

The Anglican Diocese of Cyprus and the Gulf

**Christ Church**  **Jebel Ali**

Witnessing to God's saving grace in Christ Jesus



# Annual General Meeting Financials and Reports

22<sup>nd</sup> June 2025

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## Electoral Roll Nominations

The following have requested to be included in the CCJA Electoral Roll:

First Name	Middle Name	Last Name
Prasanna	Chandana	Abeywardena
Vinay		Abraham Thomas
Onaolapo	Arike	Adegabi
Olufunke		Akinjiyan
Usama		Ali
Duncan	Grant	Allison
Rovina	Yolande	Anandappa
Tina		Arenas
Aylin		Aybek Stokes
Nilofar	Jayantilal	Bandiwala
Jabez		Benjamin
Jim		Berry
Jit	Bahadur	Bhattarai
Samuel		Biyinzika
Faith		Boit
Marcus	Ashley William	Booth
Emma		Booth
Paul	Andrew	Burt
Nancy	Ei Ning	Chen. (Allison)
Jospeh		Cherian
Sudashini	Christeen	Christopher
Manisha	Cynthia	Cornelius
Brian	Henry	Covell
Leon		Damba
Zeeshan		Daniel
Paul	Charles	Davies
Arun	Pratap	Dhanawade
Ellen	Arun	Dhanawade
Aneesh		
Samuel	Arun	Dhanawade
Priya		Dinakar
Joshua	Sandeep	Dumpala
Edna	Jaycinth	Dumpala
Luke	Aadesh	Dumpala
Luke	Aadesh	Dumpala
Richa		Dutt
Richa		Dutt
Sony		Francis
Wilmot	Mwasigwa	Fumbu
Alexander		George
Jeremiah	Jacob	George
Catherine	Lencer	Gone

First Name	Middle Name	Last Name
Cynthia		Govada
Serene		Haddad
Jessica	Tracey	Henwood
Alastair	Stuart	Holland
Lucy	Amelia	Holland
Wyndham	Jonathan	Hughes-D'Aeth
Fiona	Jane	Hughes-D'Aeth
Brenda		Ingaiza
Surya	Kumar	Ippenta
Zeenet		Isack
Boby	George	Jacob
Kenneth	Sanjay	Jathanna
Joyce	Tengerai	Jera
Anil	Kumar	John
Barbara	Ann	John
Joy	Shyamala Catherine	John
Aman	Adriel	John
Jairus	Edgar	John
Jackson		Jones
Pearl	Prescilla	Jones
Daniel	Peter	Jones
Natania	Minthami	Jones
Teena		Jose
Marc	Ashley	Joseph
Colin		Judd
Abernesh		Justin
Brian		Kandie
Sarah		Kashif
Arun		Kashif
Kenneth	Devashish	Khalkho
Zillah	Kate	Kisswany
Arnold		Koga
Shweta	Rani	Kujur
Anand		Kumar
Jayna		Kusada
Lala		Langtry White
Anthony	Edward	Loxston-Baker
Asha	Sujatha	Maben
Ryan	Neal	Maben
Rhea	Ashel	Maben
Michelle	Galvan	Maer

First Name	Middle Name	Last Name
Cara	Allan	Marlowe
Anila		Martin
Gerald	Takudzwa	Mbona
Farah		Mehboob
Daniella	Neo	Melk
Tshele		Moloi
Vera	Paul	Mrema
Grace	Mbabazi	Mugisha
Andrew		Muir
Carol	Tracey	Muir
Mary	Roona Shalini	Murary
Mrinalini	Reena	Murary
Eliphazi		Mutende
Caleb		Muyodi
Edgar		Nahabwe
Livyat		Nair
Livyat		Nair
Samer		Najm
Marc		Najm
Nehemiah	Vijay Sagar	Nicodemus
Douglas		O'Mahony
Wale		Ogunyoye
Olukemi		Ogunyoye
Baibhav		Ojha
Sellah	Maria	Opuka
Laeticia	Sophia	Orie
Ankina		Ozonian
Rafael	Sanchez	Pacatang
Wendy	Jill	Palmer
June	Aida	Pamphlis
Nilo jt	Ocampo	Pantig
Sindana	J	Paulraj
Anand	D	Paulraj
Sunanda	G	Paulraj
Reena	Mary	Philip
Varghese	Philip	Philip
Ernest		Poku
Taryn	Janine	Powys
Kishore	Kumar	Pradhan
Sanjiv		Purushotham
Sipatho	Liyabona	Qinisile
William	Chadwick	Quisenberry
Anup	Yosef	Quraishi
Francis		Raj

First Name	Middle Name	Last Name
Lance		Rajesh
Sangeeth		Robin
Vykuntam		Rodda
Marina	Rishika Saranya	Rodda
Clifford		Sahayaraj
Nikita	Ashley	Sahayaraj
Shayna	Tricia	Sahayaraj
Mahika	Natasha	Sahayaraj
Janice	Elvina	Samuel
Uday		Saul
Ruth		Shalini
Ravi		Shanigarapu
Pankaj	Dinesh	Shirodkar
Panna	Pankaj	Shirodkar
Nicole	Pankaj	Shirodkar
Raja Francis	Shareen Kumar	Sirasani
Lulu		Skidmore
Alan	Vernon	Stealey
Simon	Jeremy	Stokes
Sugila		Sugirthan Thamby Raj
Dinakar		Sundararajan
Frances	Alicia	Suurd
Shirley		Tariq
Kaine	Prudence	Teme
Beryl	Priscilla	Thadamalla
Abel	William	Thakker
Valarie	Abel	Thakker
Nishant		Timothy
Danver	Mark	Van der Merwe
Carmelita	Gillian	Van Der Merwe
Leonard		van Doorn
Hank	Deon	Van Rensburg
Samantha	Delia	Van Rensburg
Shalang	Isaac	Vasanth
Joshua		Vasanthan
Jennifa		Vasanthan
Kosala	Sumedha	Wijesinghe
Vijay		Williams
Sheryl		Young
James		Young

## Report from Parish Priest

It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness, it was the epoch of belief, it was the epoch of incredulity, it was the season of light, it was the season of darkness, it was the spring of hope, it was the winter of despair, we had everything before us, we had nothing before us, we were all going direct to heaven, we were all going direct the other way – in short, the period was so far like the present period, that some of its noisiest authorities insisted on its being received, for good or for evil, in the superlative degree of comparison only. ~ *A Tale of Two Cities*

This past year had moments of great hope. It had many moments of gratitude and seasons of thankfulness. It had moments of celebration and intense joy. This past year you, as a parish and as individuals, responded graciously and generously to the needs of many in our community, from the people and families affected by the floods to the labourers who live alongside us.

We also welcomed Bruce Reed, a Young Adult Service Corp member from the United States. His time ends this summer. The main goal of the program is not what he is able to do for us or contribute to our common life, but what he can experience in a new culture and alongside us and a wide diversity of people. His main charge has been to get out and experience Dubai, to visit the churches in our compound, eating at the Gurdwara for example alongside the labourers, walking over to the labourer compound across D57 and experiencing more of their life, and chiefly increasing his awareness and understanding of living in a multicultural and interfaith environment. Nevertheless, he helped establish three meetings of AA (Alcoholics Anonymous) and began a service of Morning Prayer. He worships faithfully with us, helping us as needed and as he is able.

We also had 42 baptisms, 18 confirmations, and 32 weddings. The number of our children continues to delight and amaze me. Ankin and her cadre of teachers are faithful and committed. However, more volunteers are sorely needed to lighten the load and spread the joy. Mark and Taryn are two of the most committed and spiritual youth leaders with whom I have ever worked. Their love for our teens is palpable, demonstrated in their time, care, and attention. As a particular highlight for many of us, we completed our portion of Father Innocent's curacy training program and celebrated his ordination in October. He and his family were graciously received and welcomed.

Yet, this past year also had moments of despair and longing for the pain to end. Some in our midst lost jobs, received a diagnosis of various kinds, and dealt with a variety of family and personal issues. It has not always been an easy journey. Many of us lost loved ones, friends and family members. Adding to our angst and pain, many of us were unable to be there at their last moments due to the distance, time, or cost. Living in the Gulf and away from family sometimes comes at a high price. Nevertheless, we still experienced Christ's presence.

On a personal note, this past year had moments where I longed to feel again, to experience the passion of a life truly centered on Jesus Christ. I lost a deep and pervading sense of joy that has been a near constant of my life in Christ, leaving me longing to once again experience and feel the sacrament of the present moment. I have tried to live as faithfully as I am able as I experienced, in the words of St John of the Cross, a "dark night of the soul."

To explain or to give you a faint glimmer of understanding about my life this past year, I offer the following reflection to you. Hopefully, it sounds a bit familiar. These are words from my Easter sermon, with a few adaptations, that still ring true for me and resonate deep...deep...within my soul.

“In the midst of all the celebration this past year, some of you are experiencing a sense of loss, a sense of longing for something more or you may even have a malingering depression due to this loss. Your life is falling apart. It can sometimes seem overwhelming, and you shut down. Some of you cry yourselves to sleep at night or at moments when no one else is around as you hide...often quite successfully...as you hide the pain and anguish. Or you begin using coping mechanisms to drown out the pain and grief. You drink too much... typically, it is something done “too much”. It may even be throwing yourself into your job where you are often rewarded for escaping (workaholism does have some rewards after all). But you long to feel something, deeply and acutely, if only for a fleeting moment... a connection, a familiar feeling...no matter how brief it lasts. Too often we can describe ourselves as dead men or dead women walking through life as if we are watching a factual newsreel or youtube video about ourselves, but where is the passion? Perhaps it hurts too much to allow yourself to fully enter life.

Some of you simply feel numb, longing to feel again. In an unusual fashion I played a song for you at the beginning of [my Easter] homily.

When will I feel this  
 As vivid as it truly is,  
 Fall in love in a single touch,  
 And fall apart when it hurts too much?

Can we skip past near-death clichés  
 Where my heart restarts, as my life replays?  
 All I want is to flip a switch  
 Before something breaks that cannot be fixed.

I know, I know - the sirens sound  
 Just before the walls come down.  
 Pain is a well-intentioned weatherman  
 Predicting God as best he can,  
 But God I want to feel again.

Rain or shine, I don't feel a thing,  
 Just some information upon my skin.  
 I miss the subtle aches when the weather changed,  
 The barometric pressure we always blamed.

All I want is to flip a switch  
 Before something breaks that cannot be fixed.

Invisible machinery,  
 These moving parts inside of me  
 Well, they've been shutting down for quite some time,  
 Leaving only rust behind.

Well I know, I know - the sirens sound  
 Just before the walls come down.  
 Pain is a well-intentioned weatherman  
 Predicting God as best he can,  
 But God I want to feel again,  
 Oh God I want to feel again.

Down my arms, a thousand satellites  
 Suddenly discover signs of life.

This has been my anthem [during Holy Week]...this past Lenten season if truth be told. This is also my Easter anthem...I know what it is like to say these words:

All I want is to flip a switch  
 Before something breaks that cannot be fixed.

Rain or shine, I don't feel a thing,  
 Just some information upon my skin.

Invisible machinery,  
 These moving parts inside of me  
 Well, they've been shutting down for quite some time,  
 Leaving only rust behind.

Oh God I want to feel again.

Down my arms, a thousand satellites  
 Suddenly discover signs of life.

Those words resonate with me. We are experiencing life and activity all around us, but it is simply information, not eliciting a true feeling. I know that is not your traditional Easter anthem, but it rings true for me.

Part of me knows that I am good company. Think back to our Gospel reading. Early on the first day of the week, while it was still dark...things happen early in the morning, at least they do for me after my morning coffee. Mornings are mystical and sacred, the earth rises from its slumber to greet the coming day, but this morning did not feel mystical. This morning did not feel special. This morning did not feel sacred. Mary Magdalene did not want to get out of bed, but the sun's rays were spreading across the sky. The day was awakening, but the singing of the birds and the usual clatter of the neighborhood were only a faint sound in her ears.

Sitting on her bed, Mary said the customary prayer; "Blessed are you Lord God, Ruler of the Universe. I offer thanks to You, living and eternal King, for You have mercifully restored my soul within me; Your faithfulness is great." (This is the traditional Jewish first prayer of the day.) But the words didn't offer the usual comfort. This morning the words were just words.

The last few days were a blur. The Passover meal, with its prayers and rituals, family and friends gathered to recite the ancient story, speaking of hope, longing, and promise, seemed so long ago. But now Jesus was gone. They had come for him. Right there in the garden. The garden where they often went to pray, to talk, and sit with Jesus. The garden that held so many happy memories, so many stories...filled with hope and longing for a better future. Then he was gone. "Rain or shine, I don't feel a thing, Just some information upon my skin."

She followed in disbelief, in denial, the next day, as Jesus made the slow agonizing walk to his death. She stood there numb, in shock, as they drove the nails, as he breathed his last. When she comforted his mother, the words did not come. The words could not come. All she could do was hold on to his mother. She followed to the garden as they laid him in the tomb. He was dead. It was finished. She went numb. Like the song she may have lamented, “But God I want to feel again.”

But the burial rites needed to be done, had to be done. Sabbath meant they couldn’t do the customary anointing. But today, while it was still dark, she had a job to do. It was her duty. It was the duty of all women. Mary dressed as if in a dream. This was not happening. She made her way down the street to the other waiting women. With a silent nod they joined in slow procession to the garden, to the tomb. How were they going to move the stone?

But wait...the stone had been rolled away! It was empty! How could this be? What have they done? They have taken him. One final insult from the people who had robbed her of her friend, her teacher, her Rabbouni. They must have taken his body to deny him the proper burial. The stone was rolled away.

With tears trailing after her, Mary ran to Simon Peter. “They have taken him!” is all she could regurgitate, barely audible in her pain and grief. Then the flood of tears came. They have taken him. Looking into the empty tomb with the stone rolled away she sees someone sitting there. They asked: “Why are you weeping?” “Don’t you understand? They have taken him!” A voice from behind her: “Woman! Why are you weeping? Who are you looking for?” That voice. It sounded familiar, but it couldn’t be. “They have taken him! Do you know where?”

“Mary!” “Rabbouni?!”

That voice. The familiar voice of the impossible. Is this a dream? How can this be? This is not possible. “Destroy this temple and in three days it will be rebuilt,” echoed in her head. He’s alive! Jesus is risen! “Go Mary. Tell the others.” As she found her joy once again or better yet...as she was found by her joy, the emotions boiled over...New tears began to flow as she ran to tell the good news. “I have seen the Lord! I have seen the Lord!” In the words of the song, “Down my arms, a thousand satellites. Suddenly discover signs of life.”

Early on the first day of the week, while it was still dark, things happen. Early on, while it is still dark in your life, things also still happen. Jesus is alive and active. Early on the first day of the week Mary Magdalene expected to find death but instead she found new life. We have stood in Mary Magdalene’s shoes. I have stood in Mary Magdalene’s shoes.

Some of us still stand in Mary Magdalene’s shoes...we are in the midst of darkness and death, searching for Jesus. We know only too well what it means to expect death but instead find new life. We know what it feels like to follow on Good Friday only to be confronted with Easter Sunday. We have stood there peering into the empty tomb with the stone rolled away experiencing the impossible.

The thing is, we don’t go looking for resurrection – **resurrection** finds us. Resurrection does not hide its power. Resurrection does not hide its potential to transform us. Resurrection finds us where we are, not where we long to be. Jesus’ resurrection is about God loving us so much that God is willing to go to any length to find us in all the wrong places. Jesus’ resurrection is about God loving YOU so much that God is willing to go to any length to find YOU in all the wrong places. Because like Mary, we go looking for God in the familiar, in the places we expect

to find God. But in Jesus' resurrection God finds us when we are down and out, when we are at the end of our rope, when all hope seems lost, when we long to feel again.

God rolls back the stones that bind and confine us. God stands waiting with a familiar voice calling us to new life.

Resurrection achieves its fullest meaning, its fullest purpose, its fullest expression, when like Mary Magdalene we go and tell it! As Christians, wherever you are yourself today... whether at the heights of your career and your family is near and healthy, but you see pain and suffering all around in other's lives...or whether you are in the depths of your own despair, experiencing loss, longing to feel again...we are called as Christians to live in hope. That all is not lost. That God is here. We are called to share the Good News of Easter to a world living in a perpetual Good Friday! In such a world we can often simply be thankful in the moment that all is well, fully aware that our turn will come. Importantly though, Resurrection achieves its fullest meaning when we are willing to live as Easter people, even in the midst of our struggles.

Go and tell of your life being transformed by the one who healed the sick and cured the lame.

Go and tell about the demons that used to torment you but, more importantly, tell about the one who came and redeemed you, calling you out of your past and into new life.

God and tell about the despair you feel, but also tell of your hope in the one who calls you into being and into life.

Go and tell of the one who blessed the broken and forgotten ones, reminding them that they are not only loved, but that they are deeply and passionately loved. They are loved so much that they are called to new life, to a new way of being.

Go and tell of the one who welcomed the outcast, the forgotten...just like you, just like me.

Go and tell that "Do this in remembrance of me" is real. Do this. Experience this.

Go and tell that God has work for us to do in our neighbourhoods, workplaces, families, and every single place we traverse.

Go and tell that God was there. Go and tell that God is here. Go and tell that God will be there!

Go and tell that God find us and loves us into redemption through Christ Jesus our Lord.

In truth resurrection is not merely an event, an event that happened long ago, in a galaxy far, far away...it is an experience. We are called to go and tell not only with our lips but also with our lives...even in the midst of our numbness, even in the midst of our loss, that God is here still loving us and molding us. Go and tell of the resurrection power of God's love and hope.

Do you long to experience the resurrection? I do! I need it desperately. I long to experience its reality...perhaps not it's fullness...perhaps that is too much for me to hope or long. After all, I have high hopes and low expectations. Life has taught me that lesson. Nevertheless, I long to catch even a fleeting glimpse, a glimmer, a spark. Even that would brighten my day and provide me with hope to carry on in the coming year.

My report this year centers on the longing for community...the longing to experience what it means live in and to experience how it feels to be a part of a community that extends compassion, generosity, respect, and understanding. I do not want to live in a perpetual Good Friday world. I, too, like many of you, long to experience the resurrection and new life.

Do you long for such an experience? Do you long to experience what it means to be truly loved, truly welcomed, truly embraced? If you do, then perhaps there is hope for us all. And, if so, let's walk this journey together...making Christ Church, Jebel Ali a home for sinners, a place for the wounded, a light in the darkness, and a refuge for the weary.

In Christ,

Jim+

# Report from Treasurer

## Financial Year ended 31 December 2024

The finances of CCJA remain healthy with a 9.9% increase in total income of AED 3,245,000 compared to AED 2,952,925 in 2023, whilst expenditure increased by just 4.1% from AED 3,059,939 to AED 3,186,009. This resulted in an excess of AED 58,991 of income over expenditure compared to a shortfall of AED 107,014 last year.

The increase in income was due primarily to an increase in guest congregation contributions which increased by nearly AED 670,000. 2024 saw a continuing decline in the contribution from weddings which decreased by approximately AED 50,000, whereas our offertories remained flat at AED 489,409.

In 2016, an interest-free loan of AED 1,250,000 was given to St. Andrew's Church to be used for the construction of church in Mussafah, Abu Dhabi. While we continue to request St. Andrew's for repayment of the loan, we have, on a prudent basis, made a provision in our books against the recoverability of the loan. Similar to the provision of AED 312,500 made in our books in 2023, we have made a similar provision of AED 312,500 in 2024 as well, which means that the loan has now been fully provided for and will not impact our statement of activities (profit and loss) in future years.

Our net cash and cash equivalents during the year increased by AED 187,193 to a total of AED 2,736,908 out of which we deposited AED 1,500,000 in interest-bearing fixed deposits.

In terms of large expenses, we continue to invest in the improvement of the church and church facilities. Last year, we invested in improving the sound system. Towards the end of 2024 we were also required by the regulator of places of worship, the Community Development Authority (the CDA), to install new security CCTV cameras at a total cost of approximately AED 77,000. We also invested in replacing the old vehicle for the Parish Priest.

The refurbishment of the air conditioning system, which had become critical, was initiated and paid for partially in 2024 (AED 151,410), and the remainder (AED 227,115) will be paid in 2025.

The auditors have once again given an unqualified opinion on the financial statements for the year ended 2024. They have also provided observations and recommendations which the Council will be implementing. The auditors note that we have improved in some areas but we still need to have more robust mechanisms in place, in line with government directives, especially when it comes to physical cash, and which we will be addressing.

## Budget 2025

The Council adopted a conservative budget for 2025 resulting in a projected excess of income over expenditure of approximately AED 320,000. For the first five months of 2025 the figures show that we are ahead of budget. One of the significant increases in expenditure envisaged in the 2025 budget is a return to pre-COVID levels of contribution to the Diocese; this year we will make a contribution of AED 255,000.

# CCJA Draft Audit Report 2024

**Christ Church Jebel Ali  
Dubai - United Arab Emirates**

**Financial Statements for the year ended on  
31st December 2024**

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**INDEPENDENT AUDITORS` REPORT**

**To The Members of  
Christ Church Jebel Ali  
Dubai - UAE**

**Report on the audit of the financial statements**

***Unqualified Opinion:-***

*We have audited the financial statements of Christ Church Jebel Ali, Dubai which comprise the Statement of Assets, Liabilities and Fund Balances as at December 31<sup>st</sup>, 2024, the Statement of Activities, the Statement of Changes in Fund Balances, the Statement of Cash Flows for the year then ended, notes to the financial statements including a summary of significant accounting policies and other explanatory information set out in pages (4) to (20).*

*In our opinion, the financial statements present fairly, in all material respects, financial position of Christ Church Jebel Ali, Dubai as at December 31<sup>st</sup>, 2024 and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRS).*

***Basis for Unqualified Opinion: -***

*We conducted our audit in accordance with International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. We are independent of the church in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants together with the ethical requirements that are relevant to our audit of the financial statements in the United Arab Emirates, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.*

***Emphasis of Matter***

*We draw your attention to note 6 to the financial statements, 'Accounts and other receivables', and note 10 to the financial statements 'Accounts and other payables', which describe the status of external confirmations. Our opinion is not modified in respect of this matter.*

***Responsibilities of Management and Those Charged with Governance for the Financial Statements: -***

*Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statement that are free from material misstatement, whether due to fraud or error.*

Page (2)

*In preparing the financial statements, the management is responsible for assessing the church'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 management either intends to liquidate the church or to cease operations, or has no realistic alternative but to do so.*

*Those charged with governance are responsible for overseeing the church's financial reporting process.*

*Auditor's Responsibility:-*

*Our objectives are to obtain reasonable assurance about whether the financial statements are free from material misstatement, whether due to fraud or error, and to issue an auditor's 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 Financial statements.*

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

- *Identify and assess the risk 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 church's internal control.*
- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.*
- *Conclude on the appropriateness of management's 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 church's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the church to cease to continue as a going concern.*

Page (3)

- *Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

*We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.*

### **Report on Other Legal and Regulatory Requirements**

*As required by Federal Law No. 9 of 2023 on the Regulation of Houses of Worship for Non-Muslims and its Executive Regulations issued in 2024, we further report that:*

- 1. In our opinion, proper books of account have been maintained by the church.*
- 2. We have obtained all information and explanations which we considered necessary for the purpose of our audit.*
- 3. The financial information presented to us, in so far as it relates to these financial statements, is consistent with the underlying books of account maintained by the church.*
- 4. Based on the information made available to us, nothing has come to our attention that causes us to believe that the church has contravened, during the financial year, any material provisions of the applicable laws, its Articles of Association, or regulations issued by the Community Development Authority (CDA), except as noted below.*
- 5. We observed that the church did not fully comply with the requirement under Article 8 of the Executive Regulations, which states that all donations and funds received in cash must be deposited into the church's designated bank account before being utilized. During the year, certain cash collections were used for operational expenses prior to being deposited, which constitutes a departure from this regulation.*

**Dubai: June 13, 2025**

**HRM ASSOCIATES  
Chartered Accountants**

**CA Rajesh K Devadiga, B.Com,FCA  
Reg. No. 629**

**Christ Church Jebel Ali  
Dubai - United Arab Emirates  
Statement of Assets, Liabilities and Fund Balances  
As at 31 December 2024**

	Note	<u>31/12/2024</u> <u>(AED)</u>	<u>31/12/2023</u> <u>(AED)</u>
<b>ASSETS</b>			
<i>Non-current assets</i>			
Property and equipment	4	1,179,789	1,358,231
Loan receivable	5	-	312,500
<b>Total non-current assets</b>		<u>1,179,789</u>	<u>1,670,731</u>
<i>Current assets</i>			
Accounts receivable, deposits and prepayments	6	778,494	398,567
Cash and cash equivalents	7	1,236,908	2,049,715
Fixed Deposits with Bank	8	1,500,000	500,000
<b>Total current assets</b>		<u>3,515,402</u>	<u>2,948,282</u>
<b>TOTAL ASSETS</b>		<u><u>4,695,191</u></u>	<u><u>4,619,013</u></u>
<b>LIABILITIES AND FUND BALANCES</b>			
<i>Fund balances</i>			
General fund		4,370,277	4,311,286
<b>Total fund balances</b>		<u>4,370,277</u>	<u>4,311,286</u>
<i>Non-current liabilities</i>			
Employees' end of service benefits	9	172,100	172,946
<b>Total non-current liabilities</b>		<u>172,100</u>	<u>172,946</u>
<i>Current liabilities</i>			
Accounts payable and accruals	10	152,814	134,781
<b>Total current liabilities</b>		<u>152,814</u>	<u>134,781</u>
<b>Total liabilities</b>		<u>324,914</u>	<u>307,727</u>
<b>TOTAL LIABILITIES AND FUND BALANCES</b>		<u><u>4,695,191</u></u>	<u><u>4,619,013</u></u>

These financial statements were approved and signed on 13 June 2025

Rev James R Young  
Chaplain

Alastair Holland  
Treasurer

The attached notes form an integral part of these financial statements.  
Auditors' report is annexed on pages (1) to (3)

**Christ Church Jebel Ali  
Dubai - United Arab Emirates  
Statement of Activities  
For the year ended on 31 December 2024**

	Note	<u>31/12/2024</u> <u>(AED)</u>	<u>31/12/2023</u> <u>(AED)</u>
<b>Income</b>			
Guest congregation contribution		2,577,717	1,909,956
Offertories		489,409	492,838
Wedding contribution		113,127	165,724
Other income	11	64,747	384,407
		<u>3,245,000</u>	<u>2,952,925</u>
<b>Expenditure</b>			
Staff costs		893,561	872,579
Depreciation	4	451,923	397,050
Maintenance costs		406,821	445,539
Church purchases and other expenses		285,784	179,739
Diocesan contribution		20,038	164,335
Electricity and water		307,460	285,552
Communication expenses		53,972	45,189
Transportation and travel		57,635	61,988
Rent		178,297	147,439
Provision against Doubtful Debts		312,500	314,555
Discounts		91,349	48,185
Meeting expenses		40,109	29,229
Donations		72,060	54,560
Professional charges		14,500	14,000
		<u>3,186,009</u>	<u>3,059,939</u>
<b>Excess of income over expenditure/ (expenditure over income) for the year transferred to general fund</b>		<u><b>58,991</b></u>	<u><b>(107,014)</b></u>

The attached notes form an integral part of these financial statements.  
Auditors' report is annexed on pages (1) to (3)

**Christ Church Jebel Ali  
Dubai - United Arab Emirates  
Statement of Changes in Fund Balances  
For the year ended on 31 December 2024**

	<b><u>General Fund</u></b> <b><u>(AED)</u></b>
Balance as at 01st January 2024	4,311,286
Excess of income over expenditure / (expenditure over income)	58,991
Net movements	-
Balance as at 31st December 2024	<b>4,370,277</b>

**The attached notes form an integral part of these financial statements.**

**Auditors' report is annexed on pages (1) to (3)**

General fund represents the non-designated fund and which comprises initial funds provided and the excess of income over expenditure accumulated over the years.

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**Christ Church Jebel Ali  
Dubai - United Arab Emirates  
Statement of Cash Flows  
For the year ended on 31 December 2024**

<b><u>CASH FLOW FROM OPERATING ACTIVITIES - A</u></b>	<b><u>31/12/2024</u></b>	<b><u>31/12/2023</u></b>
	<b><u>( AED )</u></b>	<b><u>( AED )</u></b>
Excess of income over expenditure	58,991	(107,014)
<u>Adjustments for:</u>		
Depreciation	451,923	397,050
Interest received	(27,644)	-
Provision against loan to St Andrew's Church	312,500	312,500
Provision for employees' end of service benefits	38,559	77,084
	-----	-----
	<b>834,329</b>	<b>679,620</b>
<u>[Increase]/ Decrease in operating assets</u>		
Trade and other receivables	(379,927)	(85,101)
<u>Increase/[Decrease] in operating liabilities</u>		
Staff gratuity paid	(39,405)	(30,457)
Accounts payable and accruals	18,033	(292,918)
	-----	-----
Net Cash Flow from operating activities- A	<b>433,030</b>	<b>271,144</b>
	-----	-----
<b><u>CASH FLOW FROM INVESTING ACTIVITIES- B</u></b>		
Purchase of fixed assets	(273,481)	(177,935)
Interest income	27,644	-
Fixed Deposits	(1,000,000)	(500,000)
	-----	-----
Net Cash flow used for investing activities- B	<b>(1,245,837)</b>	<b>(677,935)</b>
	-----	-----
Net increase (decrease) in cash and cash equivalents A+B	(812,807)	(406,791)
Opening balance of cash and cash equivalents	2,049,715	2,456,506
	-----	-----
Closing balance of cash and cash equivalents	<b>1,236,908</b>	<b>2,049,715</b>
	=====	=====

**The attached notes form an integral part of these financial statements.  
Auditors' Report is annexed on pages (1) to (3)**

**Christ Church Jebel Ali  
Dubai - United Arab Emirates  
Notes Forming Part of the Financial Statements  
For the year ended on 31 December 2024**

**1. Legal Status & Activities**

Christ Church Jebel Ali, Dubai is an inter – denominational church in Dubai operating by virtue of church license (No. 9) issued by the Community Development Authority, Government of Dubai. The registered office of the church is situated in the Emirate of Dubai.

The approved activities of the church are:

- 1) Conduct religious activities
- 2) Celebrate religious occasions and events
- 3) Conduct funeral ceremony
- 4) Conduct religious marriage ceremony and attestation

**2. ADOPTION OF NEW AND REVISED INTERNATIONAL FINANCIAL REPORTING STANDARDS & INTERPRETATIONS:**

**2.1 Standards and Interpretations effective in the current year**

The following standards and amendments apply for the first time to the financial reporting periods commencing on or after January 01, 2024.

- a) Non-current Liabilities with Covenants – Amendments to IAS 1 and Classification of Liabilities as Current or Non-current – Amendments to IAS 1
- b) Lease Liability in a Sale and Leaseback – Amendments to IFRS 16.
- c) Supplier Finance Arrangements – Amendments to IAS 7 and IFRS 7
- d) IFRS S1\*\* General Requirements for Disclosure of Sustainability-related Financial Information and IFRS S2\*\* Climate-related Disclosures.

The management believes that the adoption of the above amendments effective for the current accounting year has not had any material impact on the recognition, measurement, presentation, and disclosure of items in the financial statements.

**Christ Church Jebel Ali  
Dubai - United Arab Emirates  
Notes Forming Part of the Financial Statements  
For the year ended on 31 December 2024**

**2.2 New & Revised IFRS in issue but not effective or early adopted**

The following standards and interpretations had been issued but not yet mandatory for annual reporting periods ending December 31, 2024. Management anticipates that these new standards, interpretations, and amendments will be adopted in the financial statements as and when they are applicable and adoption of these new standards, interpretations, and amendments, may have no material impact on the financial statements in the period of initial application.

<b>Particulars</b>	<b>Effective for Annual periods beginning from</b>
Lack of exchangeability - Amendments to IAS 21	January 01, 2025
Amendments to the Classification and Measurement of Financial Instruments – Amendments to IFRS 9 and IFRS 7	January 01, 2026
Annual Improvements to IFRS Accounting Standards	January 01, 2026
Amendments to IFRS 9 and IFRS 7 - Contracts Referencing Nature-dependent Electricity	January 01, 2026
Presentation and Disclosure in Financial statements – IFRS 18	January 01, 2027
Subsidiaries without Public Accountability: Disclosures – IFRS 19	January 01, 2027

**2.3 Basis of Preparation of Financial Statements**

**Statement of Compliance**

These financial statements are prepared on the historical cost convention and in accordance with the International Financial Reporting Standards issued or adopted by the International Accounting Standards Board (IASB). These financial statements are prepared on the historical cost basis.

**Functional & Presentation Currency**

These financial statements are presented in Arab Emirate Dirham (AED) being the functional currency of the church. The figures have been rounded off to the nearest UAE Dirham.

**Accounting Period**

As per the church council decision, the financial year of the church shall end on 31st December each year. Accordingly, these financial statements cover a period of one year starting from 1st January 2024 and ending on 31st December 2024.

**Going Concern Assumption**

These financial statements have been prepared on a going concern basis on the assumption that the Church will be able to meet its payment obligations as and when they fall due for payment.

**Christ Church Jebel Ali  
Dubai - United Arab Emirates  
Notes Forming Part of the Financial Statements  
For the year ended on 31 December 2024**

**2.3 Basis of Preparation of Financial Statements (continued)**

**Use of Significant estimates, assumption and judgements**

The preparation of financial statements in conformity with IFRS require management to make judgements, estimates and assumption that affect the application of policies and reported amounts of assets, liabilities, income, and expenses.

**Use of Significant estimates, assumption, and judgements**

The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the result of which form the basis of making the judgement about carrying values of assets and liabilities that are not readily apparent from other sources. Actual result may differ from these estimates. The estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period or in the period of revision and future periods if the revision affects both current and future periods.

**Impairment of Assets**

In case of non-financial assets a review is made to determine whether there is any indication of impairment. If any such indication exists, then the assets recoverable amount is estimated. An impairment loss is recognised in the statement of comprehensive income, if the carrying amount of the assets exceeds its recoverable amount.

**3. ACCOUNTING POLICIES**

**3.1 Property, Plant & Equipment**

Property, Plant & Equipment are stated in the financial statements at their net book value i.e., cost less depreciation and related impairment losses recognised, if any. Cost of the assets includes cost of acquisition plus direct expenses incurred in relation thereto. Depreciation is calculated to write off the cost of the assets to their residual value on Straight Line method, over the expected useful life of the asset concerned.

The depreciation is calculated at

Buildings	over 20-25 years
Motor vehicles	over 5 years
Furniture and equipment	over 4 years

**Christ Church Jebel Ali**  
**Dubai - United Arab Emirates**  
**Notes Forming Part of the Financial Statements**  
**For the year ended on 31 December 2024**

**3.1 Property, Plant & Equipment (continued)**

The carrying values of Plant, Property & Equipment are reviewed for impairment when events or changes in circumstances indicate the carrying value may not be recoverable. If any such indication exists and where the carrying values exceed the estimated recoverable amount, the assets are written down to their recoverable amount.

The church management reviews the residual value and useful lives annually and future depreciation charge would be adjusted where the management believes the useful lives differ from previous estimates.

Impairment Losses

The church assesses at the end of each reporting period whether there is an indication that a non-current asset may be impaired. If such an indication exists, the church makes an estimate of the assets recoverable amount.

The recoverable amount of an asset is the higher of its fair value less cost to sell and its value in use. In assessing the value in use, the estimated future cash flows are discounted to their present value using a discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. Where an asset does not generate cash inflows largely independent of those from other assets, the recoverable amount is determined for the smallest group of assets that generate cash inflows independently (i.e., Cash generating unit).

An impairment loss is recognised in profit or loss whenever the carrying amount of an asset or the cash-generating unit to which it belongs, exceeds its recoverable amount. The impairment loss is reversed if there has been a favourable change in the estimates used to determine the recoverable amount. A reversal of the impairment loss is limited to the assets carrying amount that would have been determined had no impairment loss has been recognised in the previous years. The reversal of the impairment loss is credited to profit & loss in the year in which it arises.

**3.2 Financial Instruments**

Financial assets and financial liabilities are recognised in the Statement of Assets, Liabilities and Fund Balances when the church becomes a party to the contractual provisions of the instrument.

Financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities (other than financial assets and financial liabilities at fair value through profit or loss) are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate on

**Christ Church Jebel Ali  
Dubai - United Arab Emirates  
Notes Forming Part of the Financial Statements  
For the year ended on 31 December 2024**

**3.2 Financial Instruments (continued)**

initial recognition. Transaction costs directly attributable to the acquisition of financial assets or liabilities at fair value through profit and loss are recognised immediately in profit or loss

**Financial Assets**

A financial asset is classified as measured at: amortised cost; fair value through other comprehensive income (“FVOCI”); or fair value through profit or loss (“FVTPL”).

When a church first recognises a financial asset, it classifies it based on the church’s business model for managing the asset and the asset’s contractual cash flow characteristics, as follows:

- a) Amortised cost—a financial asset is measured at amortised cost if both of the following conditions are met:

The asset is held within a business model whose objective is to hold assets in order to collect contractual cash flows; and

The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

- b) Fair value through other comprehensive income

Financial assets are classified and measured at fair value through other comprehensive income if they are held in a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets.

- c) Fair value through profit or loss

Any financial assets that are not held in one of the two business models mentioned are measured at fair value through profit or loss.

When and only when, church changes its business model for managing financial assets it must reclassify all affected financial assets.

The church’s financial assets include bank balances and cash, accounts receivable, other receivables and loan receivable.

**Christ Church Jebel Ali  
Dubai - United Arab Emirates  
Notes Forming Part of the Financial Statements  
For the year ended on 31 December 2024**

**3.2 Financial Instruments (continued)**

Receivables and Loans

Receivables and loans are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. At the end of each reporting period subsequent to initial recognition, loans and receivables (including cash and bank balances, Trade receivable due from related party, Refundable Deposits, and other receivables) are carried at amortised cost using the effective interest method, less any identified impairment losses. An impairment loss is recognised in profit or loss when there is objective evidence the asset is impaired, and is measured as the difference between the assets carrying amount and present value of the estimated future cash flows discounted at the original effective interest rate. Impairment losses are reversed in subsequent periods when an increase in assets recoverable amount can be related objectively to an event occurring after the impairment was recognised, subject to a restriction that the carrying amount of the asset at the date the impairment is reversed does not exceed what the amortised cost would have been had the impairment not been recognised.

Cash and cash equivalents

For the purpose of statement of cash flows, cash and cash equivalents consist of cash in hand and bank balances and short term deposits with a maturity of three months or less.

The Church derecognises a financial asset only when the contractual rights to the cash flows from the asset expire, or when it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another church. On de-recognition of a financial asset measured at amortised cost, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognised in the statement of activities.

**Financial Liabilities**

All financial liabilities are measured at amortised cost, except for financial liabilities at fair value through profit or loss. Such liabilities include derivatives (other than derivatives that are financial guarantee contracts or are designated and effective hedging instruments), other liabilities held for trading, and liabilities that the church designates to be measured at fair value through profit or loss.

Accounts payable and accruals

Liabilities are recognised for amounts to be paid in the future for goods or services received, whether billed by the supplier or not. Financial liabilities are derecognised when the obligation specified in the relevant contract is discharged, cancelled or has expired. The difference between the carrying amount of the financial liability derecognised and the consideration paid and payable is recognised in the statement of activities.

**Christ Church Jebel Ali**  
**Dubai - United Arab Emirates**  
**Notes Forming Part of the Financial Statements**  
**For the year ended on 31 December 2024**

**3.3 Cash and Cash Equivalents:**

Cash and cash equivalents comprise cash and bank balances, deposits with banks and other financial institutions, and short –term highly liquid investments that are readily convertible into known amounts of cash and which are subject to an insignificant risk of changes in value, having been within three months of maturity at acquisition.

**3.4 Translation of foreign currency:**

Foreign currency transactions during the year are translated at the exchange rates ruling at the transaction dates. At the end of each reporting period, monetary assets and liabilities in foreign currencies are translated at the exchange rate ruling at that date. Non-monetary assets and liabilities that are measured at fair value in foreign currencies are translated at the exchange rates ruling at the date when the fair value was determined. Exchange gains and losses are recognised in the statement of activities.

**3.5 Leases:**

The church assesses whether a contract is or contains a lease, at inception of the contract. The church recognises a right-of-use asset and a corresponding lease liability with respect to all lease arrangements in which it is the lessee, except for short-term leases (leases with term of 12 months or less) and leases of low value assets (such as small items of office furniture and telephones). For these leases, the church recognises the lease payments as an operating expense on a straight-line basis over the term of the lease unless another systematic basis is more representative of the time pattern in which economic benefits from the leased assets are consumed. The lease liability is subsequently measured by increasing the carrying amount to reflect interest on the lease liability (using the effective interest method) and by reducing the carrying amount to reflect the lease payments made. The right-of-use assets comprise the initial measurement of the corresponding lease liability, lease payments made at or before the commencement day, less any lease incentives received and any initial direct costs. They are subsequently measured at cost less accumulated depreciation and impairment losses.

All the lease commitments of the church are short term in nature.

**3.6 Employee end of service benefits:**

Estimated amounts required to cover employees end of service benefits at the date of statement of financial position are computed pursuant to church's internal policies based on the employees accumulated period of service and current remuneration at the date of statement of financial position. The management is of the opinion that no significant difference would have arisen had the liability been calculated on an actuarial basis as salary inflation and discount rates are likely to have approximately equal and opposite effects.

**Christ Church Jebel Ali  
Dubai - United Arab Emirates  
Notes Forming Part of the Financial Statements  
For the year ended on 31 December 2024**

**3.7 Revenue recognition:**

Revenue is recognised to the extent that the economic benefits will flow to the church and the revenue can be reliably measured. Revenue is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the ordinary course of business during the year, net of discounts. Revenue from other sources (other income including bank interest received) is recognised as income at the time of its accrual. The church has generally concluded that it is the principal in its revenue arrangements, because it typically controls the goods or services before transferring them to the customer. The following specific recognition criteria must also be met before revenue is recognized:

*Guest congregation contribution – accounted for on a time proportion basis against an agreed tariff.*

*Wedding contribution – received against agreed tariff.*

*Offertories and voluntary contributions – recognised as revenue when received.*

*Miscellaneous income and cupboard rent - recognised as revenue when received.*

**3.8 Corporate Tax:**

As per the UAE Corporate Tax Law (Federal Decree-Law No. 47 of 2022), the church is a qualified public benefit entity under UAE law and, as such, is exempt from corporate tax liabilities. As a result, the church is not required to file a corporate tax return for the period under review.

**Christ Church Jebel Ali**  
**Dubai - United Arab Emirates**  
**Notes Forming Part of the Financial Statements**  
**For the year ended on 31 December 2024**

**4 Property and Equipment**

	<u>Church Building</u> <u>AED</u>	<u>Motor Vehicles</u> <u>AED</u>	<u>Furniture &amp; Equipment</u> <u>AED</u>	<u>Computer &amp; Software</u> <u>AED</u>	<u>Total</u> <u>AED</u>
<b>Cost</b>					
As at 01 January 2024	9,380,684	193,500	2,251,541	86,038	11,911,763
Additions	-	145,510	127,971	-	273,481
Disposal	-	-	-	-	-
As at 31 December 2024	<u>9,380,684</u>	<u>339,010</u>	<u>2,379,512</u>	<u>86,038</u>	<u>12,185,244</u>
<b>Accumulated depreciation</b>					
As at 01 January 2024	8,220,270	193,500	2,058,250	81,512	10,553,532
Charge for the year	369,627	6,780	72,490	3,026	451,923
Reversals / Adjustments	-	-	-	-	-
As at 31 December 2024	<u>8,589,897</u>	<u>200,280</u>	<u>2,130,740</u>	<u>84,538</u>	<u>11,005,455</u>
<b>Carrying amount</b>					
As at 31 December 2024	<u><u>790,787</u></u>	<u><u>138,730</u></u>	<u><u>248,772</u></u>	<u><u>1,500</u></u>	<u><u>1,179,789</u></u>
As at 31 December 2023	<u><u>1,160,414</u></u>	<u><u>-</u></u>	<u><u>193,291</u></u>	<u><u>4,526</u></u>	<u><u>1,358,231</u></u>

*The church buildings are constructed on land granted free of charge by the Ruler of Dubai for an unspecified period.*

**Christ Church Jebel Ali**  
**Dubai - United Arab Emirates**  
**Notes Forming Part of the Financial Statements**  
**For the year ended on 31 December 2024**

**5 Loan receivable**

In 2016, the Chaplaincy of Dubai and Sharjah (with Holy Trinity Church, St. Martin's Church, St. Luke's Church and Christ Church as members of the Chaplaincy) gave an interest free loan amounting to AED 5,000,000 to St. Andrews Church to be used for the construction of church in Mussafah, Abu Dhabi. Consequent to the dissolution of the Chaplaincy, Christ Church Jebel Ali was separated from the Chaplaincy. Based on the Chaplaincy Council Meeting Decisions, the loan amount of AED 5,000,000 was split among the four churches. As a result, loan receivable amount of Christ Church Jebel Ali is shown as AED 1,250,000 in the statement of assets, liabilities and fund balances.

Due to adverse conditions and uncertainties existing regarding the construction and operation of St. Andrews Church in Mussafah, Abu Dhabi, a provision of 75% was made against the amount of loan receivable from St. Andrews Church, Mussafah, Abu Dhabi. During the year, the council has decided to increase the provision to 100%, resulting in a total provision of AED 1,250,000 against the loan receivable.

	<u>31/12/2024</u>	<u>31/12/2023</u>
	<u>(AED)</u>	<u>(AED)</u>
Loan receivable	1,250,000	1,250,000
Less: Provision against loan receivable	(1,250,000)	(937,500)
	-	312,500

**6 Accounts receivable, deposits and prepayments**

	<u>31/12/2024</u>	<u>31/12/2023</u>
	<u>(AED)</u>	<u>(AED)</u>
Accounts Receivables*	353,263	235,709
Less: Estimated credit loss	(20,383)	(20,383)
	332,880	215,326
Prepayments	194,790	113,170
Advance to Suppliers	182,280	-
VAT Receivable	-	1,527
Refundable Deposits	68,544	68,544
	778,494	398,567

\*Accounts receivables are subjected to confirmation from respective parties.

The church applies the IFRS 9 simplified approach to measure expected credit losses which uses a lifetime expected loss allowance for all accounts receivable.

Credit period normally agreed with the customers is 30 days. Provisions are based on the estimated irrecoverable amounts determined by reference to past default experience.

In the opinion of the management, accounts receivable are considered fully recoverable and there is no significant credit risk attributable to the other financial assets held.

**Christ Church Jebel Ali  
Dubai - United Arab Emirates  
Notes Forming Part of the Financial Statements  
For the year ended on 31 December 2024**

**6 Accounts receivable, deposits and prepayments (continued)**

An age analysis of accounts receivable based on past due is as follows:

	Not Past Due	Past Due up to 2 months	Past Due for 3 months	Past Due for over 3 months	Total
<b>2024</b>					
Gross	96,225	82,745	109,571	64,722	353,263
Provision	-	2.45%	6.82%	16.81%	
Provision	-	(2,024)	(7,478)	(10,881)	(20,383)
Net	<u>96,225</u>	<u>80,721</u>	<u>102,093</u>	<u>53,841</u>	<u>332,880</u>
<b>2023</b>					
Gross	158,361	51,526	14,941	10,881	235,709
Provision	-	40.89%	50.00%	100.00%	
Provision	-	(2,024)	(7,478)	(10,881)	(20,383)
Net	<u>158,361</u>	<u>49,502</u>	<u>7,463</u>	<u>-</u>	<u>215,326</u>

**7 Cash and cash equivalents**

	<u>31/12/2024</u> <u>(AED)</u>	<u>31/12/2023</u> <u>(AED)</u>
Cash in Hand	42,440	175,197
Cash at Bank	1,194,468	1,874,518
Bank balances and cash	<u>1,236,908</u>	<u>2,049,715</u>

\*Cash in Hand are subjected to confirmation from respective parties.

**8 Fixed Deposits with Bank**

	<u>31/12/2024</u> <u>(AED)</u>	<u>31/12/2023</u> <u>(AED)</u>
Fixed Deposits	1,500,000	500,000
	<u>1,500,000</u>	<u>500,000</u>

\*Fixed Deposits consists of Wakala Deposits entered with the bank.

**9 Employees' end of service benefits**

	<u>31/12/2024</u> <u>(AED)</u>	<u>31/12/2023</u> <u>(AED)</u>
Balance at the beginning of the period	172,946	126,319
Provided during the year	38,559	77,084
Paid during the year	(39,405)	(30,457)
	<u>172,100</u>	<u>172,946</u>

**Christ Church Jebel Ali  
Dubai - United Arab Emirates  
Notes Forming Part of the Financial Statements  
For the year ended on 31 December 2024**

<b>10 <u>Accounts payable and accruals</u></b>	<b><u>31/12/2024</u></b>	<b><u>31/12/2023</u></b>
	<b><u>(AED)</u></b>	<b><u>(AED)</u></b>
Accounts Payable*	54,917	113,257
Advance from Customers*	7,611	13,423
VAT Payable	11,268	-
Other Payables	79,018	8,101
	<u>152,814</u>	<u>134,781</u>

\*Accounts payables and Advance from customers are subjected to confirmation from respective parties.

<b>11 <u>Other income</u></b>	<b><u>31/12/2024</u></b>	<b><u>31/12/2023</u></b>
	<b><u>(AED)</u></b>	<b><u>(AED)</u></b>
Miscellaneous Income	28,104	-
Write off - Tithing	-	353,707
Cupboard Rent	36,643	30,700
	<u>64,747</u>	<u>384,407</u>

**12 Contingent liabilities**

As declared by the management, there are no contingent Liabilities as on the balance sheet date.

**13 Rounding Off**

Figures in these financial statements are expressed in and rounded off to nearest Arab Emirates Dirham.

**14 Financial instruments**

a) Category of financial instruments

<b>Financial assets</b>	<b><u>31/12/2024</u></b>	<b><u>31/12/2023</u></b>
	<b><u>(AED)</u></b>	<b><u>(AED)</u></b>
Cash & cash equivalents	1,236,908	2,049,715
Fixed Deposits with Bank	1,500,000	500,000
Loans & receivables less prepayments	583,704	597,897
	<u>3,320,612</u>	<u>3,147,612</u>
<b>Financial liabilities</b>		
Financial liabilities	324,914	307,727
	<u>324,914</u>	<u>307,727</u>

b) Fair Value of the Financial Instruments

The management considers that the carrying amount of financial assets and financial liabilities recorded in the statement of financial position approximates their fair values.

**Christ Church Jebel Ali  
Dubai - United Arab Emirates  
Notes Forming Part of the Financial Statements  
For the year ended on 31 December 2024**

**14 Financial instruments (continued)**

c) Financial risk management objectives & policies

The church's major financial instruments are disclosed in the statement of financial position and respective notes to the financial statements. The risks associated with these financial instruments and policies on how to mitigate these risks are stated below. Management manages and monitors these exposures to ensure appropriate measures are implemented on a timely and effective manner.

**Foreign currency risk**

The church's currency risk exposure relates to the exposure to the fluctuations in the foreign currency rates. There is no significant impact on USD as the UAE Dirham is pegged to the USD.

**Credit risk**

The church has exercised tight credit control over receivables to speed up collection of debts and to minimize bad debts and has placed funds with credit worthy banks. The management also considers that there is no significant credit risk attributable to the other financial assets held.

**Liquidity Risk**

The church maintains sufficient cash and cash equivalents to meet its continuous operational needs. Creditors, Accruals and other payables are due to be paid within one year from the end of reporting

**15 Funds Management**

Objective of the church's capital management is to safeguard its ability to continue as a going concern. The church manages its capital by regularly monitoring its current and expected liquidity requirements. The church's operation is mainly financed by funds generated from operations. The church manages its fund structure and makes adjustments to it in light of changes in economic conditions.

**For Christ Church Jebel Ali**

**Rev James R Young  
Chaplain  
Dubai 13 June 2025**

**Alastair Holland  
Treasurer**

## Report from the Churchwardens

This has certainly been an eventful and at times, a challenging year! We took on the role of Churchwardens (Nishant Timothy, Priest's Warden; Andrew Muir, People's Warden) with the background of both roles being unfilled at CCJA since before the Covid pandemic. Apart from reestablishing the role as the representatives of the Bishop at CCJA, we have both strived to serve the interests of CCJA and congregation to the best of our ability and ensure that we take care of the health of our Priest, Fr Jim, and the congregation (Nishant) and the health of the fabric and maintenance of our church (Andrew).

### Priest's Warden Report

The past year has been a truly encouraging season of growth and grace for our church community. We have witnessed a steady and significant increase in our average Sunday attendance, which we believe is a testimony to God's faithfulness and the work of the Holy Spirit among us. As it is written in Acts 2:47 (NKJV): "*And the Lord added to their number day by day those who were being saved.*"

To give some context:

- In 2022, our average attendance was 133.
- In 2023, it rose to 177.
- In 2024, it reached 203.
- And in March 2025, we recorded one of our highest regular Sunday attendances with 263 people worshipping at CCJA.

Special services also drew remarkable participation. Across the two services over Christmas, we attracted a total attendance of 731. On Easter Sunday, we were blessed to worship alongside 581 people, an uplifting and joyful celebration of Christ's resurrection.

However, while we celebrate this growth, we are mindful of Paul's words in 1 Corinthians 3:6–7 (NKJV): "*So neither he who plants is anything, nor he who waters, but God who gives the increase.*" We recognize that all growth—numerical or spiritual—is ultimately the work of God.

At the same time, we are reminded that the health of a church is not measured by numbers alone. I once read: "It's not about the numbers; it's about the depth." In light of this, one of our key priorities this year has been to deepen the spiritual maturity of our congregation.

To this end, we offered a range of Bible courses, faithfully led by Samer, which helped many grow in their understanding of Scripture and walk more closely with Christ. These times of study and reflection have been vital in building up the spiritual life of the church.

Ephesians 2:19 (NIV) tells us: "*Consequently, you are no longer foreigners and strangers, but fellow citizens with God's people and also members of his household.*" This verse speaks powerfully to our experience as Christians living in a foreign land—yet finding family and belonging in Christ's body, the Church. To nurture this sense of fellowship, we also organized several community-building events such as carol rounds, desert camping, Sunday Schools events, women's fellowship and many other such events. These occasions have allowed us to deepen our relationships, extend our welcome to newcomers, and live out the unity we have in Christ.

In all things, we give glory to God for what He has done and is doing among us. May we continue to be a church that grows not only in number, but in love, unity, and spiritual maturity.

### Church Partnerships and Community Engagement

Throughout the year, we've continued our active participation in various community-building initiatives organized by the Community Development Authority (CDA). Working closely with them, we've ensured compliance with key regulations, such as data management and security measures, including the installation of cameras and 24-hour security guards. Additionally, we've played a role in facilitating the smooth flow of major church festivals, including issuing VIP parking passes to ensure an efficient experience for all attendees.

We are also grateful to work alongside our Bishop, Rt. Revd. Sean Semple, who was consecrated last year. As he leads our Diocese into a new chapter, we are pleased to share that, as one of the few parishes with the capacity to give, we increased our Diocesan contribution this year. We remain committed to being a responsible parish, dedicated to supporting the Diocese in its various needs.

### Congregational Duties and Volunteer Spirit

A church thrives when its members are actively engaged, and we are deeply thankful for the countless individuals who serve in a variety of roles within our congregation. From the readers, choir and music leaders, ushers, and refreshment teams, to our Sunday School leaders, youth leaders, women's fellowship, and those managing cameras and sound - each person's contributions are vital to the life and rhythm of our community. This spirit of service has helped foster a strong sense of ownership, fellowship, and mutual care within our church family.

### Reflections on My Time as Churchwarden

As Churchwarden, I've had the honour of being involved in many facets of our church's life, ranging from administration and planning to pastoral care, event coordination, and logistical oversight. My responsibilities have also included regular interactions with the Diocese, which have allowed me to help shape our church's relationship within the broader church community.

While the demands of this role have certainly been significant, I consider it a true privilege to serve in this capacity. The work, although challenging at times, has always been rewarding, and I am thankful for the support of my fellow council members, our dedicated clergy, and each volunteer who helps make this ministry possible. It has been a joy to walk alongside you all in this journey, and I look forward to continuing our shared mission of faith, service, and fellowship.

### People's Warden Report

In Paul's epistle to the Ephesians, chapter 2 it is written "*Jesus Christ Himself being the chief cornerstone, in whom the whole building, being fitted together, grows into a holy temple in the Lord, in whom you also are being built together for a dwelling place of God in the Spirit*". My vision as the People's Warden is to ensure that we continue to build and maintain our holy temple (CCJA) so that we have a facility that enables all of us (CCJA and our guest congregations) to worship in the house of God, safely and in accordance with local requirements.

First, I want to acknowledge that whilst I may provide some of the strategy and direction, nearly all the works carried out in the church could not have been completed without the assistance of Jit Bhattarai, our veritable Caretaker. He is the one who takes the brunt of taking emergency calls, facilitating and ensuring contractors have access, and helping to identify maintenance opportunities and issues and projects. Also, a big thanks to Caleb Muyodi for his assistance with maintenance and specifically with fire and safety and with the elevator, ensuring both are upgraded to the relevant standards.

Regular maintenance takes up a considerable amount of time as our church buildings are well over 20 years old and take a real beating in the UAE environment. Apart from day-to-day works we have:

- Followed the successful installation of our new sound system in the main church by reusing much of our old system to update and replace broken items in the upper church halls.
- Continued to maintain our refurbished bathrooms that have significant use during our very busy weekends.
- Replaced and added to the cupboard storage that we have in the upper halls that is rented out by our guest congregations. Some of the new cupboards were kindly paid for by our guest congregations.
- Ensured our elevator is now correctly maintained and independently inspected at appropriate intervals.
- Checked all our firefighting equipment and replaced where necessary and you will see new exit signs that comply with the relevant regulations.
- Upgraded all the lights in the main church to sustainable LED lighting that is significantly brighter. The challenge now is the sanctuary lighting as this area now looks quite gloomy.
- Following 3 appeals, we have successfully been registered with Microsoft as a non-profit organisation and are now able to take advantage of significant IT software and solution discounts. Transitioning to the new IT platform will significantly increase our data security and integrity and facilitate our administrative growth.

In the past year, we have completed a number of major projects in the church:

- The major spend this year (AED378k) has been to refurbish and replace significant components in our air conditioning including the air blowers, piping, lagging, and sensors and thermostats for both floors of the church. This was completed on time and to budget by our supplier and AC maintenance provider, Al Manara.
- We had to replace air conditioning units in the vestry, repair units in the Children's Church, and replace a unit at the Priest's house (we were able to reuse an existing unit we had replaced).
- By order of SIRA (Dubai Security Regulatory Agency), we had to replace our CCTV system at our cost (AED77k). In very short time, we replaced the entire system with 83 cameras, full recording and a dedicated communications link to SIRA.
- Also by order of SIRA, we now have 24 security guards and we have installed a guard house (AED18k) that provides air-conditioned shelter.
- Council agreed to invest in live streaming the Sunday services. We now stream all CCJA Sunday services to YouTube with a live audience of up to 20-25 viewers but

frequently we have over 75 people who watch the recording during the week. For some events (e.g. the Easter Play), we have had over 220 views; CCJA is spreading God's word wider and wider! We also provide a live video feed to Children's church and to the children's room so parents can sit with their young ones and still be part of the service.

- Gave Jit and his family full use of his apartment. Previously, Hall 7 had been carved out his apartment but now as a family, it was important we gave them the full space for them all and at the same time removed some of the disturbance they were experiencing from somewhat "enthusiastic" singing.

In the coming year, we have a number of ideas for improvements to the church:

- Turning the room at the rear of our church used by our wonderful refreshment team into a kitchen and a hatchway into the church.
- Improving the lighting at the front of the church and in the sanctuary for both regular services but also for other religious events that we host.
- Splitting one of the large Halls (6) upstairs into two separate halls. We have the demand for additional space from more guest congregations and we do not need 3 large spaces.
- Enabling 2 of the smaller halls (1 & 2) to be merged into a single hall for congregations that grow beyond our small halls but would be lost in a larger hall.
- Enclosing the elevator entrance area on the 1st floor to reduce dirt and maintenance.
- Start planning for the second phase of AC chiller refurbishment.
- Embark on the next stage of maturing our administrative and IT operations.

So, as you see a lot has been done and a lot continues to be done as we keep our church safe and in a fit state for us all and particularly for the glory of God! If you have any ideas, then please speak to the Wardens to see how we may fit into our plans.

It has been an honour to serve as Churchwarden and a blessing to see the church progress, both spiritually and with our physical presence. We continue to be blessed with an increasing, vibrant and amazingly diverse congregation, and an ever-increasing demand from guest congregations. God is working in CCJA!

## Report from Childrens Church

Christ Church Sunday School classes has 3 age groups, Pebbles (4-6 years), Rocks (7-9 years) and Boulders (10-13). We have 50-60 kids attending on regular Sundays, and around 70-80 kids on festive days such as Christmas & Easter, and about 25-30 kids during summer break.

Sunday School lessons are aligned with the Church Liturgy calendar. During advent season we focus on the theme and meaning of Advent Candles, The Passion Week for Lent, Fixing a booklet of the Holy Week's events and "Prayer". The themes for all classes are aligned and carried over a period to allow a full grasp of its essence, with relevant biblical passages and verses to recollect and learn in a fun atmosphere. We use short story telling, accompanied with crafts and art activities, along with music from YouTube, when possible.

Last Christmas we had a wonderful play with active participation from all kids. We were blessed to make this happen to share the message of Christmas with our congregation. We had a special game "Resurrection Journey", on the Church terrace where kids solved questions about what they had covered and learnt during the lent season.

The teachers have regular meetings and discussions to share ideas and activities. Ankin manages the Boulders, Sangeetha is responsible for the Pebbles and Ona takes care of the Rocks.

Sangeetha has the loving and tender character to manage the Pebbles age group. Every Sunday she tells a Bible story, prepares a hands-on activity related to the story. We have a very active Pebbles class; they love Bible stories and love singing.

Ona has the passion to teach children, she enjoys teaching her class about God's love and Jesus' teachings.

### Challenges

The current rooms have limited space, and we have space constraints during the peak seasons. We will need additional space to accommodate the increase.

We need more volunteers to support Sangeetha and Ona. During their absence we struggle to accommodate the children, and with more volunteers we can introduce additional activities for children. Music is an area that can help us grow and we need the support of musically inclined volunteers to help and bridge the gaps.

We need support to attend and manage children in the creche. If unattended they end up in pebbles class which creates distraction and overcrowding in the rooms. We need the support of parents.

## Report from Volunteers Ministry

The Christ Church family is blessed with a dedicated group of volunteers who support every Sunday service.

**Welcomers:** We have around 16 volunteers and during every service, 2 welcomers are being assigned to greet and welcome the people as they come into church. They are responsible for the collection of offertories and the counting of the same after the service.

**Readers:** Our 20 dedicated readers bring Scripture to life, delivering three passages during every Sunday service. Their commitment enriches worship and deepens our connection to God's Word.

**Refreshments:** Dedicated group of 12 members take turns serving refreshments after the service offering not just drinks and snacks, but a warm touch of hospitality that encourages fellowship and connection.

The Rota is planned two months in advance, ensuring seamless coordination via email and WhatsApp. Volunteers receive a weekly email with their assigned duties, and updates are shared through a dedicated WhatsApp group for efficient communication.

We are truly grateful for the unwavering commitment of our volunteers and rejoice in seeing more members step forward. We praise and thank God for His providence.

# Report from Youth Ministry

## Bi-weekly Fellowship Meetings:

- Every 2 weeks depending on Youth and Leader availability
- Topics discussed are based on the Bible, in accordance with Father Jim's sermons and the Anglican themes.
- Youth range from 13 – 21 years old. The entry age of 13 may change to 16 years old based on discussions with Ankin (Sunday School Leadership).
- Attendance is 10 – 15 people per meeting.

There is regular communication via a Youth WhatsApp group, which includes Father Jim.

- Taryn and I have seen a great improvement in the engagement of the Youth members at the meetings. We have also noticed an improvement in Biblical knowledge. Bible readings and application are mandatory in all Youth meetings.
- Youth members have also become more involved in church activities such as Sunday School, Sound and Refreshments.

## External Activities:

- Aim: At least one activity per quarter, but frequency changes based on Youth member school activities.
- Past Youth external activities:
- June 2024: Basketball
- September 2024: Ice Skating Fun Day at Dubai Mall
- October 2024: Youth Conference
- January 2025: Guest speaker from Australia, Jaco van Wyk.
- June 2025: Boardgame Cafe

## Youth Conference: 12 October

- Topic: Be the Light
- Attendance: 11 members attended.
- Speakers: Father Jim, Jaco van Wyk, Father Innocent
- Time for prayer, reflection, learning and spiritual development.

Youth members found the day enriching and it was an opportunity to cleave closer to God and His Word.

# Nominees for CCJA Church Council

## Usama Ali

Dear Members of the Church

My name is Usama and I would be honoured to be considered for a position on the Church Council.

I was born and raised in Munich, Germany where I completed my early education before moving to Berlin to pursue my MBA at the Berlin University of Applied Sciences.

My parents, originally from Pakistan, moved to Germany in the early 1980's. My father, who was a Member of Parliament during the Pakistan Peoples Party era, passed away a few years after our relocation. My mother, a journalist by profession, went on to raise three children as a single parent while running her own bakery business in Munich.



Faith has been the foundation of our family life, both in Germany and in Pakistan. We have always been active members of the church. While in Germany, I participated in youth group initiatives and served on the church organizing committee of St Michael's Anglican Church. Later, during my time in Pakistan, I had the privilege of serving the Presbyterian Church of Pakistan as Head of Church Security and as an active member of the organising committee. These roles allow me to grow spiritually and develop a deep understanding of church operations and community engagement.

In my personal life, I met my partner Sarah in 2012 while staying in Pakistan. She is a remarkable woman and a devoted mother to her daughter, Samaea, who I was honoured to be named Godfather. We became best friends, our bond grew stronger, I proposed to her in 2017 and moved to Dubai in 2022 to build a strong and secure future together as a family.

Professionally, I am a banker. I have worked with First Abu Dhabi Bank Head Office in Business Acquisitions and am currently employed at the Head Office of Commercial Bank of Dubai.

If given the opportunity to serve on the Church Council, I would bring with me a heart for service, a commitment to integrity, and a passion for building a Christ-centered, inclusive, and vibrant church community. It would be my privilege to contribute to my experience and energy to support the mission and growth of our Church.

Thank you for your consideration.

In faith and service

Usama Ali

## Petagay Tamara Blackwood

My name is Petagay Tamara Blackwood. I am Jamaican. I am a Chemical Engineer by profession. I am working with Emirates Global Alumina since 2017, where I am currently leading a team of Engineers.

My passion is people development and problem solving. I love team collaboration to resolve issues systematically for the purpose of continuous improvement. I believe in "do unto others as you would want them do unto you." In my downtime I love to read leadership books, crotchet, cook new recipes, doing fun activities with Amanda and praying to God



## Zillah Kisswany

Hi CCJA family,

My name is Zillah Kisswany and I have been attending Christ Church for almost 10 years now. As many of you know, I am a full-time working mum of three (you will often see the younger ones running around at the front and our eldest played Mary this past Christmas) and have called the UAE home for over 10 years. I was raised in the Church of England and first attended church at just six days old (and that was only because I was born on Easter Monday, so I couldn't go to church any earlier)! Over the years, my faith has remained a constant guiding light through moves across continents, in getting married, suffering loss and experiencing great joy.



Professionally, I am a finance lawyer, and I try to bring clear, thoughtful, and analytical thinking to all aspects of life and would hope to use that critical thought, enhanced by the Holy Spirit in church matters. I have previously served on the church council of an Episcopal church in the US, and I would be grateful for the chance to serve again at my church home. When I can, I adore singing with the CCJA choir as I most experience the presence of the Spirit through music.

One verse that has always stayed with me throughout my life is Psalm 23:6 — "Surely goodness and mercy will follow me all the days of my life, and I will dwell in the house of the Lord forever." It reminds me of the deep comfort and hope our faith brings, no matter where life leads.

## Samer Najm

Samer is a multi-disciplined professional with more than 25 years of varied work experience gained in sales, business development, account and project management, international consultancy, and academic research in the Energy, Environment, Industrial Automation and Simulation, and Theology.

Samer is also an ordained pastor serving the National Evangelical Church of Beirut diaspora in the UAE.



In his current role with Emerson, he is the Strategic Accounts Director covering the ADNOC group accounts. He manages the customer and government relationships, orchestrating the corporate-wide account strategy, aligning products, services, solutions and driving mutually valued productivity, growth and profitability.

Samer also serves as Emerson's MEA DE&I External Liaison, AmCham-Abu Dhabi Energy Committee Co-Chair, Member at Large of the AmCham Abu Dhabi Board of Directors, ISA-UAE Section Liaison, and is on the SPE-Abu Dhabi Industrial Advisory Board.

Before joining Emerson, Samer held various roles with Invensys Middle East, GE O&G – Control Solutions, Baker Hughes – Bentley Nevada growing his regions and securing regional & global recognition for his achievements.

Samer is a graduate of the American University of Beirut with a BSc in Electrical Engineering. He also holds an MBA from University of Wales, MSc in Petroleum Engineering from University of Aberdeen, and an MDiv from the Near East School of Theology with focus on EcoTheology.

Samer is married and blessed with two boys of 17 and 13 years and plans to continue balancing his calling, family life, and career which progressing his education.

## Asha Rego-Maben

I am writing to express my interest in serving on the CCJA Church Council. Please allow me to briefly introduce myself.

My name is Asha Rego-Maben, and I am originally from India. I have been residing in Dubai for the past 26 years with my husband, Ryan Maben. We are blessed with three wonderful children—Rhea, Reese, and Ronan.

I am a working mother with a career in supply chain management, currently holding a senior leadership role in a multinational company. I have over 25 years of experience in the Energy, Aerospace, and Oil & Gas industries.



In addition to my professional career, I am deeply passionate about music. I have had the privilege of lending my voice to numerous recordings and live shows across India and UAE.

It would be an honor to contribute to the Church Council and support the spiritual and community mission of CCJA.

Our family has been part of the CCJA community for nearly 15 years, and during this time, CCJA has truly become our second home. It brings me immense joy to share that all three of our children received their christenings and confirmations here at CCJA—an experience we hold close to our hearts.

Over the years, I have been actively involved in various facets of our church life—welcoming congregants with a smile, helping with refreshments, supporting Sunday School, and offering assistance wherever needed. Every opportunity to serve, big or small, has been a way for me to express love and gratitude to God.

Inspired by my parents who were the soul of the church, my journey in faith began in my childhood in India, where I was deeply involved in my local church. I served as the President of the Youth Group (YCCM) for over five years, led community service projects and social events, engaged in creative ministry activities, conducted Sunday catechism for young children, and pursued my passion for singing and I was one of the lead singers in the church choir. These formative experiences taught me the gratitude and responsibility of dedicating my time and talents to the service of God.

Being part of CCJA for so many years has only strengthened that devotion. Now, I feel called to give back in a deeper way by serving on the Church Council. I see this as an opportunity to support our parish's mission, to contribute to the enrichment of our worship and community life, and to help ensure that every member—especially our children—feels loved, valued, and at home.

It would be a true honour and blessing to serve in this role, and I humbly offer my time, experience, and heart to this purpose.

## Annex A – CCJA Budget 2025

### Income

<b>INCOME</b>	<b>Actuals 2024</b>	<b>Budget 2025</b>
<b>Guest Congregation Income</b>		
Guest Congregation Contribution	2,613,755.63	2,600,000
Cupboard Rental	36,643.10	39,000
<b>Offerings &amp; Donations</b>		
Contribution - (Special Offerings)	57,025.00	60,000
Contribution - (Offertory)	420,556.50	400,000
<b>Other Income</b>		
Weddings contribution	146,413.08	100,000
Labour Camp (Offering)	10,827.00	
Blessing Income		
Interest Income	28,104.16	60,000
<b>Total Income</b>	<b>3,313,324.47</b>	<b>3,259,000</b>

### Expenditure

<b>EXPENDITURE</b>	<b>Actuals 2024</b>	<b>Budget 2025</b>
<b>Staff Costs</b>		
Staff Salaries (FTE) basic	611,316.99	430,000
Housing allowance		132,000
Staff children education exp	27,404.00	17,900
Medical Insurance Expense	204,764.42	163,000
Visa & Medical	2,624.55	13,200
<b>Rent</b>		
Clergy accommodation	179,937.50	173,580
<b>Transportation &amp; Travel</b>		
Staff Airticket- Clergy & Staff	30,620.48	32,000
Transport expenses	25,203.87	20,900
<b>Diocesan Contribution</b>		
Diocesan Contribution	20,037.60	200,000
<b>Electricity &amp; Water</b>		
Electricity & Water	261,909.48	239,000
Clergy accom. - Water & Electricity charges - RJV	36,558.06	35,900
Clergy accom. - Water & Electricity charges- RDS	6,693.13	
<b>Communication Expenses</b>		
Telephone (communication)	54,169.28	64,600
<b>Insurance Expenses</b>		
Insurance Expenses	17,057.65	20,000

<b>EXPENDITURE</b>	<b>Actuals 2024</b>	<b>Budget 2025</b>
<b>Church Purchases and Other expenses</b>		
Part- Time Workers	100,180.00	96,000
Security Guard	3,116.00	108,000
Church Purchases/expenses	61,665.86	60,000
Labour Camp Expenses	4,570.00	
Discretionary Fund	15,000.00	-
Pastoral Care Fund	140,945.07	150,000
Bank Charges	2,488.24	2,300
Miscellaneous /Other expenses	4,480.00	4,400
Wedding Attestation / PRO Charges	35,867.54	29,200
Prison Ministry	20,000.00	20,000
Children's Ministry	7,860.32	10,000
Youth Ministry	7,200.00	10,000
Choir & Worship		10,000
HR Ministry		
Labour Ministry		
Women's Fellowship (Sheryl)		
Men's Fellowship		
Parking		
<b>Maintenance Costs</b>		
Bldg. Maintenance & Cleaning	197,120.19	210,000
Building Updates/Enhancements	176,862.00	580,000
Asset Maintenance Expenses (Software & Others)	18,983.00	20,000
Computer Maintenance	5,966.67	10,000
Vehicle Maintenance	18,637.37	15,500
<b>Conference &amp; Meeting Expenses</b>		
Synod Expenses	17,117.23	24,000
Special Events (Iftars, etc)	11,800.00	12,000
Gulf Clergy Meeting	11,191.57	12,000
<b>Professional Charges</b>		
Consultancy Fees	14,500.00	13,000
<b>TOTAL EXPENDITURE</b>	<b>2,353,848.07</b>	<b>2,938,480</b>

## Totals


	<b>Actuals 2024</b>	<b>Budget 2025</b>
<b>NET INCOME OVER EXPENDITURE</b>	<b>959,476.40</b>	<b>320,520</b>

# Annex B – Constitution of Christ Church Jebel Ali

The Anglican Diocese of Cyprus and the Gulf

**Christ Church Jebel Ali**

Witnessing to God's saving grace in Christ Jesus



**THE EPISCOPAL CHURCH IN JERUSALEM AND THE MIDDLE EAST**

**THE DIOCESE OF CYPRUS AND THE GULF**

**Constitution for Christ Church, Jebel Ali**

**1. THE PARISH**

The Parish shall be known as the Parish of Christ Church, Jebel Ali. This constitution is authorised by the Bishop of Cyprus and the Gulf and is subordinate to the Constitution of the Diocese of Cyprus and the Gulf.

**2. MEMBERSHIP**

2.1. The Parish shall have an Electoral Roll, to be kept by the Secretary, on which the names shall be entered of lay people who have applied to be enrolled and have signified in writing that:

2.1.1. They have been baptised;

2.1.2. They are full members of either:

2.1.2.1. A Church of the Anglican Communion;  
or

2.1.2.2. A Church in communion with the Provinces of the Anglican Communion;  
or

2.1.2.3. A Church which is a member of the World Council of Churches.


2.1.3. They are seventeen years of age or over.

2.1.4. Their names are not on, or will be removed from, any other Electoral Roll in The United Arab Emirates.

2.1.5. They accept the episcopal authority of the Bishop in Cyprus and the Gulf in matters of governance of the Church.

2.2. The provisions of Clause 2.1.2 notwithstanding, the name of a Christian may be entered on the Electoral Roll on the recommendation of the Parish Priest and with the approval of the Council.

2.3. Entry on the Electoral Roll shall be restricted to those whose primary place of residence within the Diocese of Cyprus and the Gulf is The United Arab Emirates.



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2.4. The Electoral Roll shall be reviewed annually by the Council at least thirty days before the Annual General Meeting.

2.5. A new Electoral Roll shall be prepared every three years.

2.6. The names of those who apply for inclusion on the Electoral Roll within the thirty days immediately preceding the Annual Church Meeting shall not be added to the Roll until after that meeting.

### 3. CHURCHWARDENS

There shall be two Churchwardens.

The Wardens shall be elected by a Church Meeting (normally the Annual Church Meeting) to hold office until the next Annual Church Meeting with the possibility of re-election, save that the Parish Priest shall have the right to nominate one of the wardens, should he/she so wish.

### 4. CHURCH MEETINGS

4.1. At least 14 days' notice of Church Meetings shall be given by a notice displayed at the church and by an announcement at church services on at least the two preceding Fridays and Sundays.

4.2. Meetings shall be open to all who wish to attend but only those whose names are on the Electoral Roll may vote.

4.3. The Parish Priest, or in his absence a churchwarden, shall preside and shall have a casting vote.

4.4. Except as provided for in Clause 5, Church Meetings shall have no executive authority and any motion proposed at a Church Meeting shall take the form of a recommendation to the Church Council.

### 4.5. ANNUAL CHURCH MEETING

4.5.1. The Annual Church Meeting shall be held before 30th April in each year.

4.5.2. The quorum for the meeting shall be one fifth of the total number of names on the Electoral Roll. If such a quorum is not present within half an hour of the time appointed for the Annual General Meeting to begin, the meeting shall stand adjourned to the same time not less than seven (7) and not more than twenty-eight (28) days later, at which time the business of the Annual General Meeting shall be conducted by however many Voting Parish Members are then present, notice of which shall be given to the congregation by announcement at all regular publicized services and in all general Parish communications from the time of the adjournment until the time of the new date fixed for the Annual General Meeting.

### 4.6. EXTRAORDINARY MEETINGS

An Extraordinary Church Meeting shall be summoned by the Council or if at least 10% members of the congregation request this in writing. The notice calling the meeting shall specify the business to be conducted and only this business shall be transacted. The quorum for such meetings shall be 33% current Electors who are eligible to attend the previous AGM. Should such meeting fail for want of a quorum, the requisition for the meeting shall lapse and a further meeting shall not be convened for the same stated reasons until after the next AGM.



**5. BUSINESS OF THE ANNUAL CHURCH MEETING**

The Annual Church Meeting shall:

- 5.1. Receive and approve the Electoral Roll.
- 5.2. Receive reports from:
  - 5.2.1. The Parish Priest;
  - 5.2.2. The Treasurer;
  - 5.2.3. The Churchwardens;
  - 5.2.4. Subcommittees of the Council.
- 5.3. Consider, and if approved adopt, the audited accounts and the report and budget of the Treasurer.
- 5.4. Elect two Wardens.
- 5.5. Elect a Secretary, to the Church Council, who may or may not be a member of the Church Council, and a Treasurer. The Secretary and the Treasurer shall hold office until the next Annual Church Meeting with the possibility of re-election.

The Treasurer shall maintain the financial accounts of the church. Interim reports shall be submitted at council meetings. The treasurer shall be responsible for presenting the annual financial report and budget at the AGM.

The Secretary shall maintain the minutes of all committee meetings.

- 5.6. Elect representatives to be ordinary members of the Church Council.
- 5.7. Elect an Auditor, who shall not be a member of the Church Council.
- 5.8. Consider any matter concerning the well-being of the congregation and the fabric of the church buildings.

**6. THE CHURCH COUNCIL**

6.1. MEMBERSHIP

- 6.1.1. The Church Council shall consist of:  
The Parish Priest, licensed by the Bishop, who shall normally be Chairman.  
All Clerks in Holy Orders licensed to the Parish.  
The Churchwardens, one of whom will be the chair in the absence of the Parish Priest.  
The Treasurer.

No fewer than five and no more than nine ordinary members elected by the Annual Church Meeting.

- 6.1.2. Only those whose names are on the Electoral Roll shall be eligible for election to the Church Council



6.1.3. Ordinary members shall serve for three years and shall retire in rotation, three each year. Retiring members shall not be eligible for re-election as ordinary members of the Council for one year, except that if any vacancies remain after the election of new members, retiring members shall be eligible to stand in a second election.

6.1.4. The Council may co-opt members to fill vacancies left by members who have left the congregation or resigned. Such vacancies shall be filled by election at the next Annual Church Meeting, the previously co-opted member being eligible for election. The term of office of a member elected to fill a vacancy shall end at the time when the term of office of the member whose resignation caused the vacancy would have ended.

## 6.2. DUTIES AND POWERS

6.2.1. The Council shall meet at least eight times a year at a time and place determined by the Chairman and notified at least seven days in advance by the Secretary. Members may participate electronically.

6.2.2. The Parish Priest or one of the Churchwardens and four other members (three of whom shall be ordinary members) shall constitute a quorum at any meeting.

6.2.3. The Council shall deal with matters of general concern and importance to the congregation.

6.2.4. At its first meeting after the Annual Church Meeting the Council shall elect one of its ordinary members to serve for one year on the Executive Committee.

6.2.5. The Council shall elect representatives to the Diocesan Synod in accordance with the constitutions of those bodies.

6.2.6. The Council shall consider any matters referred to it by the Diocesan Synod and shall report to the Synod in accordance with the requirements of the reference.

6.2.7. The Council shall have the right to call an Extraordinary Church Meeting to discuss any matter within its competence.

6.2.8. Matters shall be determined by a simple majority of those present, unless the Council decides otherwise. The Chairman shall have a casting vote.

6.2.9. The Council shall have the right to nominate any persons to form committees, detailing their duties and authority as far as these are within the competence of the Council.

6.2.10. Only the Council may accept gifts on behalf of the congregation.

6.2.11. The motion to remove, or co-opt, a Council Member shall be proposed and seconded at a Council meeting and require a two-third majority of votes of members in attendance at the meeting.

6.2.12. Councillors may only be removed if:

6.2.12.1. He/she has been absent for a minimum of 4 consecutive meetings.

6.2.12.2. He/she is not in good standing with the Church and its tenets.

6.2.12.3. He/she has not acted in a fitting and appropriate manner expected of a Church Council member.

6.2.12.4. In the case of an unresolved dispute, the matter shall be referred to the Bishop for an adjudication.



6.2.13. The Council Members shall not be personally liable for any act or omission, nor for any debt or other liability undertaken or assumed, on the part of, or on behalf of the Council, nor shall they be liable in this respect for the acts or omissions of any of the parish staff provided always that the Council Members have exercised their functions in good faith and with due diligence.

6.2.14. Two signatories as approved by the council are required for all financial transactions.

### 6.3. EXTRAORDINARY MEETINGS

An Extraordinary Meeting of the Council shall be summoned by the Secretary if at least five members of the Council request this in writing. At least fourteen days' notice shall be given of this meeting. The notice shall specify the business to be conducted at the meeting, and only this business shall be transacted.

### 6.4. ATTENDANCE AT MEETINGS

Licensed Readers, Diocesan Synod representatives and any church member who is a representative to the Provincial Synod shall have the right to attend Council meetings. Unless, however, they have been elected or appointed to membership of the Council they shall not have the right to speak unless invited to do so, nor to vote.

## 7. EXECUTIVE COMMITTEE

### 7.1. MEMBERSHIP

The Executive Committee shall consist of:

- The Parish Priest;
- The Churchwardens;
- The Treasurer;
- One other member of the council.

### 7.2. FUNCTIONS

The functions of the Executive Committee shall be:

- 7.2.1. To plan the business of the Church Council, to prepare the agenda for its meetings and to circulate to members information about matters for discussion.
- 7.2.2. To initiate proposals for action by the Council and to advise it on matters of policy which are placed before it.
- 7.2.3. Subject to the directions of the Council, to transact the business of the Council when it is not in session.



## **8. APPOINTMENT OF PARISH PRIEST**

8.1. When the office of Parish Priest is vacant or is about to become vacant, the Secretary shall immediately consult the Bishop and Archdeacon and shall summon a meeting of the Church Council which shall draw up for the Bishop:

8.1.1. A statement of the needs of the Parish and the qualifications desirable in a new Parish Priest.

8.1.2. A statement of the financial position of the Parish.

8.1.3. A description of the Parish for the benefit of candidates for the office of Parish Priest.

The Council will request the Bishop to discuss the appropriate advertising for the vacancy.

8.2. The Council shall have the right to consider and to appoint three representatives to the interview and appointment process.

8.3. The Parish Priest is approved, appointed and licensed by the Bishop.

## **9. TERMINATION**

Should the Parish at any time cease to exist, all the assets of the Parish shall be vested in the Diocese.

## **10. AMENDMENTS TO THE CONSTITUTION**

This Constitution may be amended, provided that:

10.1. Two thirds of the members of the Council vote in favour of each proposed amendment at two successive meetings and

10.2. The proposed amendments are approved by the Bishop, and

10.3. The amendments are considered at the Annual Church Meeting or at an Extraordinary Church Meeting convened for that purpose and each proposed amendment is approved by two thirds of those present and entitled to vote.

