



ASSEMBLIES OF GOD
GREAT BRITAIN

IAG UK & EUROPE LTD

Crickhowell Place, Winch Wen
Swansea, SA1 7DP
Email: hr@iaguk.org

IAG UK & EUROPE LTD Charity Number: 1209873

ANNUAL REPORT & FINANCIAL STATEMENTS For the period 01 December 2023 to 31 March 2025

The directors present their report and the financial statements of the charity for the year ended 31 March 2025

ADMINISTRATION DETAILS:

Registered Charity name: IAG UK & EUROPE LTD

Charity number: 1209873

Charity's operating address: IAG UK & EUROPE LTD
Crick Howell Place, Winch Wen
Mansel Road
Swansea, SA1 7DP

Contact number: 0044 7545035119

Email address: admin@iag.org

Website: www.iaguk.org

STRUCTURE, GOVERNANCE & MANAGEMENT

Type of Governing Document: Articles of Association

How the Charity is constituted: The document defines the governance structure, specifying the roles and responsibilities of the directors and the directors overseeing the charity.

Trustee selection method: The Directors are selected in the Annual General Meeting.

During the year, the following served as the Directors of the Charity:

- 1) Rev. Varghese Abraham – Director
- 2) Sis Sheeba Philip – Director
- 3) Sis Raichu Mathew - Director
- 4) Br Saju Joseph - Director

OBJECTIVES & ACTIVITIES

Objectives of the Charity:

The charity's primary objective is to empower individuals and communities through the provision of education, advice and guidance and improved access to technology. In pursuing this aim, the charity seeks to reduce social exclusion, promote digital inclusion and enhance skills development with a particular focus on supporting disadvantaged and underrepresented groups within the community.

PUBLIC BENEFIT:

The Directors of the Charity confirm that they have complied with their duty to have due regard to the Charity Commission's guidance on public benefit. All activities undertaken throughout the year were directed towards achieving the charity's objectives and delivering clear benefits to the public, and community.

Review of Activities and Achievements:

IAG HUB – Wellbeing and Technology Project

IAG UK & EUROPE LTD continues to develop the Wellbeing and Technology Project, delivered through the IAG HUB, which is being established as a comprehensive community facility.

The HUB is designed to support education, digital inclusion, well-being, social engagement, providing a central and accessible space for community-based services.

1) E-Library

The E-library is being designed as a digital resource center providing access to e-books, research materials and online learning platforms. This initiative supports independent learning, research and skills development particularly for individuals who may otherwise face barriers to educational resources.

2) Studio and Multimedia Room

This is a versatile creative space equipped with Audio-visual equipment, recording tools and software. This facility supports digital skills development, media training, content creation and community-led projects particularly benefiting young people.

3) Technology Centre

This provides access to computers, internet services, and digital support. It is intended to help bridge the digital divide by enabling individuals to develop essential IT skills, access online services and improve employability and digital confidence.



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4) **Community Café**

This space will develop as part of the well-being project, will serve as a welcoming and inclusive environment where community members can meet, socialize and access informal support.

5) **Education and Academy Programs**

The Academy section offers structured training, academic qualifications and skill-based training. This aims to enhance access to education, support life-long learning and improve employment prospects for members of the community.

6) **Religious and Community Ministries**

Alongside its educational and community-focused activities, the charity continues to support religious ministries across Swansea and surrounding areas. These ministries include regular worship services, teaching sessions, pastoral care and outreach activities. Through these initiatives, the charity promotes spiritual well-being, community cohesion and moral support, contributing positively to the social and spiritual development of the local community.

FINANCIAL REVIEW

During the year, the Directors ensured that the charity has maintained appropriate financial controls and oversight. The accounts for the reporting period have been prepared and filed in accordance with Charity Commission requirements. Funds are managed prudently to ensure sustainability of services and the long-term delivery of the charity's objectives. Expenditure during the period was aligned with the development and planning of the HUB project.

RISK MANAGEMENT

The trustees of the charity have reviewed the principal risks facing the charity. Appropriate measures are in place to mitigate these risks, including:

- Regular financial monitoring and budgeting
- Safeguarding and data protection policies
- Health and Safety procedures for facilities and activities

FUTURE PLANS

In the coming year, IAG HUB plans to develop and deliver and expand access to education, technology and community spaces. They aim to strengthen partnerships and secure sustainable funding and increase community engagement to maximize impact.

DECLARATION

Directors' responsibilities statement:

Charity law requires the trustees to prepare a statement of financial activities, and statement of assets and liabilities for each financial year. For preparing those financial statements the trustees are required to:

- Select suitable accounting principles and apply them consistently.
- Make judgements and estimates that are reasonable and prudent,
- State whether the policies are in accordance with SORP
- Prepare the accounts on an ongoing basis

The Directors are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the church and to enable them to ensure that the financial statements comply with the applicable accounting standards and policies, the Companies Act 2006 and the regulations made under Charities Act 2011. They are also responsible for safe guarding the assets of the church and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Directors declare that they have approved the Annual Report above.

Signed on behalf of the Charity's Directors

Trustee 1

Full Name: Rev. Varghese Abraham

Signature:



Position: Director

Date: 08/01/2026

Trustee 2

Full Name: Raichu Mathew

Signature:



Position: Director

Date: 08/01/2026

Report of the Directors and
Unaudited Financial Statements for the year 1 December 2023 to 31 March 2025
for
IAG UK &EUROPE LTD

Contents of the Financial Statements
for the Year 01 December, 2023 to 31 March 2025

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Company Information

for the Year 01 December, 2023 to 31 March 2025

DIRECTORS:	Mr. Varghese Palakkal Abraham Ms. Sheeba Philip Mr. Saju Joseph Ms. Raichu Mathew
REGISTERED NUMBER:	14475235 (England and Wales)
CHARITY NUMBER:	1209873
REGISTERED ADDRESS:	CRICKHOWELL PLACE, MANSEL ROAD , SWANSEA, SA1 7DP,

Report of the Directors
for the Year 01 December, 2023 to 31 March 2025

The directors present their report with the financial statements of the Company for the year 01 December, 2023 to 31 March 2025.

PRINCIPAL ACTIVITIES

The Company operates as a charity.

DIRECTORS

Mr. Varghese Palakkal Abraham has held office during the whole of the period from 01 December, 2023 to the date of this report.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

ON BEHALF OF THE BOARD:

A handwritten signature in black ink, appearing to be 'Vgm' with a long horizontal stroke extending to the right.

Mr Varghese Palakkal Abraham – Director
21 October, 2025

IAG UK &EUROPE LTD (Registered Number: 14475235)
Income statement for the year ended March 31, 2025

		<i>March</i> <i>2025</i> £	<i>November 30,</i> <i>2023</i> £
	NOTES		
Revenue	9	25,926	-
Cost of sales	10	<u>-</u>	<u>-</u>
Gross profit		25,926	-
Administration, selling and general expenses	11	<u>(22,667)</u>	<u>-</u>
Net profit for the year		<u>3,259</u>	<u>-</u>

IAG UK &EUROPE LTD (Registered Number: 14475235)
Statement of financial position at March 31, 2025

		March 31, 2025	November 30, 2023
	NOTES	£	£
ASSETS			
Non current assets			
Property, plant and equipment	4	-	-
Total non current assets		-	-
Current assets			
Inventories		-	-
Trade and other receivables	5	-	-
Bank balances and cash	6	3,259	-
Total current assets		3,259	-
Total assets		<u>3,259</u>	<u>-</u>
EQUITY AND LIABILITIES			
Capital and reserves			
Share capital	7	-	-
Retained earnings		3,259	-
Shareholders' equity		<u>3,259</u>	<u>-</u>
Current liabilities			
Trade and other payables	8	-	-
Total current liabilities		-	-
Total liabilities		-	-
Total equity and liabilities		<u>3,259</u>	<u>-</u>

The Company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March, 2025.

The member has not required the Company to obtain an audit of its financial statement for the year ended 31 March, 2025 in accordance with Section 476 of the Companies Act 2006.

The director acknowledges his responsibilities for:

(a) ensuring that the Company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the Company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors on 21 October 2025 and were signed on its behalf by:

Mr. Varghese Palakkal Abraham
Director

IAG UK &EUROPE LTD (Registered Number: 14475235)
Statement of changes in equity for the year ended March 31, 2025

	Share capital £	Retained earnings £	Total £
As at December 01, 2022	-	-	-
Net profit for the year	-	-	-
As at November 30, 2023	-	-	-
Net profit for the year	-	3,259	3,259
As at March 31, 2025	<u>-</u>	<u>3,259</u>	<u>3,259</u>

IAG UK &EUROPE LTD (Registered Number: 14475235)
Statement of cash flows for the year ended March 31, 2025

		<i>March 31,</i>	<i>November 30,</i>
		<i>2025</i>	<i>2023</i>
	NOTES	£	£
Cash flows from operating activities			
Net profit for the year		3,259	-
Adjustments for:			
Depreciation	4	-	-
Operating profit before changes in operating assets and liabilities		3,259	-
Decrease (increase) in trade and other receivables	5	-	-
(Decrease) increase in trade and other payables	8	-	-
Net cash from operating activities (A)		<u>3,259</u>	<u>-</u>
Cash flows from investing activities			
Purchase of property, plant and equipment	4	-	-
Net cash (used in) investing activities (B)		<u>-</u>	<u>-</u>
Cash flows from financing activities			
Share capital	7	-	-
Net cash from financing activities (C)		<u>-</u>	<u>-</u>
Net increase in cash and cash equivalents (A+B+C)		3,259	-
Cash and cash equivalents at the beginning of the year		-	-
Cash and cash equivalents at the end of the year	6	<u>3,259</u>	<u>-</u>

Notes to the Financial Statements
for the Year 01 December, 2023 to 31 March 2025

1. STATUTORY INFORMATION

IAG UK & EUROPE LTD is a private company, limited by guarantee, registered in England and Wales. The company's registered number and registered office address can be found on the Company Information page.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

These financial statements have been prepared in accordance with the provision of Section 1A "Small Entities" Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Turnover

Turnover is measured at the fair value of the consideration received or receivable, excluding discounts, rebates, value added tax and other sales taxes.

Tangible fixed assets

Depreciation is provided at the annual rates in order to write off each asset over its estimated useful life of 5 years.

Taxation

Taxation for the period comprises current and deferred tax. Tax is recognized in the Income statement, except to the extent that it relates to items recognized in other comprehensive income or directly in equity.

Current or deferred taxation assets and liabilities are not discounted.

Current tax is recognized at the amount of tax payable using the tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

Deferred tax

Deferred tax is recognized in respect of all timing differences that have originated but not reversed at the balance sheet date.

Timing differences arise from the inclusion of income and expenses in tax assessments in periods different from those in which they are recognized in financial statements. Deferred tax is measured using tax rates and laws that have been enacted or substantively enacted by the period end and that are expected to apply to the reversal of the timing difference.

Unrelieved tax losses and other deferred tax assets are recognized only to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits.

3. EMPLOYEES AND DIRECTORS

The average number of employees during the period was 1 (2023 – NIL).

4 Property, plant and equipment

	Furniture, fixtures and office equipment £	Total £
Cost		
As at December 01, 2022	-	-
Additions during the year	-	-
As at November 30, 2023	-	-
Additions during the year	-	-
As at March 31, 2025	-	-
Depreciation		
As at December 01, 2022	-	-
Depreciation for the year	-	-
As at November 30, 2023	-	-
Depreciation for the year	-	-
As at March 31, 2025	-	-
Net book value		
As at March 31, 2025	-	-
As at November 30, 2023	-	-

5 Trade and other receivables

	March 31, 2025 £	November 30, 2023 £
Trade receivables	-	-

6 Bank balances and cash

	March 31, 2025 £	November 30, 2023 £
Cash on hand	3,259	-
Bank balance:		
Current accounts	-	-
	<u>3,259</u>	<u>-</u>

7 Share capital

	March 31, 2025 £	November 30, 2023 £
Authorised, issued and fully paid up:	-	-

8 Trade and other payables

	<i>March 31</i>	<i>November 30,</i>
	<i>2025</i>	<i>2023</i>
	£	£
Trade payables	-	-
Tax provision	-	-
Accrual	-	-
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>

9 Revenue

	<i>March 31</i>	<i>November 30,</i>
	<i>2025</i>	<i>2023</i>
	£	£
Revenue	<u>25,926</u>	<u>-</u>

10 Cost of sales

	<i>March 31</i>	<i>November 30,</i>
	<i>2025</i>	<i>2023</i>
	£	£
Inventory, beginning of the year	-	-
Add: Purchases, including direct expenses	-	-
	<u>-</u>	<u>-</u>
Less: Inventory, end of the year	-	-
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>

11 Administration and general expenses

	<i>March 31</i>	<i>November 30,</i>
	<i>2025</i>	<i>2023</i>
	£	£
Administration and office expenses	15,057	-
Other expenses	<u>7,610</u>	<u>-</u>
	<u>22,667</u>	<u>-</u>

Report of the Accountants to the Directors of
IAG UK &EUROPE LTD

As described on the Balance Sheet you are responsible for the preparation of the financial statements for the year ended 31st March, 2025 set out on pages three to seven and you consider that the Company is exempt from an audit.

In accordance with your instructions, we have compiled these unaudited financial statements in order to assist you to fulfill your statutory responsibilities, from the accounting records and information and explanations supplied to us.

Saif Chartered Accountants
Regus, 126 (IAG UK &EUROPE LTD)
Malthouse Avenue
Pontprennau
Cardiff CF23 8RU

21 October, 2025



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name
IAG UK & EUROPE LTD

On accounts for the year ended

31 March 2025

Charity no
(if any)

1209873

Set out on pages

Pages given above

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 03 / 2025**.

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").

I report in respect of my examination of the Trust'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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]].

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting 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.

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

Signed:

Date:

09/01/2026

Name:

SAIF CHARTERED ACCOUNTANTS

Relevant professional qualification(s) or body

Association of Chartered Certified Accountants

(if any):

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Address:

Cardiff Gate Business Park,
Malthouse Ave, Pontprennau
Cardiff CF23 8RU

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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

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