

The Fortified City OF God
Charity No. 1207997
Trustees' Report and Unaudited Accounts
For the year ended 31 July 2025

B M Cooper & Co. Limited
Chartered Certified Accountants
88 Wood Lane
Dagenham
Essex
RM9 5SL

The Fortified City OF God
Contents

	Pages
Trustees' Annual Report	2 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Statement of Cash flows	7 to 14
Detailed Statement of Financial Activities	15 to 16

The Trustees present their report with the unaudited financial statements of the charity for the year ended 31 July 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1207997

Trustees

The following Trustees served during the year:

Adedoyin Bakare

Lucia Coker

Olubukola Omoniyi

Accountants

B M Cooper & Co. Limited

88 Wood Lane

Dagenham

Essex

RM9 5SL

OBJECTIVES AND ACTIVITIES

To advance the Christian religion throughout England and Wales and worldwide for the benefit of the public through the holding of prayer meetings lectures, public celebration of religious festivals, producing and/or distributing literature on the Christian religion to enlighten others about the Christian religion.

Various activities were carried out in furtherance of these objectives.

FINANCIAL REVIEW

The total incoming resources for the year amounted to £49,841 (2024 - £9,699) and the total resources expended amounted to £41,976 (2024 - £13,595) leaving a net surplus for the year of £7,865 (2024 - £3,896 deficit). The balance of funds as at 31 July 2025 was £14,170 (2024 - £6,305).

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

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.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity was established by a CIO Foundation dated 25th April 2024. The charity initially registered with Companies House as a CIC on 02 July 2020 but converted to a CIO on 25th April 2024.

Trustees are selected from long standing members of the congregation and people from outside of the church who are familiar with and have an empathy with the Church's objectives.

Statement of trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

Signed on behalf of the charity's trustees

.....
Adedoyin Bakare
Trustee
08 January 2026

Independent Examiner's Report to the trustees of The Fortified City OF God

I report to the trustees on my examination of the accounts of The Fortified City OF God for the year ended 31 July 2025 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

.....
Mr. B. M. Kalejaiye FCCA
ACCA
B M Cooper & Co. Limited
88 Wood Lane
Dagenham
Essex
RM9 5SL

08 January 2026

The Fortified City OF God
Statement of Financial Activities
For the year ended 31 July 2025

		Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
	Notes			
Income and endowments from:				
Donations and legacies	3	30,194	30,194	9,699
Other	4	19,647	19,647	-
Total		49,841	49,841	9,699
Expenditure on:				
Charitable activities	5	17,891	17,891	6,226
Other	6	24,085	24,085	7,369
Total		41,976	41,976	13,595
Net gains on investments		-	-	-
Net income/(expenditure)	7	7,865	7,865	(3,896)
Transfers between funds		-	-	-
Net income/(expenditure) before other gains/(losses)		7,865	7,865	(3,896)
Other gains and losses				
Net movement in funds		7,865	7,865	(3,896)
Reconciliation of funds:				
Total funds brought forward		6,305	6,305	10,201
Total funds carried forward		14,170	14,170	6,305

The Fortified City OF God
Balance Sheet
At 31 July 2025

Charity No. 1207997		2025	2024
		£	£
Fixed assets			
Tangible assets	9	9,159	3,778
		<u>9,159</u>	<u>3,778</u>
Current assets			
Debtors	10	-	970
Cash at bank and in hand		5,911	2,657
		<u>5,911</u>	<u>3,627</u>
Creditors: Amount falling due within one year	11	(900)	(600)
Net current assets		5,011	3,027
Total assets less current liabilities		14,170	6,805
Creditors: Amounts falling due after more than one year	12	-	(500)
Net assets excluding pension asset or liability		14,170	6,305
Total net assets		<u>14,170</u>	<u>6,305</u>
The funds of the charity			
Restricted funds	13		
Unrestricted funds	13		
General funds		14,170	6,305
		<u>14,170</u>	<u>6,305</u>
Reserves	13		
Total funds		<u>14,170</u>	<u>6,305</u>

Approved by the trustees on 08 January 2026

And signed on their behalf by:

.....
Adedoyin Bakare
Trustee
08 January 2026

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

The Fortified City OF God

Notes to the Accounts

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Freehold investment property

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

The Fortified City OF God

Notes to the Accounts

Research and development

Expenditure on research and development is written off in the year in which it is incurred.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.

Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.

All exchange differences are taken into account in arriving at net income/expenditure.

Leased assets

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.

Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.

Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation.

Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.

Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term.

In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

The Fortified City OF God

Notes to the Accounts

2 Statement of Financial Activities - prior year

	Unrestricted funds 2024 £	Total funds 2024 £
Income and endowments from:		
Donations and legacies	9,699	9,699
Total	<u>9,699</u>	<u>9,699</u>
Expenditure on:		
Charitable activities	6,226	6,226
Other	7,369	7,369
Total	<u>13,595</u>	<u>13,595</u>
Net income	<u>(3,896)</u>	<u>(3,896)</u>
Net income before other gains/(losses)	(3,896)	(3,896)
Other gains and losses:		
Net movement in funds	<u>(3,896)</u>	<u>(3,896)</u>
Reconciliation of funds:		
Total funds brought forward	10,201	10,201
Total funds carried forward	<u><u>6,305</u></u>	<u><u>6,305</u></u>

3 Income from donations and legacies

	Unrestricted	Total 2025	Total 2024
	£	£	£
Tithes and offerings	30,194	30,194	9,699
	<u>30,194</u>	<u>30,194</u>	<u>9,699</u>

4 Other income

	Unrestricted	Total 2025	Total 2024
	£	£	£
Gift aid income	4,716	4,716	-
Grant	14,931	14,931	-
	<u>19,647</u>	<u>19,647</u>	<u>-</u>

The Fortified City OF God

Notes to the Accounts

5 Expenditure on charitable activities

	Unrestricted	Total 2025	Total 2024
	£	£	£
<i>Expenditure on charitable activities</i>			
Evangelism	871	871	281
Honorarium and gifts	4,195	4,195	2,360
Welfare and support	5,397	5,397	2,601
<i>Governance costs</i>			
Accountancy fees	900	900	600
Legal and professional fees	6,528	6,528	384
	<u>17,891</u>	<u>17,891</u>	<u>6,226</u>

6 Other expenditure

	Unrestricted	Total 2025	Total 2024
	£	£	£
Employee costs	6,868	6,868	-
Motor and travel costs	4,461	4,461	1,499
Premises costs	2,670	2,670	682
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	3,053	3,053	1,260
General administrative costs	7,033	7,033	3,928
	<u>24,085</u>	<u>24,085</u>	<u>7,369</u>

7 Net income/(expenditure) before transfers

	2025	2024
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	3,053	1,260

8 Staff costs

Salaries and wages	6,000	-
Social security costs	719	-
Pension costs	149	-
	<u>6,868</u>	<u>-</u>

No employee received emoluments in excess of £60,000.

The Fortified City OF God

Notes to the Accounts

9 Tangible fixed assets

	£	£	£
Cost or revaluation			
At 1 August 2024	-	8,444	8,444
Additions	6,300	2,134	8,434
At 31 July 2025	<u>6,300</u>	<u>10,578</u>	<u>16,878</u>
Depreciation and impairment			
At 1 August 2024	-	4,666	4,666
Depreciation charge for the year	1,575	1,478	3,053
At 31 July 2025	<u>1,575</u>	<u>6,144</u>	<u>7,719</u>
Net book values			
At 31 July 2025	<u>4,725</u>	<u>4,434</u>	<u>9,159</u>
At 31 July 2024	<u>-</u>	<u>3,778</u>	<u>3,778</u>

10 Debtors

	2025	2024
	£	£
Other debtors	-	970
	<u>-</u>	<u>970</u>

11 Creditors:

amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	900	600
	<u>900</u>	<u>600</u>

12 Creditors:

amounts falling due after more than one year

	2025	2024
	£	£
Other creditors	-	500
	<u>-</u>	<u>500</u>

	At 1 August 2024	Incoming resources (including other gains/losses) £	Resources expended £	At 31 July 2025 £
Restricted funds:				
Unrestricted funds:				
General funds	6,305	49,841	(41,976)	14,170
Revaluation Reserves:				
Total funds	<u>6,305</u>	<u>49,841</u>	<u>(41,976)</u>	<u>14,170</u>

14 Analysis of net assets between funds

	Unrestricted funds £	Total £
Fixed assets	9,159	9,159
Net current assets	5,011	5,011
	<u>14,170</u>	<u>14,170</u>

15 Reconciliation of net debt

	At 1 August 2024 £	Cash flows £	At 31 July 2025 £
Cash and cash equivalents	2,657	3,254	5,911
	<u>2,657</u>	<u>3,254</u>	<u>5,911</u>
Net debt	<u>2,657</u>	<u>3,254</u>	<u>5,911</u>

16 Commitments

Operating lease commitments

Annual commitments under non-cancellable operating leases are as follows:

	2025 Land and buildings £	2025 Other £	2024 Land and buildings £	2024 Other £
Operating leases with expiry date:				

Pension commitments

	2025 £	2024 £
The pension cost charge to the charity amounted to:	<u>149</u>	<u>-</u>

The Fortified City OF God
Detailed Statement of Financial Activities
For the year ended 31 July 2025

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income and endowments from:			
Donations and legacies			
Tithes and offerings	30,194	30,194	9,699
	<u>30,194</u>	<u>30,194</u>	<u>9,699</u>
Other			
Gift aid income	4,716	4,716	-
Grant	14,931	14,931	-
	<u>19,647</u>	<u>19,647</u>	<u>-</u>
Total income and endowments	49,841	49,841	9,699
Expenditure on:			
Charitable activities			
Evangelism	871	871	281
Honorarium and gifts	4,195	4,195	2,360
Welfare and support	5,397	5,397	2,601
	<u>10,463</u>	<u>10,463</u>	<u>5,242</u>
Governance costs			
Accountancy fees	900	900	600
Legal and professional fees	6,528	6,528	384
	<u>7,428</u>	<u>7,428</u>	<u>984</u>
Total of expenditure on charitable activities	17,891	17,891	6,226
Employee costs			
Salaries/wages	6,000	6,000	-
Employer's NIC	719	719	-
Pension costs	149	149	-
	<u>6,868</u>	<u>6,868</u>	<u>-</u>
Motor and travel costs			
Travel and subsistence	4,461	4,461	1,499
	<u>4,461</u>	<u>4,461</u>	<u>1,499</u>
Premises costs			
Rent	2,116	2,116	682
Premises repairs and maintenance	554	554	-
	<u>2,670</u>	<u>2,670</u>	<u>682</u>
General administrative costs, including depreciation and amortisation			

The Fortified City OF God

Detailed Statement of Financial Activities

Depreciation of	3,053	3,053	1,260
Bank charges	26	26	3
General insurances	474	474	67
Software, IT support and related costs	221	221	94
Stationery and printing	105	105	162
Subscriptions	662	662	-
Sundry expenses	5,031	5,031	3,386
Telephone, fax and broadband	514	514	216
	<u>10,086</u>	<u>10,086</u>	<u>5,188</u>
Total of expenditure of other costs	<u>24,085</u>	<u>24,085</u>	<u>7,369</u>
Total expenditure	<u>41,976</u>	<u>41,976</u>	<u>13,595</u>
Net gains on investments	-	-	-
	<u>7,865</u>	<u>7,865</u>	<u>(3,896)</u>
Net income/(expenditure)			
Net income/(expenditure) before other gains/(losses)	<u>7,865</u>	<u>7,865</u>	<u>(3,896)</u>
Other Gains	-	-	-
Net movement in funds	<u>7,865</u>	<u>7,865</u>	<u>(3,896)</u>
Reconciliation of funds:			
Total funds brought forward	6,305	6,305	10,201
Total funds carried forward	<u>14,170</u>	<u>14,170</u>	<u>6,305</u>