

## **KARMEL HUNGARIAN CHURCH**

### **TRUSTEES' ANNUAL REPORT AND ACCOUNTS**

#### **CONTENTS:**

<b>TRUSTEES' ANNUAL REPORT</b>	<b>Pages 1-2</b>
<b>FINANCIAL STATEMENTS</b>	<b>Pages 3-4</b>
<b>BALANCE SHEET</b>	<b>Page 5</b>
<b>NOTES TO THE ACCOUNTS</b>	<b>Page 6</b>

## TRUSTEES' ANNUAL REPORT

For the year ended 26th July 2025

---

The Trustees present their report and accounts for the year ended 26th July 2025.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's governing document, the Charities Act 2011 and the Statement of Recommended Practice, "Accounting and Reporting by Charities" issued in March 2005.

### Administrative Information

Registered charity name: Karmel Hungarian Church

Charity registration number: 1195314

Address: Bath Street Centre  
Bath Street  
Walsall  
WS1 3DB

Trustees: Ervin Norbert Rakossy  
Zsolt Veres  
Csilla Noemi Osowniak-Peter  
Rebeka Rakossy  
Alice Alexandra Trinfá  
Zsolt István  
Piroska István  
Anita Deák-Sala Pinter  
Loránd Deák-Sala Pinter

Accountants: JNS Chartered Certified Accountants  
115 Rock Centre  
27-31 Lichfield Street  
Walsall  
WS1 1TJ

### Structure, governance and management

Karmel Hungarian Church is an independent church and a religious charity registered with the Charity Commission.

The governing document is a trust deed dated 13th July 2021. The charity is a trust as agreed by the Charity Commissionaires.

The trustees of Karmel Hungarian Church were appointed according to the method of appointment set out in the trust document. The trustees are responsible for making decisions on all matters of general concern and importance to the church, including deciding on how the funds received are to be spent. The Trustees who served during the year were: Ervin Norbert Rakossy, Zsolt Veres, Csilla Noemi Osowniak-Peter and Rebeka Rakossy.

Karmel Hungarian Church operates through various committees, which meet between full meetings of the Trustees. These committees (which include worship, children and teens ministry, catering, maintenance and finance) are all responsible to the board of trustees and report regularly of their deliberations and plans.

The Trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

### Objectives and activities

The charity's objectives are:

- To advance the Christian Faith in such ways and in such parts of the United Kingdom or the World as the Trustees think fit.
- To help persons who are in conditions of need or hardship and to relieve the distress caused thereby, on such occasion as the Trustees think fit.

The Trustees have complied with the duty in section 4 of the 2006 Act to have due regard to the guidance on public benefit published by the Charity Commission when deciding what activities the charity should undertake.

The Trustees have the responsibility of co-operating with the church leadership team in promoting the whole mission of the church, pastoral, evangelistic, social and ecumenical and has a number of active community programmes which are aimed at improving the lives of those in the local community.

In particular, Karmel Hungarian Church endeavours to help people live out their faith through activities like worship and prayer, the study of the Bible and other means that develop their knowledge about God and their trust in Jesus. The church also aims to provide pastoral care for Hungarian-speaking people living in Walsall, Telford and other surrounding areas and to offer practical help to those in need.

### Achievements and Performance

Karmel Hungarian Church offers a range of services and activities that the Hungarian-speaking community find beneficial and spiritually fulfilling.

Our regular services this year included: Sunday morning Worship service and Sunday School groups for children and teenagers, Mother and Toddler Club, Ladies' Coffee Morning, Prayer and Worship Evenings, Men's Meeting and Ladies' Meeting. The church celebrated Communion and had Bring-and-share Lunches on

each first Sunday of the month and, in addition to the Bath Street Centre services, there was a once a month Worship Service in Telford.

The church also enabled our community to celebrate the main Christian Holidays and other relevant dates throughout the year by organising special events.

During the October 2023 half term, children were invited to a special “Light Party”, a family-friendly and Bible-oriented alternative to the Halloween celebrations.

Then we celebrated Thanksgiving and on this occasion our congregation donated food supplies and other necessities to many families in need. In preparation for Christmas, the church organised two special activities to bring families together and to enjoy the festive season: the “Christmas Table Centrepiece Workshop” and the “Gingerbread Cookies Decoration Workshop” which were a great success with both adults and children in our community. As in previous years, Karmel Hungarian Church also continued to hold special events for children during the school holidays, organised by the children’s ministry leaders and offering a wide range of fun activities like group games, arts and crafts, Bible story time, singing and dancing. There were special meetings for the Teenagers too, like the “Teen’s Movie Night” in February 2024 and several Teen Fellowship Meetings during the year.

Karmel Hungarian Church has also developed ecumenical relationships with other churches from the UK and Hungary and organised opportunities for joint ministry. The guest speakers invited this year were Pastor Varga Istvan from Hungary (October 2023) and Pastor Ian Christiansen from New Life Christian Centre International, London (May 2024). There was also an emphasis on improving the provision of equipment to facilitate translation for people who don’t speak Hungarian.

Helping those in need is a demonstration of the Christian faith, and Karmel Hungarian Church made donations to charities supporting people in need in Romania and Hungary.

During this year, the church has continued its online ministry through the church's Facebook page which not only keeps the community informed about both our regular services and special events, but it also seeks to encourage believers through Bible verses posts and teaching videos recorded during the Sunday services.

The Trustees met during the year, in addition to regular leadership meetings. We continue to serve the people of the Church and the local community through the pastoral offices. These make up a significant part of Karmel Hungarian Church ministry.

### Financial Review

Total receipts on unrestricted funds were £35,766. There were no restricted donations. The total income went down by 7% compared to previous year.

£29,825 was spent to provide the ministry of the church, of which £8,902 were premises costs, £5,084 were general administrative expenses and £600 legal and professional costs.

The net result for the year was £5,940.

The balances carried forward at 26th July totalled £29,209.

On behalf of the board of Trustees

Ervin Norbert Rakossy  
Chair of Trustees

Date: 20th May 2026

# KARMEL HUNGARIAN CHURCH

## FINANCIAL STATEMENTS

For the year ended 26th July 2025

---

**Karmel Hungarian Church  
Receipts & Payments Accounts  
for the year ended 26 July 2024  
Unrestricted**

**Funds**

**2024**

**£**

**Receipts**

Donations & Legacies 39,373

**Total Receipts** 39,373

**Payments**

Church activities (18,231)

Governance Costs (600)

**Total Payments** (18,831)

**Net Receipts/(Payments) for the year** 20,542

**Cash funds brought forward** 12,820

-

**Cash funds carried forward** 33,362

**Karmel Hungarian Church  
Registered number: 1195314  
Statement of Assets & Liabilities  
as at 26 July 2024  
Unrestricted**

**Funds**

**Notes 2024**

**Assets £**

***Cash and Bank Balances***

Cash in Bank 23,294

***Tangible Fixed Assets***

Equipment 10,068

10,068

**Liabilities**

Loans Outstanding

Grants Payable

**Net current assets-**

**Net assets** 33,362

**Represented By:**

Unrestricted Funds 33,362

**Charity's funds** 33,362 -

Ervin Norbert Rakossy

Trustee

Approved by the Trustees on 13 May 2026

**Karmel Hungarian Church****Detailed Receipt & Payments****for the year ended 26 July 2024**

Unrestricted

Funds

Designated

Restricted

Total

Funds

Funds

Funds

**2024 2024 2024 2024****£ £ £ £****Receipts**

Donations &amp; Legacies 39,373 39,373

**Total Receipts** 39,373 - - 39,373**Church Activities**

Children's Ministry 583 583

Teenage Ministry 506 506

Toddler Group 279 279

Donations 2,460 2,460

Guest Costs 218 218

Gifts 359 359

Refreshments 2,607 2,607

Equipment Expensed 873

Rent 7,902

Insurance 214

Repairs &amp; Maintenance 415

Subscriptions 1,294

Sundry 89

Telephone &amp; Internet 183

Other direct costs 249 249

**18,231 7,261**

Grants Paid

**Employee costs:**

-

-

**Governance costs****Other Governance costs**

Accountancy fees 600 600

**600 600****600 - - 600****600 600**