



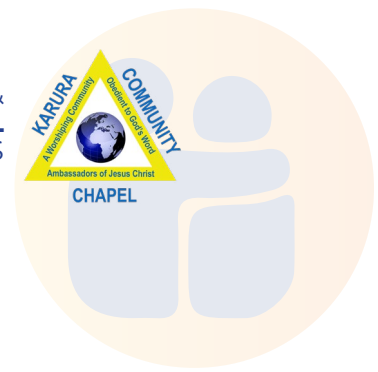
CHAPEL

Annual Report

2025

& Audited Financial Statements







**ANNUAL REPORT &
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STATEMENTS**



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OUR VISION

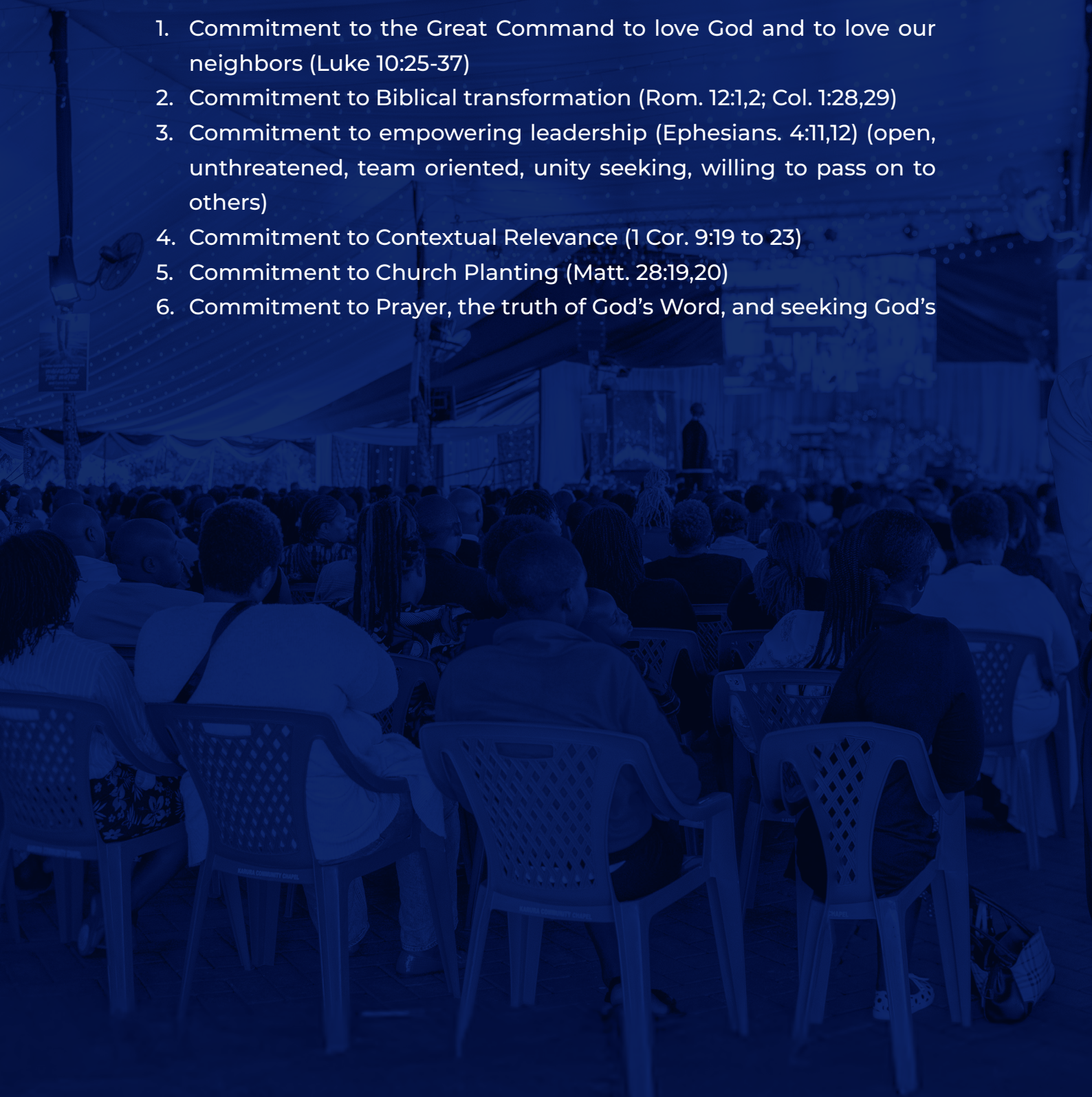
*Becoming Christlike disciples,
Engaging the world*

OUR MISSION

To be a worshipping community, helping one another to be obedient to God's Word and to be Ambassadors of Jesus Christ in a needy world



OUR CORE VALUES

1. Commitment to the Great Command to love God and to love our neighbors (Luke 10:25-37)
 2. Commitment to Biblical transformation (Rom. 12:1,2; Col. 1:28,29)
 3. Commitment to empowering leadership (Ephesians. 4:11,12) (open, unthreatened, team oriented, unity seeking, willing to pass on to others)
 4. Commitment to Contextual Relevance (1 Cor. 9:19 to 23)
 5. Commitment to Church Planting (Matt. 28:19,20)
 6. Commitment to Prayer, the truth of God's Word, and seeking God's
- 



2025

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Chairman's Report

I greet you all in the Name of our Saviour and Lord Jesus Christ. As I pause and reflect on God's grace, love and faithfulness to His Church here at Karura Community Chapel during the year 2025; and as we mark a major milestone celebrating 30 years since our Church was planted, my heart is full of gratitude and awe of our Great Master and Lord.

By God's grace, I assumed the leadership of the Elders' Court in January 2025 and it has been such an honor and privilege to serve the Lord and His people in this capacity during the year.

As various Ministry reports will present in details, we have seen God at work throughout the year, as we progressed in obedience to implement our Strategic Plan 2023-2027. The Strategic Plan, anchored in prayers and obedience to the Word of God, provides us with a framework to guide our planning, resource allocation and measurement of outcomes while consistently pointing us all to our vision of *Becoming Christ-like Disciples, Engaging the World*. 2025 marked our third year of the current Strategic Plan.

During the year, the Church successfully concluded the process of amending its Constitution. The revised Constitution was approved by Members in an Extra-Ordinary General Meeting held on 21st June 2025 and received the Registrar of Societies' approval effective 2nd September 2025. The amendments brought forth a blueprint that is both responsive to emerging changes in our operating environment and proactive in anticipating the future direction of the Church. Following its approval, the Elders' Court and the Pastoral Board have been spearheading amendments of relevant internal policies and guidelines such as the Church Planting Policy, the Membership Policy and others to align them with the amended Constitution. This is a continuous process aimed at ensuring that the Church remains a responsible and compliant corporate citizen in line with its commitment to Institutional Integrity.

Work at the Worship and Community Centre continued uninterrupted throughout the year. With your prayers, faithful giving and active engagement of the various workstreams spearheading specific aspects of the project, we managed to prepare the super-structure for roofing. By the grace of God, we project to complete the roofing phase during 2026. Special thanks to members of the Project Delivery Committee, Fundraising Committee and the Finance Committee as well as the tens of co-laborers who have tirelessly availed their time, skills, talents and resources, more often, behind the scenes, in support of the project. On behalf of the Church, I am incredibly thankful for these teams' dedication and hardwork during the year. We continue to encourage you with the words of Paul to the Colossians in Colossians 3:23-24 *"23 Whatever you do, work at it with all your heart, as working for the Lord, not for human masters, 24 since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving"*.

As we continued enhancing our enabling structures, ministry activities during 2025 remained vibrant, deliberate and curated to equip our congregation for service as Ambassadors of Jesus Christ in a needy world. We





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developed our activities through eight (8) key priorities across our Worship, Fellowship, Leadership Development, Discipleship, Equipping, Outreach, Worship and Community Centre as we improved the support systems that enabled growing effectiveness in ministry. I invite you all to interact with the detailed ministry reports of God at work through His Church and your obedience in service.

As we look back to the year that was, in gratitude to God for His faithfulness, we remain anchored in prayers and His Word, faithfully reporting on duty in His Vineyard.

Looking forward, we are guided by this year's theme – ENGAGE. We are being called to step-up in our service within the Church and the broader communities that we have been placed, reflecting the love of God as we partner in making Him known to the nations, and inviting many to His saving grace. As we remain submitted to the guidance of the Holy Spirit, the Elders Court, the Bishop, the Pastoral Board and Campuses oversight teams will continue to provide leadership and clarity as we ENGAGE.

As I conclude, I extend my sincere appreciation to our stakeholders – my co-laborers at the Elders' Court, the Bishop, the Senior Pastor, the Executive Pastor, Elders at our campuses, Lead Pastors and leadership teams at our campuses, the Pastoral Board as well as the church staff and ministries' co-laborers whose continuous dedication to serve the Lord in obedience has enabled ministry progress and success during the year.

Special thanks to our umbrella body, Bible Life Fellowship Kenya (BLFK) that has continued to equip our teams including our Assemblies and Campuses on important thematic areas such as church governance, church planting, leadership development, ministers and ministries' mentorship as well as oversight. We appreciate the partnership.

I also extend my appreciation to our various suppliers and service providers who continue to support the mission of the Church in various ways.

Several members of the Elders Court retired during the year after years of dedicated service to the Body of Christ. On behalf of the Church, we recognize and appreciate our immediate past Chairman, Elder Peter Mugendi, immediate past Treasurer, Elder Giovanna Mayende as well as Grace Wamwaki (Women's Representative) and Elder John Kinyanjui for their dedicated service and contribution to the Body of Christ. May the Lord bless each one of them and their respective families as they continue serving in other ministry opportunities.

On behalf of the Elders' Court, I pray for you all with the words of Hebrews 13: 20-21, *"²⁰ Now may the God of peace, who through the blood of the eternal covenant brought back from the dead our Lord Jesus, that great Shepherd of the sheep, ²¹ equip you with everything good for doing His will, and may He work in us what is pleasing to Him, through Jesus Christ, to whom be glory for ever and ever. Amen."*

Shalom.

Zachary Kanyatta
Chairman, Elders Court.

Senior Pastor's Report

To God's family at Karura Community Chapel,

It is with great joy that I present to you the 2025 Karura Community Chapel Annual Report, in celebration of God's faithfulness.

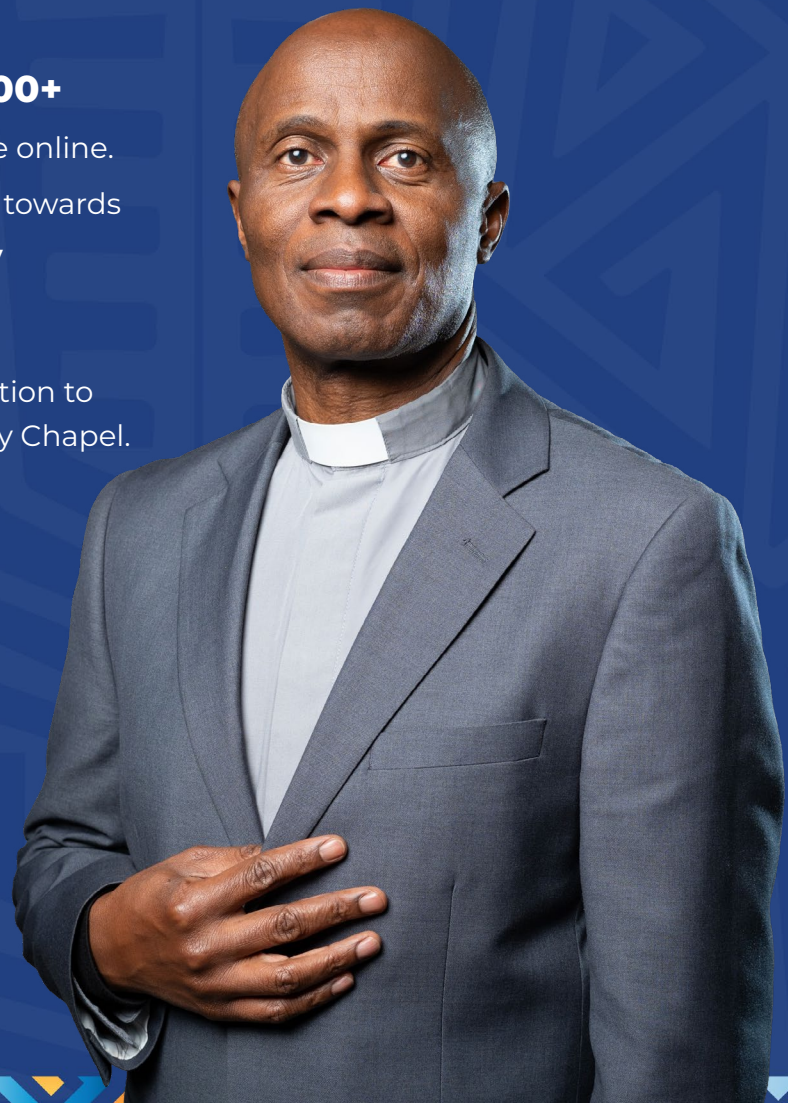
Among the key highlights of 2025 are:

- Members of the church reached out with the gospel and led many who did not know Jesus as Lord and savior into the saving knowledge of Christ..
- The new believers are being disciplined through various programs
- **5,700+ inmates reached** through prison services.
- **Major worship events**, like Easter Praise Wednesday, attracted **1,500+ participants**.
- **Community ministries reached 300 learners with disabilities**, 75 households during Deaf Awareness outreach, and **550+ individuals through Uzima health initiatives**.
- **Karura Voices reached 28,000+ people** physically and millions more online.
- **Ksh. 47.2 million was raised** towards the **Worship and Community Centre**.

I sincerely thank you, for your faithful dedication to advancing God's vision at Karura Community Chapel.

As we celebrate all that which God accomplished in 2025, I pray that we will forge forward with renewed energy, serve with joy, and reach more lives in the year 2026!

Yours Faithfully,
George Shiramba
Senior Pastor





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Elders' Court



Zachary Kanyatta
Chairperson



Anthony Njuguna
Church Secretary



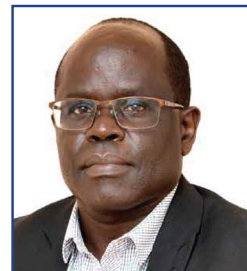
Brenda Mutethia
Church Treasurer



Antony Icharia
Elder



Victor Nkiiri Michubu
Elder



Rev. Epainito Chahale
Elder



Sam Mbalu
Elder



Wilson Muroki
Elder



Allan Kirunga
Elder



Jenniffer Githinji
Women representative



Joyce Anubi
Women representative



Rev. George Shiramba
Senior Pastor



Rev. Peterson Githinji
Executive Pastor

Pastoral Board



Rev. George Shiramba
Senior Pastor



Rev. Peterson Githinji
Executive Pastor



Wanjiru Kabera
HR Director



Angela Rono
E&T



Beckie Njihia
Youth



Benadet Wanjiru
Finance



Ednah Kimani
Church Family Life



Joseph Micho
Children Ministry



Judy Guandaru
Care



Rose Kimani
Administration



Martin Kibicho
Finance



Misheck Mwangi
Youth



Purity Njeru
CLGs



Wallace Njoroge
Communications



Winnie Ngugi
Worship and Services



Fred Maina
Missions and Outreach



Maggie Mumbua
Executive Assistant



Executive Summary

The year recorded significant ministry impact, strong spiritual engagement, and expanded community outreach, with notable achievements across multiple ministry areas. Prayer and spiritual formation thrived, with 21 days of prayer and fasting attracting **175 daily participants** against a target of 100, while large worship events such as **Easter Praise Wednesday drew over 1,500 people.**

Outreach and discipleship initiatives reached thousands, including **over 5,700 inmates attending prison services, 454 new believers discipled, and 530 decisions for Christ.** Community ministries also expanded impact, **reaching 300 learners with disabilities, 75 households** during Deaf Awareness outreach, and **more than 550 individuals through Uzima health initiatives.**

Leadership and capacity development efforts trained an average of **163 participants**, strengthening ministry leadership and service delivery, while children's and youth ministries maintained strong engagement, with **778 children attending Sunday School weekly and 327 youth participating in Youth Programs** on average.

Karura Voices achieved exceptional reach, **impacting over 28,000 people physically and millions more online.** Meanwhile, giving toward the **Worship and Community Centre raised KES 47.2 million** during the year. Although this represented strong support from the congregation, it remained below the annual target of KES 80 million.

Priority 1 - Worship: A community growing in our connection with God. (Centered on God; Holy in life; Righteous in action; Integrated in the Body (of Christ); Spirit-filled for service; and Totally Engaged as followers of Christ in all aspects of their lives

Objectives:

- God-centered worship services
- Sacrificial partnership / participation in Kingdom agenda in our calling together as a Body, and within the church family.
- Prioritizing prayer as a central theme for everything in the Church, powering our dependence on God for fruitfulness.
- Growing the Music and arts space to share the word of God (Through Karura Voices and the Children's band.).
- Growing in generosity as a kingdom priority: annual growth in tithes and offerings
- Testify/communicate what God is doing in and through us.
- God centered worship services through outreach ministry to homes, communities, educational institutions, spaces of business
- Creating partnerships with external organizations to enable the spread of the gospel to the nations.
- Worship music ministry to the nations through Karura Voices.
- Taking the prayer ministry out to the world.





2025

Key Observations

1. Prayer and fasting seasons performed very strongly, with 175 people joining daily during the 21 days of prayer and fasting, greatly surpassing the target of 100 people.
2. CLG participation averaged **40 CLGs against a target of 60 CLGs**, showing that discipleship expansion is still below desired levels; Only **4 new CLGs were formed**, indicating slow group multiplication.
3. Attendance has remained fairly stable (1,100 in 2024 and 984 in 2023), showing **slow growth and possible plateauing**.
4. Youth attendance averaged **327 youth against a target of 450**; However, the **Youth Worship Night attracted 372 young people**, exceeding the target of 300 and showing strong interest in worship and prayer events.
5. **778 children attended Sunday School weekly against a target of 950**, though attendance has been improving compared to previous years.
6. Special worship events such as the Easter Praise Wednesday attracted **over 1,500 people**, showing strong community interest.

Recommendations

1. Continue building a culture of prayer by encouraging more members to participate in weekly prayer meetings.
2. Strengthen visitor follow-up and discipleship pathways to improve Sunday attendance growth.
3. Develop systems to follow up people who attend special services and events (E.g Praise Wednesdays and Youth Worship Nights)

Highlights of Achievements in 2025

- To cultivate a culture of prayer, the **Services team** had an average of **31 people** participating in weekly departmental prayer meetings, which have led to spiritual growth and nourishment, care, openness, and transparency, with volunteers taking up leadership roles. Their annual target was to have 50 people participating in 2025.
- There was an **average of 40 CLGs** participating in the first **SEC** of the year in February (*A Study of ACTS*), with **4 new CLGs** being formed during that season. Falling shy of the annual goal for 2025 which was to involve 60 CLGs
- An **average of 175 people** joined together daily during the **21 days of prayer and fasting**, fostering unity in prayer. **20 volunteers** were engaged in serving during that period. Another

fasting season, dubbed **Journey to the Cross**, was held in **April 2025**, leading up to **Easter**. With the annual target being 100 people as an average for 2025 the church was able to greatly surpass their goal showing significant growth.

- About 9 ladies from the Women Ministry continued to meet online every Thursday in the morning, throughout the year to pray for the church and various needs. An average of **1,097 people** attended Sunday services in 2025. The annual target was to have 1,700 people attending the service by the end of 2025. The attendance was 1,100 in 2024 and 984 in 2023.
- An average of **160 people** attended Wednesday services throughout the year. Three *Praise Wednesdays* were held in 2025, with the first one featuring **Rehema Simfukwe**, held during the Easter weekend and attracted **more than 1,500 people**. A similar event held in September drew **900 attendees**. **The third event was held in December, closing out the year bringing the average of attendees to 2,000 people**. Their annual target was to reach 2000 people on average through the event.
- **Youth attendance** at Sunday services averaged **327 people** in 2025. Their annual goal was to have 450 people attend the services by the end of 2025. 2024 attendance averaged 283. 2023 had 284.
- A total of **28 children** are currently serving in the **Kisima Voices Worship Team** since January 2025. The initial goal for 2025 was to recruit 25 children per quarter adding up to 100 total recruits. It has been noted that children who participate weekly are growing in their knowledge of the Word.
- An average of 778 children attended Sunday School each week in 2025, against a target of 950. However, there was an increase from 653 children attending the services in 2024 and 586 in 2023.
- Outreach services in learning institutions reached over 6,000 students in 2025, achieving 50% of the target set for the year. Last year the same ministry reached more than 10,876 students in 18 schools, indicating a significant drop likely connected to the transitions in the department.
- The **Youth Worship Night** held in May attracted **372 young people** for an evening of sung worship and prayer, allowing for deeper spiritual uplifting and engagement. Their annual target was to reach 300 youth. In 2024, the event attracted 520 attendees.
- To grow the **Tumaini Ministry** volunteers in worship, the team held their **bi-annual prayer session** in June. A total of **75 parents and committee members** attended. This has helped enhance fellowship amongst the parents and also brought the team together following the loss of a parent and a student.



2025

Testimonies

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1. A congregant testified that 2024 was one of the most difficult years of her life. As a single mother of two, she sold her car to keep her children in school and clear debts, carrying all financial responsibilities alone while living paycheck to paycheck. Despite the financial strain, she experienced deep and unshakable peace, trusting that God was in control. In January 2025, while still burdened by rent, bills, and school expenses, she joined the church's prayer and fasting season, seeking clarity and strength. During this period, she applied in faith for an internal job opportunity. Although the interview process was challenging and she felt unqualified, she believes God carried her through. Despite concerns about her tenure at the company, she was offered the position—an answer to her specific prayers—within 60 days. She testifies that through this journey, God healed her from bitterness, gave her peace, vindicated her, and demonstrated His faithfulness. She encourages other struggling parents to trust that God sees them and is able to provide.
2. A congregant testified that God is intentionally taking His time with her, teaching her to depend on Him regardless of her circumstances. Through her journey, she is learning deeper trust and reliance on God. She encourages others to continue trusting in God and to maintain a consistent, personal relationship with Him.
3. A congregant testified to God's faithfulness throughout the year, especially while facing challenges related to her father's illness while also balancing ministry responsibilities. She shared that the season was not easy, but she witnessed God working everything together for good and providing strength and support through the difficult circumstances.
4. A congregant testified with gratitude to God for giving her the courage to step out in faith and apply to volunteer in church. She shared that God has been helping her recognize areas of spiritual growth and to prioritize seeking His kingdom first while walking in her calling by faith, even when the path is not fully clear. She also expressed her desire to deepen her relationship with God through prayer, reading His word, and meditation.
5. A congregant expressed gratitude for the deep closeness she has experienced with God during this season, noting that it has strengthened her spiritual life and even made her appreciate the season despite its challenges. She testified to God's faithfulness in answering her prayers, especially regarding school and work opportunities, and thanked God for answering many other prayers during this time.

6. A congregant gave thanks to God for the 21 days of prayer season, sharing that she was strengthened spiritually and in her faith. She prayed to remain steadfast in prayer and to continue growing in fellowship with God.
7. A congregant thanked God for giving her grace to participate in the prayer and fasting season. She testified that God restored her marriage, opened new opportunities, provided miracle finances, and granted her favor, expressing deep gratitude to God.
8. A congregant shared a testimony of God's faithfulness throughout 2025. After losing her job in October 2024, shortly after enrolling her child in a more expensive school, she chose to trust God fully as her provider despite having no assured income and largely carrying parenting responsibilities alone. Throughout the year, her child's school fees were consistently met, and she testifies that they "did not lack at all." Although her job search was long and challenging, she remained anchored in prayer, particularly commitments made during the Spiritual Emphasis Campaign ("The Bob Challenge"). In November, she secured employment that aligned with her prayers in terms of pay, work environment, and role. She describes the year as difficult but deeply peaceful, marked by spiritual growth, renewed faith, and a closer walk with God. She also fulfilled her pledge of Ksh 200,000 toward the "City on a Hill" project as a first fruit from her new job, expressing gratitude to God for His provision and faithfulness.
9. **A congregant** shared her testimony of experiencing God's love, grace, and spiritual transformation in 2025. She testified that her biggest spiritual blessing was her salvation and growing relationship with God. She first came to church seeking peace and joy and felt that God called her to Himself through Scripture, particularly through Genesis 18:10. She shared her journey of learning to relate to God personally, moving from trying to "earn" salvation through fasting and spiritual effort to understanding salvation as a gift of grace. During her spiritual journey, she attended Mizizi classes and prayer ministry training, which initially challenged and even frightened her, but later helped her understand God's love and how to pray and read the Bible personally. She testified that she has since grown in her relationship with God through prayer, Bible reading, and trusting that God speaks and works in her life through both spiritual and everyday experiences. She ultimately gave her life to Christ and continues to seek God first in all areas of her life, thanking God for His grace, love, and transformation in 2025.

Priority 2 - Fellowship - Growing Christian love (koinonia) within the church family, ensuring all feel included and engaged

Objectives.

- Help members find affiliation and affirmation; and enhance application of the word; and support and grow accountability.
- Achieve an understanding among the congregation on the mission, vision, values and strategy of the church.

Key Observations

1. The first-ever couples' retreat was successfully held with 30 couples participating; however, there is no clear evidence of follow-up programming throughout the year, raising concerns about how couples are continuously supported after the retreat.
2. **Salama Ministry** (divorce/separation care) showed a **decline from 38 participants in 2024 to 16 in 2025**, indicating possible engagement or visibility challenges.
3. The Men's Ministry showed strong fellowship growth, with an average of 54 men attending monthly meetings and over 200 attending a major fellowship event, reflecting increasing engagement and vibrancy.
4. The Hekima ministry was successfully re-launched and reached **over 100 men across two age cohorts**.

Recommendations

1. Develop **year-round couples discipleship and fellowship programs** beyond annual retreats.
2. Address the decline in Salama Ministry participation by improving visibility and outreach.
3. Youth Discipleship groups (YLGs) formation needs to be strengthened.



- **A total of 170 care needs** were attended to in 2025. These included home visits, hospital visits, burials, and emergency care needs. It has been noted that members are becoming more committed to church affairs and are engaging in caring for others.
- The **first-ever couples' retreat** was held in Quarter 1 of 2025 with a total of **30 couples** in attendance.
- An average of **43 singles** continued to meet for singles' hangouts in 2025. To foster connection among singles, a hangout held in May attracted **over 70 participants**.
- An average of **16 people** continued to meet through the **Johari Ministry** (a ministry to widows and widowers). It is notable to see new affinity groups coming up, ensuring that everyone is cared for.
- The **Salama Ministry** (ministry to those going through divorce/separation) had an **average attendance of 16 people** since January 2025. There is a significant decrease in the number compared to 2024 where the average was 38 persons. In 2023, 13 people were ministered to through the ministry.
- The **Men's Ministry** has seen a remarkable resurgence, engaging an average of **54 men** in monthly fellowship meetings. A major highlight was the **June fellowship**, which drew **over 200 men** for an impactful evening of *Nyama Choma* and conversations focused on financial wellbeing. It is commendable to witness the growing vibrancy of the ministry.
- The **Women's Ministry** held regular monthly fellowships, consistently bringing together **40 ladies**. In addition to these gatherings, the ministry hosted a **retreat at Limuru Golf Club**, attended by **30 women**, and organized a **special Mother's Day event** in May, which drew **over 40 participants**.
- A total of **186 visitors** have been integrated into the **KaruraCC family** since January.
- An average of 77 young adults attended the YAs hangouts in 2025, surpassing the annual target of 50, while 20 teens attended their Teens hangout. These gatherings have fostered a



deeper sense of belonging among the youth and created open spaces for spiritual conversations and community bonding.

- The **Vuka Picnic**, held in May, attracted **45 children**. It was a social event designed to help them bond, enjoy fellowship, and engage in meaningful conversations outside the classroom setting.
- **2 new Youth Life Groups (YLGs)** were established within the **Youth Church**, against an annual target of 5. New groups namely the ushers, worship team who meet and study the bible have emerged.
- A total of **17 care visits** were extended to Tumaini beneficiaries, mentors and committee members by **Karura Centre** throughout the year.
- The Children Ministry facilitated home care visits, through which 162 people were cared for against a target of 60 participants. This is to ensure that no one walks alone and that everyone feels cared for as part of the body of Christ.
- More than **74 volunteers** were visited or supported (By Communications, Services and Karura Centre teams) This encouraged bonding, teamwork, and a sense of belonging among the volunteers.
- The Hekima Ministry was re-launched in **January 2025** to engage adult men through relevant faith-based programming, targeting two cohorts: **over 100 men aged 45–60 (Hekima Men)** and **60+ years (Hekima Wazees)**. During the year, the ministry conducted **five breakfast meetings, multiple nyama choma fellowship gatherings**, and tested different engagement models, with a hybrid open-forum approach proving most effective. Through these activities, more than **70 care needs** were addressed, including pastoral visits, hospital and bereavement care, counseling, and family support. The ministry also facilitated intergenerational sessions between the two cohorts and mobilized men to participate in church service through teaching, training, and coaching ministries. Key outcomes showed strong interest in spiritual fellowship, mentorship, purposeful service, and consistent, well-structured programming.



Testimonies

1. A congregant and her family expressed sincere gratitude to the Karura community chapel pastoral team, congregation through the En-gedi CLG group, and Care ministry for standing with them through prayers, encouragement, and financial support during the loss and burial of their father. They prayed that God would bless the church community abundantly for their support.
2. A congregant and her family expressed heartfelt gratitude to the church for the support, kindness, and compassion shown to them during a difficult season. They thanked the church for their presence, prayers, kind words, well wishes, generosity, and deeds of kindness, which helped them navigate the challenging time. They prayed that the Lord would bless the church.
3. A congregant and her family expressed deep gratitude to the church family for their love, care, and support during the mourning and burial of their dear father. They thanked the church for the prayers, gifts, fellowship, presence, and comforting words during their time of grief.





Priority 3 - Leadership Development - Growing and nurturing leaders in the community

Objectives

1. Equip men and women to serve the congregation and beyond (becoming Christlike)
2. Sending out leaders (engaging the world).

Key Observations

1. **163 people on average** were trained through leadership sessions on **The Future of Work** and **Conversations on Legacy**.
2. **25 Children's Ministry volunteers** were trained on how to support and handle children with autism, improving preparedness for specialized care ministry.

Recommendations

1. Build on mentorship and business networking platforms.
2. Institutionalize succession planning through structured mentorship, coaching, and documentation of ministry best practices.
3. Strengthen youth and next-generation leadership through increased responsibilities and discipleship programs.

Achieved in 2025

- **80 Services volunteers** were trained through departmental training for all sub-ministries in the first half of the year. The volunteers were drawn from the Ushering team, worship team, service leaders, prayer ministry team, and technical team. This led to increased confidence in the volunteers serving, leading to commitment and increased frequency and scope of service. In 2024, 110 volunteers were trained while in 2023, 68 were trained.
- **13 Tumaini mentors and committee members** were trained in the year to better equip them for ministry. They continue to bring more feedback from the mentees as a result.
- The Children Ministry volunteers were trained on how to support and handle children with autism, to ensure they are adequately prepared to respond appropriately whenever the need arises. Three training sessions took place with 25 volunteers being trained.
- The Outreach Team engaged and trained 10 leaders from Karura Community Chapel in high school missions during the year, against an annual target of 30 leaders. The initiative aimed to increase the number of congregants participating in outreach activities.
- An **average of 163 people** were trained for both church and marketplace service through two sessions held in March (*The Future of Work*) and June (*Conversations on Legacy*). These sessions provided valuable insights, fostered networking and community-building, with at least one participant securing a business opportunity as a result.
- In line with the **2025 theme of Leadership Development**, the **Communications Team** engaged **6 leaders** to shadow the current 6, ensuring leadership continuity.
- The **Youth Church** brought onboarded **3 new members** to the **Youth Board** and launched **two new docket**s—Prayer and Hospitality (focused on Persons With Disability or needing special care). A **2-day prayer and leadership retreat** was held at Kabuku Mission Community to prepare the board for the new year. The **Youth Board team** continued holding **Sunday morning meetings and leaders' prayers**, encouraging commitment to prayer and devotion to God.
- The **2025 Internship Alumni Reunion** brought together **42 alumni** from **14 different cohorts**. The event launched a digital platform, created regional chapters, and initiated a mentorship program, marking the first steps toward long-term alumni engagement and highlighting the program's lasting impact.
- The **CLG Leaders Hangout and Training** brought together **30 leaders**, who shared and learned from each other's challenges and wins in leading small groups.



- A **successful team-building session** was held for all staff, fostering stronger collaboration, team spirit, and time to unwind. Additionally, the **HR team** facilitated **7 members** to attend external training across various professional areas, and **three staff members** received scholarship support for academic and professional growth.
- **3 Men's Ministry leaders** completed a **5-week leadership training** led by Steve Sonderman, Founder of No Regrets Men's Ministry. The training focused on building strong, sustainable men's ministries in churches, with practical strategies tailored to the Kenyan context.
- 9 interns (7 full-time and 2 volunteers) were recruited and deployed through the KaruraCC Internship Program. They participated in leadership and discipleship classes, covering systematic theology, self-management, and purpose. The sessions included mentorship and monthly progress reviews.
- **13 leaders** took up roles within the **Equipping and Training Ministry**, through intentional coaching and mentorship. They have shown strong ownership, especially in driving the growth and impact of the Marketplace Ministry.
- Within the **Services Team**, **more than 25 volunteers** took up leadership roles. This was achieved through half-year leader role rotation initiatives, supported by a series of leadership meetings across the Services sub-ministries. The initiative fostered ownership and commitment within the ministry.
- Since January, the **CLG Ministry has continued** to engage **an average of 20 CLG leaders** through regular support and training. In June, the leaders were trained on how to effectively run CLGs, support one another, and receive constructive feedback. A similar leaders' envisioning session was held earlier in January in **Nyeri**. These sessions provided valuable encouragement and practical support for CLG leaders in their various contexts.

Testimonies

1. *An anonymous volunteer gave thanks to God for the success of the "Future of Work" event and expressed appreciation to the dream team for their prayers and hard work. She shared excitement about the event's impact and anticipation of seeing where God will lead in the future.*

Priority 4 - Discipleship - Growing disciples who make disciples

Objectives.

- Grow discipleship programs within the Church.
- Foster personal worship of God by encouraging every member throughout the year to develop a daily ritual of connecting with God through prayer, devotion etc.
- Build capacity to expand discipleship programs in the Church by training more facilitators.
- Grow family focused discipleship by offering a library of materials that can be used at family level.
- Through services, teach children, youth, adults the word of God.
- Grow Bible study groups & link congregants to bible study opportunities (e.g BSF).
- All ministry leaders to enable continuous growth of their engaged volunteers through mentorship and training processes.
- Starting with a core of 8 leaders, each walking with at least 3 people through a year, roll out a Multiplicational discipleship program that would multiply at least x2 every year (384 multipliers by Dec. 2027)
- Extend discipleship programs outside the Church making them accessible to members from other Churches nationally and also for those outside the country.
- Using a coaching / multiplication model, train facilitators expanding the reach of discipleship programs in homes, neighborhoods, institutions etc.

Key Observations.

1. **Plug-In Discipleship Program** performed well with **89 graduates**, showing increasing interest compared to **79 participants in 2024**.
2. 53 men graduated from the Man Enough Program, reflecting strong demand for life-focused discipleship that restores identity and builds brotherhood.
3. Discipleship in prisons remained strong with 454 new believers disciplined (exceeding the 200 target), 5,718 inmates attending services, 530 decisions for Christ through Chapati Forums, and 300 inmates serving in leadership roles.





Recommendations

1. Develop and distribute more family discipleship materials through the CLGs.
2. Maintain strong prison discipleship programs.

Achieved in 2025

- An average of **34 volunteers** consistently attended the **weekly devotional and prayer meetings** organized by the **Services Department**. This has led to spiritual growth and nourishment, care, openness and transparency, and volunteers taking up leadership roles.
- **53 men** completed and graduated from the **Man Enough program**, an 8-week journey designed to redefine masculinity, restore identity, and build authentic brotherhood. This marked a significant comeback for the program after years of inactivity, signaling renewed interest and commitment to men's personal and spiritual growth.
- **30 participants (15 couples)** were enrolled and graduated from the **PMCC program**. Their target was to disciple **50 individuals** by the end of the year.
- **89 people** went through and graduated from **the Plug-In Discipleship Program** in 2025. In 2024, the program had 79 participants.
- The **New Believers class** recorded **more than 30 participants** in the adult church who went through discipleship in the first half of the year, while the **Youth Church** had **4 new believers** go through the same class.
- In 2025 the CFL organized special Sunday afternoon baptism services during which 58 children, youth and adults were baptized. Family members had been invited, and the services were conducted with the honor and significance it deserved, making it a meaningful and memorable moment in the life of the church.
- The **Vuka (ROPES) program** engaged an average of **34 participants**, surpassing its **annual target of 25**. This indicates growing demand, with some participants coming from outside **Karura Community Chapel**. After VUKA, some youth decide to be fellowshiping at KCC with their parents fellowshiping elsewhere.
- An average of **29 parents** consistently attended the **monthly Vuka (ROPES) parents' meetings**, which featured special sessions to equip them in their parenting journey. Many parents acknowledged that challenges in relating with their children stemmed from their own personal issues and have since been encouraged to join **CLGs** for continued growth and support.

- Since January, the Emerge (post-high school) program has disciplined an average of 19 young people, many transitioning from the Tumaini program. In addition, Teens Connect engaged 15 teens in weekly discipleship sessions in April against an annual target of 40. Notably, four (4) young people committed their lives to Christ in the first quarter of 2025.
- **53 participants** graduated from the **Ombi program**, a 10-week initiative focused on prayer. In 2024, 77 persons went through the program, and 38 in 2023.
- The church ran a **mental health campaign** on addiction and recovery with over **100 Physical attendees**(Over the two weeks), 1.2k views on youtube.
- A **total of 80 parents** attended **dedication classes** organized by the **Children's Ministry** between January and December. The ministry had a **target of 250 parents** trained by the end of 2025. In 2024, 145 parents were trained. In 2023, 225 parents were trained.
- 15 Kisima Champions were taken through holy communion training after which they can now partake from an informed point.
- **An average of 5,718 inmates** continued attending services facilitated by **KaruraCC** within prisons in the year. In 2024, 7,282 inmates were attending the services. In 2023, 7,754 inmates were disciplined. **Chapati Forums in different prisons led to over 530 decisions for Christ in 2025.**
- An **average of 300 inmates** continued serving others in roles such as **House Pastors, Fellowship Representatives, and Caregivers**, exceeding their 2025 **annual target of 200.**
- An **average of 337 inmates and officers** attended **discipleship programs within prisons** in the first half of the year.
- An average of 454 new believers were disciplined in prisons in 2025, more than double the target of 200 for the year. 190 new believers were disciplined in 2024, while 247 were disciplined in 2023.
- An **average of 604 players** were disciplined in 2025 through the **KYSA initiative** through **teachings and prayer**. In 2024, 727 were disciplined.
- An **average of 53 student leaders** were **disciplined in partner schools** through small group and Bible study meetings organized by the **Outreach Team**. The goal was to disciple **300 student leaders** by the end of 2025, raising leaders who take up leadership roles in schools and shine through character and values. Attainment of the goal could have been hindered by the transitions in the ministry.



Testimonies.

1. **Congregants from the youth church** testified after the Spiritual Emphasis Campaign. One shared that her desire to read the Word of God and rely on the Holy Spirit has grown stronger. Another testified that she was challenged to spread the gospel, especially to those who are not yet born again. The third shared that she learned that true joy comes from knowing that obeying God is more important than pursuing worldly interests. The fourth testified that the series encouraged her to prioritize studying God's Word and prayer.
2. A 2025 intern testified that the internship program was an answered prayer, as she desired training in sermon preparation and delivery through the Holy Spirit with sound doctrine. She thanked the equipping and training department for the preaching classes and shared that she can now confidently prepare contextually relevant sermons. She also testified that through the training and reading materials, she gained skills in book writing and is currently revising one book while writing another. The program also deepened her understanding of ministry through workshops and systematic theology classes, strengthening her commitment to sound doctrine, character, leadership development, teamwork, and accountability in ministry.

Priority 5 - Equipping - Enabling effective and efficient engagement of congregants in the service of God according to their skills, gifting, and passion

Objective:

Cultivate a culture of service (becoming Christ-like)

Key Observations

1. **73 individuals** supported Uzima Health Initiatives, including blood donation drives, where **477 people received medical and health support.**
2. During **Deaf Awareness Month**, the church reached **75 households**, with **2 people committing their lives to Christ.**

Recommendations

1. Strengthen Volunteer Management and Tracking Systems.
2. Develop volunteer professional networks within the church (Church at the Gates)

Achieved in 2025

- An average of 91 church members were engaged in mentorship, sponsorship, and program planning under the Karura Centre NGO. Additionally, an average of 116 individuals supported the NGO's programs financially and through in-kind donations.
- **11 IT experts** served on **advisory committees** to support church IT needs. This has increased efficiency in handling software-related issues, though there is still room for growth.

- **An average of 87 people** from **KaruraCC** continued to volunteer in the **Prisons Ministry**.
- An **average of 73 individuals** continued supporting **Uzima Health Initiatives**, such as **blood donation drives**. **477 people** received support through the program.
- Twelve (12) people were trained to serve persons with disabilities through the Inclusivity Ministry, strengthening belonging among families, increasing volunteer and professional support, and enhancing congregational awareness. During Deaf Awareness Month, the church reached 75 households, with two (2) people committing their lives to Christ.
- The **HR team** engaged **5 HR professionals**, who held their **first meeting**, setting the pace for stronger **HR oversight**.
- In May, the **Church Family Life Ministry** conducted a **month-long singles' training**, equipping **over 70 individuals** and reflecting a growing commitment to personal and spiritual development.
- The **Communications Team** engaged its members with fresh insights and best practices in digital ministry through participation in the **NAYNET Conference**, where several team members attended and served.
- The **Children's Ministry Team** attended **Teacher's Training** at KASSCON and Citam Valley Road, where **25 co-workers** were trained and empowered with better teaching skills.
- **More than 140 volunteers** were recruited and engaged in the **weekly and seasonal KYSA Ministry fixtures**.
- The **MEAL Team** engaged **15 external volunteers** to support the current team of 6 from KaruraCC. This boosted the team's capacity and brought fresh perspectives from outside the church.
- A total of **353 volunteers** attended the **Volunteer Appreciation Dinner/Lunch** hosted by the HR department in February 2025.
- **In summary, more than 500 volunteers** actively engaged across various ministries.



Priority 6 - Outreach: Enabling the church and its believers to engage the world for Christ

Objectives:

- Equip the church with knowledge on the practice of sharing the Gospel of Christ in appropriate and contextual ways (e.g. BLESS, “Discover your mission now” etc.).
- Increase the number of people engaged in Outreach.
- Increase Outreach programs (in partnership with Karura Community Centre).
- Church at the Gates: [new section, focused on attendees engagement as servants of Christ where they serve as His ambassadors: Professions, Businesses, Institutions, etc.].
- Church planting.

Key Observations

1. **300 learners** living with disabilities were reached through school outreach, marking significant growth from 165 students in 2024.
2. **210 new members** were connected to CLGs, showing strong linkage between outreach and discipleship.
3. **455 children** attended VBS. Attendance was slightly lower than previous years but still maintained strong engagement.
4. Karura Voices ministry had a very high outreach impact, reaching approximately **28,050 people physically** and **over 3 million people online**, demonstrating strong arts and media evangelism impact.

Recommendations

1. Strengthen discipleship follow-up after outreach by ensuring all people reached are connected to CLGs or other discipleship programs.
2. Expand media and arts evangelism by continuing to invest in digital and music ministry outreach.



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3. Schedule VBS to accommodate children in the international systems of education.
4. Consider adjusting baptism classes to accommodate children/teens in boarding schools.

Achieved in 2025

- **An average of 300 students** were reached in **five schools** through **Services' outreach to individuals living with disabilities** drawn from **Muchatha and Kasarani Primary Schools**. This has encouraged the raising of leaders (teachers), spiritual growth, and school leadership being receptive to the gospel. In 2024, 165 students were reached.
- **An average of 2,083 people** were reached through **outreach efforts by Faith Missional Communities (FMCs)**, including not only FMC members but also support groups—such as those addressing alcoholism—and small business groups within the FMCs.
- On average, **11 leaders** from local communities were **trained in grief, loss, and addiction-related ministries**. The training aimed to equip them to serve as chaplains, particularly within hospital ministries, offering compassionate care and support to those in need. An **average of 16 pastors/ministry workers** were trained in **pastoral counselling**.
- An **average of 207 FMC members** from **Mucatha and Kenol FMCs** participated in discipleship programs such as **Mizizi and Ombi**.
- **Through the outreach ministry, an average of 9 vulnerable individuals** were **rescued and provided with temporary safe shelter**. The goal is to scale this effort by establishing and managing a **Safe House/Halfway Home Rescue Mission**.
- An **average of 240 families** continued to receive **food relief** through the **Dorcas Ministry**. In 2024, 165 families were supported and 278 in 2023.
- A total of **45 families** were supported in crisis through **emergency relief interventions**, aimed at aiding individuals and families during crises. In 2024, 40 families were supported while in 2023, 70 families were supported.
- On average, **25 families** were supported monthly through **community visitations**. The **target was** to support **200 families monthly** by the end of 2025. 50 families in 2024, while 124 families were supported in 2023.
- A total of **210 new members** were **connected to CLGs** since January. In 2024 178 people were connected to CLG . In 2023, 229 people were connected to CLGs.
- The **Children's PPI program** reached an average of 9 **schools**, engaging an average of **2,547 children**. In 2024, 3,833 children were reached weekly. In 2023, 2,933 children.

- An **average of 3 Bible Clubs** were held monthly, reaching an **average of 86 children** within estates. 66 children in 2024, 60 in 2023.
- A **Vacation Bible School (VBS)**, held in April, attracted **more than 455 children** for a week of fun and discipleship. The highlight for this was the 65 teens who volunteered and served well. Their passion and commitment to serve and grow as emerging leaders was evident. In 2024, average attendance was 498. In 2023, 519 children reached.
- **75 students** were supported through the Tumaini Scholarship and Mentorship Program. The program ran successfully with 2025 school fees being fully paid for the 75 students in the program. 6 new mentors were taken through a mentors training and engaged during the August mentorship forum.
- **Karura Voices outreach mission** at the **M-Pesa-at-18** event ministered to an estimated **15,000 people**. At **Lenana School**, they reached **300 students**, with **50 giving their lives to Christ**—a powerful testament to Spirit-led worship. They also ministered live on **Family TV**, with **200 people attending in person** and a broadcast reach of **over 3 million viewers**, spreading God’s presence far beyond the venue. **Through the street Pop-P outreach, the Karura Voices reached 10,000 individuals physically. Additionally, the Music ministry through Karura Voices has continued to reach millions, online. The Made for More event, hosted by Karura Voices, impacted over 3,000 young people.**



Priority 7: Worship and Community Centre - Developing Disciple-Making Facilities (Ex. 36:1-5)

Objective: Worship and community centre completed and operational.

Key Observations

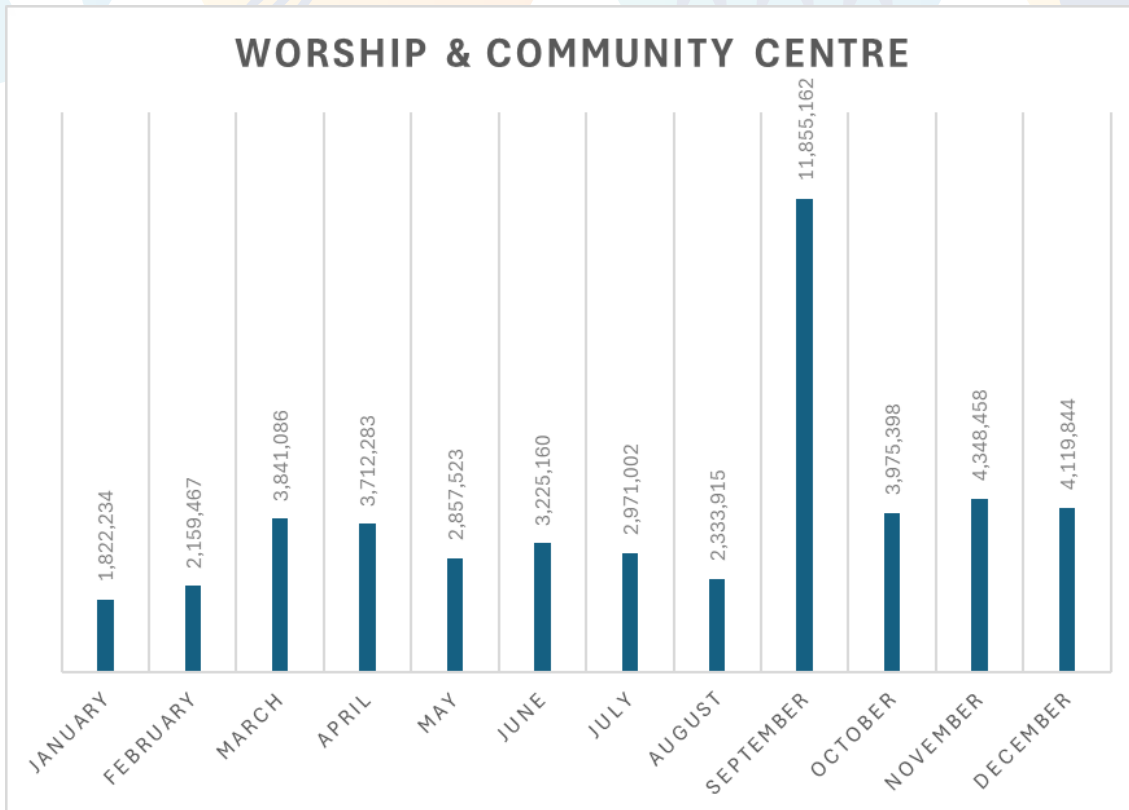
1. **Kisima Hall was renovated and is now actively used for children's worship and activities, while also being marketed for rental income to support sustainability.**
2. KES 47.2 million was raised in 2025 against a target of KES 80 million, representing a 41% shortfall and an 8% decline from the KES 50.7 million raised in 2024.
3. KES 28.6 million pledged and only KES 12.1 million redeemed, indicating a significant gap between pledge commitments and actual collections.
4. **Run with Mugendi Campaign** raised **KES 1.45 million** against a target of **KES 4.2 million**.

Recommendations

1. Accelerate commercialization of church facilities like Kisima Champion Centre rental spaces and explore additional social enterprise opportunities to enhance sustainability.



Achieved in 2025:



- The September spike in the giving was due to the annual fundraiser.
- The target for the year (2025) is to raise 80 million towards the building of the worship and Community Centre.
- The total amount raised in 2025 was KES 47,221,533.32, representing an 8% decrease from 50.7m raised in 2024.
- The Fundraising Committee fell short of its overall target by 59%. The Project Delivery Committee (PDC) had projected a funding requirement of KES 60 million for the year.
- The pledge target for 2025 was set at KES 50 million. The pledges given totalled KES 28.6 million, with KES 12.1 million being the redeemed amount.
- To promote the ongoing fundraising activities a total of 23 CLGs were visited in 2025.
- The 5th edition of Tee to Build Golf Tournament was a successful event, attracting 270 golfers, 18 sponsors, and over 350 attendees. The tournament generated gross revenue of KES 1,994,390, resulting in net proceeds of KES 1,422,290 to support the intended projects and initiatives. The strong participation from golfers, sponsors, and supporters contributed significantly to the event's success.
- The 6th edition of the Tee to Build Tournament was held in the fourth quarter in commemoration of Frank Ileri, co-founder and former Chairman of the Tee to Build Committee. The

tournament brought together 204 players, supported by 13 corporate sponsors and 6 individual sponsors. A total of KES 1.5 million was raised against a target of KES 3 million.

- The Run with Mugendi Campaign raised KES 1.45 million against a target of KES 4.2 million.
- The Youth Ministry had a Carwash initiative that saw 40 Youth engage in washing cars that raised KES. 114,000/- Nett. Ksh.89,000/-
- Karura Chapel Run that took place on the 2nd of August in two rivers saw 1,064 Runners participate. The event raised KES 1,075,444/- with Kisima Champion raising 250,000/- from their fundraiser.
- The Project Delivery Committee renovated the Kisima hall and has been in use by the children for their praise and worship as well as other activities. The Kisima Champion Centre space is now being marketed for rental to generate additional revenue streams.



Enabling Structures

Priority 8 - Enabling Structures: Building the support systems that will enable growing effectiveness in ministry (Acts 6:2-4)

Objectives:

- Administration – Increase church revenue while mobilizing the church to celebrate 30 years of God’s work.
- Finance and Resource Mobilization – Promote financial sustainability through increased revenue, generosity, and partnerships.
- Communications – Develop an effective communication system where testimonies are shared, church activities are promoted, and timely event announcements are made.
- Human Resource Management – Implement HR management strategies where capacity, diversity, performance, development, retention, and safety are enhanced.
- MEAL – Develop work plans, reporting tools, and research systems where data-driven decision making and learning are promoted.
- ICT – Enhance digital systems, infrastructures, and productivity where communication and efficiency are promoted.
- Research & Development – Provide platforms where feedback, benchmarking, and effective mission delivery are promoted.

Key Observations

1. Completion of the sewer line connection to Karuri Water and Sewerage Company will reduce operational costs, improve sanitation and environmental hygiene, and enhance waste and odour management.
2. While reporting and communication improved, **formal research and data-driven decision systems are still developing.**

Recommendations

1. Strengthen MEAL and decision-support systems by increasing the use of data for planning, monitoring, and performance tracking.
2. Explore additional revenue-generating uses of church facilities.

Achieved in 2025

- **The YouTube channel surpassed 10,000 subscribers** thanks to consistent livestreams and new digital discipleship content like weekly CLG discussion guides—boosting engagement and visibility.
- **Livestream experiences** for both youth and adult services improved with the addition of a communication system, two laptops, and a teleprompter—enhancing reliability and viewer experience. **The pre-recorded** online services for Children continued to air on Youtube, concurrently with the rest of the services, throughout the year.
- The **church website was fully revamped** by volunteers, significantly improving accessibility and digital presence.
- **Weekly training sessions** for the communications team strengthened capacity and operational excellence. **Strategic partnerships** with Serena Hotels' marketing team and Arsenal TV podcasters exposed the team to global best practices, enhancing quality and strategy.
- The **WhatsApp broadcast list** grew to over 800 recipients weekly, enabling consistent and widespread dissemination of updates.
- Ongoing **weekly communications support** was provided to all departments demonstrating agility in a fast-changing digital environment.
- **Sewer Line Connection to Karuri Water and Sewerage Company main line was completed.** This will result in significant cost savings and improved sanitation by eliminating the need for frequent waste removal and addressing on-site odour issues.

- **Security Guard Overhaul** was done, with a complete transition brought in for a more **vigilant, professional, and reliable team**, strengthening on-site security.
- The Finance Team ensured effective stewardship of financial resources, aligned the revised constitution with current tax laws, and initiated the migration of NSSF Tier II contributions to Britam for enhanced safety, transparency, and staff investment returns.

Testimony

A communications volunteer attended a Content Creation Workshop led by Robbie Lyle, founder of AFTV. She testified that she was inspired to focus on creating authentic and meaningful content rather than chasing numbers, using available tools to tell good stories. She learned the importance of consistency, teamwork, community engagement, and staying focused on serving the audience God has entrusted to her. She left feeling encouraged and better equipped to serve in the Communications Ministry.





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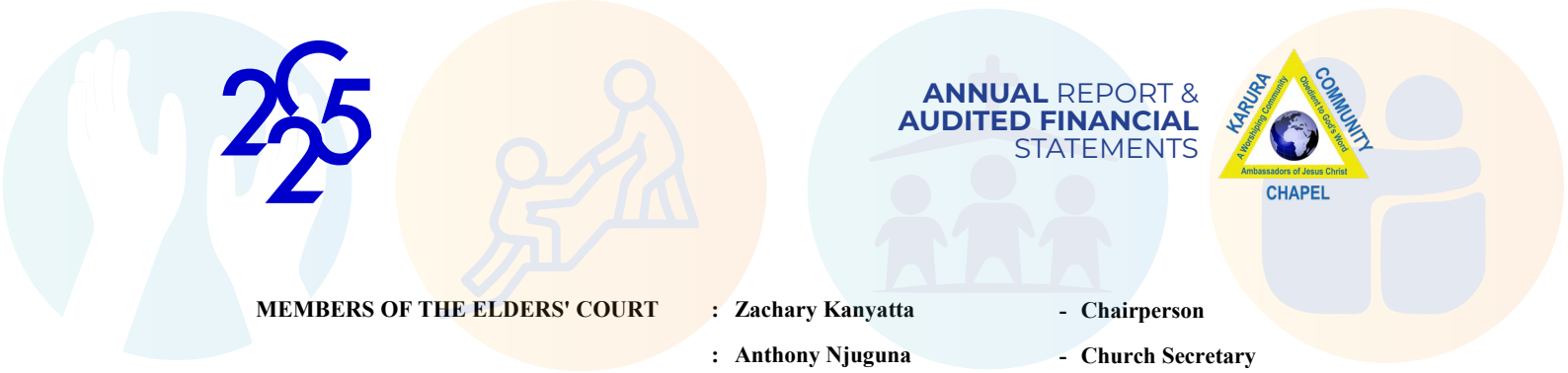


AUDITED FINANCIAL STATEMENTS

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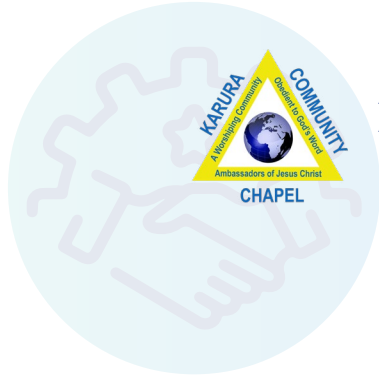
- MEMBERS OF THE ELDERS' COURT**
- : Zachary Kanyatta - Chairperson
 - : Anthony Njuguna - Church Secretary
 - : Brenda Mutethia - Church Treasurer
 - : Antony Icharia - Elder
 - : Rev . Epainito Chahale - Elder
 - : Sam Mbalu - Elder
 - : Wilson Muroki - Elder
 - : Victor Nkiiri Michubu - Elder
 - : Allan Kirunga - Elder
 - : Jenniffer Githinji - Women representative
 - : Joyce Anubi - Women representative
 - : Rev. George Shiramba - Senior Pastor
 - : Rev. Peterson Githinji - Executive Pastor

- TRUSTEES**
- : Dennis Tongoi
 - : Godfrey Kioi
 - : John Mbugua
 - : Nancy Nganga

REGISTERED ADDRESS

- : Karura Community Chapel
Closeburn Estate, Limuru Road
P. O. Box 663 - 00621
NAIROBI

- BANKERS**
- : KCB Bank Kenya Limited
Village Market Branch
NAIROBI
 - : SBM Kenya Limited
Village Market Branch
NAIROBI
 - : Guaranty Trust Bank
Sky Park Branch Westlands
NAIROBI



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Report of the Elders' Court

The Elders' Court has pleasure in presenting its report together with the audited financial statements for the year ended 31st December 2025.

PRINCIPAL ACTIVITY

Karura Community Chapel's principal activity is to promote Christian discipleship among its members and beyond by seeking to connect with God, grow in faith and serve the community with love and compassion.

STATEMENT OF DISCLOSURE TO THE CHAPEL AUDITORS

With respect to each Elder at the time this report is approved:

- There is, so far as the person is aware, no relevant audit information of which the Chapel's auditor is unaware.
- The person has taken all the steps that ought to be taken as an Elder so as to be aware of any relevant audit information and to establish that the Chapel's auditor is aware of that information.

RESULTS

The results for the year are set out on page 6.

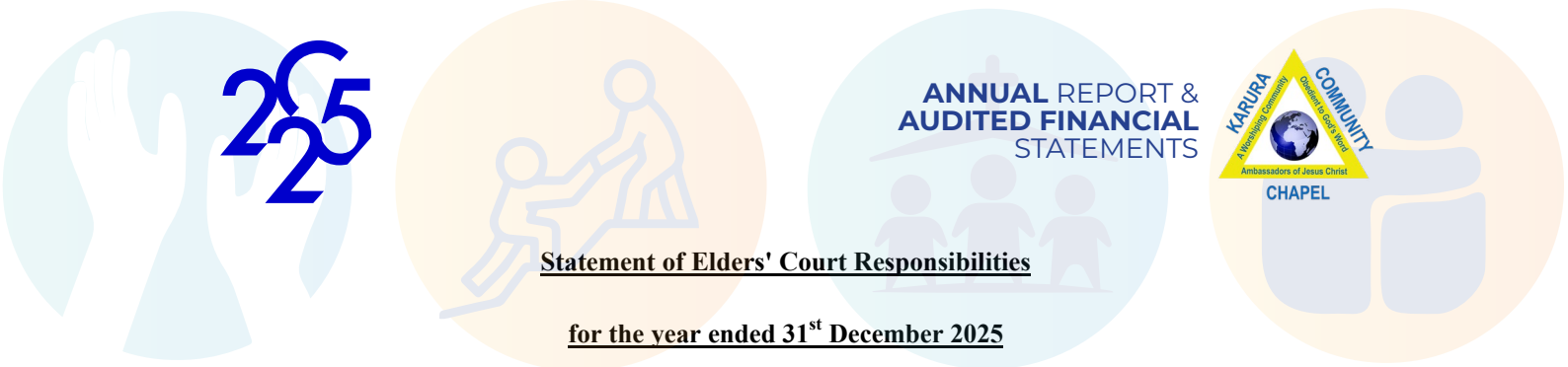
ELDERS' COURT MEMBERS

The names of the members who served during the year are set out on page 1.

INDEPENDENT AUDITORS

The auditors KKCO East Africa LLP, Certified Public Accountants, have expressed their willingness to continue in office.

By Order of the Elders' Court



Statement of Elders' Court Responsibilities

for the year ended 31st December 2025

The Elders' Court is required to prepare financial statements for each financial year that give a true and fair view of the financial position of the Chapel as at the end of the financial year and of its surplus or deficit for that year. The Elders' Court also ensures that the Chapel keeps proper accounting records that: (a) show and explain the transactions of the Chapel (b) disclose, with reasonable accuracy, the financial position of the Chapel.

The Elders' Court accepts responsibility for the preparation and presentation of these financial statements in accordance with the International Financial Reporting Standards. The Elders' Court also accepts responsibility for:

- i) Designing, implementing and maintaining such internal control as they determine necessary to enable the presentation of financial statements that are free from material misstatements, whether due to fraud or error:
- ii) Selecting suitable accounting policies and applying them consistently; and
- iii) Making accounting estimates and judgements that are reasonable in the circumstances.

The Elders' Court is confident that the Chapel will be able to meet its obligations and accordingly considers that the going concern assumption is appropriate.

The Elders' Court members acknowledge that the independent audit of the financial statements does not relieve them of their responsibilities.

Approved by the Elders' Court on **March 18, 2026** and signed on its behalf by:

Chairman

Treasurer

Senior Pastor



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KKCO

KKCO East Africa LLP
Certified Public Accountants

2025

Report of the Independent Auditors

to the members of Karura Community Chapel

on the financial statements for the year ended 31st December 2025

Opinion

We have audited the financial statements of **Karura Community Chapel** as set out on pages 6 to 17, which comprise the statement of financial position as at December 31, 2025, and the statement of comprehensive income, statement of changes in funds and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory notes.

In our opinion, the financial statements present fairly, in all material respects, the financial position of Karura Community Chapel as at December 31, 2025, and its financial performance and cash flows for the year then ended in accordance with International Financial Reporting Standards.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the financial statements section of our report. We are independent of the organisation in accordance with the International Ethics Standards Board for Accountants Code of Ethics for Professional Accountants (Parts A and B) (IESBA Code) and other independence requirements applicable to performing audits of financial statements in Kenya. We have fulfilled our other ethical responsibilities in accordance with the IESBA Code and in accordance with other ethical requirements applicable to performing audits in Kenya. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other information

The Elders' Court is responsible for the other information. The other information comprises the Report of the Elders' Court, which we obtained prior to the date of this report. Other information does not include the financial statements and our auditors' report thereon.

Our opinion on the financial statements does not cover the other information and we do not express an audit opinion or any form of assurance conclusion thereon.

In connection with our audit of the financial statements, 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 audit, or otherwise appears to be materially misstated. 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.

Responsibilities of the Elders' Court for the financial statements

The Elders' Court is responsible for the preparation and fair presentation of the financial statements in accordance with International Financial Reporting Standards and for such internal control as the Elders' Court determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Independent Member Firm of



A worldwide association of independent accounting firms
and business advisers. (www.dfk.com)

Report of the Independent Auditors

to the members of Karura Community Chapel.../(Contd)

In preparing the financial statements, the Elders' Court is responsible for assessing the Karura Community Chapel'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 Elders' Court either intends to liquidate Karura Community Chapel or to cease operations, or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

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 auditors' 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 International Standards on Auditing 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.

As part of an audit in accordance with International Standards on Auditing, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Karura Community Chapel's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Elders' Court.
- Conclude on the appropriateness of the Elders' Court use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Karura Community Chapel ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements or, if such disclosures are



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Statement of Comprehensive Income

for the year ended 31st December 2025

INCOME	Note	<u>2025</u> Kshs	<u>2024</u> Kshs
Tithes and Offerings		127,025,655	129,443,921
New Sanctuary Development		47,865,065	51,559,581
Income from Campuses		32,202,695	29,985,130
Designated Fund Income	4	8,523,922	9,904,129
Other Income	5	<u>2,609,868</u>	<u>1,388,947</u>
Total income		<u>218,227,205</u>	<u>222,281,708</u>
EXPENDITURE			
Staff Costs	6	22,225,396	19,730,821
Ministry Expenses	7	73,705,594	78,098,764
Administration Expenses	8	29,776,832	32,558,292
Designated Fund Expenses	9	10,153,851	11,707,391
New Sanctuary Development Costs		8,852,171	4,796,618
Campus Running Expenses		31,530,129	32,081,918
Finance Costs		<u>419,069</u>	<u>177,276</u>
Total expenditure		<u>176,663,042</u>	<u>179,151,080</u>
Surplus before depreciation & amortisation		<u>41,564,163</u>	<u>43,130,628</u>
Depreciation & Amortisation	10	<u>9,074,319</u>	<u>9,798,816</u>
SURPLUS FOR THE YEAR		<u>32,489,844</u>	<u>33,331,812</u>

Statement of Financial Positionas at 31st December 2025

ASSETS	Note	2025 Kshs	2024 Kshs
Non-current Assets			
Property and Equipment	11(a)	381,526,034	381,543,061
Work in Progress	11(b)	274,935,060	228,343,495
Intangible Assets	12	24,294	36,260
		<u>656,485,388</u>	<u>609,922,816</u>
Current Assets			
Account Receivable	13	3,631,977	2,662,610
Cash and Bank Balances	14	17,011,530	32,204,176
		<u>20,643,507</u>	<u>34,866,786</u>
TOTAL ASSETS		<u>677,128,895</u>	<u>644,789,602</u>
FUNDS AND LIABILITIES			
Capital Fund		405,482,244	358,919,672
Revaluation Reserve(Land)		221,566,637	221,566,637
General Fund		9,458,843	16,625,468
Worship and Community Centre Fund		26,967,074	34,545,745
Campus Fund		672,567	-
		<u>664,147,365</u>	<u>631,657,522</u>
CURRENT LIABILITIES			
Account Payables	15	9,813,665	9,397,801
Due to Related Parties	16	3,167,865	3,734,279
		<u>12,981,530</u>	<u>13,132,080</u>
TOTAL FUNDS AND LIABILITIES		<u>677,128,895</u>	<u>644,789,602</u>

The financial statements on pages 6 to 17 were approved by the Elders' Court on **March 18, 2026** and signed on its behalf by:-

 Chairman

 Treasurer

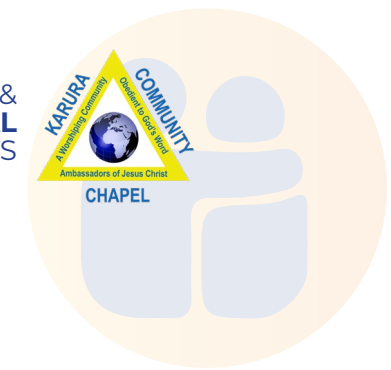
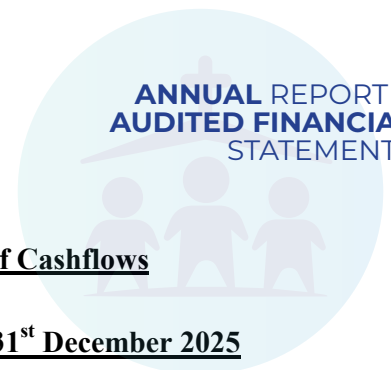
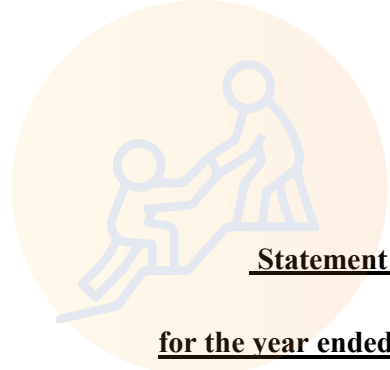
 Senior Pastor

Statement of Changes in Funds

as at 31st December 2025

	Designated Fund Kshs	Worship & Community Centre Fund Kshs	General Fund Kshs	Campus Fund Kshs	Capital Fund Kshs	Revaluation Reserve Kshs	Total Kshs
At 1 January 2024	-	26,253,680	22,773,560	-	327,731,834	221,566,637	598,325,711
Interfunds transfers	1,803,263	-	(3,900,052)	2,096,789.00	-	-	-
Work in progress	-	(38,470,898)	-	-	38,470,898	-	-
Amortisation of software	-	-	-	-	(17,860)	-	(17,860)
Depreciation charge	-	-	-	-	(9,780,956)	-	(9,780,956)
Additions	-	-	(4,015,756)	-	4,015,756	-	-
Disposals	-	-	1,500,000	-	(1,500,000)	-	-
Surplus for the year	<u>(1,803,263)</u>	<u>46,762,963</u>	<u>267,716</u>	<u>(2,096,789)</u>	<u>-</u>	<u>-</u>	<u>43,130,627</u>
AT 31 DECEMBER 2024	<u>-</u>	<u>34,545,745</u>	<u>16,625,468</u>	<u>-</u>	<u>358,919,672</u>	<u>221,566,637</u>	<u>631,657,522</u>
At 1 January 2025	-	34,545,745	16,625,468	-	358,919,672	221,566,637	631,657,522
Interfunds transfers (i)	1,629,929	-	(1,629,929)	-	-	-	-
Work in progress	-	(46,591,565)	-	-	46,591,565	-	-
Amortisation of software	-	-	-	-	(11,966)	-	(11,966)
Depreciation Charge	-	-	-	-	(9,062,353)	-	(9,062,353)
Additions	-	-	(9,045,326)	-	9,045,326	-	-
(Deficit)/Surplus for the year	<u>(1,629,929)</u>	<u>39,012,894</u>	<u>3,508,631</u>	<u>672,567</u>	<u>-</u>	<u>-</u>	<u>41,564,163</u>
AT 31 DECEMBER 2025	<u>-</u>	<u>26,967,074</u>	<u>9,458,843</u>	<u>672,567</u>	<u>405,482,244</u>	<u>221,566,637</u>	<u>664,147,365</u>

(i) Interfunds transfers is the transfer of funds from one fund to another fund. The Elder's Court made a decision and agreed to move the designated fund balances to the general fund during the year.



**ANNUAL REPORT &
AUDITED FINANCIAL
STATEMENTS**

**KARURA
COMMUNITY**
Ambassadors of Jesus Christ
CHAPEL

Statement of Cashflows

for the year ended 31st December 2025

	<u>2025</u>	<u>2024</u>
	Kshs	Kshs
CASH FLOWS FROM OPERATIONS		
Surplus for the year	32,489,844	33,331,812
Adjustments for:		
Depreciation	9,062,353	9,780,956
Amortisation of software	11,966	17,860
	<u>41,564,163</u>	<u>43,130,628</u>
Changes in operating assets and liabilities		
(Increase)/decrease in accounts receivables	(969,367)	2,275,391
Increase /(decrease) in accounts payables	415,864	(15,116,579)
Movement in related parties	(566,414)	2,421,550
Net cash generated from operations	<u>40,444,246</u>	<u>32,710,990</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Disposals	-	1,500,000
Capital expenditure	(55,636,891)	(42,486,654)
Cash flows used in investing activities	<u>(55,636,891)</u>	<u>(40,986,654)</u>
NET DECREASE IN CASH AND CASH EQUIVALENTS	(15,192,645)	(8,275,664)
Balance at the beginning of the year	<u>32,204,176</u>	<u>40,479,840</u>
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR (Note 14)	<u><u>17,011,530</u></u>	<u><u>32,204,176</u></u>



Notes to the Financial Statements

for the year ended 31st December 2025

1.0 SIGNIFICANT ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented, unless otherwise stated.

1.1 Basis of preparation

The accounts are prepared in accordance with the applicable International Financial Reporting Standards (IFRS).

1.2 Revenue recognition

Income from general offerings, tithes, donations, and gifts is recognised when received. All other incomes are recognised when the amount of revenue can be reliably measured and it is probable that future economic benefits will flow to the Chapel subject to specific criteria having

1.2.1 Designated funds

Funds received for specific purposes are treated as unexpended grants and credited to the income and expenditure statement when the activities for which they were provided have been undertaken. Specific grants pledges that have not been received but for which expenditure has been incurred, as well as the excess of expenditure over receipts for specific grant, are recognised as revenue and included in the financial statements as accounts receivable from donors.

1.2.2 Campus funds

Campus funds are the fund balances from the various campuses. A resolution is made each year by the Elder's Court on the decision to move the balances for the year to the general fund.

1.3 Translation of foreign currencies.

All transactions in foreign currencies are initially recorded in Kenyan Shillings using the spot rate at the date of the transaction. Foreign currency monetary items at the reporting date are translated using the closing rate. All exchange differences arising on settlement of transactions or upon translation are taken-up in the statement of comprehensive income.

1.4 Property and equipment

All categories of property and equipment are initially recorded at historical cost and thereafter stated at historical cost less accumulated depreciation and accumulated impairment losses.

Depreciation is calculated on a reducing balance basis at rates estimated to write down the cost of each asset over its estimated useful life at the following annual rates:

Buildings	2%
Furniture and fittings	12.5%
Office Computers	30%
Chapel Equipment	12.5%
Music and Office Equipment	12.5%
Motor Vehicles	20.0%

Notes to the Financial Statements**for the year ended 31st December 2025.... / (Contd)**

Carrying amounts of property and equipment are reviewed at the date of each statement of financial position to determine if there is any impairment. If such impairment exists, the applicable recoverable amount is estimated and an impairment loss recognised in the statement of comprehensive income.

1.4.1 Intangible assets

Intangible assets comprise of accounting software recognised at cost and amortised at a rate of 33% to write down its cost over its estimated useful life.

1.4.2 Revaluation

The Chapel conducts a periodic revaluation of fixed assets using a certified professional valuer. The difference between the carrying amounts of the assets and the revalued amount is recognised in the books as a revaluation reserve.

1.5 Accounts Payables

Accounts payable are initially recognised at the transaction price (including transaction costs). These are obligations on the basis of normal Chapel activities and do not bear interest.

1.6 Accounts Receivables

Accounts receivable arise in the normal course of Chapel activities and do not bear interest. Operating and other receivables are initially recognised at the transaction price. At the end of each reporting period, the carrying amounts of trade and other receivables are reviewed to determine whether there is any objective evidence that the amounts are not recoverable. If so, an impairment loss is recognised immediately in the statement of comprehensive income.

1.7 Related Parties

Related parties are considered to be related to the Chapel if they have the ability directly or indirectly to control the Chapel and exercise significant influence over the Chapel in making financial and operational decisions. The Chapel receives and gives financial support meant for Karura Community Centre and Bible Life Fellowship Kenya and transfers the funds to the respective parties.

1.8 Cash and Cash equivalents

For the purpose of the cash flows statement, cash and cash equivalents include cash and bank balances. The Chapel has twenty general accounts, eight designated accounts, two goal accounts and one saving account. The balances of these bank accounts have been combined and reported together in the financial statements.

1.9 Staff Retirement Benefits Scheme

The Chapel has a defined contribution staff retirement benefits scheme in place. The scheme is administered by Britam Insurance and is funded by contributions from both the employer and employees. Employees contribute 5% of their basic pay to the scheme and the employer matches the same.

The Chapel also contributes to the statutory National Social Security Fund (NSSF). This is a defined contribution scheme registered under the National Social Security Act. Contributions are determined by local statute and the Chapel's contributions are charged to the statement of comprehensive income in the year to which they relate. The Chapel has no further obligation once the contributions have been paid.

1.10 Comparatives

Comparative figures have been modified to suite presentation in the current year.

2.0 CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

(i) Critical accounting estimates and assumptions

Non-current assets

Critical estimates are made by the Elders Court in determining depreciation rates for property and equipment. The rates used are as set out in note 1.4 on page 10.

(ii) Critical judgements in applying the entity's accounting policies

In applying the Chapel accounting policies, the Elders Court has made judgements in determining:-

- a) Depreciation rates for property, plant and equipment. The rates are set out in note 1.4 on page 10.
- b) The classification of financial assets and leases.
- c) Whether assets are impaired.

3.0 FINANCIAL RISKS, MANAGEMENT OBJECTIVES AND POLICIES

The Chapel activities expose it to some financial risks. These include market risk and liquidity risk. The Chapel overall risk management programme focuses on the unpredictability of financial markets and seeks to minimise potential adverse effects on its financial performance.

a) Market risk

Market risk is the risk that changes in market prices, such as foreign exchange rates will affect the Chapel income. The objective of market risk management is to manage and control market risk exposures within acceptable parameters, while optimising the return on risk. The Chapel is not exposed to any significant market risk.

b) Foreign exchange risk

The Chapel is exposed to foreign exchange risk arising from various currency exposures, primarily with respect to the US Dollar with which it receives some of its tithes and offerings. The Chapel holds some of its bank balances in foreign currency. The fluctuations in currency exchange rates result in changes in the value of the monetary assets denominated in foreign currency hence exposing the Chapel to the risk of incurring exchange loss. The monetary assets held in foreign currency are closely monitored to ensure that they are not materially affected by adverse foreign currency fluctuations.

Notes to the Financial Statementsfor the year ended 31st December 2025**c) Credit risk**

Credit risk arises from cash and cash equivalents and deposits with banks. The Chapel does not have any significant concentrations of credit risk.

The amount that best represents the Chapel's maximum exposure to credit risk at 31st December 2025 is made up as follows:-

	<u>2025</u> Kshs	<u>2024</u> Kshs
Cash and Bank Balances	17,011,530	32,204,176
Account Receivables	3,631,977	2,662,610
	<u>20,643,507</u>	<u>34,866,786</u>

No collateral is held for any of the above assets.

d) Liquidity risk

Liquidity risk is the risk that the Chapel will encounter difficulty in meeting obligations from its financial liabilities.

The Chapel ensures that it has sufficient cash on demand to meet expected operational expenses, this excludes the potential impact of extreme circumstances that cannot reasonably be predicted.

The table below provides a contractual analysis of the Chapel financial liabilities:-

	<u>2025</u> Kshs	<u>2024</u> Kshs
Account Payables	9,813,665	9,397,801
Due to Related Parties	3,167,865	3,734,279
	<u>12,981,530</u>	<u>13,132,080</u>

e) Operational risk

Operational risk is the risk of direct or indirect loss arising from a wide variety of causes associated with the Chapel's processes, personnel, technology and infrastructure, and from external factors other than credit, market and liquidity risks such as those arising from legal and regulatory requirements .

	<u>2025</u> Kshs	<u>2024</u> Kshs
4.0 DESIGNATED FUND INCOME		
Designated chapel program funds	<u>8,523,922</u>	<u>9,904,129</u>
5.0 OTHER INCOME		
Interest income	1,103,735	433,911
Insurance proceeds received from Britam	434,133	395,816
Hire of facility	833,500	328,250
Merchandise sales	238,500	215,970
Donation in kind	-	15,000
	<u>2,609,868</u>	<u>1,388,947</u>

	<u>2025</u> Kshs	<u>2024</u> Kshs
6.0 STAFF COSTS		
Salaries and wages	15,906,718	13,791,693
Staff medical	5,000,491	4,344,329
Staff training and development	853,471	1,131,450
Group life insurance	464,716	463,349
	<u>22,225,396</u>	<u>19,730,821</u>
The number of staff employed by the Chapel during the year were 59(2024 - 54).		
The number of independent contractors outsourced by the Chapel during the year were 3 (2024 - 2).		
7.0 MINISTRY EXPENSES	<u>2025</u> Kshs	<u>2024</u> Kshs
Pastoral oversight	16,852,411	19,984,156
Tithe fund	15,449,129	15,360,175
Worship, music, fine arts and service	9,157,418	8,754,623
Chapel family life	5,618,394	7,360,773
Children's ministry	5,704,004	6,296,654
Mission evangelism and outreach	5,262,924	5,662,385
Youth & young adults	3,999,098	4,499,237
Leadership & training	3,445,490	1,488,049
Programmes and events	-	352,223
Ministry shared costs	8,216,726	8,340,490
	<u>73,705,594</u>	<u>78,098,764</u>
8.0 ADMINISTRATION EXPENSES	<u>Kshs</u>	<u>Kshs</u>
Administration & operation costs	25,761,334	28,757,562
Security expenses	3,695,338	3,480,570
Audit fees	320,160	320,160
	<u>29,776,832</u>	<u>32,558,292</u>
9.0 DESIGNATED FUND EXPENSES	<u>Kshs</u>	<u>Kshs</u>
Programmes and events	8,484,459	8,591,939
Dorcas expenses	1,286,072	1,390,625
Missions and evangelism	107,000	1,388,471
Retreat and conferences	-	194,500
Refreshment and hospitality	36,820	99,110
Honorarium & facilitation fee	194,500	22,746
Transport & communication	-	20,000
Refunds on deposit	45,000	-
	<u>10,153,851</u>	<u>11,707,391</u>
10.0 DEPRECIATION & AMORTISATION	<u>Kshs</u>	<u>Kshs</u>
Depreciation of property and equipment	9,062,353	9,780,956
Amortisation of software	11,966	17,860
	<u>9,074,319</u>	<u>9,798,816</u>

Notes to the Financial Statementsfor the year ended 31st December 2025..../(Contd)

11.0 (a) PROPERTY AND EQUIPMENT	<u>Land</u> Kshs	<u>Buildings</u> Kshs	<u>Motor Vehicles</u> Kshs	<u>Computers</u> Kshs	<u>Furniture & Fittings</u> Kshs	<u>Music equipment</u> Kshs	<u>Church Facilities</u> Kshs	<u>Office Equipment</u> Kshs	<u>Total</u> Kshs
COST OR VALUATION									
At 1 January 2024	239,050,000	103,736,939	4,142,150	6,279,169	8,637,888	21,572,990	79,051,315	7,331,386	469,801,837
Additions	-	-	-	529,000	1,436,210	1,679,734	-	370,812	4,015,756
Disposals	(1,500,000)	-	-	-	-	-	-	-	(1,500,000)
	<u>237,550,000</u>	<u>103,736,939</u>	<u>4,142,150</u>	<u>6,808,169</u>	<u>10,074,098</u>	<u>23,252,724</u>	<u>79,051,315</u>	<u>7,702,198</u>	<u>472,317,593</u>
DEPRECIATION									
At 1 January 2024	-	8,528,157	2,700,682	4,659,927	4,733,496	10,047,955	45,143,173	5,180,186	80,993,576
Charge for the year	-	1,904,176	360,367	644,473	667,575	1,650,596	4,238,518	315,252	9,780,956
	-	<u>10,432,333</u>	<u>3,061,049</u>	<u>5,304,400</u>	<u>5,401,071</u>	<u>11,698,551</u>	<u>49,381,691</u>	<u>5,495,438</u>	<u>90,774,532</u>
NET BOOK VALUE AT 31 DECEMBER 2024	<u>237,550,000</u>	<u>93,304,606</u>	<u>1,081,101</u>	<u>1,503,769</u>	<u>4,673,027</u>	<u>11,554,173</u>	<u>29,669,624</u>	<u>2,206,761</u>	<u>381,543,061</u>
COST OR VALUATION									
At 1 January 2025	237,550,000	103,736,939	4,142,150	6,808,169	10,074,098	23,252,724	79,051,315	7,702,198	472,317,593
Additions	-	7,452,466	-	650,000	379,013	563,847	-	-	9,045,326
	<u>237,550,000</u>	<u>111,189,405</u>	<u>4,142,150</u>	<u>7,458,169</u>	<u>10,453,111</u>	<u>23,816,571</u>	<u>79,051,315</u>	<u>7,702,198</u>	<u>481,362,919</u>
DEPRECIATION									
At 1 January 2025	-	10,432,333	3,061,049	5,304,400	5,401,071	11,698,551	49,381,691	5,495,438	90,774,532
Charge for the year	-	2,015,141	270,275	646,131	631,505	1,514,753	3,708,703	275,845	9,062,353
	-	<u>12,447,474</u>	<u>3,331,324</u>	<u>5,950,531</u>	<u>6,032,576</u>	<u>13,213,304</u>	<u>53,090,394</u>	<u>5,771,283</u>	<u>99,836,885</u>
NET BOOK VALUE AT 31 DECEMBER 2025	<u>237,550,000</u>	<u>98,741,931</u>	<u>810,826</u>	<u>1,507,638</u>	<u>4,420,535</u>	<u>10,603,268</u>	<u>25,960,921</u>	<u>1,930,915</u>	<u>381,526,034</u>
	<u>2025</u>	<u>2024</u>							
(b) WORK IN PROGRESS	Kshs	Kshs							
At 1 January	<u>228,343,495</u>	<u>189,872,597</u>							
Additions									
New works completed	<u>46,591,565</u>	<u>38,470,898</u>							
AT 31 DECEMBER	<u>274,935,060</u>	<u>228,343,495</u>							

Notes to the Financial Statements

for the year ended 31st December 2025.... / (Contd)

	<u>2025</u> Kshs	<u>2024</u> Kshs
12.0 INTANGIBLE ASSETS		
COST OR VALUATION		
At 1 January	504,827	504,827
AMORTISATION		
At 1 January	468,567	450,707
Charge for the year	11,966	17,860
	<u>480,533</u>	<u>468,567</u>
NET BOOK VALUE AT 31 DECEMBER	<u>24,294</u>	<u>36,260</u>
13.0 ACCOUNT RECEIVABLES	Kshs	Kshs
Cash imprests & advances	29,443	137,115
Accounts receivable	691,500	459,783
Prepayments	690,392	590,392
Deposits	381,724	369,841
Payroll receivables	-	17,926
Karura Sacco savings	578,932	198,365
Other receivables	1,259,986	808,374
Malindi lease	-	80,814
	<u>3,631,977</u>	<u>2,662,610</u>
14.0 CASH AND BANK BALANCES	Kshs	Kshs
Designated bank balances	3,862,286	19,780,699
GOAL account	5,360,414	6,363,611
General funds	7,722,801	6,059,180
Savings account	65,893	-
Petty cash	136	686
	<u>17,011,530</u>	<u>32,204,176</u>
15.0 ACCOUNT PAYABLES	<u>2025</u> Kshs	<u>2024</u> Kshs
Accounts payable	4,562,148	4,714,254
Payroll liabilities	4,931,357	4,316,764
Refunds to staff	-	46,623
Accrued audit fees	320,160	320,160
	<u>9,813,665</u>	<u>9,397,801</u>
16.0 DUE TO RELATED PARTIES	Kshs	Kshs

Notes to the Financial Statementsfor the year ended 31st December 2025.... / (Contd)

17.0 STATEMENT OF CAMPUSES MOVEMENT	Receipts from Tithe & <u>Offerings</u> Kshs	Other Income/ <u>Subsidy</u> Kshs	<u>Payments</u> Kshs	Balance for <u>the year</u> Kshs
Kenol	230,549	-	1,088,985	(858,436)
Thika Road Campus	1,412,621	713,280	1,678,974	446,927
Foresight Campus	10,062,489	3,087,085	11,524,725	1,624,849
Kabuku Campus	1,597,178	1,323,976	2,404,240	516,914
Kiambu Road	3,963,347	571,346	4,319,012	215,681
Kitale Chapel	339,592	-	1,098,964	(759,372)
Membley Chapel	7,533,469	1,367,663	9,390,228	(489,096)
AT 31 DECEMBER 2025	<u>25,139,245</u>	<u>7,063,350</u>	<u>31,505,129</u>	<u>697,467</u>

18.0 CAPITAL EXPENDITURE	<u>2025</u> Kshs	<u>2024</u> Kshs
The following capital costs have been added to the capital fund:		
Purchase of property and equipment	9,045,326	4,015,756
Work in progress	46,591,565	38,470,898
	<u>55,636,891</u>	<u>42,486,654</u>

19.0 TAXATION

The Chapel was exempted from payment of corporation income taxes from 14th May 2024 to 14th May 2029. The letter was dated 17th February 2026 Certificate Number KRAEXM0330820226.

20.0 REGISTRATION

Karura Community Chapel is registered in Kenya as a Society under Section 10 of the Societies Act (Laws of Kenya). Certificate of Registration No. 25999 dated 13 April, 2006.

21.0 EVENTS AFTER THE REPORTING PERIOD

The Elders' Court is not aware of any matters arising after the reporting period that would significantly affect the operations of the Chapel.

22.0 CURRENCY

The financial statements are presented in Kenyan shillings (Kshs).



**ANNUAL REPORT &
AUDITED FINANCIAL
STATEMENTS**

**Notes to the Financial statements
for the year ended 31st December 2025**

Foresight Campus



	<u>2025</u>	<u>2024</u>
	Kshs	Kshs
INCOME		
Tithes & offerings	10,062,489	8,274,877
Designated fund income	2,380,535	921,998
Facilities hire revenue	679,500	560,001
Donation in kind	27,050	-
	<hr/>	<hr/>
Total	<u>13,149,574</u>	<u>9,756,876</u>
EXPENDITURE		
Ministry expenses	476,218	6,149,041
Administration expenses	3,542,521	3,295,196
Designated funds utilized	725,033	386,751
	<hr/>	<hr/>
Total	<u>4,743,772</u>	<u>9,830,988</u>
Balance for the year	<u>8,405,802</u>	<u>(74,111)</u>
CAMPUS GENERAL FUNDS		
Opening balance	(3,779,467)	(3,170,109)
Tithes and offerings	10,062,489	8,274,877
Facilities hire revenue	706,550	560,001
Ministry expenses	(476,218)	(6,149,041)
Administration expenses	(3,542,521)	(3,295,196)
	<hr/>	<hr/>
Balance for the year	<u>2,970,833</u>	<u>(3,779,467)</u>
CAMPUS DESIGNATED FUNDS		
Opening balance	(5,588,411)	(6,123,658)
Designated income	2,380,535	921,998
Designated funds utilized	(725,033)	(386,751)
	<hr/>	<hr/>
Balance for the year	<u>(3,932,909)</u>	<u>(5,588,411)</u>



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Notes to the Financial statements
for the year ended 31st December 2025

Kenol Campus

	<u>2025</u>	<u>2024</u>
	Kshs	Kshs
INCOME		
Tithes & offerings	230,549	252,237
Designated fund Income	-	50,722
Total	<u>230,549</u>	<u>302,959</u>
EXPENDITURE		
Ministry expenses	608,905	336,736
Administration expenses	470,465	520,171
Designated funds utilized	9,615	342,860
Total	<u>1,088,985</u>	<u>1,199,767</u>
Balance for the year	<u>(858,436)</u>	<u>(896,808)</u>
CAMPUS GENERAL FUNDS		
Opening balance	(4,564,362)	(3,959,692)
Tithes and offerings	230,549	252,237
Ministry expenses	(608,905)	(336,736)
Administration expenses	(470,465)	(520,171)
Balance for the year	<u>(5,413,183)</u>	<u>(4,564,362)</u>
CAMPUS DESIGNATED FUNDS		
Opening balance	(1,409,575)	(1,117,437)
Designated income	-	50,722
Designated funds utilized	(9,615)	(342,860)
Balance for the year	<u>(1,419,190)</u>	<u>(1,409,575)</u>
BALANCE C/F	<u>(6,832,373)</u>	<u>(5,973,937)</u>



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Thika Road Campus

	<u>2025</u>	<u>2024</u>
	Kshs	Kshs
INCOME		
Tithes & offerings	1,412,621	1,840,707
Designated fund income	703,280	68,200
Facilities hire revenue	10,000	-
Donation in kind	-	9,640
	<hr/>	<hr/>
Total	2,125,901	1,918,547
	<hr/>	<hr/>
EXPENDITURE		
Ministry expenses	1,149,531	913,224
Administration expenses	469,443	343,530
Designated funds utilized	60,000	60,000
	<hr/>	<hr/>
Total	1,678,974	1,316,754
	<hr/>	<hr/>
Balance for the year	446,927	601,793
	<hr/>	<hr/>
CAMPUS GENERAL FUNDS		
Opening balance	(672,180)	(1,265,773)
Tithes and offerings	1,412,621	1,840,707
Donation in kind	-	9,640
Facilities hire revenue	10,000	-
Ministry expenses	(1,149,531)	(913,224)
Administration expenses	(469,443)	(343,530)
	<hr/>	<hr/>
Balance for the year	(858,533)	(672,180)
	<hr/>	<hr/>
CAMPUS DESIGNATED FUNDS		
Opening balance	(943,989)	(952,189)
Designated income	703,280	68,200
Designated funds utilized	(60,000)	(60,000)
	<hr/>	<hr/>
Balance for the year	(300,709)	(943,989)
	<hr/>	<hr/>
BALANCE C/F	(1,159,242)	(1,616,169)
	<hr/>	<hr/>



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Notes to the Financial statements
for the year ended 31st December 2025

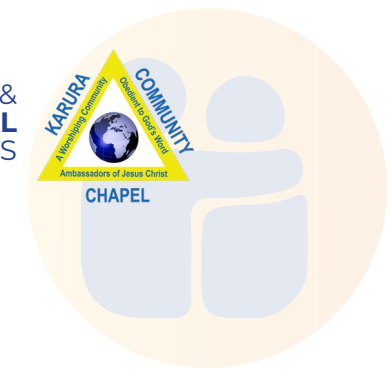
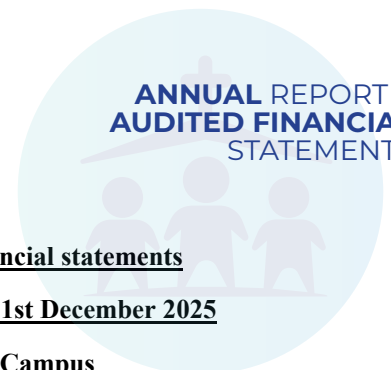
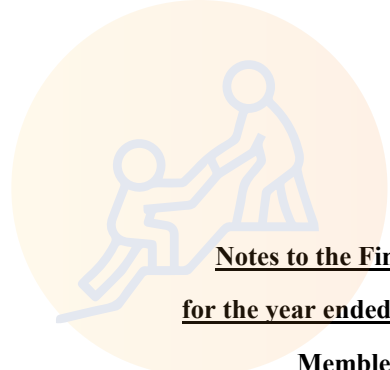
Kabuku Campus

	<u>2025</u> Kshs	<u>2024</u> Kshs
INCOME		
Tithes & offerings	1,597,178	1,370,444
Designated fund income	1,312,976	385,530
Facilities hire	11,000	-
	<u>2,921,154</u>	<u>1,755,974</u>
EXPENDITURE		
Ministry expenses	1,175,041	970,209
Administration expenses	1,185,683	835,795
Designated funds utilized	43,516	133,142
	<u>2,404,240</u>	<u>1,939,146</u>
Balance for the year	<u>516,914</u>	<u>(183,172)</u>
CAMPUS GENERAL FUNDS		
Opening balance	(10,495,655)	(10,060,095)
Tithes and offerings	1,597,178	1,370,444
Facilities hire revenue	11,000	-
Ministry expenses	(1,175,041)	(970,209)
Administration expenses	(1,185,683)	(835,795)
Balance for the year	<u>(11,248,201)</u>	<u>(10,495,655)</u>
CAMPUS DESIGNATED FUNDS		
Opening balance	(5,904,084)	(6,156,472)
Designated Income	1,312,976	385,530
Designated funds utilized	(43,516)	(133,142)
Balance for the year	<u>(4,634,624)</u>	<u>(5,904,084)</u>
BALANCE C/F	<u>(15,882,825)</u>	<u>(16,399,739)</u>

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Kitale Campus

	<u>2025</u>	<u>2024</u>
	Kshs	Kshs
INCOME		
Tithes & offerings	339,592	439,332
Designated fund income	-	27,900
	<hr/>	<hr/>
Total	339,592	467,232
	<hr/>	<hr/>
EXPENDITURE		
Ministry expenses	686,466	766,242
Administration expenses	412,498	265,380
Designated funds utilized	-	1,686
	<hr/>	<hr/>
Total	1,098,964	1,033,308
	<hr/>	<hr/>
Balance for the year	<u>(759,372)</u>	<u>(566,076)</u>
	<hr/>	<hr/>
CAMPUS GENERAL FUNDS		
Opening balance	(245,305)	346,985
Tithes and offerings	339,592	439,332
Ministry expenses	(686,466)	(766,242)
Administration expenses	(412,498)	(265,380)
	<hr/>	<hr/>
Balance for the year	(1,004,677)	(245,305)
	<hr/>	<hr/>
CAMPUS DESIGNATED FUNDS		
Opening balance	(1,815,554)	(1,841,768)
Designated Income	-	27,900
Designated funds utilized	-	(1,686)
	<hr/>	<hr/>
Balance for the year	(1,815,554)	(1,815,554)
	<hr/>	<hr/>
BALANCE C/F	<u>(2,820,231)</u>	<u>(2,060,859)</u>
	<hr/>	<hr/>



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Membley Campus

	<u>2025</u>	<u>2024</u>
	Kshs	Kshs
INCOME		
Tithes & offerings	7,533,469	7,711,718
Designated fund income	<u>1,367,663</u>	<u>4,067,528</u>
Total	<u>8,901,132</u>	<u>11,779,246</u>
EXPENDITURE		
Ministry expenses	6,574,703	6,673,194
Administration expenses	2,399,348	2,568,849
Designated funds utilized	<u>413,377</u>	<u>3,087,871</u>
Total	<u>9,387,428</u>	<u>12,329,914</u>
Balance for the year	<u>(486,297)</u>	<u>(550,668)</u>
CAMPUS GENERAL FUNDS		
Opening balance	(7,138,775)	(5,608,450)
Tithes and offerings	7,533,469	7,711,718
Ministry expenses	(6,574,703)	(6,673,194)
Administration expenses	<u>(2,399,348)</u>	<u>(2,568,849)</u>
Balance for the year	<u>(8,579,357)</u>	<u>(7,138,775)</u>
CAMPUS DESIGNATED FUNDS		
Opening balance	5,218,253	4,238,596
Designated Income	1,367,663	4,067,528
Designated funds utilized	<u>(413,377)</u>	<u>(3,087,871)</u>
Balance for the year	<u>6,172,538</u>	<u>5,218,253</u>
BALANCE C/F	<u>(2,406,819)</u>	<u>(1,920,522)</u>



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