

# AGAPE CHRISTIAN FELLOWSHIP TRUST

England & Wales · Charity number 1015693

## Details

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**Other names** WITHOUT BORDERS CHURCH

**Status** Registered

**Legal form** Other

**Registered** 1992-12-11

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 16-24 Francis Street  
London  
E15 1JG

**Phone** 02085195303

**Email** [agapecmlondon@gmail.com](mailto:agapecmlondon@gmail.com)

**Website** [www.agapelondon.com](http://www.agapelondon.com)

## Activities

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**Objects:** THE ADVANCEMENT OF THE CHRISTIAN FAITH IN THE UNITED KINGDOM AND ABROAD AND IN PARTICULAR IN THE GREATER LONDON AREA AS A CHRISTIAN CHURCH BY ANY LAWFUL AND PROPER MEANS INCLUDING (BUT NOT BY WAY OF LIMITATION) THE WORSHIP OF GOD THE PREACHING AND PROCLAMATION OF THE CHRISTIAN GOSPEL THE TEACHING OF CHRISTIAN DOCTRINE AND PRINCIPLES THE INSTRUCTION EDIFICATION AND PASTORAL CARE OF CHILDREN AND SECONDLY THE RELIEF OF PERSONS WHO ARE IN CONDITIONS OF NEED HARDSHIP OR DISTRESS OR WHO ARE AGED OR SICK IN THE UNITED KINGDOM AND ABROAD

**Activities:** The Fellowship meets every week for mutual encouragement and development of relationships with God and with each other. The fellowship offers support in times of difficulties in life. We also support Christian workers both locally and abroad and train future workers. The fellowship has an ongoing ministry of feeding the homeless every Sunday.

## Classification

- **How:** Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

## Geography

- **Area of benefit:** UNITED KINGDOM, ABROAD AND GREATER LONDON
- Throughout London

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£249,140	£238,463	-	-
2023-12-31	£233,044	£255,805	-	-
2022-12-31	£189,267	£189,133	-	-
2021-12-31	£210,341	£171,666	-	-
2020-12-31	£203,655	£191,458	-	-

## Trustees

Name	Role	Appointed
JOSEPHINE DIZON	Chair	
Estralyn Murchison		2020-01-12
MYLA CASTRO		2017-03-20

**AGAPE CHRISTIAN FELLOWSHIP TRUST**

England & Wales - Charity number 1015693

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# Accounts

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Charity Number: 1015693

**Agape Christian Fellowship Trust**

**Financial Statements**

**For the Year Ended**

**31 December 2024**

**Augustus & Co**  
**Chartered Certified Accountants**

## Agape Christian Fellowship Trust

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**Agape Christian Fellowship Trust**

**Legal and Administrative Details**

Trustees	Mrs J Dizon Mrs Myla Castro Mrs Estralyn Murchison
Bankers	Barclays Bank Plc Stratford Branch 737 Barking Road London E13 9PL
Independent Examiner	A A Bofo-Brewu FCCA MBA Chartered Certified Accountant 374 Ley Street Ilford Essex IG1 4AE
Registered Address	Emmanuel Hall 16-24 Francis Street Stratford London E15 1JG
Charity Number:	1015693

## Agape Christian Fellowship Trust

### **Report of the Trustees**

The trustees submit their annual report together with the financial statements for the year ended 31 December 2024. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16/07/14.

### **Governing Document**

It is governed by a trust deed dated 10 November 1992. It was registered as a charity on 11 December 1992.

### **Objectives**

The objectives of the fellowship are:

1. the advancement of the Christian faith in the United Kingdom and abroad and in particular in the Greater London area as a Christian Church by any lawful and proper means including (but not by way of limitation) the worship of God, the preaching and proclamation of the Christian Gospel, the teaching of Christian doctrine and principles, the instruction, edification and pastoral care of children;
2. the relief of persons who are in conditions of need, hardship or distress, or who are aged or sick in the United Kingdom and abroad.

### **Review of Activities**

The financial position of the fellowship at the end of the financial year is as detailed in the attached financial statements. The charity received income of £249,466 during the year.

### **Trustees**

The following served as trustees during the year:

Mrs J. Dizon

Mrs Myla Castro

Mrs Estralyn Murchison

The following were trustees at the time the financial statements were signed.

Mrs J. Dizon

Mrs Myla Castro

Mrs Estralyn Murchison

## Agape Christian Fellowship Trust

### **Trustee Selection Method**

Trustees are appointed by resolution of the existing trustee body.

### **Activities and Achievements During the Year**

Agape Christian Fellowship continues to be a vibrant, Christ-centered community with a global and local mission. We hold regular gatherings throughout the week, with corporate worship services every Sunday across our campuses in East and West London, Milton Keynes, California, and the Philippines. We weekly provide a space for believers to grow together in their love for God through the study of His Word and other Spirit-led Christian resources.

We remain deeply committed to holistic ministry, providing ongoing spiritual, emotional, and financial support to individuals and families experiencing hardship. Locally, in both East and West London, our teams are actively engaged in social work, offering practical help to those in need. We support members of our congregations who live nearby communities by journeying with them through personal crises, helping with food, housing assistance, and connecting them to wider support services. In West London, our outreach team partners open the church for community Sunday Services, creating safe spaces for connection, prayer, and healing.

**Our Lifestyle Student Ministry** continues to play a crucial role in the life of our church. This ministry creates a safe, welcoming space where young people can gather weekly to explore faith, build friendships, and find meaning in their daily lives. Through mentoring, relevant teaching, worship, and fellowship, we help students navigate life with a Christ-centered perspective. Many have testified to finding renewed purpose, belonging, and identity through this ministry.

**Our Online Ministry** has remained a lifeline for many, especially those who are unable to attend in-person. Through this platform, we offer prayer, pastoral support, and spiritual nourishment, extending the love of Christ to homes across the globe.

**Our Bible School**, the International Bible Institute London, is an ongoing training ground for local church workers and emerging leaders from the United Kingdom, Singapore, Thailand, the United States, and the Philippines. Through this, we are raising a generation equipped to teach, lead, and serve in their unique contexts.

### **Throughout the year, we maintain our strong commitment to:**

- Ministry to the elders, ensuring our senior members are spiritually nurtured and regularly visited.
- Partnerships with ministries in Bohol and Mindanao, the Without Borders Prayer Centre in Clark and Leyte (Philippines), and outreach hubs in Orange County, California.
- Supporting our newly partnered *Bless U Homes Ministry* in Thailand, which serves the poor by feeding families, educating children in English, and teaching adults vital community skills such as cooking, baking, and making household essentials.

**Our Missionary Support** network remains active and Spirit-led, offering not only financial aid and Christian resources, but deeply rooted spiritual encouragement for those labouring in mission fields around the world.

Locally, **our Hospitality Ministry** plays a vital role in community care. We continue to give to local food banks and provide regular donations to individuals and families in crisis. This ministry has helped foster meaningful relationships and opens doors for discipleship and evangelism.

**Our church building** project is another ongoing endeavour, sustained through the faithful giving of our members and global partners who believe in the vision God has given us.

## **Agape Christian Fellowship Trust**

**Looking ahead**, we are prayerfully planning to expand our outreach initiatives both locally and internationally. Our heart is to serve more people, build stronger communities, and be a tangible expression of Christ's love wherever we are called.

### **Reserves Policy**

The organisation has set up a building fund with the view to purchasing its own property in the future. At 31 December 2024 there was free unrestricted reserves of £19,400 which will be used in the furtherance of the charity's objectives.

### **Love Gifts and Missions**

The organisation has limited funds but aims to provide support and assistance to people in need in accordance with its objectives.

### **Review of Major Risks**

The major risk facing the organisation is reduced congregation. The trustees and the ministry team are endeavouring to address this.

### **Plans for the Future**

Our future plan is to extend the work we are doing in reaching out to serve and do more for the people and the community.

### **How our activities deliver public benefit**

Our main activities and who we try to serve are as described in our objectives and activities. All our charitable activities focus on these objectives to further our charitable purposes for the public benefit.

### **Statement of Trustees' Responsibilities**

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgments and estimates that are reasonable and prudent;
- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

### Agape Christian Fellowship Trust

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

The trustees are responsible for the maintenance and integrity of the charity and the financial information on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

#### **Independent Examiner**

The trustees intend asking the existing accountant to undertake the independent examination of the organisation's accounts in the following year.

#### **Declaration**

I declare, in my capacity of charity trustee, that:

1. the trustees have approved the report above; and
2. have authorised me to sign on their behalf.

**Name:** Mrs Myla Castro  
**Position:** Trustee  
**Dated:** 23 October 2025



## Agape Christian Fellowship Trust

### Independent Examiner's Report to the Trustees of Agape Christian Fellowship Trust

I report to the trustees on my examination of the financial statements of Agape Christian Fellowship Trust ('the charity') for the year ended 31 December 2024 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

#### Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

#### Independent examiner's statement

If the charity's gross income exceeds £250,000 your examiner must be a member of a body listed in section 145 of the 2011. The income was below this threshold. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

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

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

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

  
A A Boafu-Brewu (FCCA MBA)

Augustus & Co

Dated: 24 October 2025

374 Ley Street  
Ilford  
Essex IG1 4AE

**AGAPE Christian Fellowship Trust**  
**Statement of Financial Activities**  
**Year Ended 31 December 2024**

	Note	Unrestricted	Restricted	Total	Total
		£	£	2024	2023
		£	£	£	£
<b>Income from:</b>					
Voluntary income: donations	3	248,845	295	249,140	2,330,444
Bank interest received		326		326	132
<b>Total</b>		<u>249,171</u>	<u>295</u>	<u>249,466</u>	<u>233,176</u>
<b>Expenditure on:</b>					
Charitable activities	4	238,463		238,463	255,805
<b>Total</b>		<u>238,463</u>	<u>-</u>	<u>238,463</u>	<u>255,805</u>
Net Movements in funds		10,708	295	11,003	- 22,629
Transfer of funds					
Reconciliation of funds:					
Total funds brought forward at 01/01/2024		26,248	60,126	86,374	109,003
<b>Total funds carried forward at 31/12/2024</b>		<u><u>36,956</u></u>	<u><u>60,421</u></u>	<u><u>97,377</u></u>	<u><u>86,374</u></u>

The notes on pages 8 to 10 form part of these financial statements.

**AGAPE Christian Fellowship Trust**  
**Balance Sheet at 31 December 2024**

	Note	2024	2023
		£	£
<b>Fixed Assets</b>			
Tangible Assets	7	17,556	20,661
<b>Current Assets</b>			
Debtors	8	2,938	6,604
Cash at bank and in hand		<u>80,069</u>	<u>62,743</u>
		<u>83,007</u>	<u>69,347</u>
<b>Creditors: Amounts falling due within one year</b>	9	<u>3,186</u>	<u>3,634</u>
		<u>3,186</u>	<u>3,634</u>
<b>Net current assets</b>		79,821	65,713
<b>Total assets less current liabilities</b>		97,377	86,374
<b>Net assets</b>		<u>97,377</u>	<u>86,374</u>
<b>Represented by:</b>			
Restricted fund	10	60,421	60,126
Unrestricted fund	10	<u>36,956</u>	<u>26,248</u>
		<u>97,377</u>	<u>86,374</u>

The financial statements were approved by the trustees on 23 October 2025 and signed on its behalf by:

  
 Mrs Myla Castro

(Trustee)

The notes on pages 8 to 10 form part of these financial statements.

**AGAPE Christian Fellowship Trust**  
**Notes To Accounts**  
**Year Ended 31 December 2024**

**1. 1. Accounting convention**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

**1. 2. Incoming Resources**

Donations relate to amounts receivable during the year.

**1.3. Capital Grants**

Grants towards capital expenditure are credited to a deferred capital grant and released to Income and Expenditure account over the expected lives of the assets. The amount released equals the depreciation charge.

**1.4 Restricted Funds**

Restricted funds are to be used for specific purposes as decided by the trustees. Expenditure which meets this criteria is charged to the fund.

**1.5 Unrestricted Funds**

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purposes and are available as general funds.

**2. Trustees**

The trustees received no remuneration for their services.

**3. Voluntary income**

	Unrestricted	Restricted	Total	Total
			2024	2023
	£	£		£
Tithes	177,436		177,436	162,715
Love Offerings	3,551		3,551	435
Others	3,484		3,484	2,787
Donations towards expenses	21,834		21,834	29,332
Mission Offerings	4,801		4,801	4,020
Building Fund Donation		295	295	1,130
Child Sponsorship	300		300	425
HM Revenue & Customs Tax Credits	37,439		37,439	32,200
<b>Total Incoming Resources</b>	<b>248,845</b>	<b>295</b>	<b>249,140</b>	<b>233,044</b>

**AGAPE Christian Fellowship Trust**  
**Notes to Accounts**  
**Year Ended 31 December 2024**

**4. Charitable activities**

	Un-restricted Fund	Restricted Fund	Total 2024	Total 2023
	£	£	£	£
Salaries	94,857		94,857	93,269
Employer's National Insurance	3,059		3,059	2,897
Rent Payable	42,333		42,333	42,257
Rates	310		310	310
Insurance	921		921	1,186
Missions	18,850		18,850	10,380
Light & Heat	5,896		5,896	6,462
House Keeping & Maintenance	608		608	901
Repairs, Maintenance & Cleaning	2,336		2,336	11,723
Small Music Equipment & Expenses	6,251		6,251	4,313
Printing, Postage & Stationery	137		137	1,087
Telephone	545		545	519
Pensions	2,028		2,028	1,800
Motor Expenses	5,257		5,257	3,841
Travelling Expenses	22,605		22,605	39,474
Hospitality	3,787		3,787	1,582
Love Gifts and Donations	15,000		15,000	17,757
General Expenses	4,033		4,033	5,419
Subscriptions and Publications	3,153		3,153	4,087
Governance Costs (per note 5)	3,392		3,392	3,301
Depreciation on Motor Vehicles	2,567		2,567	2,567
Depreciation on Furniture and Equipment	538		538	673
	<u>238,463</u>	<u>-</u>	<u>238,463</u>	<u>255,805</u>

All the £255,805 in 2023 was charged to unrestricted funds.

**5. Governance cost**

	Un-restricted Fund	Restricted Fund	Total 2024	Total 2023
	£	£	£	£
Bank Charges	760		760	778
Credit Card Charges	652		652	543
Legal and Professional	420		420	420
Independent Examiner's Fees	1,560		1,560	1,560
	<u>3,392</u>	<u>-</u>	<u>3,392</u>	<u>3,301</u>

**6. Staff Costs**

	2024	2023
	£	£
Salaries	94,857	93,269
Employer's National Insurance	3,059	2,897
Pensions	2,028	1,800
	<u>99,944</u>	<u>97,966</u>

No employee earned in excess of £60,000

	2024	2023
Average head count in the year	<u>4</u>	<u>4</u>

**AGAPE Christian Fellowship Trust**  
**Notes To Accounts**  
**Year Ended 31 December 2024**

7. Fixed Assets	Furniture	Motor	Total
	Fixtures & Equipment	Vehicle	
	£	£	£
Cost			
At 1 January 2024	77,274	25,670	102,944
Addition			-
Disposal			-
At 31 December 2024	<u>77,274</u>	<u>25,670</u>	<u>102,944</u>
Depreciation			
At 1 January 2024	74,582	7,701	82,283
Charge for the year	538	2,567	3,105
Disposal			-
At 31 December 2024	<u>75,120</u>	<u>10,268</u>	<u>85,388</u>
Net Book Value:			
At 31 December 2024	<u>2,154</u>	<u>15,402</u>	<u>17,556</u>
At 31 December 2023	<u>2,692</u>	<u>17,969</u>	<u>20,661</u>

8. Debtors	2024	2023
	£	£
Deposits	850	850
Prepayments	2,088	2,021
Other Debtors		3,733
	<u>2,938</u>	<u>6,604</u>

9. Creditors: Amounts falling due within one year	2024	2023
	£	£
Paye & National Insurance	1,220	1,381
Other Creditors		333
Accruals	1,966	1,920
	<u>3,186</u>	<u>3,634</u>

10. Restricted funds	Balance at 1 January 2024	Movement in Resources		Balance at 31 December 2024
	£	Incoming Capital	Incoming Revenue	Outgoing Revenue
	£	£	£	£
Wall of Faith	59,272		295	59,567
Grenfell Tower Donation	854			854
	<u>60,126</u>	<u>0</u>	<u>295</u>	<u>0</u>
				<u>60,421</u>

Restricted funds represent amounts received for specific activities. Any balance at the year end is committed and will be used for the same activity in the following year.

11. Analysis of net assets between funds	Net Current Assets	Fixed Assets	Total
	£	£	£
Restricted Funds	60,421		60,421
Unrestricted Funds	19,400	17,556	36,956
	<u>79,821</u>	<u>17,556</u>	<u>97,377</u>

**12. Related party transactions**  
There was no related party transactions during the year.

**AGAPE CHRISTIAN FELLOWSHIP TRUST**

England & Wales - Charity number 1015693

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# Accounts

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Charity Number: 1015693

**Agape Christian Fellowship Trust**

**Financial Statements**

**For the Year Ended**

**31 December 2023**

**Augustus & Co**  
**Chartered Certified Accountants**

**Agape Christian Fellowship Trust**

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Charity Number:	1015693

## Agape Christian Fellowship Trust

### **Report of the Trustees**

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1. the advancement of the Christian faith in the United Kingdom and abroad and in particular in the Greater London area as a Christian Church by any lawful and proper means including (but not by way of limitation) the worship of God, the preaching and proclamation of the Christian Gospel, the teaching of Christian doctrine and principles, the instruction, edification and pastoral care of children;
2. the relief of persons who are in conditions of need, hardship or distress, or who are aged or sick in the United Kingdom and abroad.

### **Review of Activities**

The financial position of the fellowship at the end of the financial year is as detailed in the attached financial statements. The charity received income of £233,176 during the year.

### **Trustees**

The following served as trustees during the year:

Mrs J. Dizon  
Mrs Myla Castro  
Mrs Estralyn Murchison

The following were trustees at the time the financial statements were signed.

Mrs J. Dizon  
Mrs Myla Castro  
Mrs Estralyn Murchison

## Agape Christian Fellowship Trust

### **Trustee Selection Method**

Trustees are appointed by resolution of the existing trustee body.

### **Activities and Achievements During the Year**

Agape Christian Fellowship and our outreaches hold regular meetings during the week. We gather every Sunday in the East, in the West London campus, in Milton Keynes, and in Philippines for corporate worship. We commit ourselves to be part of a Discovery Group and to grow together in loving God, through the study of His Word and other Christian resources.

We are continuously providing spiritual, emotional and financial support to meet the needs of an individual or families who are in difficulties.

We now also have our online ministry offering prayer and support especially to those unable to go to our site.

Our Bible school ministry, International Bible Institute London is an ongoing training ministry aiming to equip our local church workers as well as workers from other churches in the United Kingdom, Singapore, Thailand and Philippines.

During the year, Agape continued its Ministry to the Elders and its partnership with a ministry in Bohol, in Mindanao, and Without Borders Prayer Centre in Clark, Philippines.

In November 2023, Bless U Homes Without Borders Thailand officially became our partner in the ministry in reaching out, feeding the needy, teaching the children to learn English, and teaching adults' community skills such as cooking, baking, making shampoo, soap and other cleaning detergents.

The fellowship continues to provide not only financial support, Christian resources and materials but most importantly spiritual support to our missionaries all over the world.

The fellowship continues to support its building project. The church members and donors from all over the world believe with us and continue to sow seeds through their faithful giving.

The Hospitality Ministry was able to reach out to more people in need and regularly giving donations to the Food Bank. In December 2023 we distributed boxes of food, toiletries, clothing, and gifts during Christmas Holidays. We are blessed we were able to reach out and serve the community, and are blessed that our young people and adults have faithfully committed themselves in this ministry.

### **Reserves Policy**

The organisation has set up a building fund with the view to purchasing its own property in the future. At 31 December 2023 there was free unrestricted reserves of £5,587 which will be used in the furtherance of the charity's objectives.

### **Love Gifts and Missions**

The organisation has limited funds but aims to provide support and assistance to people in need in accordance with its objectives.

### **Review of Major Risks**

The major risk facing the organisation is reduced congregation. The trustees and the ministry team are endeavouring to address this.

### **Plans for the Future**

Our future plan is to extend the work we are doing in reaching out to serve and do more for the people and the community.

## Agape Christian Fellowship Trust

### **How our activities deliver public benefit**

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- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

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

The trustees are responsible for the maintenance and integrity of the charity and the financial information on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

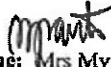
### **Independent Examiner**

The trustees intend asking the existing accountant to undertake the independent examination of the organisation's accounts in the following year.

### **Declaration**

I declare, in my capacity of charity trustee, that:

1. the trustees have approved the report above; and
2. have authorised me to sign on their behalf.

  
Name: Mrs Myla Castro  
Position: Trustee  
Dated: 16 October 2024

## Agape Christian Fellowship Trust

### Independent Examiner's Report to the Trustees of Agape Christian Fellowship Trust

I report to the trustees on my examination of the financial statements of Agape Christian Fellowship Trust ('the charity') for the year ended 31 December 2023 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

#### Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.


#### Independent examiner's statement

If the charity's gross income exceeds £250,000 your examiner must be a member of a body listed in section 145 of the 2011. The income was below this threshold. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

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

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

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

  
A A Boafo-Brewu (FCCA MBA)

Augustus & Co

Dated: 24 October 2024

374 Ley Street  
Ilford  
Essex IG1 4AE

**AGAPE Christian Fellowship Trust**  
**Statement of Financial Activities**  
**Year Ended 31 December 2023**

	Note	Unrestricted	Restricted	Total	Total
		£	£	2023	2022
				£	£
<b>Income from:</b>					
Voluntary income: donations	3	231,914	1,130	233,044	189,267
Bank interest received		132		132	
<b>Total</b>		<u>232,046</u>	<u>1,130</u>	<u>233,176</u>	<u>189,267</u>
<b>Expenditure on:</b>					
Charitable activities	4	255,805		255,805	189,133
<b>Total</b>		<u>255,805</u>	<u>-</u>	<u>255,805</u>	<u>189,133</u>
Net Movements in funds	-	23,759	1,130	- 22,629	134
Transfer of funds					
Reconciliation of funds:					
Total funds brought forward at 01/01/2023		50,007	58,996	109,003	108,869
Total funds carried forward at 31/12/2023		<u>26,248</u>	<u>60,126</u>	<u>86,374</u>	<u>109,003</u>

The notes on pages 8 to 10 form part of these financial statements.

**AGAPE Christian Fellowship Trust**  
**Balance Sheet at 31 December 2023**

	Note	2023		2022	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible Assets	7		20,661		23,901
<b>Current Assets</b>					
Debtors	8	6,604		850	
Cash at bank and in hand		<u>62,743</u>		<u>86,803</u>	
		<u>69,347</u>		<u>87,653</u>	
<b>Creditors: Amounts falling due within one year</b>	9	<u>3,634</u>		<u>2,551</u>	
		<u>3,634</u>		<u>2,551</u>	
<b>Net current assets</b>			<b>65,713</b>		<b>85,102</b>
<b>Total assets less current liabilities</b>			<b>86,374</b>		<b>109,003</b>
<b>Net assets</b>			<u><b>86,374</b></u>		<u><b>109,003</b></u>
<b>Represented by:</b>					
Restricted fund	10		60,126		58,996
Unrestricted fund	10		<u>26,248</u>		<u>50,007</u>
			<u><b>86,374</b></u>		<u><b>109,003</b></u>

The financial statements were approved by the trustees on 16 October 2024 and signed on its behalf by:

  
Mrs Myla Castro

(Trustee)

The notes on pages 8 to 10 form part of these financial statements.

**AGAPE Christian Fellowship Trust**  
**Notes To Accounts**  
**Year Ended 31 December 2023**

**1. 1. Accounting convention**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

**1. 2. Incoming Resources**

Donations relate to amounts receivable during the year.

**1.3. Capital Grants**

Grants towards capital expenditure are credited to a deferred capital grant and released to Income and Expenditure account over the expected lives of the assets. The amount released equals the depreciation charge.

**1.4 Restricted Funds**

Restricted funds are to be used for specific purposes as decided by the trustees. Expenditure which meets this criteria is charged to the fund.

**1.5 Unrestricted Funds**

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purposes and are available as general funds.

**2. Trustees**

The trustees received no remuneration for their services.

**3. Voluntary income**

	Unrestricted	Restricted	Total	Total
			2023	2022
	£	£		£
Tithes	162,715		162,715	132,889
Love Offerings	435		435	10,610
Others	2,787		2,787	3,373
Donations towards expenses	29,332		29,332	9,097
Mission Offerings	4,020		4,020	2,259
Building Fund Donation		1,130	1,130	45
Child Sponsorship	425		425	385
HM Revenue & Customs Tax Credits	32,200		32,200	30,609
<b>Total Incoming Resources</b>	<b>231,914</b>	<b>1,130</b>	<b>233,044</b>	<b>189,267</b>

**AGAPE Christian Fellowship Trust**  
**Notes to Accounts**  
**Year Ended 31 December 2023**

**4. Charitable activities**

	Un-restricted Fund £	Restricted Fund £	Total 2023 £	Total 2022 £
Salaries	93,269		93,269	85,686
Employer's National Insurance	2,897		2,897	2,215
Rent Payable	42,257		42,257	37,687
Rates	310		310	683
Insurance	1,186		1,186	1,019
Missions	10,380		10,380	8,674
Light & Heat	6,462		6,462	4,096
House Keeping & Maintenance	901		901	972
Repairs, Maintenance & Cleaning	11,723		11,723	6,638
Small Music Equipment & Expenses	4,313		4,313	8,465
Printing, Postage & Stationery	1,087		1,087	1,008
Telephone	519		519	389
Pensions	1,800		1,800	1,648
Motor Expenses	3,841		3,841	3,551
Travelling Expenses	39,474		39,474	13,137
Hospitality	1,582		1,582	1,104
Love Gifts and Donations	17,757		17,757	1,760
General Expenses	5,419		5,419	2,844
Subscriptions and Publications	4,087		4,087	2,356
Governance Costs (per note 5)	3,301		3,301	3,159
Depreciation on Motor Vehicles	2,567		2,567	2,567
Depreciation on Furniture and Equipment	673		673	841
	<u>255,805</u>	<u>-</u>	<u>255,805</u>	<u>189,133</u>

All the £189,133 in 2022 was charged to unrestricted funds.

**5. Governance cost**

	Un-restricted Fund £	Restricted Fund £	Total 2023 £	Total 2022 £
Bank Charges	778		778	738
Credit Card Charges	543		543	441
Legal and Professional	420		420	420
Independent Examiner's Fees	1,560		1,560	1,560
	<u>3,301</u>		<u>3,301</u>	<u>3,159</u>

**6. Staff Costs**

	2023 £	2022 £
Salaries	93,269	85,686
Employer's National Insurance	2,897	2,215
Pensions	1,800	1,648
	<u>97,966</u>	<u>89,549</u>

No employee earned in excess of £60,000

	2023	2022
Average head count in the year	<u>4</u>	<u>4</u>

**AGAPE Christian Fellowship Trust**  
**Notes To Accounts**  
**Year Ended 31 December 2023**

7. Fixed Assets	Furniture Fixtures & Equipment £	Motor Vehicle £	Total £
Cost			
At 1 January 2023	77,274	25,670	102,944
Addition			-
Disposal			-
At 31 December 2023	<u>77,274</u>	<u>25,670</u>	<u>102,944</u>
Depreciation			
At 1 January 2023	73,909	5,134	79,043
Charge for the year	673	2,567	3,240
Disposal			-
At 31 December 2023	<u>74,582</u>	<u>7,701</u>	<u>82,283</u>
Net Book Value:			
At 31 December 2023	<u>2,692</u>	<u>17,969</u>	<u>20,661</u>
At 31 December 2022	<u>3,365</u>	<u>20,536</u>	<u>23,901</u>

8. Debtors	2023 £	2022 £
Deposits	850	850
Prepayments	2,021	
Other Debtors	3,733	
	<u>6,604</u>	<u>850</u>

9. Creditors: Amounts falling due within one year	2023 £	2022 £
Paye & National Insurance	1,381	680
Other Creditors	333	
Accruals	1,920	1,871
	<u>3,634</u>	<u>2,551</u>

10. Restricted funds	Balance at 1 January 2023 £	Movement in Resources Incoming Capital £	Incoming Revenue	Outgoing Revenue	Balance at 31 December 2023 £
Wall of Faith	58,142		1,130		59,272
Grenfell Tower Donation	854				854
	<u>58,996</u>	<u>0</u>	<u>1,130</u>	<u>0</u>	<u>60,126</u>

Restricted funds represent amounts received for specific activities. Any balance at the year end is committed and will be used for the same activity in the following year.

11. Analysis of net assets between funds	Net Current Assets £	Fixed Assets £	Total £
Restricted Funds	60,126		60,126
Unrestricted Funds	5,587	20,661	26,248
	<u>65,713</u>	<u>20,661</u>	<u>86,374</u>

**12. Related party transactions**

There was no related party transactions during the year.

**AGAPE CHRISTIAN FELLOWSHIP TRUST**

England & Wales - Charity number 1015693

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# Accounts

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Charity Number: 1015693

**Agape Christian Fellowship Trust**

**Financial Statements**

**For the Year Ended**

**31 December 2022**

**Augustus & Co**  
**Chartered Certified Accountants**

**Agape Christian Fellowship Trust**

**Index**

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1	Legal and Administrative Details
2-4	Trustees Report
5	Independent Examiner's Report
6	Statement of Financial Activities
7	Balance Sheet
8-10	Notes to Accounts

**Agape Christian Fellowship Trust**

**Legal and Administrative Details**

Trustees	Mrs J Dizon Mrs Myla Castro Mrs Wilhelma Caridad (Resigned 27.10.2022) Mr Chief Velasquez (Resigned 01.12.2022) Mrs Estralyn Murchison
Bankers	Barclays Bank Plc Stratford Branch 737 Barking Road London E13 9PL
Independent Examiner	A A Boafu-Brewu FCCA MBA Chartered Certified Accountant 374 Ley Street Ilford Essex IG1 4AE
Registered Address	Emmanuel Hall 16-24 Francis Street Stratford London E15 1JG
Charity Number:	1015693

## Agape Christian Fellowship Trust

### **Report of the Trustees**

The trustees submit their annual report together with the financial statements for the year ended 31 December 2022. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16/07/14.

### **Governing Document**

It is governed by a trust deed dated 10 November 1992. It was registered as a charity on 11 December 1992.

### **Objectives**

The objectives of the fellowship are:

1. the advancement of the Christian faith in the United Kingdom and abroad and in particular in the Greater London area as a Christian Church by any lawful and proper means including (but not by way of limitation) the worship of God, the preaching and proclamation of the Christian Gospel, the teaching of Christian doctrine and principles, the instruction, edification and pastoral care of children;
2. the relief of persons who are in conditions of need, hardship or distress, or who are aged or sick in the United Kingdom and abroad.

### **Review of Activities**

The financial position of the fellowship at the end of the financial year is as detailed in the attached financial statements. The charity received income of £189,133 during the year.

### **Trustees**

The following served as trustees during the year:

Mrs J. Dizon  
Mrs Myla Castro  
Mrs Wilhelma Caridad (Resigned 27.10.2022)  
Mr Chief Velasquez (Resigned 01.12.2022)  
Mrs Estralyn Murchison

The following were trustees at the time the financial statements were signed.

Mrs J. Dizon  
Mrs Myla Castro  
Mrs Estralyn Murchison

## **Agape Christian Fellowship Trust**

### **Trustee Selection Method**

Trustees are appointed by resolution of the existing trustee body.

### **Activities and Achievements During the Year**

Agape Christian Fellowship and our outreaches holds regular meetings during the week. We gather every Sunday in the East, in the West London campus, in Milton Keynes, and in Philippines for corporate worship. We commit ourselves to be part of a Discovery Group and to grow together in loving God, through the study of His Word and other Christian resources.

We are continuously providing spiritual, emotional and financial support to meet the need of an individual or families who are in difficulty.

We now also have our online ministry offering prayer and support especially to those unable to go to our site.

Our Bible school ministry, International Bible Institute London is an ongoing training ministry aiming to equip our local church workers as well as workers from other churches in the United Kingdom, Singapore, Thailand and Philippines.

During the year, Agape continues its Ministry to the Elders and its partnership with a ministry in Bohol, in Mindanao Philippines and Without Borders Prayer Centre in Clark.

The fellowship continues to provide not only financial support, Christian resources and materials but most importantly spiritual support to our missionaries all over the world.

The fellowship continues to support its building project. The church members and donors from all over the world believe with us and continue to sow seeds through their faithful giving.

From Hospitality Ministry, we transitioned from feeding the poor & homeless to giving to the Food Bank regularly. As for the current year, we were able to reach out to more people in need. In December 2022 we have distributed 100 boxes of food, toiletries, clothing, and gifts during Christmas Holidays. We are blessed we were able to reach out for the needy, and are blessed that our young people and adults have faithfully committed themselves in this ministry.

### **Reserves Policy**

The organisation has set up a building fund with the view to purchasing its own property in the future. At 31 December 2022 there was free unrestricted reserves of £26,106 which will be used in the furtherance of the charity's objectives.

### **Love Gifts and Missions**

The organisation has limited funds but aims to provide support and assistance to people in need in accordance with its objectives.

### **Review of Major Risks**

The major risk facing the organisation is reduced congregation. The trustees and the ministry team are endeavouring to address this.

### **Plans for the Future**

Our future plan is to extend the work we are doing in reaching out to serve and do more for the people and the community.

## Agape Christian Fellowship Trust

### **How our activities deliver public benefit**

Our main activities and who we try to serve are as described in our objectives and activities. All our charitable activities focus on these objectives to further our charitable purposes for the public benefit.

### **Statement of Trustees' Responsibilities**

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgments and estimates that are reasonable and prudent;
- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

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

The trustees are responsible for the maintenance and integrity of the charity and the financial information on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

### **Independent Examiner**

The trustees intend asking the existing accountant to undertake the independent examination of the organisation's accounts in the following year.

### **Declaration**

I declare, in my capacity of charity trustee, that:

1. the trustees have approved the report above; and
2. have authorised me to sign on their behalf.

**Name:** Mrs Myla Castro  
**Position:** Trustee  
**Dated:** 26 October 2023



## **Agape Christian Fellowship Trust**

### **Independent Examiner's Report to the Trustees of Agape Christian Fellowship Trust**

I report to the trustees on my examination of the financial statements of Agape Christian Fellowship Trust ('the charity') for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

#### **Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

#### **Independent examiner's statement**

If the charity's gross income exceeds £250,000 your examiner must be a member of a body listed in section 145 of the 2011. The income was below this threshold. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

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

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

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



A A Bofo-Brewu (FCCA MBA)

Augustus & Co

Dated: 27 October 2023

374 Ley Street  
Ilford  
Essex IG1 4AE

**AGAPE Christian Fellowship Trust**  
**Statement of Financial Activities**  
**Year Ended 31 December 2022**

	Note	Unrestricted	Restricted	Total	Total
		£	£	2022	2021
				£	£
<b>Income from:</b>					
Voluntary income: donations	3	189,222	45	189,267	210,341
Bank interest received				-	
<b>Total</b>		<u>189,222</u>	<u>45</u>	<u>189,267</u>	<u>210,341</u>
<b>Expenditure on:</b>					
Charitable activities	4	189,133		189,133	171,666
<b>Total</b>		<u>189,133</u>	<u>-</u>	<u>189,133</u>	<u>171,666</u>
Net Movements in funds		89	45	134	38,675
Transfer of funds					
Reconciliation of funds:					
Total funds brought forward at 01/01/2022		49,918	58,951	108,869	70,194
Total funds carried forward at 31/12/2022		<u>50,007</u>	<u>58,996</u>	<u>109,003</u>	<u>108,869</u>

The notes on pages 8 to 10 form part of these financial statements.

**AGAPE Christian Fellowship Trust  
Balance Sheet at 31 December 2022**

	Note	2022		2021
		£	£	£
<b>Fixed Assets</b>				
Tangible Assets	7		23,901	27,309
<b>Current Assets</b>				
Debtors	8	850		850
Cash at bank and in hand		<u>86,803</u>	<u>83,905</u>	
		<u>87,653</u>	<u>84,755</u>	
<b>Creditors: Amounts falling due within one year</b>				
	9	<u>2,551</u>	<u>3,195</u>	
		<u>2,551</u>	<u>3,195</u>	
<b>Net current assets</b>			85,102	81,560
<b>Total assets less current liabilities</b>			109,003	108,869
<b>Net assets</b>		<u>109,003</u>	<u>108,869</u>	
<b>Represented by:</b>				
Restricted fund	10		58,996	58,951
Unrestricted fund	10		<u>50,007</u>	<u>49,918</u>
			<u>109,003</u>	<u>108,869</u>

The financial statements were approved by the trustees on 26 October 2023 and signed on its behalf by:

Mrs Myla Castro



(Trustee)

The notes on pages 8 to 10 form part of these financial statements.

**AGAPE Christian Fellowship Trust**  
**Notes To Accounts**  
**Year Ended 31 December 2022**

**1. 1. Accounting convention**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

**1. 2. Incoming Resources**

Donations relate to amounts receivable during the year.

**1.3. Capital Grants**

Grants towards capital expenditure are credited to a deferred capital grant and released to Income and Expenditure account over the expected lives of the assets. The amount released equals the depreciation charge.

**1.4 Restricted Funds**

Restricted funds are to be used for specific purposes as decided by the trustees. Expenditure which meets this criteria is charged to the fund.

**1.5 Unrestricted Funds**

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purposes and are available as general funds.

**2. Trustees**

The trustees received no remuneration for their services.

**3. Voluntary income**

	Unrestricted	Restricted	Total	Total
	£	£	2022	2021
				£
Tithes	132,889		132,889	132,599
Love Offerings	10,610		10,610	129
Others	3,373		3,373	2,213
Donations towards expenses	9,097		9,097	7,904
Mission Offerings	2,259		2,259	5,661
Building Fund Donation		45	45	
HMRC - JRS Grant			-	36,710
Child Sponsorship	385		385	300
Homeless			-	110
HM Revenue & Customs Tax Credits	30,609		30,609	24,715
<b>Total Incoming Resources</b>	<b>189,222</b>	<b>45</b>	<b>189,267</b>	<b>210,341</b>

**AGAPE Christian Fellowship Trust**  
**Notes to Accounts**  
**Year Ended 31 December 2022**

**4. Charitable activities**

	Un-restricted Fund £	Restricted Fund £	Total 2022 £	Total 2021 £
Salaries	85,686		85,686	86,196
Employer's National Insurance	2,215		2,215	3,021
Rent Payable	37,687		37,687	39,000
Rates	- 683	-	683 -	6,133
Insurance	1,019		1,019	732
Missions	8,674		8,674	15,017
Light & Heat	4,096		4,096	3,100
House Keeping & Maintenance	972		972	94
Repairs, Maintenance & Cleaning	6,638		6,638	6,578
Small Music Equipment & Expenses	8,465		8,465	1,515
Printing, Postage & Stationery	1,008		1,008	1,017
Telephone	389		389	475
Pensions	1,648		1,648	1,974
Profit/Loss on Disposal of Fixed Assets			- -	4,000
Motor Expenses	3,551		3,551	3,055
Travelling Expenses	13,137		13,137	6,009
Hospitality	1,104		1,104	622
Homeless Ministry Expenses			-	169
Love Gift	1,760		1,760	3,120
General Expenses	2,844		2,844	1,704
Subscriptions and Publications	2,356		2,356	1,770
Governance Costs (per note 5)	3,159		3,159	3,013
Depreciation on Motor Vehicles	2,567		2,567	2,567
Depreciation on Furniture and Equipment	841		841	1,051
	<u>189,133</u>	<u>-</u>	<u>189,133</u>	<u>171,666</u>

All the £11,666 in 2021 was charged to unrestricted funds.

**5. Governance cost**

	Un-restricted Fund £	Restricted Fund £	Total 2022 £	Total 2021 £
Bank Charges	738		738	653
Credit Card Charges	441		441	380
Legal and Professional	420		420	420
Independent Examiner's Fees	1,560		1,560	1,560
	<u>3,159</u>	<u>-</u>	<u>3,159</u>	<u>3,013</u>

**6. Staff Costs**

	2022 £	2021 £
Salaries	85,686	86,196
Employer's National Insurance	2,215	3,021
Pensions	1,648	1,974
	<u>89,549</u>	<u>91,191</u>

No employee earned in excess of £60,000

Average head count in the year

2022	2021
4	4
<u>4</u>	<u>4</u>

**AGAPE Christian Fellowship Trust**  
**Notes To Accounts**  
**Year Ended 31 December 2022**

**7. Fixed Assets**

	Furniture Fixtures & Equipment £	Motor Vehicle £	Total £
Cost			
At 1 January 2022	77,274	25,670	102,944
Addition			-
Disposal			-
At 31 December 2022	<u>77,274</u>	<u>25,670</u>	<u>102,944</u>
Depreciation			
At 1 January 2022	73,068	2,567	75,635
Charge for the year	841	2,567	3,408
Disposal			-
At 31 December 2021	<u>73,909</u>	<u>5,134</u>	<u>79,043</u>
Net Book Value:			
At 31 December 2022	<u>3,365</u>	<u>20,536</u>	<u>23,901</u>
At 31 December 2021	<u>4,206</u>	<u>23,103</u>	<u>27,309</u>

**8. Debtors**

	2022 £	2021 £
Deposits	850	850
Prepayments		
Other Debtors		
	<u>850</u>	<u>850</u>

**9. Creditors: Amounts falling due within one year**

	2022 £	2021 £
Paye & National Insurance	680	1,100
Accruals	1,871	2,095
	<u>2,551</u>	<u>3,195</u>

**10. Restricted funds**

	Balance at 1 January 2022 £	Movement in Resources Incoming Capital £	Incoming Revenue	Outgoing Revenue	Balance at 31 December 2022 £
Wall of Faith	58,097		45		58,142
Grenfell Tower Donation	854				854
	<u>58,951</u>	<u>0</u>	<u>45</u>	<u>0</u>	<u>58,996</u>

Restricted funds represent amounts received for specific activities. Any balance at the year end is committed and will be used for the same activity in the following year.

**11. Analysis of net assets between funds**

	Net Current Assets £	Fixed Assets £	Total £
Restricted Funds	58,996		58,996
Unrestricted Funds	26,106	23,901	50,007
	<u>85,102</u>	<u>23,901</u>	<u>109,003</u>

**12. Related party transactions**

There was no related party transactions during the year.

**AGAPE CHRISTIAN FELLOWSHIP TRUST**

England & Wales - Charity number 1015693

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# Accounts

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Charity Number: 1015693

**Agape Christian Fellowship Trust**

**Financial Statements**

**For the Year Ended**

**31 December 2021**

**Augustus & Co**  
**Chartered Certified Accountants**

**Agape Christian Fellowship Trust**

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6	Statement of Financial Activities
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**Agape Christian Fellowship Trust**

**Legal and Administrative Details**

Trustees	Mrs J Dizon Mrs Myla Castro Mrs Wilhelma Caridad Mr Chief Velasquez Mrs Estralyn Murchison
Bankers	Barclays Bank Plc Stratford Branch 737 Barking Road London E13 9PL
Independent Examiner	A A Boafo-Brewu FCCA MBA Chartered Certified Accountant 374 Ley Street Ilford Essex IG1 4AE
Registered Address	Emmanuel Hall 16-24 Francis Street Stratford London E15 1JG
Charity Number:	1015693

## **Agape Christian Fellowship Trust**

### **Report of the Trustees**

The trustees submit their annual report together with the financial statements for the year ended 31 December 2021. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16/07/14.

### **Governing Document**

It is governed by a trust deed dated 10 November 1992. It was registered as a charity on 11 December 1992.

### **Objectives**

The objectives of the fellowship are:

1. the advancement of the Christian faith in the United Kingdom and abroad and in particular in the Greater London area as a Christian Church by any lawful and proper means including (but not by way of limitation) the worship of God, the preaching and proclamation of the Christian Gospel, the teaching of Christian doctrine and principles, the instruction, edification and pastoral care of children;
2. the relief of persons who are in conditions of need, hardship or distress, or who are aged or sick in the United Kingdom and abroad.

### **Review of Activities**

The financial position of the fellowship at the end of the financial year is as detailed in the attached financial statements. The charity received income of £210,341 during the year.

### **Trustees**

The following served as trustees during the year:

Mrs J. Dizon  
Mrs Myla Castro  
Mrs Wilhelma Caridad  
Mr Chief Velasquez  
Mrs Estralyn Murchison

The following were trustees at the time the financial statements were signed.

Mrs J. Dizon  
Mrs Myla Castro  
Mrs Wilhelma Caridad  
Mr Chief Velasquez  
Mrs Estralyn Murchison

## **Agape Christian Fellowship Trust**

### **Trustee Selection Method**

Trustees are appointed by resolution of the existing trustee body.

### **Activities and Achievements During the Year**

Agape Christian Fellowship and our outreaches holds regular meetings during the week. We gather every Sunday in the East, in the West London campus, in Milton Keynes, and in Philippines for corporate worship. We commit ourselves to be part of a Discovery Group and to grow together in loving God, through the study of His Word and other Christian resources.

We are continuously providing spiritual, emotional and financial support to meet the need of an individual or families who are in difficulty.

We now also have our online ministry offering prayer and support especially to those unable to go to our site.

Our Bible school ministry, International Bible Institute London is an ongoing training ministry aiming to equip our local church workers as well as workers from other churches in the United Kingdom, Singapore, Thailand and Philippines.

During the year, Agape continues its Ministry to the Elders and its partnership with a ministry in Bohol, in Mindanao Philippines and Without Borders Prayer Centre in Clark.

The fellowship continues to provide not only financial support, Christian resources and materials but most importantly spiritual support to our missionaries all over the world.

The fellowship continues to support its building project. The church members and donors from all over the world believe with us and continue to sow seeds through their faithful giving.

The Hospitality Ministry is an ongoing community ministry of feeding the poor and homeless. Every Sunday, we continue to provide not only meals but we aim to minister and pray for them. We received food donations from Sainsbury's and other donors for the good cause. As for the current year, we were able to reach out to them. In December 2021 we have distributed 100 boxes of food, toiletries, clothing, and gifts for everyone when the government eased the restriction over Christmas & New Year Holiday season. We are blessed we were able to reach out for the needy, and are blessed that our young people have faithfully committed themselves in this ministry.

### **Reserves Policy**

The organisation has set up a building fund with the view to purchasing its own property in the future. At 31 December 2021 there was free unrestricted reserves of £22,609 which will be used in the furtherance of the charity's objectives.

### **Love Gifts and Missions**

The organisation has limited funds but aims to provide support and assistance to people in need in accordance with its objectives.

### **Review of Major Risks**

The major risk facing the organisation is reduced congregation. The trustees and the ministry team are endeavouring to address this.

## Agape Christian Fellowship Trust

### **Plans for the Future**

Our future plan is to extend the work we are doing in reaching out to serve and do more for the people and the community.

### **How our activities deliver public benefit**

Our main activities and who we try to serve are as described in our objectives and activities. All our charitable activities focus on these objectives to further our charitable purposes for the public benefit.

### **Statement of Trustees' Responsibilities**

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgments and estimates that are reasonable and prudent;
- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

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

The trustees are responsible for the maintenance and integrity of the charity and the financial information on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

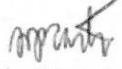
### **Independent Examiner**

The trustees intend asking the existing accountant to undertake the independent examination of the organisation's accounts in the following year.

### **Declaration**

I declare, in my capacity of charity trustee, that:

1. the trustees have approved the report above; and
2. have authorised me to sign on their behalf.

  
Name: Mrs Myla Castro

Position: Trustee

Dated: 27 October 2022

## Agape Christian Fellowship Trust

### Independent Examiner's Report to the Trustees of Agape Christian Fellowship Trust

I report to the trustees on my examination of the financial statements of Agape Christian Fellowship Trust ('the charity') for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

#### Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.


#### Independent examiner's statement

If the charity's gross income exceeds £250,000 your examiner must be a member of a body listed in section 145 of the 2011. The income was below this threshold. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

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

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

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

  
A A Boafo-Brewu (FCCA MBA)

Augustus & Co

Dated: 28 October 2022

374 Ley Street  
Ilford  
Essex IG1 4AE

**AGAPE Christian Fellowship Trust**  
**Statement of Financial Activities**  
**Year Ended 31 December 2021**

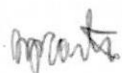
	Note	Unrestricted £	Restricted £	Total 2021 £	Total 2020 £
<b>Income from:</b>					
Voluntary income: donations	3	210,341	-	210,341	203,655
Bank interest received				-	9
<b>Total</b>		<u>210,341</u>	<u>-</u>	<u>210,341</u>	<u>203,664</u>
<b>Expenditure on:</b>					
Charitable activities	4	171,666		171,666	191,458
<b>Total</b>		<u>171,666</u>	<u>-</u>	<u>171,666</u>	<u>191,458</u>
Net Movements in funds		38,675	-	38,675	12,206
Transfer of funds					
Reconciliation of funds:					
Total funds brought forward at 01/01/2021		11,243	58,951	70,194	57,988
<b>Total funds carried forward at 31/12/2021</b>		<u>49,918</u>	<u>58,951</u>	<u>108,869</u>	<u>70,194</u>

The notes on pages 8 to 10 form part of these financial statements.

**AGAPE Christian Fellowship Trust  
Balance Sheet at 31 December 2021**

	Note	£	2021 £	£	2020 £
<b>Fixed Assets</b>					
Tangible Assets	7		27,309		746
<b>Current Assets</b>					
Debtors	8	850		6,162	
Cash at bank and in hand		<u>83,905</u>		<u>67,501</u>	
		<u>84,755</u>		<u>73,663</u>	
<b>Creditors: Amounts falling due within one year</b>					
	9	<u>3,195</u>		<u>4,215</u>	
		<u>3,195</u>		<u>4,215</u>	
<b>Net current assets</b>			81,560		69,448
Total assets less current liabilities			108,869		70,194
<b>Net assets</b>			<u>108,869</u>		<u>70,194</u>
<b>Represented by:</b>					
Restricted fund	10		58,951		58,951
Unrestricted fund	10		<u>49,918</u>		<u>11,243</u>
			<u>108,869</u>		<u>70,194</u>

The financial statements were approved by the trustees on 27 October 2022 and signed on its behalf by:



**Mrs Myla Castro**

**(Trustee)**

The notes on pages 8 to 10 form part of these financial statements.

**AGAPE Christian Fellowship Trust**  
**Notes To Accounts**  
**Year Ended 31 December 2021**

**1. 1. Accounting convention**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

**1. 2. Incoming Resources**

Donations relate to amounts receivable during the year.

**1.3. Capital Grants**

Grants towards capital expenditure are credited to a deferred capital grant and released to Income and Expenditure account over the expected lives of the assets. The amount released equals the depreciation charge.

**1.4 Restricted Funds**

Restricted funds are to be used for specific purposes as decided by the trustees. Expenditure which meets this criteria is charged to the fund.

**1.5 Unrestricted Funds**

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purposes and are available as general funds.

**2. Trustees**

The trustees received no remuneration for their services.

**3. Voluntary income**

	Unrestricted	Restricted	Total	Total
	£	£	2021	2020
				£
Tithes	132,599		132,599	113,971
Love Offerings	129		129	2,016
Others	2,213		2,213	1,871
Donations towards expenses	7,904		7,904	10,917
Mission Offerings	5,661		5,661	6,693
Wall Of Faith			-	70
HMRC - JRS Grant	36,710		36,710	43,160
Child Sponsorship	300		300	2,000
Homeless	110		110	410
HM Revenue & Customs Tax Credits	24,715		24,715	22,547
<b>Total Incoming Resources</b>	<b>210,341</b>	<b>-</b>	<b>210,341</b>	<b>203,655</b>

**AGAPE Christian Fellowship Trust**  
**Notes to Accounts**  
**Year Ended 31 December 2021**

**4. Charitable activities**

	Un-restricted Fund £	Restricted Fund £	Total 2021 £	Total 2020 £
Salaries	86,196		86,196	75,054
Employer's National Insurance	3,021		3,021	2,526
Rent Payable	39,000		39,000	36,264
Rates	6,133	-	6,133	8,392
Insurance	732		732	1,213
Missions	15,017		15,017	12,966
Light & Heat	3,100		3,100	3,293
House Keeping & Maintenance	94		94	49
Repairs, Maintenance & Cleaning	6,578		6,578	16,593
Small Music Equipment & Expenses	1,515		1,515	-
Printing, Postage & Stationery	1,017		1,017	954
Telephone	475		475	176
Pensions	1,974		1,974	1,309
Profit/Loss on Disposal of Fixed Assets	4,000	-	4,000	
Motor Expenses	3,055		3,055	2,339
Travelling Expenses	6,009		6,009	2,665
Hospitality	622		622	2,114
Homeless Ministry Expenses	169		169	517
Love Gift	3,120		3,120	2,000
Student Sponsorship			-	1,903
General Expenses	1,704		1,704	363
Bad Debt Written Off			-	17,700
Subscriptions and Publications	1,770		1,770	84
Governance Costs (per note 5)	3,013		3,013	2,797
Depreciation on Motor Vehicles	2,567		2,567	
Depreciation on Furniture and Equipment	1,051		1,051	187
	<u>171,666</u>	<u>-</u>	<u>171,666</u>	<u>191,458</u>

All the £191,458 in 2020 was charged to unrestricted funds.

**5. Governance cost**

	Un-restricted Fund £	Restricted Fund £	Total 2021 £	Total 2020 £
Bank Charges	653		653	817
Credit Card Charges	380		380	
Legal and Professional	420		420	420
Independent Examiner's Fees	1,560		1,560	1,560
	<u>3,013</u>	<u>-</u>	<u>3,013</u>	<u>2,797</u>

**6. Staff Costs**

	2021 £	2020 £
Salaries	86,196	75,054
Employer's National Insurance	3,021	2,526
Pensions	1,974	1,309
	<u>91,191</u>	<u>78,889</u>

No employee earned in excess of £60,000

Average head count in the year

2021	2020
4	3
<u>4</u>	<u>3</u>

**AGAPE Christian Fellowship Trust**  
**Notes To Accounts**  
**Year Ended 31 December 2021**

**7. Fixed Assets**

	Furniture Fixtures & Equipment £	Motor Vehicle £	Total £
<b>Cost</b>			
At 1 January 2021	72,763	8,000	80,763
Addition	4,511	25,670	30,181
Disposal	-	8,000	8,000
At 31 December 2021	<u>77,274</u>	<u>25,670</u>	<u>102,944</u>
<b>Depreciation</b>			
At 1 January 2021	72,017	8,000	80,017
Charge for the year	1,051	2,567	3,618
Disposal	-	8,000	8,000
At 31 December 2021	<u>73,068</u>	<u>2,567</u>	<u>75,635</u>
<b>Net Book Value:</b>			
At 31 December 2021	<u>4,206</u>	<u>23,103</u>	<u>27,309</u>
At 31 December 2020	<u>746</u>	<u>-</u>	<u>746</u>

**8. Debtors**

	2021 £	2020 £
Deposits	850	850
Prepayments		1,222
Other Debtors		4,090
	<u>850</u>	<u>6,162</u>

**9. Creditors: Amounts falling due within one year**

	2021 £	2020 £
Paye & National Insurance	1,100	2,655
Accruals	2,095	1,560
	<u>3,195</u>	<u>4,215</u>

**10. Restricted funds**

	Balance at 1 January 2021 £	Movement in Resources			Balance at 31 December 2021 £
		Incoming Capital £	Incoming Revenue	Outgoing Revenue	
Wall of Faith	58,097				58,097
Grenfell Tower Donation	854				854
	<u>58,951</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>58,951</u>

Restricted funds represent amounts received for specific activities. Any balance at the year end is committed and will be used for the same activity in the following year.

**11. Analysis of net assets between funds**

	Net Current Assets £	Fixed Assets £	Total £
Restricted Funds	58,951		58,951
Unrestricted Funds	22,609	27,309	49,918
	<u>81,560</u>	<u>27,309</u>	<u>108,869</u>

**12. Related party transactions**

There was no related party transactions during the year.

**AGAPE CHRISTIAN FELLOWSHIP TRUST**

England & Wales - Charity number 1015693

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# Accounts

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Charity Number: 1015693

**Agape Christian Fellowship Trust**

**Financial Statements**

**For the Year Ended**

**31 December 2020**

**Augustus & Co  
Chartered Certified Accountants**

**Agape Christian Fellowship Trust**

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**Agape Christian Fellowship Trust**

**Legal and Administrative Details**

Trustees	Mrs J Dizon Mrs Myla Castro Mrs Wilhelma Caridad Mr Chief Velasquez Mrs Estralyn Murchison (Appointed 12.01.2020)
Bankers	Barclays Bank Plc Stratford Branch 737 Barking Road London E13 9PL
Independent Examiner	A A Boafo-Brewu FCCA MBA Chartered Certified Accountant 374 Ley Street Ilford Essex IG1 4AE
Registered Address	Emmanuel Hall 16-24 Francis Street Stratford London E15 1JG
Charity Number:	1015693

## Agape Christian Fellowship Trust

### **Report of the Trustees**

The trustees submit their annual report together with the financial statements for the year ended 31 December 2020. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16/07/14.

### **Governing Document**

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### **Objectives**

The objectives of the fellowship are:

1. the advancement of the Christian faith in the United Kingdom and abroad and in particular in the Greater London area as a Christian Church by any lawful and proper means including (but not by way of limitation) the worship of God, the preaching and proclamation of the Christian Gospel, the teaching of Christian doctrine and principles, the instruction, edification and pastoral care of children;
2. the relief of persons who are in conditions of need, hardship or distress, or who are aged or sick in the United Kingdom and abroad.

### **Review of Activities**

The financial position of the fellowship at the end of the financial year is as detailed in the attached financial statements. The charity received income of £203,664 during the year.

### **Trustees**

The following served as trustees during the year:

Mrs J. Dizon  
Mrs Myla Castro  
Mrs Wilhelma Caridad  
Mr Chief Velasquez  
Mrs Estralyn Murchison (Appointed 12.01.2020)

The following were trustees at the time the financial statements were signed.

Mrs J. Dizon  
Mrs Myla Castro  
Mrs Wilhelma Caridad  
Mr Chief Velasquez  
Mrs Estralyn Murchison

## Agape Christian Fellowship Trust

### **Trustee Selection Method**

Trustees are appointed by resolution of the existing trustee body.

### **Activities and Achievements During the Year**

Agape Christian Fellowship and our outreaches holds regular meetings during the week. We gather every Sunday in the East, in the West London campus, in Milton Keynes, and in Philippines for corporate worship. We commit ourselves to be part of a Discovery Group and to grow together in loving God, through the study of His Word and other Christian resources.

An additional member of the Board of Trustees has been appointed on the 12<sup>th</sup> of January 2020.

We are continuously providing spiritual, emotional and financial support to meet the need of an individual or families who are in difficulty.

Our Bible school ministry, International Bible Institute London is an ongoing training ministry aiming to equip our local church workers as well as workers from other churches in the United Kingdom, Singapore, Thailand and Philippines.

In May 2020, due to the unforeseen circumstances with Covid19 and with all the restrictions to travel, we have decided to release Agape Coffee House in Chiang Mai to another Mission Organization that can minister to them locally.

During the year, Agape continues its Ministry to the Elders and its partnership with a ministry in Bohol, Philippines and Without Borders Prayer Centre in Clark.

The fellowship continues to provide not only financial support, Christian resources and materials but most importantly spiritual support to our missionaries all over the world.

The fellowship continues to support its building project, the Wall of Faith. The church members and donors from all over the world believe with us and continue to sow seeds through their faithful giving.

The Hospitality Ministry is an ongoing community ministry of feeding the poor and homeless. Every Sunday, we continue to provide not only meals but we aim to minister and pray for them. We received food donations from Sainsbury's and City Harvest. As for the current year, since the lockdown in March 2020, we were put to halt to serve and minister to the people due to the risk. In December 2020 we have distributed 100 boxes of food, toiletries, clothing, and gifts for everyone when the government eased the restriction over Christmas & New Year Holiday season. We are blessed we were able to reach out for the needy, and are blessed that our young people have faithfully committed themselves in this ministry.

### **Reserves Policy**

The organisation has set up a building fund with the view to purchasing its own property in the future. At 31 December 2020 there was free unrestricted reserves of £10,497 which will be used in the furtherance of the charity's objectives.

### **Love Gifts and Missions**

The organisation has limited funds but aims to provide support and assistance to people in need in accordance with its objectives.

### **Review of Major Risks**

The major risk facing the organisation is reduced congregation. The trustees and the ministry team are endeavouring to address this.

## Agape Christian Fellowship Trust

### **Plans for the Future**

Our future plan is to extend the work we are doing in reaching out to serve and do more for the people and the community.

### **How our activities deliver public benefit**

Our main activities and who we try to serve are as described in our objectives and activities. All our charitable activities focus on these objectives to further our charitable purposes for the public benefit.

### **Statement of Trustees' Responsibilities**

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgments and estimates that are reasonable and prudent;
- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

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

The trustees are responsible for the maintenance and integrity of the charity and the financial information on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

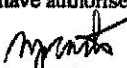
### **Independent Examiner**

The trustees intend asking the existing accountant to undertake the independent examination of the organisation's accounts in the following year.

### **Declaration**

I declare, in my capacity of charity trustee, that:

1. the trustees have approved the report above; and
2. have authorised me to sign on their behalf.

  
Name: Mrs Myla Castro  
Position: Trustee  
Dated: 22 October 2021

## **Agape Christian Fellowship Trust**

### **Independent Examiner's Report to the Trustees of Agape Christian Fellowship Trust**

I report to the trustees on my examination of the financial statements of Agape Christian Fellowship Trust ('the charity') for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

#### **Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

#### **Independent examiner's statement**

If the charity's gross income exceeds £250,000 your examiner must be a member of a body listed in section 145 of the 2011. The income was below this threshold. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

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

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

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

  
A A Boafo-Brewu (FCCA MBA)

Augustus & Co

Dated: 25 October 2021

374 Ley Street  
Ilford  
Essex IG1 4AE

**AGAPE Christian Fellowship Trust**  
**Statement of Financial Activities**  
**Year Ended 31 December 2020**

	Note	Unrestricted £	Restricted £	Total 2020 £	Total 2019 £
<b>Income from:</b>					
Voluntary income: donations	3	203,585	70	203,655	190,911
Bank interest received		9		9	52
<b>Total</b>		<u>203,594</u>	<u>70</u>	<u>203,664</u>	<u>190,963</u>
<b>Expenditure on:</b>					
Charitable activities	4	191,458		191,458	215,924
<b>Total</b>		<u>191,458</u>	<u>-</u>	<u>191,458</u>	<u>215,924</u>
Net Movements in funds		12,136	70	12,206 -	24,961
Transfer of funds					
Reconciliation of funds:					
Total funds brought forward at 01/01/2020	-	893	58,881	57,988	82,949
Total funds carried forward at 31/12/2020		<u>11,243</u>	<u>58,951</u>	<u>70,194</u>	<u>57,988</u>

The notes on pages 8 to 10 form part of these financial statements.

**AGAPE Christian Fellowship Trust  
Balance Sheet at 31 December 2020**

	Note	£	2020 £	£	2019 £
<b>Fixed Assets</b>					
Tangible Assets	7		746		934
<b>Current Assets</b>					
Debtors	8	6,162		23,885	
Cash at bank and in hand		<u>67,501</u>		<u>36,148</u>	
		<u>73,663</u>		<u>60,033</u>	
<b>Creditors: Amounts falling due within one year</b>	9	<u>4,215</u>		<u>2,979</u>	
		<u>4,215</u>		<u>2,979</u>	
<b>Net current assets</b>			69,448		57,054
<b>Total assets less current liabilities</b>			70,194		57,988
<b>Net assets</b>			<u>70,194</u>		<u>57,988</u>
<b>Represented by:</b>					
Restricted fund	10		58,951		58,861
Unrestricted fund	10		<u>11,243</u>	-	<u>893</u>
			<u>70,194</u>		<u>57,988</u>

The financial statements were approved by the trustees on 22 October 2021 and signed on its behalf by:

  
Mrs Myla Castro

(Trustee)

The notes on pages 8 to 10 form part of these financial statements.

**AGAPE Christian Fellowship Trust**  
**Notes To Accounts**  
**Year Ended 31 December 2020**

**1.1. Accounting convention**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

**1.2. Incoming Resources**

Donations relate to amounts receivable during the year.

**1.3. Capital Grants**

Grants towards capital expenditure are credited to a deferred capital grant and released to Income and Expenditure account over the expected lives of the assets. The amount released equals the depreciation charge.

**1.4 Restricted Funds**

Restricted funds are to be used for specific purposes as decided by the trustees. Expenditure which meets this criteria is charged to the fund.

**1.5 Unrestricted Funds**

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purposes and are available as general funds.

**2. Trustees**

The trustees received no remuneration for their services.

**3. Voluntary income**

	Unrestricted	Restricted	Total	Total
	£	£	2020	2019
				£
Tithes	113,971		113,971	116,119
Love Offerings	2,016		2,016	9,448
Others	1,871		1,871	1,892
Donations towards expenses	10,917		10,917	26,254
Mission Offerings	6,693		6,693	4,758
Wall Of Faith		70	70	3,536
HMRC - JRS Grant	43,160		43,160	
Child Sponsorship	2,000		2,000	
Homeless	410		410	521
HM Revenue & Customs Tax Credits	22,547		22,547	28,383
<b>Total Incoming Resources</b>	<b>203,585</b>	<b>70</b>	<b>203,655</b>	<b>190,911</b>

**AGAPE Christian Fellowship Trust**  
**Notes to Accounts**  
**Year Ended 31 December 2020**

**4. Charitable activities**

	Un-restricted Fund £	Restricted Fund £	Total 2020 £	Total 2019 £
Salaries	75,054		75,054	67,219
Employer's National Insurance	2,526		2,526	2,725
Rent Payable	36,264		36,264	51,179
Rates	8,392		8,392	6,948
Insurance	1,213		1,213	831
Missions	12,966		12,966	19,295
Light & Heat	3,293		3,293	9,036
House Keeping & Maintenance	49		49	107
Repairs, Maintenance & Cleaning	16,593		16,593	11,711
Small Music Equipment & Expenses	-		-	2,208
Printing, Postage & Stationery	954		954	1,150
Telephone	176		176	1,217
Pensions	1,309		1,309	1,346
Computer Running Expenses	-		-	135
Motor Expenses	2,339		2,339	2,447
Travelling Expenses	2,665		2,665	13,341
Hospitality	2,114		2,114	338
Homeless Ministry Expenses	517		517	2,589
Love Gift	2,000		2,000	
Student Sponsorship	1,903		1,903	
General Expenses	363		363	1,244
Bad Debt Written Off	17,700		17,700	15,985
Subscriptions and Publications	84		84	187
Governance Costs (per note 5)	2,797		2,797	3,453
Depreciation on Furniture and Equipment	187		187	233
	<u>191,458</u>	<u>-</u>	<u>191,458</u>	<u>214,924</u>

All the £214,924 in 2019 was charged to unrestricted funds.

**5. Governance cost**

	Un-restricted Fund £	Restricted Fund £	Total 2020 £	Total 2019 £
Bank Charges	817		817	1,233
Legal and Professional	420		420	660
Independent Examiner's Fees	1,560		1,560	1,560
	<u>2,797</u>	<u>-</u>	<u>2,797</u>	<u>3,453</u>

**6. Staff Costs**

	2020 £	2019 £
Salaries	75,054	67,219
Employer's National Insurance	2,526	2,725
Pensions	1,309	1,346
	<u>78,889</u>	<u>71,290</u>

No employee earned in excess of £60,000

Average head count in the year

3	3
<u>3</u>	<u>3</u>

**AGAPE Christian Fellowship Trust**  
**Notes To Accounts**  
**Year Ended 31 December 2020**

<b>7. Fixed Assets</b>	Furniture Fixtures & Equipment £	Motor Vehicle £	Total £
Cost			
At 1 January 2020	72,763	8,000	80,763
Addition			-
Disposal			
At 31 December 2020	<u>72,763</u>	<u>8,000</u>	<u>80,763</u>
Depreciation			
At 1 January 2020	71,830	8,000	79,830
Charge for the year	187		187
Disposal			-
At 31 December 2020	<u>72,017</u>	<u>8,000</u>	<u>80,017</u>
Net Book Value:			
At 31 December 2020	<u>746</u>	-	<u>746</u>
At 31 December 2019	<u>933</u>	-	<u>933</u>

<b>8. Debtors</b>	2020 £	2019 £
Deposits	850	6,850
Prepayments	1,222	1,243
Other Debtors	4,090	15,790
	<u>6,162</u>	<u>23,883</u>

<b>9. Creditors: Amounts falling due within one year</b>	2020 £	2019 £
Paye & National Insurance	2,655	1,133
Accruals	1,560	1,846
	<u>4,215</u>	<u>2,979</u>

<b>10. Restricted funds</b>	Balance at 1 January 2020 £	Movement in Resources Incoming Capital £	Incoming Revenue	Outgoing Revenue	Balance at 31 December 2020 £
Wall of Faith	58,027		70		58,097
Grenfell Tower Donation	854				854
	<u>58,881</u>	<u>0</u>	<u>70</u>	<u>0</u>	<u>58,951</u>

Restricted funds represent amounts received for specific activities. Any balance at the year end is committed and will be used for the same activity in the following year.

<b>11. Analysis of net assets between funds</b>	Net Current Assets £	Fixed Assets £	Total £
Restricted Funds	58,951		58,951
Unrestricted Funds	10,497	746	11,243
	<u>69,448</u>	<u>746</u>	<u>70,194</u>

**12. Related party transactions**  
There was no related party transactions during the year.