Prospective candidates are voted on by the registered partners at a specially called Extraordinary General Meeting. Candidates need to obtain 75% of partner votes to be appointed.

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## TRUSTEES' REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 AUGUST 2025

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The board meets 6 times a year to oversee the administration of the charity. The day-to-day administration of the charity is delegated to the Administrator and to several teams and committees which operate within policies and procedures laid down by the board. The various sub-committees carry out specific tasks and make recommendations to the wider board for consideration.

#### Management

The remuneration of key management personnel is set by the non-salaried Trustees and follows a process that considers responsibilities, qualifications, and benchmarks from comparable roles in similar organisations. Where applicable, external salary surveys and charity sector guidelines are referenced to ensure fairness and transparency. The benchmark for pay award for pastors is based on the AOG salary guidelines. Pay awards for other staff members are based on comparable positions in the wider industry and London Living Wage guidelines. Pay reviews are conducted periodically. No trustee receives remuneration for their duties.

#### Trustee Training

Trustees and Elders have undertaken externally facilitated sessions on strategy and development of ECCI CIO.

#### Monitoring Achievement

The activities of ECCI are provided by several departments who are allocated a small annual budget. Each department has a leader who is also the budget holder. The department leader is responsible for monitoring the activities of its department and evaluating the effectiveness of its activities in the light of the charity's objectives. We aim to review all departments on a three-year basis to consider their progress, development and viability.

#### **Looking Ahead**

Continued partnerships with schools, missions, and community projects are central to future growth and as a result ECCI aims to strengthen and expand its community outreach by potential development of a new Community Hub model to centralise these activities and provide greater focus on growing volunteer teams, enhancing training, and increasing support for ministries such as the Foodbank, Counselling Service, and Youth Ministry.

There are plans to

- Review the risk register by Trustees,
- Discuss strategic priorities for ECCI regarding maximizing the use of its assets.
- Focus on succession planning within the organization.

Financially, the charity intends to build free reserves to meet its policy goals and ensure long-term sustainability.

#### **Auditors**

The auditors, Caton Fry & Co Ltd, will be proposed for re-appointment at the forthcoming Annual General Meeting.

# **EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO**

## **TRUSTEES' REPORT (CONTINUED)**

***FOR THE YEAR ENDED 31 AUGUST 2025***

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



Paul Butler (Chair)  
**Trustee**

18 April 2026

# **EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO**

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

***FOR THE YEAR ENDED 31 AUGUST 2025***

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The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.



# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## INDEPENDENT AUDITOR'S REPORT

### TO THE TRUSTEES OF EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

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#### Opinion

We have audited the financial statements of Emmanuel Community Church International CIO (the 'charity') for the year ended 31 August 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 August 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Charities Act 2011.

#### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 25 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

#### Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

# **EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

### **TO THE TRUSTEES OF EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO**

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#### **Responsibilities of trustees**

As explained more fully in the statement of trustees' responsibilities, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to cease operations, or have no realistic alternative but to do so.

#### **Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

#### **Extent to which the audit was considered capable of detecting irregularities, including fraud**

Irregularities, including fraud, are instances of non-compliance with laws and regulations.

We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory frameworks that are applicable to the entity and determined that the most are significant are those that relate to:
  - Compliance with Statement of Recommended Practice: Accounting and Reporting by Charities 2015 as this is financial reporting framework that the financial statements are based on.
  - The key laws and regulations we have considered in this context including the Charities Act. In addition, we have considered provisions of other laws and regulation that do not have a direct effect on the financial statements but compliance with which may be fundamental to the company's ability to operate or to avoid a material penalty.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## INDEPENDENT AUDITOR'S REPORT (CONTINUED)

### TO THE TRUSTEES OF EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

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- We assessed the risks of material misstatements in respect of fraud as follows:
  - Enquiry of senior management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
  - Used analytical procedures to identify any unusual or unexpected relationships;
  - Discussed areas of the financial statements with management that were susceptible to misstatement.
- Based on the results of our risk assessment we designed our audit procedures to identify non-compliance with such laws and regulations identified above by:-
  - Carrying out an accounts disclosure checklist to confirm that the financial statements comply with the financial reporting framework.
- We corroborated our enquiries through:
  - review of correspondence with the Charities Commission;
  - review of correspondence with other regularity bodies.
- We considered the risk of fraud through management override, and, in response, we incorporated testing of manual journal entries into our audit approach both at the year end and during the course of the year. We tested journal entries and other adjustments for appropriateness and evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.
- Based on the results of our risk assessment we designed our audit procedures to identify and to address material misstatements in relation to fraud, including:
- We corroborated our enquiries through:
  - reviewing a sample of payments to documentation and procedures being followed in line with the financial procedures and controls in place;
  - reviewed the accounting policies adopted by the entity were in line with standard practice and were being followed appropriately by the company.

The engagement partner considers the engagement team collectively had the appropriate competence and capabilities to identify or recognise non-compliance with laws and regulations.

There are inherent limitations in the audit procedures, described above and the further removed non-compliance with laws and regulations is from events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion."

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

#### Other matters

Your attention is drawn to the fact that the charity has prepared financial statements 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)" (as amended) 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 now been withdrawn.

This has been done in order for the financial statements to provide a true and fair view in accordance with current Generally Accepted Accounting Practice.

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

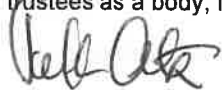
## INDEPENDENT AUDITOR'S REPORT (CONTINUED)

### TO THE TRUSTEES OF EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

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#### Use of our report

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. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



JONATHAN CATON FCA, FCCA

Caton Fry & Co Ltd, Statutory Auditor

Chartered Accountants

Essex House

7-8 The Shrubberies

George Lane

South Woodford

London

E18 1BD

Date: ..... 21 MAY 2026

Caton Fry & Co Ltd is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 AUGUST 2025

Current financial year		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
	Notes				
<b>Income and endowments from:</b>					
Donations and legacies	3	369,533	9,593	379,126	395,021
Charitable activities	4	149,991	-	149,991	142,908
Investments	5	3,202	-	3,202	3,754
Other income		3	-	3	401
<b>Total income</b>		<b>522,729</b>	<b>9,593</b>	<b>532,322</b>	<b>542,084</b>
<b>Expenditure on:</b>					
Charitable activities	6	597,073	24,123	621,196	566,257
<b>Total expenditure</b>		<b>597,073</b>	<b>24,123</b>	<b>621,196</b>	<b>566,257</b>
<b>Net expenditure and movement in funds</b>		<b>(74,344)</b>	<b>(14,530)</b>	<b>(88,874)</b>	<b>(24,173)</b>
<b>Reconciliation of funds:</b>					
Fund balances at 1 September 2024					
As originally reported		3,318,675	52,261	3,370,936	3,351,323
Prior year adjustment	24	-	-	-	43,786
As restated		3,318,675	52,261	3,370,936	3,395,109
<b>Fund balances at 31 August 2025</b>		<b>3,244,331</b>	<b>37,731</b>	<b>3,282,062</b>	<b>3,370,936</b>

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

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 AUGUST 2025

Prior financial year		Unrestricted funds 2024 £ as restated	Restricted funds 2024 £	Total 2024 £ as restated
	Notes			
<b>Income and endowments from:</b>				
Donations and legacies	3	375,371	19,650	395,021
Charitable activities	4	142,908	-	142,908
Investments	5	3,754	-	3,754
Other income		401	-	401
<b>Total income</b>		<b>522,434</b>	<b>19,650</b>	<b>542,084</b>
<b>Expenditure on:</b>				
Charitable activities	6	544,188	22,069	566,257
<b>Total expenditure</b>		<b>544,188</b>	<b>22,069</b>	<b>566,257</b>
<b>Net income and movement in funds</b>		<b>(21,754)</b>	<b>(2,419)</b>	<b>(24,173)</b>
<b>Reconciliation of funds:</b>				
Fund balances at 1 September 2023				
As originally reported		3,296,643	54,680	3,351,323
Prior year adjustment	24	43,786	-	43,786
As restated		3,340,429	54,680	3,395,109
<b>Fund balances at 31 August 2024</b>		<b>3,318,675</b>	<b>52,261</b>	<b>3,370,936</b>

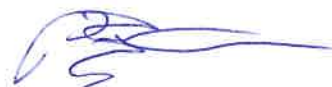
# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## BALANCE SHEET

AS AT 31 AUGUST 2025

		2025		2024	
	Notes	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	12		3,204,764		3,227,151
<b>Current assets</b>					
Debtors	13	20,545		22,833	
Cash at bank and in hand		309,764		406,515	
		330,309		429,348	
<b>Creditors: amounts falling due within one year</b>	14	(55,367)		(55,458)	
<b>Net current assets</b>			274,942		373,890
<b>Total assets less current liabilities</b>			3,479,706		3,601,041
<b>Creditors: amounts falling due after more than one year</b>	15		(197,644)		(230,105)
<b>Net assets</b>			3,282,062		3,370,936
<b>The funds of the charity</b>					
Restricted income funds	18	37,731		52,261	
Unrestricted funds	19	3,244,331		3,318,675	
		3,282,062		3,370,936	

The financial statements were approved by the trustees on 18 April 2026



Paul Butler (Chair)  
Trustee

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	2025 £	£	2024 £	£
<b>Cash flows from operating activities</b>					
Cash (absorbed by)/generated from operations	22		(51,048)		28,179
<b>Investing activities</b>					
Purchase of tangible fixed assets		(18,934)		(17,584)	
Investment income received		3,202		3,754	
<b>Net cash used in investing activities</b>			(15,732)		(13,830)
<b>Financing activities</b>					
Repayment of bank loans		(29,971)		(25,614)	
<b>Net cash used in financing activities</b>			(29,971)		(25,614)
<b>Net decrease in cash and cash equivalents</b>			(96,751)		(11,265)
Cash and cash equivalents at beginning of year			406,515		417,780
<b>Cash and cash equivalents at end of year</b>			309,764		406,515



# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 AUGUST 2025

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### 1 Accounting policies

#### Charity information

Emmanuel Community Church International CIO is a Charitable Incorporated Organisation, registered in England & Wales, and is controlled by its governing document. Its principal address is as disclosed under legal and administrative information.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice 2019 applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

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

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties at fair value. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

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

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives other than Designated funds which have been set aside by the Trustees for specific activities undertaken by the charity.

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

#### 1.4 Income

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

Donations and other incoming resources - Represents income from tithes and offerings from members and visitors of the Church recorded when they are receivable.

Grant income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount income receivable can be measured reliably.

Hall hire income is recognised on the received basis.

Interest is included when receivable.

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 AUGUST 2025**

### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Costs of charitable activities are those costs relating to the activities carried out to meet the objectives of the Church. These include both directly attributable costs and apportioned support costs.

Governance costs are the costs associated with the strategic direction of the organisation and with meeting regulatory responsibilities including apportioned support costs.

#### 1.6 Tangible fixed assets

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

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

Freehold land and buildings	Over 100 years on building only. Land is not depreciated.
Fixtures and fittings	Between 33% and 20% on cost.

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

#### 1.7 Impairment of fixed assets

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

#### 1.8 Cash and cash equivalents

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

#### 1.9 Financial instruments

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

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

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

#### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

### 1 Accounting policies

(Continued)

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

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

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

#### **1.10 Employee benefits**

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

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

#### **1.11 Retirement benefits**

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

### 2 Critical accounting estimates and judgements

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

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

### 3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Tithes and offerings	309,133	9,593	318,726	301,566	16,424	317,990
Gift Aid	60,400	-	60,400	73,805	3,226	77,031
	<u>369,533</u>	<u>9,593</u>	<u>379,126</u>	<u>375,371</u>	<u>19,650</u>	<u>395,021</u>

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

### 4 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Nursery income	119,647	133,232
Hall hire	30,344	9,676
	<u>149,991</u>	<u>142,908</u>

### 5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest income	<u>3,202</u>	<u>3,754</u>

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

### 6 Expenditure on charitable activities

	2025 £	2024 £
<b>Direct costs</b>		
Staff costs	315,182	267,449
Depreciation and disposal of assets	41,320	46,515
Church premises	30,103	23,829
Department expenses	9,531	16,269
Equipment expensed	4,055	7,675
Advertising & promotional	138	1,785
Hospitality	8,820	17,653
Gifts and donations	44,833	46,362
	<u>453,982</u>	<u>427,537</u>
<b>Share of support and governance costs (see note 7)</b>		
Support	154,614	123,960
Governance	12,600	14,760
	<u>621,196</u>	<u>566,257</u>
<b>Analysis by fund</b>		
Unrestricted funds	597,073	544,188
Restricted funds	24,123	22,069
	<u>621,196</u>	<u>566,257</u>

### 7 Support costs allocated to activities

	2025 £	2024 £
Mortgage interest	14,918	20,241
Insurance	9,646	8,251
Repairs & cleaning	59,842	37,530
Travel and subsistence	4,606	10,130
Licence, membership and subscriptions	31,181	14,221
Stationery, IT and telephone	10,783	14,270
Professional fees	9,285	4,625
Accountancy fees	8,012	9,887
Bank charges	1,100	1,637
Staff training and sundry	5,241	3,168
Governance costs	12,600	14,760
	<u>167,214</u>	<u>138,720</u>

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

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

<b>8</b>	<b>Net movement in funds</b>	<b>2025</b>	<b>2024</b>
		<b>£</b>	<b>£</b>
	The net movement in funds is stated after charging/(crediting):		
	Fees payable to the charity's auditor:		
	- for the audit of the charity's financial statements	8,628	10,320
	- for other assurance services	3,972	3,780
	Depreciation of owned tangible fixed assets	40,591	46,515
		<u>44,591</u>	<u>60,615</u>

### 9 Trustees

The charity considers its key management personnel to comprise the trustees and eldership of the church.

In accordance with the Charity's Constitution, and in line with other Churches Rev. Douglas Williams and Pastor Christopher Palmer were remunerated £71,610 (2024 : £73,848) which includes employer pension contributions.

In accordance with the Charity's constitution the Snr. Pastor lives in a property owned by the Charity. Monthly rent which would have been received on the open market is estimated at £1,740 if it were not otherwise occupied.

There were no expenses reimbursed to trustees' in the year (2024 : £NIL).

### 10 Employees

The average monthly number of employees during the year was:

	<b>2025</b>	<b>2024</b>
	<b>Number</b>	<b>Number</b>
Church	8	7
ECCI Nursery	6	7
Total	<u>14</u>	<u>14</u>

<b>Employment costs</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Wages and salaries	286,623	242,920
Social security costs	16,473	12,984
Other pension costs	12,086	11,545
	<u>315,182</u>	<u>267,449</u>

Redundancy and termination payments totalling £27,072 were made in the reporting period and related to the closure of the Nursery.

There were no employees whose annual remuneration was more than £60,000.

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

### 11 Taxation

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

### 12 Tangible fixed assets

	Freehold land and buildings £	Fixtures and fittings £	Total £
<b>Cost or valuation</b>			
At 1 September 2024	3,575,000	395,439	3,970,439
Additions	14,748	4,186	18,934
Disposals	-	(51,054)	(51,054)
At 31 August 2025	3,589,748	348,571	3,938,319
<b>Depreciation and impairment</b>			
At 1 September 2024	370,420	372,868	743,288
Depreciation charged in the year	32,101	8,490	40,591
Eliminated in respect of disposals	-	(50,324)	(50,324)
At 31 August 2025	402,521	331,034	733,555
<b>Carrying amount</b>			
At 31 August 2025	3,187,227	17,537	3,204,764
At 31 August 2024	3,204,580	22,571	3,227,151

In June 2021 the Trustees revalued the three freehold properties held (Greenleaf Centre, ECC Erskine Road and 23 Hillcrest Road) to a total of £3,575,000. The valuation was undertaken by Humphrey & Co Property Services Limited, independent valuers not connected with the charity. The valuation was based on recent market transactions on an arm's length terms for similar properties.

If land and buildings were measured using the cost model, the carrying amounts would have been approximately £1,231,951(2024 - £1,251,025).

### 13 Debtors

	2025 £	2024 £
<b>Amounts falling due within one year:</b>		
Trade debtors	2,231	1,648
Other debtors	5,287	594
Prepayments and accrued income	13,027	20,591
	20,545	22,833

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

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

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

	Notes	2025 £	2024 £
Bank loans	16	29,971	27,481
Trade creditors		11,420	9,802
Other creditors		1,144	2,333
Accruals and deferred income		12,832	15,842
		<u>55,367</u>	<u>55,458</u>

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

	Notes	2025 £	2024 £
Bank loans	16	197,644	230,105
		<u>197,644</u>	<u>230,105</u>

### 16 Loans and overdrafts

	2025 £	2024 £
Bank loans	227,615	257,586
	<u>227,615</u>	<u>257,586</u>
Payable within one year	29,971	27,481
Payable after one year	197,644	230,105
	<u>197,644</u>	<u>230,105</u>

Amounts included above which fall due after five years:

Payable by instalments	77,759	100,920
	<u>77,759</u>	<u>100,920</u>

The long-term loans are secured by fixed charges over The Greenleaf Centre property.

Interest is charged at 1.75% over the Bank England Base Rate.

### 17 Retirement benefit schemes

Defined contribution schemes	2025 £	2024 £
Charge to profit or loss in respect of defined contribution schemes	12,086	11,545
	<u>12,086</u>	<u>11,545</u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.



# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

### 18 Restricted funds

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

	At 1 September 2024	Incoming resources	Resources expended	At 31 August 2025
	£	£	£	£
School of worship	16,558	-	-	16,558
New building	800	-	-	800
Kids club	1,521	-	-	1,521
Foodbank	26,997	9,358	(20,475)	15,880
Kintsugi hope	2,423	-	(411)	2,012
Bible for ECS	281	21	(292)	10
Hardship	3,681	214	(2,945)	950
	<u>52,261</u>	<u>9,593</u>	<u>(24,123)</u>	<u>37,731</u>

#### Previous year:

	At 1 September 2023	Incoming resources	Resources expended	At 31 August 2024
	£	£	£	£
School of worship	17,958	-	(1,400)	16,558
New building	800	-	-	800
Kids club	1,311	714	(504)	1,521
Foodbank	21,015	16,785	(10,803)	26,997
Kintsugi hope	2,423	-	-	2,423
Bible for ECS	278	3	-	281
Hardship	8,910	2,148	(7,377)	3,681
Donation and legacy	1,985	-	(1,985)	-
	<u>54,680</u>	<u>19,650</u>	<u>(22,069)</u>	<u>52,261</u>

Restricted monies are given by the congregation for a particular project as follows:-

- . School of Worship - To participate in S.O.W. events/training.
- . Kids Club - To subsidise young people on trips/camps/conferences.
- . Foodbank - For community outreach.
- . Kintsugi Hope - To support wellbeing programmes.
- . Bibles for ECS - To purchase bibles for Emmanuel Community School.
- . Hardship - To help individuals in need.

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 AUGUST 2025

#### 19 Unrestricted funds

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

	At 1 September 2024	Incoming resources	Resources expended	Transfers	At 31 August 2025
	£	£	£	£	£
Nursery	103,687	120,552	(156,436)	(67,803)	-
Freehold	2,946,994	-	(47,020)	59,638	2,959,612
Mission	72,081	28,788	(16,074)	-	84,795
New building	52,184	-	-	-	52,184
General funds	143,729	373,389	(377,543)	8,165	147,740
	<u>3,318,675</u>	<u>522,729</u>	<u>(597,073)</u>	<u>-</u>	<u>3,244,331</u>
Previous year:	At 1 September 2023	Incoming resources	Resources expended	Transfers	At 31 August 2024
	£	£	£	£	£
Nursery	104,276	134,122	(134,711)	-	103,687
Freehold	2,978,948	-	(31,954)	-	2,946,994
Mission	76,114	29,495	(33,528)	-	72,081
New building	52,184	-	-	-	52,184
General funds	128,907	358,817	(343,995)	-	143,729
	<u>3,340,429</u>	<u>522,434</u>	<u>(544,188)</u>	<u>-</u>	<u>3,318,675</u>

Designated funds are monies set aside by the Church relating to the following:-

- . Nursery - for use by the Nursery. As the nursery closed in the year the balance of funds were transferred back to the general fund.
- . Freehold - based on the net book value of the freehold properties less the outstanding loan.
- . Mission - for mission purposes whether local or overseas.
- . New building - funds held which are intended to be used for the purchase of a new building.

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

### 20 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
<b>At 31 August 2025:</b>			
Tangible assets	3,204,764	-	3,204,764
Current assets/(liabilities)	237,211	37,731	274,942
Long term liabilities	(197,644)	-	(197,644)
	<u>3,244,331</u>	<u>37,731</u>	<u>3,282,062</u>
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
<b>At 31 August 2024:</b>			
Tangible assets	3,227,151	-	3,227,151
Current assets/(liabilities)	321,629	52,261	373,890
Long term liabilities	(230,105)	-	(230,105)
	<u>3,318,675</u>	<u>52,261</u>	<u>3,370,936</u>

### 21 Related party transactions

Other than as disclosed in Note 9 there were no other disclosable related party transactions during the year (2024 - none).

### 22 Cash (absorbed by)/generated from operations

	2025 £	2024 £
Deficit for the year	(88,874)	(24,173)
<b>Adjustments for:</b>		
Investment income recognised in statement of financial activities	(3,202)	(3,754)
Depreciation and impairment of tangible fixed assets	41,320	46,515
<b>Movements in working capital:</b>		
Decrease/(increase) in debtors	2,289	(3,301)
(Decrease)/increase in creditors	(2,581)	12,892
<b>Cash (absorbed by)/generated from operations</b>	<u>(51,048)</u>	<u>28,179</u>
Per cash flow statement page	<u>(51,048)</u>	<u>28,179</u>

# EMMANUEL COMMUNITY CHURCH INTERNATIONAL CIO

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

### 23 Analysis of changes in net funds

	At 1 September 2024 £	Cash flows £	At 31 August 2025 £
Cash at bank and in hand	406,515	(96,751)	309,764
Loans falling due within one year	(27,481)	(2,490)	(29,971)
Loans falling due after more than one year	(230,105)	32,461	(197,644)
	<u>148,929</u>	<u>(66,780)</u>	<u>82,149</u>

### 24 Prior period adjustment

A review of the land and building depreciation balance brought forward at 1 September 2023 found that land had been depreciated in previous years. Therefore a prior year adjustment was made to rectify this error.

### 25 Non-audit services provided by auditor

In common with many organisations of our size and nature we use our auditor to assist with the preparation of the financial statements.