



American
International
Church

At the Whitefield Memorial Church
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A Congregation of the United Reformed Church

2025 Annual Report



Significant Highlights and Challenges in 2025

Listening Groups to Next Steps

We began 2025 by completing our Listening Group campaign, where more than 41 people gathered in small groups to talk about why they value AIC and how it matters to them personally. Pastor Jared took the lead on the concept and organising of the groups. The notes from conversations were then curated by Pastors Jennifer and Jared into a report at the 2025 AGM on nine core values shared by AIC.

- Welcome and Acceptance
- Belonging and Community
- Diversity and Multiplicity
- Living and Active Faith
- Taking God Seriously
- Trust and Safety
- Genuineness and Clear Values
- Space to Change and Grow
- Holy Joy and Freedom



The Listening Group campaign has had a lasting impact.

AIC members, leaders and staff developed a greater clarity about what AIC means to them. This clarity inspired confidence to invite friends to church. Worship-goers connected in more meaningful ways, building a sense of community on Sundays and beyond. The Council and ministry team took clear direction from these shared values on strategic goals, vision and decisions.

At the end of each Listening Group, participants were asked to share one next step they would take in response. The passion and depth of these informal responses inspired a more formal commitment effort.

In the autumn, we launched a Next Steps campaign, which asked people to take a personal Next Step in Faith, Generosity, Community and Outreach. This generated new and renewed commitments to AIC's work and spreading those shared values in our work together in 2026. [See a glimpse of the results on pages 5 and 6.](#)

Accounting and Bookkeeping Transition

The church had been served by accountant and bookkeeper Munish Khanna for more than 20 years, tracking all our transactions, providing financial management reports, and completing annual reports. Since 2020, he offered his services free of charge as a gift to AIC. In February 2025, Munish became unwell and unable to continue his work. His illness left him unable to provide electronic copies of accounts to assist with the transition.

The Council interviewed new accounting firms and chose West & Berry, led by Michelle Westbury, as our new accounting firm in April. Working with West & Berry, we procured new Xero accounting software and set up a new system. Church Administrator Chris Omaweng added the regular work of tracking transactions, income and expense in the new system, with support and oversight from West & Berry.

Because we had to recreate 2024 from paper documents, the process was an enormous undertaking. Chris worked added hours, showing great commitment and adept skill at this new part of his role. His efforts saved enormous costs of hiring out this work to West & Berry. Thanks to Chris and Michelle Westbury, with support from Isabelle Borfiga, Oliver Lewis and Pastor Jennifer, we were able to complete our filings of accounts on time with the Charity Commission and Companies House.

The new Xero system offers a significant upgrade to our capacity for regular management of accounts, resulting in much greater capacity to track business income, invoicing and more. In addition to having Chris in-house to respond to queries, both the Treasurer and Senior Minister will have read-only access to reports online and in real time. [You can find the full financial report on pages 16 and 17.](#)



Honours and Recognition

AIC's reputation in the community continues to grow, generating invitations and significant public witness.

- In September, the Bishop of London Sarah Mullaly (now Archbishop of Canterbury) made Pastor Jennifer an Honorary Ecumenical Canon of St. Paul's Cathedral, in recognition of AIC's leadership in the community and the Thanksgiving service.
- In December, Pastor Jared was invited to robe and process at Westminster Abbey to represent AIC in an ecumenical service attended by His Majesty King Charles and praying for global Christians persecuted for their faith.
- In December, three volunteers from AIC received recognition from Prime Minister Keir Starmer for their faith-filled service. Preethi John, Kathleen Pearson and Russell Black attended a special reception at 10 Downing Street.
- Our improved sustainability efforts, under the leadership of Brooke Rowan, earned AIC status as a Silver level Eco Church, a widely respected measure of a church's work on environmental impact.

For a fuller list of wider community leadership by AIC, see pages 13 and 14.

Financial Sustainability

Since 2021, our operating budgets have been in a deficit each year. While we recognised that the regrowth of both the Latchcourt business and the congregational giving would take time, we knew in 2025 that more concerted action would be required.

The Council recruited a Development Team, beginning in the summer, to work as a task force focused on increasing income. Elisabeth Paulson is chairing the group, joined by Rob Thomas, Isabelle Borfiga, Helene Donnelly and Pastor Jennifer.

Since meeting in the autumn, they have focused on grants income, congregational giving and legacy giving. Elisabeth has met with Brooke Rowan, and together they have successfully applied for new funds for various outreach projects, including some of the core costs made by AIC. Helene is working with Pastor Jared to intro-



duce a programme for legacy giving through wills and trusts in 2026. The Development Team played a key role in the Next Steps campaign, encouraging all to include a financial gift 'next step' in their commitment to AIC.

There is noticeable improvement in our giving income from these efforts already, though the work is just getting underway.

A Growing Church

Long-time members, newcomers and even clergy colleagues have noticed that AIC is growing. People feel the vitality and energy of AIC and its ministries.

The qualitative feeling of growth is real, and it is matched by quantifiable metrics as well. The June Jazz Vespers service had 227 people, representing the largest AIC event or worship service in at least 10 years. Our worship attendance average is rising, most significantly in the final quarter of 2025.

Since 2023, we have been intentional about finding ways to measure that growth. [Check out AIC by the Numbers on pages 5 and 6.](#)

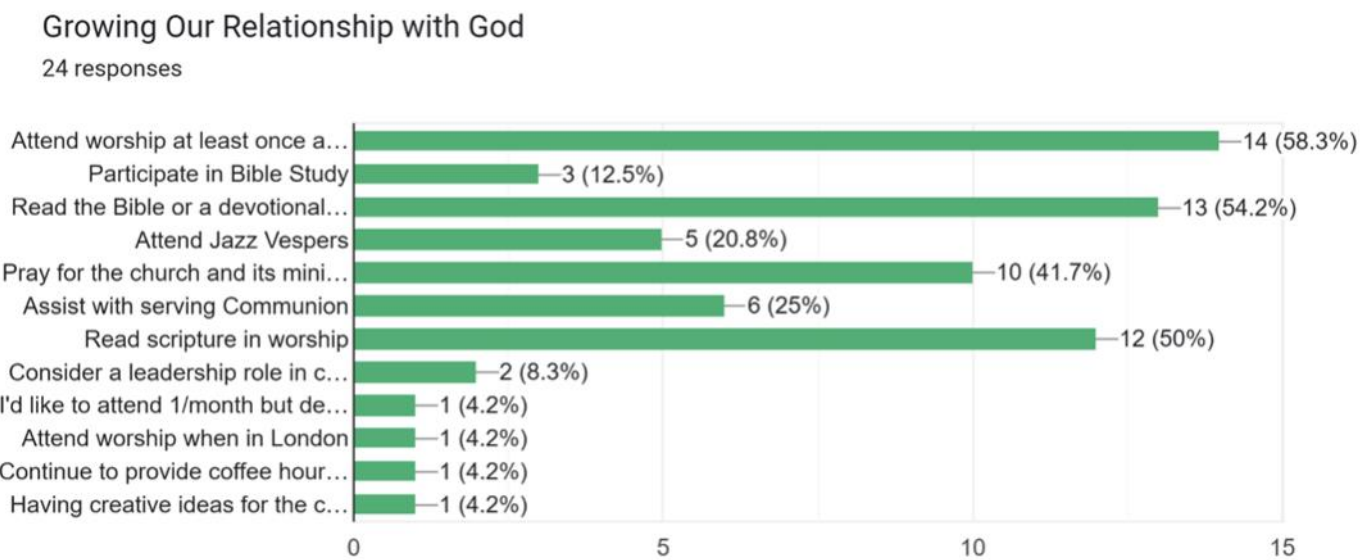


AIC by the Numbers

Key Stats

	2024	2025
Average Worship Attendance	62	65
New Members received	4	13
Membership	80	81
Non-member participants	80	95
Children (0-10)	18	16
Youth (11-17)	10	17
18-25s	10	8
Jazz Vespers Attendance	Average: 54 Median: 46	Average: 72 Median: 52
Online Worship	30	35
AIC Services/Events with over 100 people	5	8
Cold Weather Shelter Unique Individual Volunteers	150 + laundry helpers	180 + laundry helpers

Summaries from Next Steps Commitments

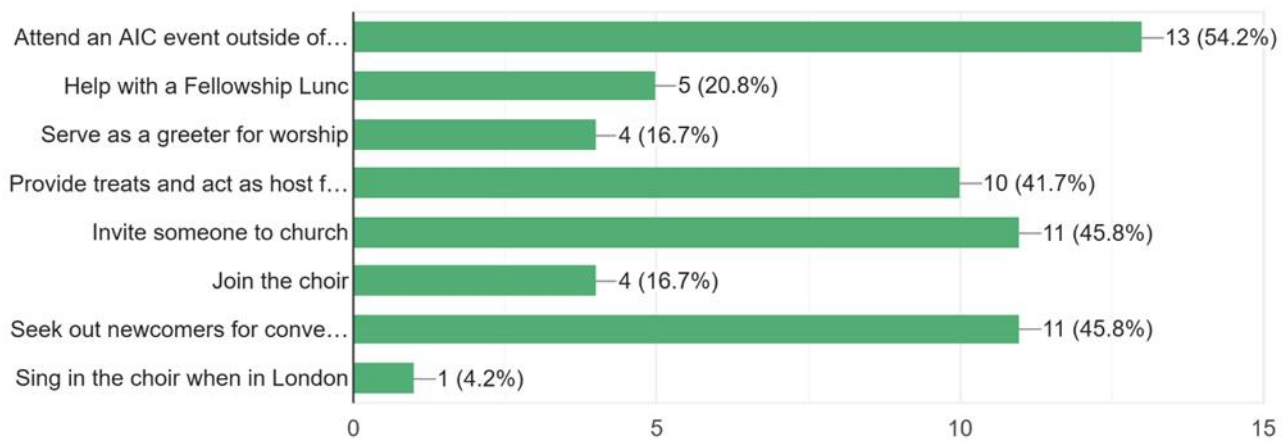


24 total responses received (some reflect households of more than one individual)

Note that respondents can select more than one choice in each category.

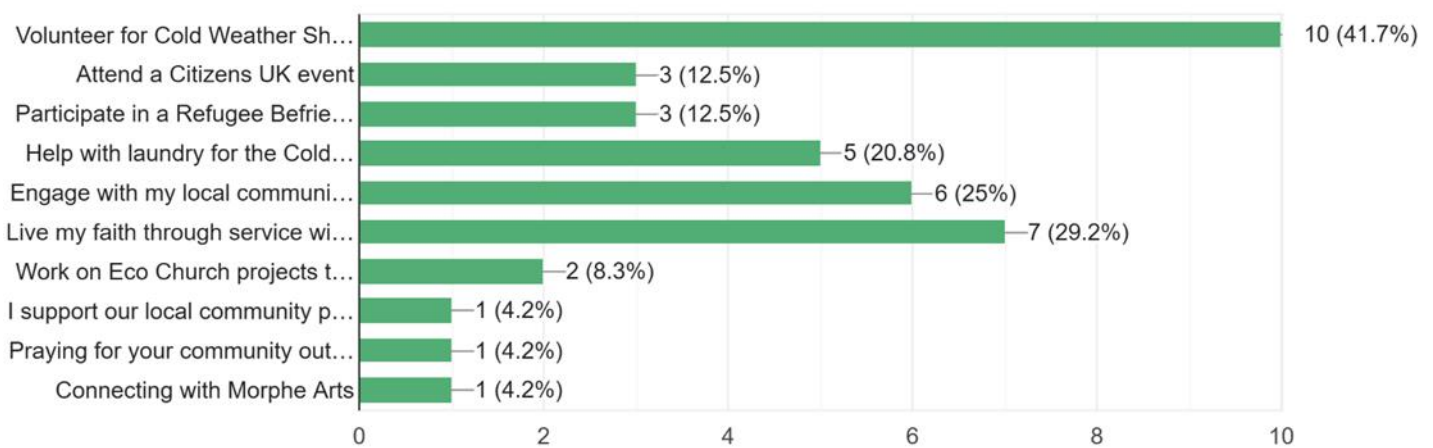
Growing Our Relationships with the AIC Community

24 responses



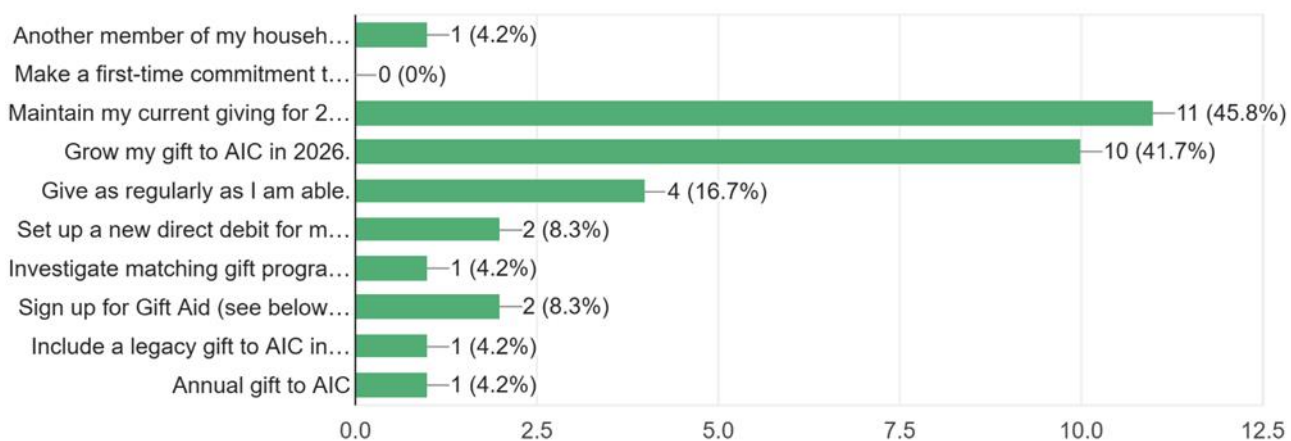
Growing Our Service Beyond AIC

24 responses

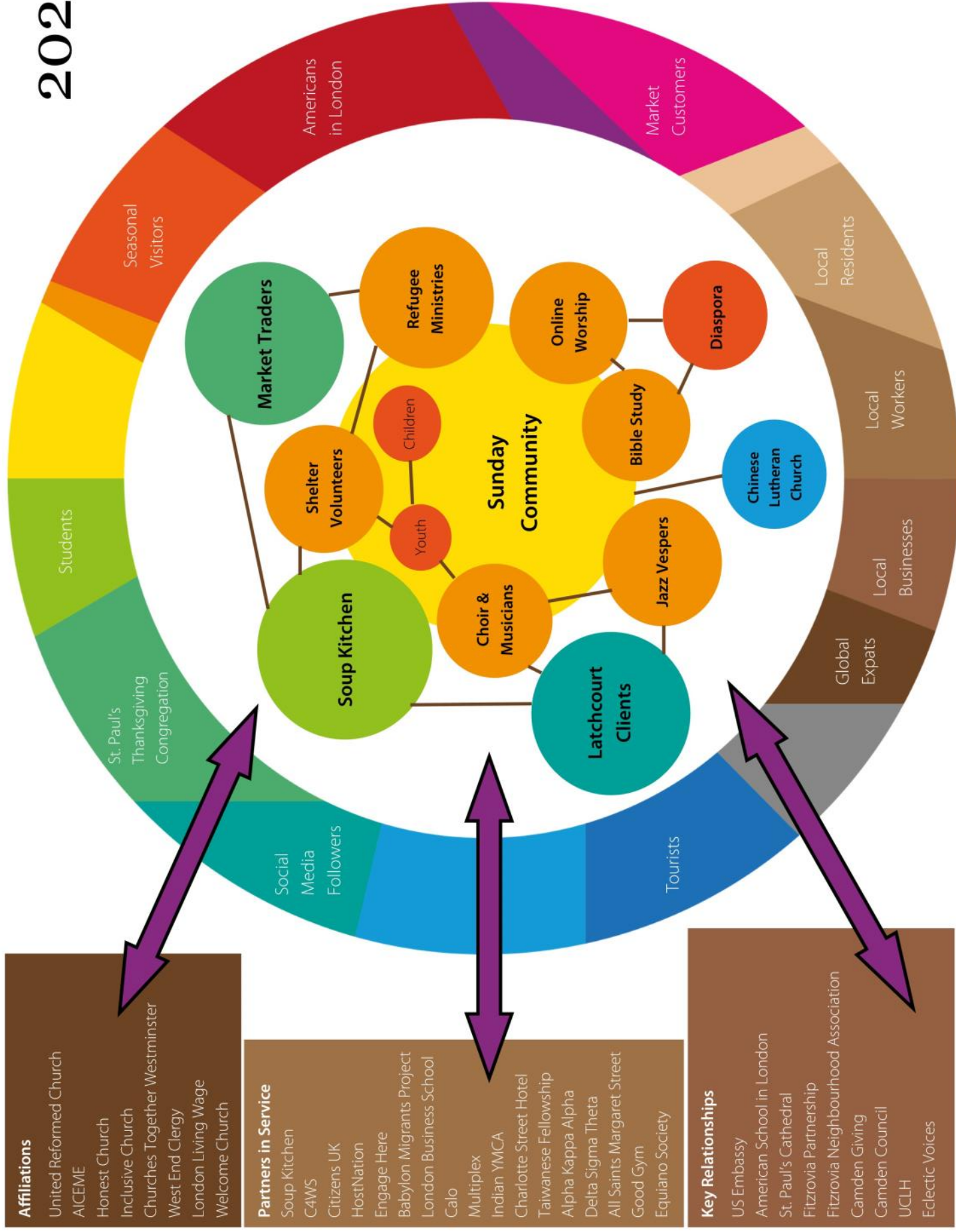


Growing Our Giving

24 responses



2025





Worship & Music

Sundays & More

Our worship this year held our lives before God in joy and loss. Highlights included the Lenten series on *Spiritual Practices for the Real World*, a look at Jeremiah; *Shaped by God* in the autumn; and Advent worship on *Growing in Winter*, planned by Jared. We welcomed guest preachers Rev. Vaughan Jones, AIC member; Rev. Judge Penny Brown Reynolds, from the United States; and Rev. Andy Willis of Geneva in his role as President of the Association of International Congregations in Europe and the Middle East. Our joint Maundy Thursday meal and service with the Central London Area Group of the URC brought 40 people together.

Thanksgiving at St. Paul's remains a highlight. This year, between reserved seats, choir and readers/leaders, AIC had more than 175 people attending the service on our behalf.

Jazz Vespers

Jazz Vespers entered the third year of this experiment to reach out and minister to jazz lovers who are looking for a more meaningful connection to the music. It has developed into an independent community of people, separate from our Sunday congregation, and it has become a source of ministry to individuals looking for pastoral care or volunteer opportunities.

Early 2025 saw continued growth in attendance, averaging 51 people. In June we received a grant from the URC to make Duke Ellington's Second Sacred Concert a collaborative event with a joint choir from London URC congregations. Our attendance for that evening was 227 and several singers and attendees have since become regulars. The autumn remained strong and over 100 people attended December's Jazz Carols.

Choir & Music

The AIC choir, with its mix of enthusiastic volunteers and four professional section leaders, continued to lead worship in Sunday services, inspiring congregational singing and presenting music in a wide stylistic range including spirituals, gospel, jazz, hymnody, traditional anthems and extended liturgical works.

Led by our dynamic Music Director Scott Stroman and multitalented keyboardist Liam Dunachie, professional and amateur instrumentalists and vocalists enhanced our worship, including bands for jazz/modern worship and classical chamber ensembles for an "illustrated" Bach Cantata, a Schubert Mass and special music for Easter Day. We also hosted Eclectic Voices and band for a special service based on Stevie Wonder's music.



In addition to their participation in the monthly Jazz Vespers services and the St. Paul's Thanksgiving service, the choir also joined forces with Eclectic Voices and the City Bach Collective to present a well-attended evening Christmas concert, and AIC hosted several concerts by visiting artists throughout the year.

Livestream

Online worship is an important ministry to some of our members who are unable to attend every Sunday and an outreach tool to welcome more people. We hear reports of members who stay connected as they travel by watching online, whether live or at their convenience, and we know of a handful of people whose regular worship is primarily through our live streaming service. Increasingly, we have visitors who introduce themselves as having been worshipping with us online anonymously before choosing to join us in person. Each week, we have roughly 30 people who watch our online service which is almost half of our typical in-person attendance.

Community

Children & Youth

Our ministry with under-18s saw a significant transition and new growth in 2025. The highlight of the year was undoubtedly welcoming two new babies, one blessed and one baptised, both formally welcomed to AIC.

Early in the year, youth and children experienced low attendance and transition times between the age groupings of our ministries. In the summer and autumn, we reconvened a younger youth group of 11-15 year olds that consistently came together at monthly after-church events for spiritual development, service, and deepening relationships. Our creche and children's church both grew in consistent attendance on Sunday mornings.

A still-growing occasional children's choir led worship on two Sundays and a record number of participants joined our unrehearsed nativity play in December – 16 children and more than 8 adults. We now have more under-18s actively engaged in the congregation than we have had in several years.



Bible Study

Our Sunday morning Bible study on Zoom remains at the core of adult faith formation, with a consistent group of 5-10 people with robust engagement in discussion and study. In 2025, we studied topics like the character of God, theological theories of atonement, and the theology of Christmas carols. We also studied the books of Jeremiah and Proverbs alongside other seasonal Bible passages. The adult Bible study group has become one of the avenues to connect people across geography, age, nationality, and time at AIC in a truly unique way.

Fellowship Events

The linchpin of fellowship is our coffee hour after worship, and we owe deep gratitude to our hosts who provide treats and nibbles and to Stuart Brown who continued to coordinate those volunteers and their commitments. Thank you all!

Throughout 2025, we had a fellowship event monthly, which has become a significant source of belonging and cohesion in the AIC congregation. These events included outings to museum exhibitions on Sunday afternoons, picnics after worship in the summer, and the classic after-church luncheons throughout the spring and autumn. These luncheons invariably bring some depth to conversations and connect people who otherwise might not have discovered their shared experiences or affinities. Of course, our Thanksgiving Luncheon is a highlight of the year in this regard, and we continued to grow our attendance (2025 was our largest post-Covid attendance) as we welcomed local leaders from the Muslim World League, some of our community partners, and AIC volunteers from outside the Sunday morning congregation.



Service

Cold Weather Shelter

The year 2025 saw the continued growth and engagement within our night shelter. Throughout the shelter year from November to March, we had an almost full shelter each week, hosting a wonderfully diverse community with individuals from Eritrea, Ethiopia, Poland, Sudan, the UK, Yemen, the US, Nigeria, Ghana, and the Ivory Coast. This year stood as a powerful demonstration of the dedication, compassion, and kindness our volunteers embody to cultivate a truly welcoming and caring environment. Shelter became a space where workplace relationships find new depth and where everyone - guest and volunteer alike - could find a genuine place to belong.

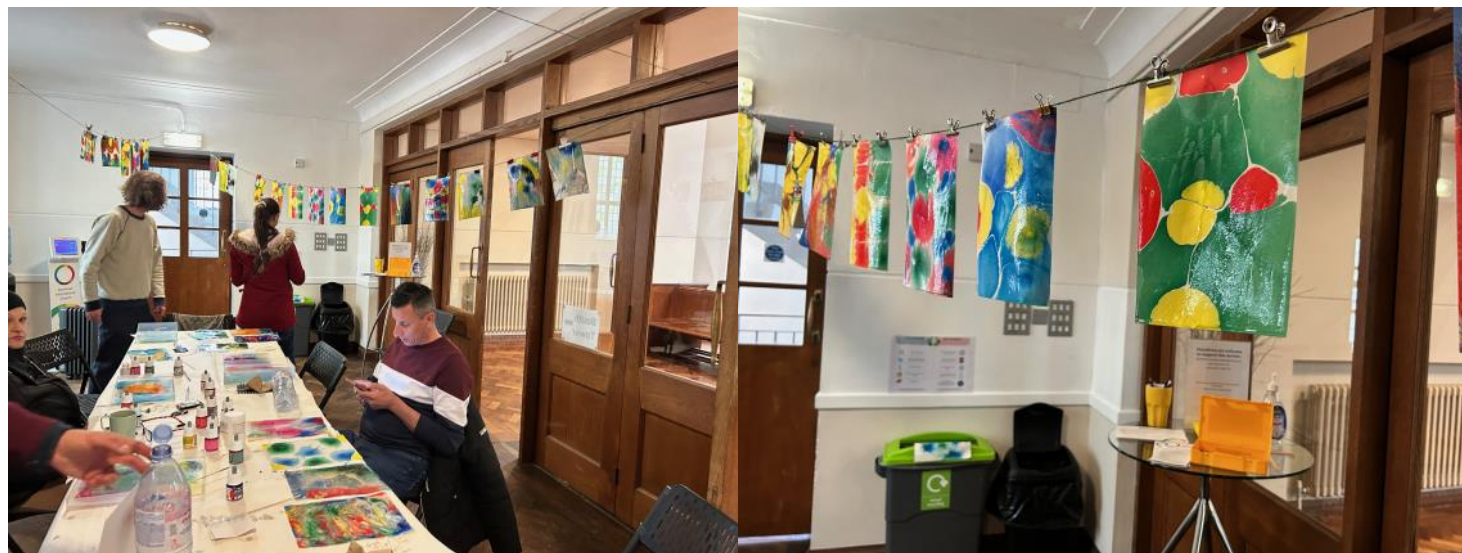
This massive undertaking was made possible by an extraordinary ecosystem of support, and we extend our deepest gratitude to our dedicated team leads and the diverse groups who fuelled this year's efforts: Multiplex, Calo, GoodGym, All Saints Margaret Street, the Taiwanese Christian Fellowship (URC), London Business School, Charlotte Street Hotel, the Indian YMCA, the Alpha Delta Alpha Omega Chapter of Alpha Kappa Alpha Sorority, Inc., Michelle Miller's Book Club, Shirley De Los Reyes' group, and our own AIC Youth. We also had great support from individual volunteers as well, especially from Preethi John, Stephen Howard, James Knowles, Stuart Brown and Traci Brewer with overnight shifts, Tina Patel and Russell Black with dinner shifts, and Abi Stacey, Kat Pearson, Holly Howard and Louis Mancini Pecnard with breakfast shifts. And countless, nameless people who took laundry to wash and return! However you've been involved over the last year, your efforts proved vital to helping the operations be what they are.

Refugee Befriending

Our Refugee Befriending ministry has evolved into a dynamic programme of partnerships that aim to create genuine community integration. Throughout 2025, we focused on creating spaces through art, language, and shared meals where those seeking asylum or who have experienced forced migration can build confidence and local connections. By collaborating with local charities, schools, and faith groups, we have moved from providing isolated services to fostering a community where participants not only receive, but also have opportunities to lead and give back as well. The following highlights how the programme has evolved over the past year.

Art Classes

Launched in early 2025 through a Camden Giving Crisis Grant, our art workshops in partnership with Engage Here have become a vibrant sanctuary for creativity. This year, 14 participants—none of whom had previous experience with printmaking—produced nearly 100 incredible works. We look forward to exhibiting a selection of these pieces at the church in 2026 to celebrate their flourishing skills. The heart of these sessions is our partnership with Sam and Melissa from Engage Here. We are deeply grateful for their expertise and the intentional



way they lead each session, engaging our participants with such care and encouraging their creative spirits to thrive.

The impact goes far beyond the artwork; the combination of creative workshops and subsequent community dinners has seen a marked improvement in English language skills and social ease. Supported by our dedicated church volunteers, these workshops have fostered deep local ties and a genuine sense of belonging. Now sustained by Camden Council's Borough of Sanctuary funding, we are proud to continue this partnership as a cornerstone for future sessions.

Language Exchange

Building on our commitment to local partnership, we launched a pilot Language Exchange in March 2025, initiated by AIC in partnership with Udai AbuLteaf from the American School in London (ASL). What began as a trial was formalised in the summer of 2025 thanks to vital funding from Camden Council, allowing this project to become a cornerstone of our outreach programming.

This initiative has since evolved into a powerful collaboration with our neighbours at the Muslim World League London. Through the leadership of Fauzia, young refugees learning English are paired with ASL students who are studying Arabic. This reciprocal model does more than just build vocabulary; it bridges cultures and fosters genuine friendship. We are incredibly excited to see this programme grow, as it represents a unique strengthening of ties between the church, the mosque, and ASL, proving that language is a powerful tool for building a more inclusive Fitzrovia.

Supper Clubs

Throughout 2025, our Supper Clubs in partnership with HostNation served as regular points of community connection, averaging 50 guests each event in March, May, and October. These evenings were supported by AIC volunteers and catering from the Indian YMCA, Hiba, and Yogi's Lankan Kitchen. A special highlight was our Refugee Week picnic hosted in June by the Alpha Delta Alpha Omega Chapter of Alpha Kappa Alpha Sorority, Inc. AKA sponsored all of the food, engaged the group with games and prizes, and curated a music playlist to create an atmosphere of fun for guests.

We also hosted a lovely year-end celebration with our newest partner, Babylon Migrants Project. This Christmas event, supported by Social Bite and a volunteer team from London Business School, welcomed 45 young people and included games, dancing, and a broadening of our welcome.

Looking ahead, new funding from the Camden Council Cohesion Fund and the Fitzrovia Partnership's Community Grant will allow these Supper Clubs to continue in 2026. However, they will feature a specific focus on inter-faith and community cohesion, further strengthening relationships between our neighbours seeking asylum/refuge and the wider Fitzrovia and Camden area.

West End Welcome (WEW)

As part of the West End Welcome sponsorship group, alongside Bloomsbury Baptist and the Westminster Quak-

ers, AIC has continued to provide support to the Omar family throughout 2025. The two sisters from Syria arrived in January 2020 on a Community Sponsorship programme hosted by WEW. After 5 years, they were able to apply for Indefinite Leave to Remain at the end of 2024. However, shifting Home Office policies left their status precarious for much of the last year. WEW coordinated the legal advocacy and pastoral care necessary to navigate this uncertainty, and celebrated with them when they finally received Indefinite Leave to Remain in early 2026. The family remains deeply integrated into our broader AIC community as both participants and volunteers.

Citizens UK & Interfaith Work

Our involvement and leadership in community organising through Citizens UK and broader interfaith work grew in 2025. Although we could not host the event due to the lack of accessible entry to our building, Jared participated in leading an interfaith justice event at St. Martin-in-the-Fields in June. Brooke co-chaired an issues workshop to refine our organising agenda in North London in September and began the work of convening a leadership team to plan actions to address housing and homelessness in our area. We have also further deepened our relationships with our neighbours in our commitment to being a church for the local area; including the Fitzrovia Partnership, the Muslim World League, Fitzrovia Youth in Action, UCL, and our refugee befriending partners.

Eco Church

Over the last year, AIC took several significant strides toward our sustainability goals, translating our values into measurable action. The recycling system established in late 2024 matured throughout 2025, and we added food waste recycling to our onsite management. Our commitment to the Accredited Zero to Landfill Recycling Standards with First Mile reached 100% this year; this means that while we recycled 49% of our total waste, absolutely nothing was sent to a landfill. This achievement is a testament to the diligence of our cleaner, Malina, who ensures our sorting meets the highest standards, as well as to every member of the community who follows our signage to "reduce and reuse."



In early 2025, a grant from ChangeX allowed us to install two water fountains in the building. These have quickly become an essential resource for all building users, successfully diverting over 20,000 plastic bottles from the waste stream in just one year.

The culmination of these efforts was the news in Summer 2025 that AIC has officially achieved Eco Church Silver Status. This recognition serves as both a celebration of how far we have come and a foundation for the larger capital works ahead as we continue to modernise our building for a more sustainable future.



Soup Kitchen

In 2025, Soup Kitchen London continued to provide consistent, low-barrier support to people experiencing homelessness and other hardships from its base at the American International Church. Operating 6 days per week, the Soup Kitchen serves around 200 people per day with hot meals, practical support and a safe indoor space where guests can sit, rest and feel human for a moment.

Additionally, 'friends' of the Soup Kitchen have access to one-on-one mental health support through a groundbreaking drop-in mental health clinic, which operates from a purpose-built office in the church courtyard and employs a psychologist with over a decade of experience treating rough sleepers.



According to Soup Kitchen London's annual guest survey, 2025 reflected sustained high demand and increasingly complex needs among the people accessing the service. The most commonly cited drivers were high housing costs (75%), job loss or reduced income (73.9%) and no fixed address/rough sleeping (73.9%).

43% of respondents reported sleeping rough and a further 23% were in hostels or temporary housing. Health needs were also significant: 48.9% cited mental health difficulties as a factor in seeking support and 27% said they use the Soup Kitchen for mental health support alongside food (93%), clothing/supplies (64%) and social interaction (59%).



The survey also highlighted a diverse community, with nearly 40% of people reporting a first language other than English and respondents identifying across a range of ethnic backgrounds (62% White; 12% Black; 11% Asian; 8% Mixed/multiple).

This vital work is delivered by 16 incredible team members, who are supported by over 1,000 volunteers each year.

Director Alexander Brown said, 'We're so proud of what we're able to deliver to our homeless friends each morning, thanks to the generosity of our donors and supporters. None of our work would be possible without the American International Church. The AIC makes our work possible, day after day, by providing our home and a partnership that allows us to keep our doors open to serve people with dignity and consistency.'

Wider Community Leadership

One of the marks of AIC's growth is the way our building and our ministers are increasingly recruited to wider community leadership roles. These activities increase AIC's visibility for potential people seeking a church; grow AIC's reputation as a lively, open and welcoming church that serves the community; and moves AIC into a leadership role among churches in the United Reformed Church and Camden.

For the first time since 2012, AIC hosted the Pastors and Spouses Conference of the Association of International Churches in Europe and the Middle East (AICEME). The weeklong event showcased our ministries and introduced these colleagues to our many partnerships in London. The week culminated in all 40 participants attending worship at AIC. Special thanks to Jared, who handled all the logistics for planning, tours, hotels and more, along with designing a programme that inspired all our colleagues.

Our parent denomination, the United Reformed Church, reached out to AIC to host the 150th Anniversary Celebration for the World Communion of Reformed Churches, with representatives from around the world, and for the Service of Induction of Rev. Dr. Tessa Henry-Robinson as Moderator of the Free Churches Group, gathering people from across the UK.

Pastor Jennifer's new role as Honorary Ecumenical Canon of St. Paul's Cathedral opened doors for her to participate in the Christmas Eve midnight eucharist, and plans are underway for preaching and other events in 2026. She also became the Convenor of the Board of Governors of Westminster College in Cambridge, which trains URC ministers. She continues as a Theatre Chaplain @sohoplace, which is growing AIC's connection to the theatre community. Pastor Jennifer continued to organise and gather businesses, civic leaders and residents in Fitzrovia to work on concerns for neighbours living in tents. She spoke at the URC Ministers' Spring School, at the American Society in London Thanksgiving Meal, and at the founding assembly of the Alpha Kappa Alpha Sorority in London.

Jared has become a local leader in religious education as he quickly moved from being certified as a 'faith visitor' to speak in local schools as part of their RE curriculum to being appointed to Camden's Standing Advisory Council for Religious Education. Of course, this allows a positive influence in our local educational systems, and it also enables direct witness to an inclusive and balanced approach to Christianity that values justice and action in our practice of faith.



Brooke has continued her involvement with the Google Community Leadership Programme, where she was invited to return as a guest speaker for the 2025 cohort. Following training in the summer of 2025, she has grown in leadership with Citizens UK, specifically convening a group of individuals through C4WS to address local housing and homelessness issues. Over the last year, AIC continues to be viewed as a key local resource, with community partners and the council increasingly looking to Brooke and the church for leadership and collaboration on challenges related to migration and rough sleeping in the area.



Leadership & Administration

Communication

Our bold logo, created in 2022, expanded its reach this year, as we ordered tote bags, bookmarks and notecards to share the message. One of those tote bags was even photographed outside of 10 Downing Street at the event in December!

We also revised our social media plan, changing the style of our Monday Meditation and adding monthly features on AIC's Got Talent and Eco Tips. The Sunday Stories, vignettes of AIC's community and activities, remain our most popular posts.

Operations

As part of our transition to an official UK charity in 2020, we have continued to strengthen our compliance with the Charity Commission for reporting and policies, so that now we have all the required documents in place and reviewed routinely.

Our new accounting firm flagged the relationship between Latchcourt and AIC with regard to employees, so we created a Memorandum of Understanding that clarifies roles and responsibilities.

The church owned flat at Stuart Tower remains let to a private tenant via an estate agent, generating stable income for AIC.



Staff & People

We are blessed with a stellar staff and experienced a year of great stability among our team. We completed an update of job descriptions for all staff positions, followed by a revision of the annual appraisal process based on those new job descriptions.

The Council agreed to retain Brooke Rowan at the end of her two-year contract, including sponsoring her visa and changing her title to Community Minister. The Council also undertook a full review of the Senior Minister's contract, in light of changes in Pastor Jennifer's family circumstances since her arrival nine years ago. We had a thorough conversation reaffirming our mutual commitment to continuing ministry together, and reached a new and updated agreement.

In the coming year, we will be focused on staff development, enhancing the skills and abilities of our team. In 2025, Chris received significant training for his new bookkeeping role, Jared continued his updated safeguarding training,

and Brooke participated in Citizens UK training.

Many thanks to Preethi John for leading these efforts on behalf of the Council.

Safeguarding

Safeguarding is a significant part of our calling to embody the love and good news of Jesus Christ. We seek to maintain a safer space and culture in our community that contributes to healing and reconciliation that can only happen in the context of safety and belonging. Thankfully, there are no safeguarding incidents to report implicating AIC or any of our staff or volunteers.

Jared and Brooke have been working on implementing new 'safer recruitment' practices for all volunteers, to ensure that we maintain a welcoming environment for all and offer clear guidance for participation.

It is worth noting that in 2025 we had some security issues in and around AIC, from two minor break-ins in November to an individual posing issues of unwanted attention and threats toward church and Soup Kitchen staff. In situations like these, our safeguarding policies and growing expertise have allowed us to respond quickly, consistently, and effectively to maintain a safer space for all at AIC. While none of these are current issues, we continue to monitor our procedures and precautions to ensure the wellbeing of our community.



Business & Building

Latchcourt

Latchcourt had a great year in business this year, under the leadership of Business Manager Monty Strikes.

The rental of rooms, especially the Main Hall, has nearly returned to pre-pandemic levels. The sanctuary saw increased activity this year, with two community choirs and a local volunteer orchestra hiring for concerts and rehearsals. Clients return for repeat business, and all those affiliated with the theatre, TV, film and video game industry that work at AIC express appreciation for the warm and welcoming atmosphere. They can feel the "Open. Kind. Space." here that differs from other venues.

Pastor Jennifer continues the practice of writing blessings for shows that occupy the Main Hall for several weeks, as we get to know the company. This year, that included *Calamity Jane*, *The Government Inspector*, *Operation Mince-meat*, *Assassins* and *Stranger Things*.

The World Food Market still has not returned to the volume of customers that traders knew in 2019, with the high cost of living and frequency of working from home changing lunch habits. While most traders continue to succeed, two will not be renewed for leases in 2026, with plans underway for new tenants, one of which will be the Soup Kitchen, expanding their outreach in employment training. The market forms a significant, regular source of income for AIC.

Facilities

The most significant work in 2025 was the renovation of the bathroom in the Business Manager's flat, required due to a water leakage but also in need of upgrade. In October, a series of burglaries caused damage to windows and fire doors, but no significant property loss.

Our handyman Phil Daniels joins Monty Strikes in fixing what breaks, responding to emergencies and generally



patching and painting to keep things looking good. However, the coming years will require more significant investment in replacing heating, potential clean energy with solar panels and hopes for accessibility improvements.

Finance

Report from the Treasurer

This last year has been difficult from a Treasurer's perspective. However, things have gotten better and the financial health of the congregation is improving.

Last year's accounts were delayed in getting signed off. As we have heard earlier in this report, our former accountant, Munish was no longer able to support the congregation as he had for many years.

I presented the 2025 budget without the 2024 accounts, and we only got these signed off in the autumn of last year in advance of submitting to the Charity Commission. As such, this AGM seems to have come round quickly.

We have been embedding the relationship with our new accountants West & Berry. Chris Omaweng has worked hard to undertake the administration of financial reporting alongside his other duties. My thanks go to Chris for all his hard work. We have adopted the use of the Xero accounting software, and this has had a transformative effect in terms of how we can monitor financial transactions.

Last year saw a healthy increase in our income as a congregation. This is driven in large part by the performance of Latchcourt. Latchcourt is the Church's business that rents out space in the building and runs the food market outside during the week. I want to pay tribute to Monty for all of his hard work with Latchcourt without which, our financial position would be very different.

Our expenditure last year remained relatively constant with 2024. However, this still meant that to keep the accounts balanced and to maintain our cashflow we did need to draw down from our investments – to the tune of £60,000. However, I am pleased to say that due to strong performance recently, we will be able to pay back in to our investment pot, c. £25,000 to maintain this important reserve. This year I am projecting that we will not need to draw down from our investments.

In 2026 both our income and our expenditure will go down but our budget is balanced, showing a small surplus.

I am pleased that the Development Team is now meeting and is developing initiatives to support our financial sustainability. With their support and leadership and with a growing congregation, they have set a target with plans to increase giving by £25,000 this year. Thanks go to Elizabeth and others for their leadership and work in this area.

We will also see income from Latchcourt continuing to grow – we are looking for Latchcourt income to increase by inflation plus an additional 3%.

I also want to draw the congregation's attention to an incredibly generous donation to support our music in worship. Music is an incredibly important part of life here at AIC and I want to recognise Scott for his leadership in this regard. This donation will support this work and enable us to take this to another level. It will be additional to what we already spend on music and musicians. We are incredibly grateful to the donor's generosity.

In terms of our expenditure, the lion's share goes on our staff. They will receive an increase in line with inflation for the coming year. This is for all staff except our Senior Pastor who has been subject to a separate process in the last year. We are a proud Living Wage employer and our members of staff who are currently in receipt of the London Living Wage will see their income increase in line with that.

We have seen increasing instability in the world recently, oil prices in particular have spiked in response to the war in Iran. The Church uses heating oil to warm the building, and so I have budgeted a significant contingency to accommodate further increases in the price of oil should this trend continue.

We make reasonable savings elsewhere in our expenses – notably in terms of our legal and accountancy fees. We anticipate these to be significantly lower going forward and so our salary and energy increases are offset.

Overall, I hope this year is one where we can get back to balancing the churches accounts and more stable finances. I hope we can pay back in to our investments and really solidify our financial position. In comparison to numerous other churches, we should be thankful for our resources and our people that enable us to do the important work that we do here.

This is my last treasurer's report as I will be moving into a different role going forward. I want to thank Jennifer and Chris in particular for their help and hard work on financial matters over the last couple of years, and the council for their support in some quite testing times.

		2025	2024	2026 (projected)
INCOME	£	715,374.32	£ 538,384.94	£ 699,272.08
Giving Income	£	49,751.86	£ 49,815.31	£ 77,750.00
Grant Income	£	553,924.69	£ 437,663.66	£ 577,928.37
Programme Income	£	6,435.10	£ 535.11	£ 12,000.00
Other Income	£	105,262.67	£ 51,188.32	£ 31,593.71
EXPENSES	£	703,581.53	£ 671,862.10	£ 696,555.20
Programme	£	54,333.10	£ 50,277.25	£ 41,100.00
Personnel	£	443,545.54	£ 431,195.60	£ 462,485.20
Facilities & Operations	£	205,702.89	£ 190,389.25	£ 192,970.00
		£11,792.79	-£133,477.16	£2,716.88

Investment, Use of Investment and Cash Reserves Policy

1 Purpose

1.1 The Congregation of the American International Church (hereinafter referred to as the "AIC" or the "Church") delegates the responsibility for managing its financial affairs to the council of the AIC (the "Council"). This includes investing AIC funds (the invested funds, the "Investment Portfolio"), managing the Investment Portfolio, and setting out the minimum level of cash to be held by the AIC in the form of bank deposits (the "Cash Reserves") to provide the AIC with enough liquidity to support its daily operations.

1.2 This document sets out how the AIC invests, how the AIC uses the funds in the Investment Portfolio, and what minimum level of Cash Reserves the AIC should maintain (together, the Investment, Use of Investment and Cash Reserves Policy, hereinafter referred to as the "Policy").

1.3 The Policy also sets out the AIC guidelines on conflicts of interest, as they relate to members of the Council with regard to the Policy.

1.4 The Council delegates the monitoring and oversight of the Investment Portfolio, and the making of investment recommendations regarding the Investment Portfolio to a newly established committee of the AIC, the investment committee (the "Investment Committee"). This document sets out the roles and responsibilities of the Investment Committee.

1.5 The Policy incorporates by reference the guidance for trustees from the Charities Commission for England and Wales regarding (A) Charities and Investment Matters; updated as of 1 August 2023; and (B) Managing a charity's finances: planning, managing difficulties and insolvency, updated on 23 September 2024.

1.6 The Council will review the Policy on an annual basis. Changes to the Policy can be made only by affirmation of a majority of the members of the Council.

2 Investment Principles

2.1 The investment principles contained herein take into consideration the AIC's anticipated financial needs and its tolerance for investment and financial risk, as recommended by the Investment Committee and approved by the Council.

They are intended to provide guidelines, where necessary, for ensuring that the Investment Portfolio is managed in a manner consistent with the financial goals of the AIC, whilst providing sufficient investment flexibility to address changes in capital market conditions and or in the financial circumstances of the AIC.

2.2 Return considerations

The AIC is committed to a long-term, balanced approach to i) preserve and enhance the real purchasing power of the Investment Portfolio, and ii) provide a stable stream of cash current income to the AIC, available, if necessary, to fund the AIC operations.

2.3 Social responsibility

In making investment decisions, the Investment Committee takes into account environmental, social and governance considerations, and strives to act as a responsible investor.

The AIC does not wish directly to profit from, or provide capital to, activities that are materially inconsistent with Christian values, and are also mindful of the danger of undermining the credibility, effectiveness and unity of the AIC's witness, were they to do so.

The AIC adheres to the ethical investment policy of the United Reformed Church, unless the AIC decides to develop its own ethical investment policy.

2.4 Investment allocations

If the Investment Committee determines at any time that certain AIC Cash Reserves are not required to cover annual operating expenses (the "Surplus Reserves"), it shall make a recommendation to the Council that these Surplus Reserves be allocated to the Investment Portfolio. Upon approval from the Council, the Investment Committee will be responsible for investing these Surplus Reserves in line with the Policy.

3 Investment Committee

3.1 Purpose

The Investment Committee is responsible for the management and oversight of the Investment Portfolio. The Investment Committee is responsible for i) making investment recommendations to the Council for approval, ii) recommending investment managers for the Investment Portfolio for appointment and or removal,; and iii) implementing the decisions made by the Council regarding the Investment Portfolio.

The Council is responsible for i) the approval of the investment recommendations of the Investment Committee, and ii) the appointment and or removal of investment managers for the Investment Portfolio.

3.2 Selection of Investment Managers

The Investment Committee selects investment managers for recommendation to the Council to manage the Investment Portfolio. Given the current size of the Investment Portfolio, the Council prefers low-cost fund management solutions, such as investing in pooled investment vehicles and managed funds, and or indexed fund solutions, vs. appointing investment managers with discretionary power over investment decisions.

As of October 2025, the AIC is invested in 4 socially responsible funds managed by the Columbia Threadneedle Investments:

CT Responsible Global Equity 2 Inc 90,637.07 Shares

CT Responsible Sterling Corporate Bond 2 Inc 119,219.43 Shares

CT Responsible UK Equity 2 Inc 201,461.94 Shares

CT Responsible UK Income 2 Inc 127,247.32 Shares

3.4 Investment Committee Membership

The Investment Committee consists of the Council President, the Treasurer, and at least one other member of the AIC appointed by the Council.

3.5 Term of appointment

The members of the Committee are appointed for a 2-year term.

Members of the Investment Committee shall hold office until the end of their respective terms. Any vacancy occurring in the membership of the Investment Committee may be filled by the Council at any meeting.

3.6 Periodicity of meetings

The Investment Committee meets at least once a year.

3.7 Performance review

The Investment Committee monitors the performance of the Investment Portfolio against its stated invest-

ment objectives.

At least once a year, the Investment Committee formally assesses the performance of the Investment Portfolio and reports to Council, covering following four elements:

A) Investment performance: How does performance compare against return objectives and appropriate equity and fixed income benchmarks?

B) Asset allocation: Is the current asset allocation appropriate, or should it be revised?

C) Environmental, Social and Governance considerations: Is the Investment Committee comfortable that the Investment Portfolio meets the AIC's social responsibility requirements?

D) Investment manager(s) selection: Is the Investment Committee comfortable with the Managers appointed to manage the Investment Portfolio?

4 Asset allocation guidelines

4.1 The Investment Portfolio will be allocated across two major components: an equity portion and a fixed income portion. The expected role of the equity portion is to deliver long-term real growth, while the role of fixed income portion is to generate current income, with stable, periodic returns, and offer some protection against a prolonged decline in the market value of the equity portion of the Investment Portfolio.

4.2 Cash investments will, under normal circumstances, only be considered as temporary holdings of the Investment Portfolio.

4.3 The Investment Committee recognizes that the strategic allocation of the Investment Portfolio across broadly-defined financial asset and sub-asset categories with varying degrees of risk, return, and return correlation is the most significant determinant of long-term investment returns and Portfolio asset value stability.

4.4 The Investment Committee expects that actual returns and return volatility may vary from expectations and return objectives across short periods of time. With respect to making recommendations for changes to the Investment Portfolio's asset allocation, the Investment Committee expects to do so only in the event of material changes to i) the Investment Portfolio, ii) the assumptions underlying the use of funds in the Investment Portfolio, and/or iii) the capital markets and asset classes in which the AIC invests.

4.5 Diversification guidelines

Diversification across and within asset classes is the primary means by which the Council expects the Investment Portfolio to avoid undue risk of large losses over long time periods, and the Council will take reasonable precautions to avoid excessive investment concentrations.

As actual asset allocation **will** vary overtime as a result of the varying periodic returns earned on the different asset and sub-asset classes in the Investment Portfolio, the Investment Portfolio may be rebalanced under the procedure set out in section 4.6.

4.6 Based on the review of investment performance, incoming cash flow (contributions) or outgoing money movements (disbursements) of the Investment Portfolio, the Investment Committee will make a rebalancing recommendation to Council (the "Balancing Recommendation"). The Investment Committee may make a Balancing Recommendation to the Council at any time.

The Council is responsible for approving the Balancing Recommendation, and the Investment Committee is responsible for implementing the Balancing Recommendation approved by the Council.

5 Investment exclusions

Unless expressly authorised by the Council and the Congregation, the Committee will not recommend any of the following:

Purchasing securities on margin, or executing short sales.

Pledging **or** hypothecating securities, except for loans of securities that are fully collateralized. Purchasing or selling derivative securities for speculation or leverage.

Engaging in investment strategies that have the potential to amplify **or** distort the risk of loss beyond a level

that is reasonably expected, given the objectives of their portfolios.

Purchasing individual stocks and bonds. Investing in hedge funds.

6 Use of the Investment Portfolio

6.1 The use of the Investment Portfolio is governed by the Council.

6.2 The use of the Investment Portfolio is subject to the guidelines from the UK Charity Commission on managing a charity's finances: planning, managing difficulties and insolvency, published on 23 September 2024.

6.3 The Investment Portfolio is available to fund planned capital outlays and expenditures reviewed and approved by the AIC Council as part of the Annual AIC budget.

The Council should review and approve the use of the Investment Portfolio for that year, and explain any planned use of the Investment Portfolio to the AIC congregation at the AIC AGM.

6.4 The Investment Portfolio is also available to cover exceptional, unplanned cash shortfalls, subject to 6.2.

6.5 The cash income generated from the Investment Portfolio is to be paid into the AIC current account, to cover operating expenses relating the ministry of the AIC.

6.6 Up to 15% of capital can be used annually for approved capital and/or special projects, grant matching, emergency repairs, and unforeseen expenses, unless otherwise authorised by the AIC Council. Alternatively, income may be accrued over multiple years toward larger projects.

6.7 Amounts not taken the prior year may be taken in the current year subject to AIC Council approval, and with a target balance of the AIC Investment Account remaining above the original amount of GBP 750,000.

7 Cash Reserves

7.1 AIC should maintain at all times minimum Cash Reserves of GBP 50,000, set to represent roughly two months of working capital, throughout the year. At least two people, usually the Treasurer and Senior Minister, will maintain visibility and responsibility for monitoring the Cash Reserves.

7.2 The Cash Reserves should be kept with highly reputable and creditworthy banks. As of October 2025, the AIC keeps its Cash Reserves with Barclays Bank and HSBC.

7.3 If the Cash Reserves drop below GBP 50,000, the Church Administrator will notify the Treasurer and Senior Minister immediately, who **will** attend weekly to expected income and expenses. Council should be notified immediately if the balance dips below GBP 35,000 to agree steps to restore the Cash Reserves, as soon as practically feasible. Such steps may include the selling of investments held in the Investment Portfolio.

7.4 The Cash Reserves should be adjusted to reflect the payment schedule of capital projects or exceptional expenditure previously approved by the Council as part of the annual AIC budget process (the "Annual AIC Budget") and approved in the AIC AGM, typically held in March.

7.5 Surplus Reserves may be swept into the Investment Portfolio, annually, upon approval by the Council, as part of the Annual AIC Budget.

7.6 The Committee shall review the Reserve policy annually, and report its findings to the Council.

8 Conflicts of interest

The members of the Committee (hereinafter referred to as "Members") stand in a fiduciary relationship to the AIC. As such, Members must adhere to a duty of loyalty to the AIC in all matters involving the AIC's business and other affairs. Members must avoid any appearance of self-interest, including personal gain, in connection with any contract or transaction to which the AIC is a party.

Without limiting the scope of potential duality **or** conflicts of interest, Members shall be guided by the following:

A Member may not accept compensation for services, a gift **or** favour, or other thing of value, directly or indirectly, in relation to a matter in which the AIC has an actual **or** potential financial or other business interest. Receipt of any such thing by a person or entity with **or** in whom the director has a material identity of interest shall be attributed to the Member for this purpose.

A Member must not use his or her position as a Member to influence the AIC's decisions in matters in which the Member possesses a personal interest.

A Member must use his or her best judgment to determine whether the AIC's best interests are being served by a particular transaction **or** course of action without regard to the Member's personal interests.

The interests of any person or entity with **or** in whom a Member has a material identity of interest shall be attributed to the Member.

Whenever a Member believes that there is a matter which may implicate this Conflict of Interest Policy he or she must consult with the President of the Council and disclose the nature and extent of the potential conflict. If the interest of the Member which creates the conflict is of such a confidential nature that disclosure would be improper the Member must nevertheless advise the President that a conflict may exist in the particular matter and shall recuse themselves in any consideration of the matter.

The President shall exercise discretion in taking action in relation to any matter involving this Conflict of Interest Policy. The President may decide to refer the matter to the Congregation, or to a special committee, whose decision shall be final. Information disclosed to, or otherwise coming to the attention **of**, the President or any such committee shall be treated in confidence and disclosed to other members of the Trustees or the Congregation, or others, only as necessary to serve the AIC's best interests.

Minutes of the 2025 Annual General Meeting

Sunday 23 March 2025

The meeting was quorate as at least 20 members were in attendance.

I. Call to Order

A. Council President Elodie Lasserre called the meeting to order at 12:20 pm.

II. AIC Stories and Values: Report on Listening Groups

A. How AIC has changed

1. This is a continuation of the Listening Group update that Jennifer, Jared and Brooke shared in the Sunday service. They had shared stories of what has happened and now the focus is more on what is to come.

2. Jennifer walked the congregation through a few slides that show the progression of AIC:

A) 2016 - model with focus on Sunday service which most churches look like,

B) 2018 - started looking at who we are in a bigger way, iceberg view with Sunday activity being the visible part of the iceberg and all the other stuff more happening beneath the surface,

C) 2022 - after successfully putting down roots, we are no longer that iceberg. new logo and welcome statement created,

D) 2024 - while Sunday is still at the heart of AIC, our interactions extend and overlap. We identified new bubbles and added several more layers to show the complexity of the key relationships we have.

E) Thinking about how we draw more lines within and in/out AIC and build more intimacy, led to our listening groups. Jared shared how 41 people took part in groups of 5-8 to share stories, hear our shared values and to deepen relationships across the congregation and to start to imagine where God is calling us to go.

B. Listening Group experience 1:1's

1. Jared asked us to get in pairs to reflect on the same question as the listening groups did - what do you value about AIC and why does it matter in your life story? We then heard some of the themes that came out of this sharing (such as welcoming, friendly, inclusivity, diversity, community and connection).

C. Listening Group report

1. Nine key shared values emerged from across the listening groups. A hand-out was shared that documents some of the stories, quotes and pastoral perspectives on these themes. More to come on these themes through our sermon series, Sunday stories and through individuals sharing their own testimony. Jared was thanked and acknowledged for taking the lead on this significant project for AIC.

III. Financial Matters

A. Treasurer's Report

1. This was presented by Oliver Lewis, who recently stepped up from Council Assistant Treasurer to Treasurer. Oliver noted from his written report to the congregation that we are still waiting for finalised numbers for the full year of 2024. Our accountant Munish has recently become unwell and has n't been able to complete the accounts for November and December. He has done great work for AIC for many years, and on a pro-bono basis since the pandemic. We have used the 10 months of 2024 actuals in setting out the 2025 budget.
2. We are in the process of appointing new accountants. The firm we have selected does the accounting for the Soup Kitchen and came with their recommendation. Once we have wrapped up the 2024 accounts, we will present the full set of final numbers to the congregation.
3. Oliver gave thanks to Serge Ramin for serving on council for a number of years in his roles of Assistant Treasurer and then Treasurer.

B. 2025 Budget

1. Oliver introduced the budget as one that continues to support the work we do here at AIC and largely it stays the same, except for increasing in line with inflation.
2. We do need to increase income to support the work we do. We are seeking to grow income in three ways:
 - A) Increase giving - have a giving drive
 - B) Increase grants - to support our community work, hope to get support from URC
 - C) Increase revenue streams - Oliver gave thanks to our great partnership with Monty and the Latchourt team. How do we continue to think creatively about how to grow to support our programs?

C. Comments/Questions

1. Q: The budget has been running with a deficit for several years; how is this funded - eating into the capital or income from capital?
A: Oliver explained that we have an investment account which supports the work that we do. He referred to the Investment Policy which has been shared with the congregation in the Annual Report. We have taken out some of the growth beyond the investment to cover the deficit but we are not eating into the original capital.

D. With no more questions or comments being made, Elodie asked the congregation to vote to approve the 2025 Budget and this was approved by a congregational show of hands vote. No one voted against. Several members abstained.

IV. Review of Annual Report

A. Elodie referred to the 2025 Annual Report which was emailed to the congregation and also provided hard copies to anyone who wanted. It has all the details of what AIC has been doing this year and the congregation was encouraged to read it in their own time.

V. Election of Council and Nominating Committee Members

A. Nominating Committee member Stephen Howard and Kathleen Pearson gave an update on the committee's activities. The committee also included Shirley Reyes and Jan Bagby. The hand-out "2025 Slate of Nominees" lists the new members for election: Isabelle Richardson Borfiga for Council and Jan Bagby and Kathleen Pearson for the Nominating Committee. It also lists the individuals stepping down and the members who are continuing in their roles.

B. Elodie asked the congregation to vote to approve the Slate of Nominees, first Isabelle for Council and then Kat and Jan for the Nominating Committee. Both proposals were approved by a congregational verbal vote. There were no votes against.

VI. Any other Business

A. Elodie gave thanks to the congregation for their support, and also to everyone on Council and the Nominating Committee for their service.

VII. Closing Prayer and Adjournment

A. JMK closed the meeting in thankful prayer at 1:00pm.



2025 Leadership Team

Ministry Team

Jennifer Mills-Knutsen, *Senior Minister*
Jared Jagers, *Associate Minister*
Scott Stroman, *Director of Worship and Music*
Brooke Rowan, *Community Minister*

Church Staff

Monty Strikes, *Business Manager*
Chris Omaweng, *Office Manager*
Alex Brown, *Soup Kitchen Director*
Gul Erdogan and Fatima Kammiri, *Crèche*
Clive Munro, *Security*
Malina Metodieva, *Cleaning*
Phill Daniels, *Handyman*

Receptionists

Rosie Armstrong	Orlando Brooke	Sophie Brooke	KD Choi
Sabine Jorge	Rachel Rowland	Anthony Singh	

Church Council

Elodie Lasserre, *President*
Michelle Miller, *Secretary*
Oliver Lewis, *Treasurer*
Helene Donnelly, *Membership & Outreach*
Tangy Morgan, *At Large*
Preethi John, *People and Staffing*
Jake Penny, *Welcome & Inclusion*
Isabelle Borfiga, *At Large*

Nominating Committee

Jan Bagby
Kathleen Pearson
Stephen Howard

American International Church

You are welcome here.

You can belong here, without exception or condition.
Your whole self matters to God and to us.

The American International Church is a community of many races, languages, cultures, faith traditions, nationalities, ages, genders, abilities, financial circumstances, and sexual identities.

Following Jesus, we work to be inclusive, accessible, and open to all.

Here, you can

- form friendships
- serve others
- search for truth and meaning
- work for justice
- cultivate compassion
- find forgiveness
- share grace
- grow in faith
- and in all things, discover God's love.

You can join in a little or a lot,
for a day or a lifetime,
with abundant faith and abundant doubt.

You are welcome here.

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A Congregation of the United Reformed Church