



| Trustees' Annual Report for the period |  |                   |    |      |    |  |                 |    |
|----------------------------------------|--|-------------------|----|------|----|--|-----------------|----|
| From                                   |  | Period start date |    |      | To |  | Period end date |    |
|                                        |  | 01                | 04 | 2024 |    |  | 31              | 03 |

**Section A** **Reference and administration details**

|                                    |                                       |          |  |
|------------------------------------|---------------------------------------|----------|--|
| Charity name                       | ST GREGORIOS WATFORD AND NORTH LONDON |          |  |
| Other names charity is known by    |                                       |          |  |
| Registered charity number (if any) | 1193554                               |          |  |
| Charity's principal address        | St Gregorios Watford and North London |          |  |
|                                    | PO Box 2664                           |          |  |
|                                    | WATFORD                               |          |  |
|                                    | Postcode                              | WD18 1NU |  |

**Names of the charity trustees who manage the charity**

|    | Trustee name                 | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|------------------------------|-----------------|-----------------------------------|---------------------------------------------------------------|
| 1  | FR. ABRAHAM RAJU CHERUVILLIL | CHAIRMAN        |                                   |                                                               |
| 2  | POOKEKUDY PAULOSE            | SECRETARY       |                                   |                                                               |
| 3  | ELDO PAUL THODATHIL          | TREASURER       |                                   |                                                               |
| 4  | ARUN KATTATHARA MATHEW       |                 |                                   |                                                               |
| 5  | JOFFIN BABY                  |                 |                                   |                                                               |
| 6  | JOSE CHERUSSERIL             |                 |                                   |                                                               |
| 7  | LINCY BIJU                   |                 |                                   |                                                               |
| 8  | SANJU ROSE VARGHESE          |                 |                                   |                                                               |
| 9  | THOMAS CHERIAN               |                 |                                   |                                                               |
| 10 |                              |                 |                                   |                                                               |
| 11 |                              |                 |                                   |                                                               |
| 12 |                              |                 |                                   |                                                               |
| 13 |                              |                 |                                   |                                                               |
| 14 |                              |                 |                                   |                                                               |
| 15 |                              |                 |                                   |                                                               |
| 16 |                              |                 |                                   |                                                               |
| 20 |                              |                 |                                   |                                                               |

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

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
|      |                                   |
|      |                                   |
|      |                                   |

### Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
|                 |      |         |
|                 |      |         |
|                 |      |         |
|                 |      |         |

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

|  |
|--|
|  |
|--|

## Section B Structure, governance and management

### Description of the charity's trusts

|                                                                     |                                   |
|---------------------------------------------------------------------|-----------------------------------|
| Type of governing document<br>(eg. trust deed, constitution)        | CONSTITUTION                      |
| How the charity is constituted<br>(eg. trust, association, company) | CIO                               |
| Trustee selection methods<br>(eg. appointed by, elected by)         | ELECTED BY ANNUAL GENERAL MEETING |

### Additional governance issues (Optional information)

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

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

|  |
|--|
|  |
|--|

## Section C Objectives and activities

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

The main objective is to promote Christian faith & spread the gospel; to conduct Holy Eucharist, sacraments according to faith, tradition and customs of Jacobite church ; to establish charitable hospitals for the benefit of the members and of the community and the general public.

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

- Celebrated Holy Eucharist every Sunday
- Conducted Sunday school for spiritual guidance of children
- Youth Association for moral guidance of youth
- Women fellowship for upliftment
- Regular family conference organised for the spiritual growth of the members

**Additional details of objectives and activities (Optional information)**

- To provide financial assistance to sick patients, disabled and poor
- Grants given to eligible patients only after proper verification
- One of our aspiration is to have our own place of worship and the surplus income after expenses will be invested for this purpose

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

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

## Section D

## Achievements and performance

## Section D

## Achievements and performance

**Summary of the main achievements of the charity during the year**

- We have been successful in welcoming more families to the church during the past year
- New year services was conducted on 31/12/2024
- Annual general; meeting was conducted
- Annual report , accounts and internal audit report was approved
- passion week services were conducted as per our tradition

## Section E

## Financial review

Brief statement of the charity's policy on reserves

The Church reserves are held to fund its current and future activities  
We are raising a building funds with an aim of buying our own building  
We have policy of keeping a minimum cash reserve to meet the outgoings for six months or £10,000 whichever is minimum

Details of any funds materially in deficit

### Further financial review details (Optional information)

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

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

## Section F

## Other optional information

## Section G

## Declaration

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

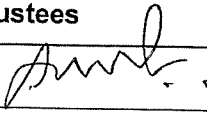
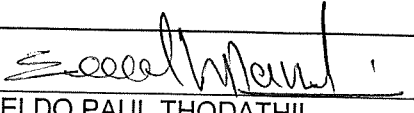
Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (eg Secretary, Chair, etc)

Date

|                                                                                     |                                                                                      |
|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
|  |  |
| POOKEKUDY PAULOSE                                                                   | ELDO PAUL THODATHIL                                                                  |
| Secretary                                                                           | Treasurer                                                                            |

15.06.25



|                                                       |                            |                                |
|-------------------------------------------------------|----------------------------|--------------------------------|
| Charity Name<br>ST GREGORIOS WATFORD AND NORTH LONDON |                            | No (if any)<br>1193554         |
| <b>Receipts and payments accounts</b>                 |                            |                                |
| For the period<br>from                                | Period start<br>01/04/2024 | To<br>Period end<br>31/03/2025 |

CC16a

## Section A Receipts and payments

|                                        | Unrestricted funds<br>to the nearest £ | Restricted funds<br>to the nearest £ | Endowment funds<br>to the nearest £ | Total funds<br>to the nearest £ | Last year<br>to the nearest £ |
|----------------------------------------|----------------------------------------|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| <b>A1 Receipts</b>                     |                                        |                                      |                                     |                                 |                               |
| HOLY QURBANO DONATION                  | 1,975                                  |                                      | -                                   | 1,975                           | 1,560                         |
| OFFERTORY DONATION                     | 3,453                                  |                                      | -                                   | 3,453                           | 4,369                         |
| ACKNOWLEDGED OFFERTORY                 | 4,363                                  |                                      |                                     | 4,363                           | 5,641                         |
| SUBSCRIPTION ( MEMBERS)                | 14,405                                 |                                      | -                                   | 14,405                          | 13,035                        |
| REFRESHMENTS ( DONATION)               | 9,495                                  |                                      | -                                   | 9,495                           | 7,737                         |
| SACRAMENTAL DONATION                   | 480                                    |                                      | -                                   | 480                             | 86                            |
| PERUNNAL ( CHURCH ANNUAL DAY DONATION) | 2,025                                  |                                      | -                                   | 2,025                           | 2,716                         |
| HARVEST DAY DONATIONS                  | 2,450                                  |                                      | -                                   | 2,450                           | 3,331                         |
| CHRISTMAS DONATIONS                    | 605                                    |                                      | -                                   | 605                             | 1,181                         |
| V.B.S DONATIONS                        | 557                                    |                                      | -                                   | 557                             | 440                           |
| CHARITY DONATIONS                      |                                        |                                      | -                                   | -                               | 886                           |
| HOLY WEEK DONATION                     | 475                                    |                                      | -                                   | 475                             | 2,800                         |
| CHURCH DEVELOPMENT                     |                                        | 2,235                                | -                                   | 2,235                           | 2,705                         |
| GIFT AID                               | 11,536                                 |                                      | -                                   | 11,536                          | 9,251                         |
| FAREWELL GIFT DONATION                 | 1,000                                  |                                      |                                     | 1,000                           |                               |
| VANITHA SAMAJAM                        | 800                                    |                                      |                                     | 800                             | 2,897                         |
| MSOC FAMILY CONFERENCE                 | 630                                    |                                      |                                     | 630                             |                               |
| MSOC UK                                | 171                                    |                                      |                                     | 171                             |                               |
| STUDENT MOVEMENT                       | 846                                    |                                      |                                     | 846                             |                               |
| INTEREST RECEIVABLE                    |                                        | 5,769                                |                                     | 5,769                           | 257                           |
| RASACESSA ( DONATION FOR H.H MORAN )   |                                        |                                      |                                     | -                               | 402                           |
| TRANSFER FROM NON CIO                  | 100                                    |                                      |                                     | 100                             | 294,818                       |
| TRANSFER TO RESTRICTED FUND            |                                        |                                      |                                     | -                               | 171,704                       |
| <b>Sub total (Gross income for AR)</b> | <b>55,366</b>                          | <b>8,004</b>                         |                                     | <b>63,370</b>                   | <b>525,808</b>                |

## A2 Asset and investment sales, (see table).

|                  |          |          |          |          |
|------------------|----------|----------|----------|----------|
|                  | -        | -        | -        | -        |
| <b>Sub total</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> |

**Total receipts** **55,366** **8,004** **-** **63,370** **525,808**

## A3 Payments

|                                   |        |  |   |        |        |
|-----------------------------------|--------|--|---|--------|--------|
| RENTS & RATES CHURCH              | 2,848  |  |   | 2,848  | 3,581  |
| VICAR'S ALLOWANCE                 | 4,400  |  | - | 4,400  | 4,700  |
| VISITING BISHOPS/PRIESTS/SPEAKERS | 2,150  |  | - | 2,150  | 1,600  |
| CHARITY DONATION                  | 2,002  |  | - | 2,002  | 501    |
| REFRESHMENTS                      | 10,772 |  |   | 10,772 | 12,012 |
| PERUNNAL (CHURCH ANNUAL DAY)      | 1,967  |  |   | 1,967  | 1,427  |
| SUNDAY SCHOOL & BIBLE CLASS       | 494    |  |   | 494    | 974    |
| PARISH DAY CELEBRATIONS           | 714    |  |   | 714    | 325    |
| VBS EXP                           | 417    |  |   | 417    |        |
| ACCOUNTING CHARGES                | 1,620  |  |   | 1,620  | 1,620  |
| FAREWELL GIFT EXPENSE             | 88     |  |   | 88     | 55     |
| MSOC COUNCIL                      | 2,267  |  |   | 2,267  | 2,135  |
| HARVEST FESTIVAL                  | 609    |  |   | 609    | 663    |
| CAROL VIRRUNU                     | 407    |  |   | 407    |        |
| MJSSA ZONAL CONFERENCE(SS)        | 235    |  |   | 235    |        |
| FAREWELL GIFT EXPENSE             | 1,659  |  |   | 1,659  |        |
| PO BOX                            | 424    |  |   | 424    |        |
| BANKING CHARGE                    |        |  |   | -      | 66     |

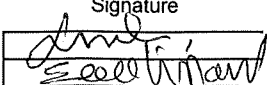
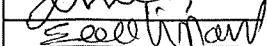
|                               |               |          |          |               |                  |
|-------------------------------|---------------|----------|----------|---------------|------------------|
| CHURCH INSURANCE              | 460           |          |          | 460           | 485              |
| VANITHA SAMAJAM               | 402           |          |          | 402           | 90               |
| PRINTING & STATIONARY CHARGES | 18            |          |          | 18            | 125              |
| TRANSFER TO RESTRICTED FUND   |               |          |          | -             | 171,704          |
| <b>Sub total</b>              | <b>33,952</b> | <b>-</b> | <b>#</b> | <b>33,952</b> | <b>#</b> 202,063 |

|                                                       |               |                |          |                |                |
|-------------------------------------------------------|---------------|----------------|----------|----------------|----------------|
| <b>A4 Asset and investment purchases, (see table)</b> |               |                |          |                |                |
|                                                       | -             | -              | -        | -              | -              |
| <b>Sub total</b>                                      | <b>-</b>      | <b>-</b>       | <b>-</b> | <b>-</b>       | <b>-</b>       |
| <b>Total payments</b>                                 | <b>33,952</b> | <b>-</b>       | <b>-</b> | <b>33,952</b>  | <b>202,063</b> |
| <b>Net of receipts/(payments)</b>                     | <b>21,415</b> | <b>8,004</b>   | <b>-</b> | <b>29,419</b>  | <b>323,744</b> |
| <b>A5 Transfers between funds</b>                     | <b>-</b>      | <b>2,030</b>   | <b>-</b> | <b>-</b>       | <b>-</b>       |
| <b>A6 Cash funds last year end</b>                    | <b>22,794</b> | <b>305,035</b> | <b>-</b> | <b>327,829</b> | <b>4,085</b>   |
| <b>Cash funds this year end</b>                       | <b>42,179</b> | <b>315,069</b> | <b>-</b> | <b>357,248</b> | <b>327,829</b> |

### Section B Statement of assets and liabilities at the end of the period

| Categories                                             | Details                 | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowmen<br>t funds<br>to nearest £ |
|--------------------------------------------------------|-------------------------|------------------------------------|----------------------------------|-------------------------------------|
| B1 Cash funds                                          | CURRENT                 | 41,657                             |                                  | -                                   |
|                                                        | SAVING                  |                                    | 178,430                          | -                                   |
|                                                        | PETTY CASH              | 522                                |                                  | -                                   |
|                                                        | BUILDING FUND           | -                                  | 136,639                          | -                                   |
|                                                        | <b>Total cash funds</b> | <b>42,178</b>                      | <b>315,069</b>                   | <b>-</b>                            |
| (agree balances with receipts and payments account(s)) |                         | Agreement Error                    | OK                               | OK                                  |
|                                                        |                         | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowmen<br>t funds<br>to nearest £ |
| B2 Other monetary assets                               |                         | -                                  | -                                | -                                   |
|                                                        |                         | -                                  | -                                | -                                   |
|                                                        |                         | -                                  | -                                | -                                   |
|                                                        |                         | -                                  | -                                | -                                   |
|                                                        |                         | -                                  | -                                | -                                   |
|                                                        |                         | -                                  | -                                | -                                   |
| B3 Investment assets                                   |                         |                                    | -                                | -                                   |
|                                                        |                         |                                    | -                                | -                                   |
|                                                        |                         |                                    | -                                | -                                   |
|                                                        |                         |                                    | -                                | -                                   |
|                                                        |                         |                                    | -                                | -                                   |
|                                                        |                         |                                    | -                                | -                                   |
| B4 Assets retained for the charity's own use           |                         |                                    | -                                | -                                   |
|                                                        |                         |                                    | -                                | -                                   |
|                                                        |                         |                                    | -                                | -                                   |
|                                                        |                         |                                    | -                                | -                                   |
|                                                        |                         |                                    | -                                | -                                   |
|                                                        |                         |                                    | -                                | -                                   |
|                                                        |                         |                                    | -                                | -                                   |
|                                                        |                         |                                    | -                                | -                                   |
|                                                        |                         |                                    | -                                | -                                   |
| B5 Liabilities                                         |                         |                                    | -                                |                                     |
|                                                        |                         |                                    | -                                |                                     |
|                                                        |                         |                                    | -                                |                                     |
|                                                        |                         |                                    | -                                |                                     |
|                                                        |                         |                                    | -                                |                                     |

Signed by one or two trustees on behalf of all the trustees

| Signature                                                                           | Print Name          | Date of approval |
|-------------------------------------------------------------------------------------|---------------------|------------------|
|  | Paul Paulose        | 15/06/2025       |
|  | Eldo Paul Thodathil | 15/06/2025       |



# Independent examiner's report on the accounts

## Section A

## Independent Examiner's Report

Report to the trustees/  
members of

ST GREGORIOS WATFORD AND NORTH LONDON

On accounts for the year  
ended

31<sup>st</sup> MARCH 2025

Charity no  
(if any)

1193554

Set out on pages

(remember to include the page numbers of additional sheets)

**Respective  
responsibilities of  
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act, and
- to state whether particular matters have come to my attention.

**Basis of independent  
examiner's statement**

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

**Independent  
examiner's statement**

In connection with my examination, no matter has come to my attention (other than that disclosed below \*)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met ; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*\* Please delete the words in the brackets if they do not apply.*

Signed:

Date:

17/06/2025

Name:

Sebastian Machukattu Devasia

**Relevant professional  
qualification(s) or body  
(if any):**

Association of Chartered Certified Accountants

Address:

17 NEALS CORNER, BATH ROAD, HOUNSLOW , MIDDLESEX  
TW3 3HJ

Only complete if the examiner needs to highlight material problems.

**Give here brief details of any items that the examiner wishes to disclose.**