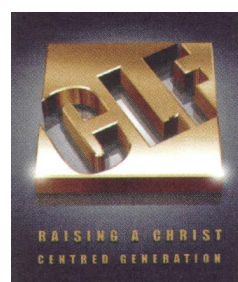


**CHRISTIAN LIFE FELLOWSHIP
(CITY FAITH MINISTRIES TRUST)**

**Statutory Financial Statements
& Trustees Report**

31st December 2020



Charity No. 1045627

Legal and Administrative Information

Trustees:	Mr Enoch Amoah Mr Philip Ankrah Mr Michael Amoah Mr Nnaemeka Umeadi Mrs Marilyn Mensah
Charity Registration No:	1045627
Principal Office:	87 Trafalgar Road Greenwich London SE10 9TS
Accountants:	Rev Olu Olasode PhD FCCA TL First Accountants & Consultants 1 Copers Cope Road Beckenham, Kent BR3 1NB
Bankers:	Natwest Bank Plc HSBC Bank Plc Barclays Bank Plc

TRUSTEES REPORT 2020

Introduction

This document has been prepared for the Trustees and members of City Faith Ministries Trust (CFMT) (aka Christian Life Fellowship (CLF)) as an end of year report detailing its activities and operations throughout the year 2020 as outlined in the following information:

- Emphasis and focus in 2020
- Main active components in 2020
- Highlights of the year 2020
- Major Challenges in 2020
- Partnership organisations and ministries
- CLF Global 2021 – Kingdom IMPACT
- About City Faith Ministries Trust
- Responsibilities and functions within the Trust

Emphasis and focus in 2020

Continuing our theme of *Blessed to IMPACT* from 2019, our emphasis for 2020 was “*Kingdom IMPACT*”. We believe that God has blessed us in order for us to impact our world with His kingdom. We sought to pursue this mandate in the same vain as we did the previous year as follows:

- As Disciples of Christ. By equipping our members to be disciples of Christ
- In the community. Through a focus on our immediate communities where we gather to worship every week
- To the nations. By fulfilling our global mandate of world missions

Our emphasis was pursued through our *UK corporate activities and our Main active components* as outlined in this document.

Key text used for our emphasis throughout 2020 was found in Matthew 6:33 *But seek first the kingdom of God and His righteousness, and all these things shall be added to you.*

UK corporate activities

- Prayer and fasting for twenty-one days – 1st to 21st March and 1st to 21st July
- Anniversary weekend from 20th to 22nd March
- Refresh 2020 from 24th to 26th July
- Mission 2020 from 23rd to 25th October

All these events were hosted online due to the COVID 19 pandemic resulting in a national lockdown in the UK and around the world.

CLF Global activities and initiatives

CLF's Bible School, Christian Life Training Institute (CLTI) continued to function throughout the year in the UK, Ghana, and Kenya. Our faculty in Sierra Leone was suspended due to leadership challenges.

Apostolic Forums took place for leaders in Sierra Leone, Kenya, Liberia and Zambia.

Pastors and leaders Forum took place in Sierra Leone.

Two youth conferences took place in Sierra Leone under the banner of *Kingdom Impact*.

Mission to Sierra Leone December 2019 to February 2020. We planted our first Youth Church in Sierra Leone from this mission.

Mission to Republic of South Africa January 2020 to March 2020. We planted our first Church in Sada, Eastern Cape, South Africa as a result of this mission.

Child sponsorship. Through our missions arm Christian Life Mission (CLM) formerly Christian Life Ministries, we continue to sponsor the education of 126 children in Ghana and 20 children in Sierra Leone.

Supporting Churches and Church leaders. Due to the COVID Pandemic, CLF UK decided to provide financial stipends to over 35 Church leaders within CLF globally. This provision has been on going throughout 2020.

Projects in 2020

CLF began the construction of CLF Masiaka (Sierra Leone) Church building that also serves as a primary school.

CLF continued to support of our first primary school in Ghana, Crystal Preparatory with 75 pupils (see attached Ghana report for further details).

For more details about the above see attached documents Ghana report 2020, and Missions and regional report 2020.

Main active components in 2020

Church Planting

We believe Church planting to be the most effective method of obeying the Great Commission of Jesus Christ through world evangelism and the discipleship of every born again believer within the context of a Church community. 2020 saw the following Churches planted:

UK – New Streams Online Church

Sierra Leone – Youth Church (Port Loko), Youth Church (Bo), Mopalla

Liberia – Polotorie

Republic of South Africa – Sada (Eastern Cape)

In total CLF planted 6 Churches in 2020

Local Churches

As at 31st December 2020, CLF Churches comprised of:

UK – 7:

England: Greenwich, Lambeth, Medway, South Woodford, Enfield, Croydon and New Streams Online Church

Ghana – 16:

Swedru District: Asafo, Ekroful, Mahodwe, and Moree

Accra District: Alogboshi, Kotobabi, Teacher Mante, Kasoa, and Macedonia

Kibi District: Habitat, Afiasa, Apappam, and Koforidua

Moseso District: Moseaso, Abomosu, and Osino

Our Macedonia Church was restored back to CLF.

Kenya – 2:

Nairobi – Buruburu and Uthieru

Sierra Leone – 13: Port Loko the Headquarter Church, Maforki, Ropolon, Tiama, Benga, Moyamba (Kagboroh), Kambia Makama, Masiaka, Youth Church (Port Loko), Youth Church (Bo), Mopalla, Bengkeh, and Bambuibu,

Sadly 2020 saw us close or lose 6 of our Churches in Sierra Leone. This was due to leadership failures on our part as well as poor infra structures in the planting of these Churches.

Liberia – 1 Polotorie (Monrovia)

India – 8:

Chennai Annar Nagar

Our Church in Perambakam was closed down

Andre Pradesh State – 7 Churches in Tribal villages in partnership with Gospel Church Mission led by Rev Dr Joseph Moses

The Gambia – 1 Kotu Fellowship

Republic of South Africa (RSA) – 1 Fresh Start Sada

CLF continues to have affiliations with the Sierra Leone Armed Forces Chaplaincy.

Overall in 2020, CLF had 49 Churches spread across 8 countries.

Leadership Development

CLF has a seven-stage discipleship strategy to equip our members from new believers to ordained ministers as part of our Membership Discipleship Program (MDP). This strategy is further enhanced through our Bible school (Christian Life Training Institute (CLTI)) and various training initiatives and seminars as outlined below:

Christian Life Training Institute (CLTI)

CLTI is the Bible School initiative of CLF. It aims to serve our mission and vision to *make disciples of Jesus Christ* by equipping our members and the wider body of Christ with a Christ centred perspective to life and ministry.

CLTI offers two flagship courses – Ministerial Training Course (MTC) for the spiritually mature, and Christian Discipleship Course (CDC) for believers who desire to be equipped as Disciples of Christ. CLTI also offers other short courses in a variety of subjects and is currently established in the following countries:

- United Kingdom:
 - Ministerial Training Course
 - Christian Discipleship Course
 - Prophetic School of Ministry
 - School of Evangelism
 - Prayer School

- Ghana – Ministerial Training Course
- Kenya – Christian Discipleship Course
- Sierra Leone (Port Loko and Makeni sites) – Christian Discipleship Course

Ministries

The Ministries component within CLF consists of various initiatives and services whose remit and scope of operation goes beyond the CLF family to the wider body of Christ and/or the general community within society. The following were the active ministries in 2020:

- Youth Totally Devoted (YTD): A ministry to teenagers in London encouraging spiritual development. YTD hosts Youth Church services for teenagers and other youth oriented events. In 2020 YTD continued to provide Church services and emotional support to teenagers. (Leader Olu Oyerinde)
- InsideOut: A ministry to prisoners and ex-prisoners to encourage them in their spirituality; and support them in a productive alternative after prison. 2020 a limited service from InsideOut due to COVID 19. (Leader Alison Smith)
- International Christian Women's Network (ICWN). A ministry to women in the body of Christ and beyond. In 2020 ICWN continued to host Women of the Watch and mentoring groups for women. (Leader Sheron Ankrah)
- Omega Generation. A youth ministry empowering teenagers and young adults to a radical and relevant commitment to discipleship and missions. In July 2020, Omega had its annual conference IN CHRIST ALONE (ICA) was held virtually and recorded about 100 delegates in attendance from Kenya, Sierra Leone, Ghana, UK, America and Liberia. The Omega team also supported the education of 20 students in Sierra Leone for a year. They raised about £60 to support the Masiaka Church in Sierra Leone and donated toys to Masiaka children's church.. (Leader Peter Mensah)
- BIG (Ballers in God). A ministry to professional footballers to talk, encourage, pray, and read the Bible together. Meetings take place online as well as annual retreats where members meet together to be strengthened and encouraged in their faith. This ministry experienced tremendous growth in 2020 (Leader John Bostock)
- Two out of 3. This ministry provides two out of three household needs to under privileged people, families, and communities in Accra, Ghana. Throughout the year, other initiatives include a Health Day, Big Brother Mentorship School program, and an annual Christmas Homeless Feast. The activities of this ministry were limited in 2020 due to COVID 19. (Leader Sekeena Banful)
- Mature Women's Ministry (MWM). A ministry to mature women in the body of Christ and beyond. The activities of MWM were limited in 2020 due to COVID 19. (Leader Esther Amaning)
- Abiding In Christ (AiC) - Mission trips for women aimed at empowering them to empower their worlds using the tools of training, evangelism and discipleship. In February 2020, the Inagural AiC mission to Kenya took place. (Leader: Marilyn Mensah)
- Neriah Nea Academy (NNA). This Academy seeks to provide an exceptional learning environment rooted in biblical principles. The activities of NNA were limited in 2020 due to COVID 19. (Leader Janet Doughan)
- Tamu Missions. A Christian social action initiative whose aim is to empower women through skills training, business development and personal well-being. The activities of Tamu were limited in 2020 due to COVID 19. (Leader Afriyie Donkor)
- DOTK: A global CLF women's ministry dedicated to empowering Christian women within the body of Christ. Our aim is to empower women to maximise their potential through wholehearted pursuit of God and His kingdom purpose for their lives. It also seeks to facilitate its mandate through Women's gatherings and prayer initiatives as well as equipping women in singleness, marriage, and for

leadership in the Church and marketplace.

- Stronger Men Ministries (SMM). A men's ministry to empower men to be strong in spirit, strong in leadership and stronger together. In 2020 SMM continued to host its major Summit and mentoring forums online. It also hosted online Men's Prayer gatherings throughout the year (Leader Joseph Boadu)

Missions

The primary corporate mission's effort of CLF comes under Christian Life Mission ((CLM) formerly Christian Life Ministries) in partnership with CLM Trust. CLM Trust is a registered charity committed to world evangelism, Church planting, leadership development, and social action. In 2020 CLM was responsible for the following initiatives:

- Overseas Missions: CLM sponsored and/or hosted short-term missions to Ghana, The Gambia, Kenya, and Sierra Leone. The remit of these missions varied from strengthening Churches spiritually, ministering in Church services and seminars, leadership development, to providing welfare support.
- Child Sponsorship: In 2020 CLM's ministry included sponsorship towards the education of approximately 126 children in Ghana and 50 children in Sierra Leone.
- Supporting Churches and Church leaders: CLM continues to provide spiritual and resource support to Churches and Church leaders in the UK, Ghana, Kenya, India and Sierra Leone. In 2020 CLM also supported over 35 Church leaders financially on a monthly basis due to the impact COVID 19 in their local Churches. This support continues to date.

Highlights of 2020

The highlights of 2020 are those achievements and activities in 2020 within the UK that we felt emphasised the corporate progress of CLF during that year. These included:

- Christian Life Training Institute (CLTI) throughout the year beginning on January 21st
- Prayer night January 31st and throughout 2020 on the last Friday of each month most of the time
- Congregation leaders meetings January 30th and throughout the year on the last Thursday of each month most of the time
- Stronger Men Mentoring group February 15th, April 18th, July 11th, November 7th
- CLF Global 21 days Prayer and Fasting March 1st to 20th, and July 1st to 20th
- Anniversary Weekend March 20th to 22nd hosted Online "*Kingdom Impact*" with Joseph Boadu, Tim Grant, Kwame J Dompseh, and Philip Ankrah
- AGM April 22nd
- Stronger Men Summit May 23rd with Apostle Peter Nembhard, Bishop Noel Mclean, Rev Les Isaac, Austin Aggrey-Odoom, Rev Philip Ankrah, Rev Kwame J Dompseh and Joseph Boadu
- Refresh 2020 "*The Gifts of the Holy Spirit*" on July 24th to 26th with Abi Willetts, Tim Grant, Kwame J Dompseh, Philip Ankrah, and Joseph Boadu
- Missions expo - Sharing Our Stories - 29th August with Peter Mensah, Christian Persuad, Marilyn Mensah, Tunde Makanjuola
- Apostolic Forum - (Kenya, Sierra Leone, Liberia, Zambia) With Peter Mensah, Pst. Philip Ankrah, John Dompseh, Tim Grant.
- Stronger Men Marriage Matters Conference September 19th with Joseph Boadu, Les and Louise Isaac, Tim and Kim Grant, Philip and Sheron Ankrah, Meka and Lynette Umeadi
- DOTK 11th October 2020 with Joseph Boadu, Sheron Ankrah, Abigail Amoah, & Angela Colman.
- Mission 2020 Conference "*The Great Commission*" with Joseph Boadu, Tim Grant, Kwame J Dompseh and Peter Mensah
- Embrace 2020 December 31st this was localised for each Church

Other notable events in 2020

2020 also saw other individuals and teams go on missions in partnership with or on behalf of CLF to Sierra Leone, The Gambia, Republic of South Africa, and Ghana.

We had the pleasure of welcoming several babies and newly-weds into our fellowship.

Major challenges in 2020

COVID 19 proved to be a major challenge for CLF and the rest of the world in 2020. However, CLF enjoyed the grace and favour of God during this period and experienced a greater sense of unity and divine provision.

CLF continues to hold the General Overseer in prayer due to his current diagnosis of Cancer. We continue to stand with him and his family throughout this season.

Aside from this, beyond the normal pastoral and administrative issues of an organisation like ours, there were no other major challenges that we had to address.

Partnership Organisations and Ministries

In addition to CLF's initiatives and activities, CLF also supported and partnered with the following organisations and Church leaders as they sought to fulfil their specific mission:

- Ascension Trust and Street Pastors (Rev Les Isaac)
- Greenwich Youth For Christ (GYFC)
- Tear Fund
- Gospel Torch Mission (Dr Joseph Moses in India)
- Adullam Bible Mission (Bishop Tamba Mbayo in Sierra Leone)
- Alive Psalmist Inc. (Rev Peter Mensah)
- Sierra Leone Armed Forces Chaplaincy
- Victory International Bible School (Rev Joseph Koomson in Burkina Faso)
- Spearhead Ministries (Tim Grant)

CLF Global 2021 – The Kingdom of God

Key Text for 2021:

Matthew 6:33 *But seek first the kingdom of God and His righteousness, and all these things shall be added to you.*

Continuing our theme of *Kingdom IMPACT* of the previous year (2020), our emphasis for 2021 is “*The kingdom of God*”. We pursue this:

- By equipping our members to be *disciples of Christ*. Our focus on discipleship is to *develop our members into leaders* who influence their world and the Church as obedient followers of Jesus Christ.
- By impacting our communities. Our aim is to see our local Churches impacting *the immediate community* where they gather to worship every week.
- By *fulfilling our world missions mandate* nationally and globally. Our goal is to empower every member of CLF to be involved in world missions through prayer, financial giving and/or going on missions.

What is the kingdom of God?

As already emphasized and taught last year, the kingdom of God is *wherever God reigns*. It is the will and dominion of God demonstrated in any given context where Jesus Christ His Son is honoured as Lord and king.

The kingdom of God is not of this world and should therefore not be expected to conform to its rudiments. As the following verse highlights, it is spiritual in nature and all embracing:

Romans 14:17 *for the kingdom of God is not eating and drinking, but righteousness and peace and joy in the Holy Spirit.*

- Righteousness relates to that which is approved of by God
- Peace speaks of that which is in harmony with God and His will
- Joy in the Holy Spirit infers delighting in the things of the Spirit

The kingdom of God is essentially supernatural. It is not empty words or mere talk! It is not philosophy or principles with no teeth. It is miraculous and powerful:

1 Corinthians 4:20 *For the kingdom of God is not in word but in power.*

Anytime one aims to demonstrate the kingdom of God, they should expect it to become evident through supernatural tokens to those they are ministering to.

CLF plans from 2021

Our goals from 2021 is to:

- Disciple our members into leaders
- Strengthen and establish our Churches
- Church plant into new territories
- CLF TV
- Education
- Annual pilgrimage to Israel

Disciple our members into leaders

We aim to develop a culture of discipleship and leadership within CLF Globally. We achieve this through our Membership Discipleship Program and developing leadership development initiatives as led by the Holy Spirit.

Strengthen and establish our local Churches

We aim to see our Churches grow into vibrant dynamic spirit filled congregations committed to making disciples for Jesus Christ. We aim to achieve this through:

- Developing new Cell leaders and growing new Cell groups (Discipleship or Life groups) in our local Churches
- Focusing on serving the immediate community where our local Churches gather to worship each week
- Focusing and strategically working towards the numerical growth of our local Churches into large growing healthy discipleship oriented congregations

Church plants into new territories

These are areas and nations currently laid on our hearts and in no way limit us to these alone. They are pioneered as the Holy Spirit leads:

The UK:

1. Wales
2. Belfast, NI
3. Liverpool
4. And anywhere in the UK we feel led to plant in

Overseas:

1. The Philippines
2. Vietnam
3. Canada
4. Nigeria
5. Holland
6. USA
7. Burkina Faso
8. Cote d'ivoire
9. Mali
10. Rwanda
11. Guyana
12. Brazil
13. Jamaica
14. Israel

CLF TV

Our goal is to use the Internet as a viable platform to further the gospel of Jesus Christ and the kingdom of God sometime in the near future.

Our purpose is to provide a forum that facilitates the creativity of CLF members and members of the Christ to the outside world to the glory of God.

We also aim to empower, entertain and educate the body of Christ and the wider society from a Christ-centered perspective.

Education

1. Establish a Primary School in the Kyebi Afiasa area, Ghana
2. Support and establish our current Schools in:
 - Ghana – Swedru
 - Sierra Leone – Masiaka
3. Establish from Nursery to University educational institutions in third world nations where we have a presence, as the Holy Spirit leads.

Annual pilgrimage to Israel

This is in response to the Holy Spirit's directive to begin such an initiative. Our aim is to obey the Lord's directive and deepen the spiritual experience of God's people through annual pilgrimages to the Holy Land.

About City Faith Ministries Trust

City Faith Ministries Trust (CFMT) is the charity name under which Christian Life Fellowship (CLF) is registered.

CLF is a global family of Churches and ministries committed to *making disciples of Jesus Christ* as a Christ centred purpose driven Church.

We are a nondenominational Church and a member of the Evangelical Alliance (UK).

Our Mission

We exist because of The Great commission of our Lord Jesus summarized in Matthew 28:18 to 20, which mandates us to *make disciples of Jesus Christ*.

Our Vision

Our vision is to fulfil our mission to *make disciples of Jesus Christ* by planting and establishing local Churches in every nation and in every city, town and village within those nations.

We also fulfil our vision as we facilitate Church planting and leadership development in partnership with other Churches and ministries within the body of Christ in those nations.

Our core values

Our core values are those ideals we are unwilling to compromise as we fulfil our vision. They are derived from our mission and embrace the following:

- Being disciples of Jesus Christ as our central focus
- Loving God whole heartedly
- Serving people unconditionally
- Healthy family lifestyles
- Servant-hood and kindness
- Commitment to biblical truth and discipleship
- Personal accountability and responsibility
- Evangelism and missions oriented
- A worshipping and prayerful community
- The pursuit of God's kingdom as first priority

Our Strategy

Our strategy speaks to us of how we pursue and fulfill our vision through a commitment to the following:

1. The teaching and preaching of the word of God
2. Fellowship of believers in Cell (Discipleship) groups

3. Communion around the Lord's Table
4. Prayer
5. Evangelism and world missions
6. Planting and establishing local Churches
7. Membership Discipleship Program (MDP) including CLTI - being rigorous and intentional in how we develop our members over a seven stage process:
 - Stage 1 – New Believers Course
 - Stage 2 – New Members Orientation Course
 - Stage 3 – Spiritual Maturity Course also Christian Discipleship Course
 - Stage 4 – Ministry Orientation for Church Workers
 - Stage 5 – Leadership Orientation course
 - Stage 6 – Ministerial Training course
 - Stage 7 – Ordination Process

Every CLF Church should endeavor to ensure that each stage of discipleship is being expressed within the life of their local congregation

Responsibilities and functions within the Trust

City Faith Ministries Trust (CFMT) functions as the umbrella charity responsible for CLF's Head office, corporate initiatives, new ministry initiatives outside of a local Church covering, new authorised Church plants, and any CLF Church without its own charitable or CIO status.

These responsibilities are further administered under the leadership of CLF's Global Executive Board (General Presbytery) and CFMT Board of Trustees, and involve the following:

- Oversight of CLF's mission, vision strategy, doctrinal and lifestyle statements
- Corporate events in UK and worldwide
- Publications and media that relate to CLF UK and worldwide
- Existing CLF buildings in the UK
- Churches and ministries without their own legal bodies. These however should not be financially reliant on CFMT Central Funds
- Corporate missions initiatives sanctioned through CFMT
- Ordination and apostolic cover for all CLF ordained ministers
- CLTI (Bible School) worldwide
- Spiritual oversight of CLM Trust (Mission's arm) which has its own charitable status and board of Trustees
- International Council of CLF Elders as at 31st December 2020. This body of elders are representatives of nations and regions overseen by CLF ordained ministers currently consisting of:
 - Joseph Boadu, General Overseer
 - Kwame John Dompseh, General Secretary
 - Philip Ankrah, Regional Overseer – UK, The Gambia, India, and RSA
 - Peter Mensah, Regional Overseer – Sierra Leone, Kenya, and Liberia
 - Enoch Amoah, Regional Overseer – Ghana
 - Justice Osei-Sarkodie, National Overseer – Ghana
 - Hassan Kamara, National Overseer – Sierra Leone
 - Evans Koomson Kwarteng, National Overseer – Kenya

CFMT seeks to raise its financial support through:

1. The generosity of CLF members, the body of Christ in general, and the wider public at large
2. A recommended 10% of tithes from local Churches in the UK
3. Income generated through corporate events, CLF initiatives including publications, media, CLTI, and overseas missions initiatives
4. Any legitimate legal avenues that does not conflict with our values or constitution

Monies raised will go towards providing financial support required to administrate the CFMT responsibilities outlined above.

CLF recognised Churches

All CLF Churches are formally and publicly recognised by the Global Executive (General Presbytery) and the indigenous national board of Elders as an established CLF Church when they are able to meet the following criterion:

1. They recognise the apostolic leadership of the Global Executive (General Presbytery) and are willing to submit to their leadership as outlined in CLF's constitution.
2. They have been formally received by a CLF ordained elder who ensures that all required protocols are being observed as is practically possible.
3. They submit to the tenets and governance outlined CLF's constitution.
4. They acknowledge their membership of CLF on their website, letterheads, formal documents and include the CLF name in all their publicity where appropriate.
5. They have their own pastor/ leader and are submitted to the CLF Global Executive and the CLF national board of elders based in that country.
6. They are financially responsible for all their affairs and are willing to fulfil their financial obligations to CLF central fund in their respective countries:

A recommended 10% of tithes from all local Churches in each nation to be sent to the indigenous national CLF central fund within that nation.

7. They have a formal membership of 15-35 or more adults.

Where a Church is in a community with less than 100 people, it will be up to the discretion of the overseeing CLF ordained Elder to recognise them as a CLF Church.

Formal members of a CLF Church are those members who have completed CLF's membership orientation course and have received the right-hand of fellowship.

Until the above are in place, groups looking for CLF membership may function as a multisite or satellite Church of an already established CLF Church. They should operate under the legal status of that CLF Church providing them spiritual cover and oversight. They would not need to register as a charity or any other form of legal entity. This is so as to avoid the associated administrative responsibilities.

Benefits to being part of the CLF family of Churches and ministries

CLF exists to fulfil the Great Commission and see the body of Christ worldwide built up. Being part of this family of Churches and ministries enables a unique access to the following benefits:

- Apostolic oversight and covering to all CLF ordained ministers.
- Partnership with a global family of Churches and ministries.
- Ordination and certification for Church leaders.
- Access to heavily discounted Bible School courses for CLF ordained Church leaders.
- Access to heavily discounted CLF publications and media resources for CLF ordained Church leaders.
- Pastoral oversight for all CLF ministers.
- Leadership development and training courses at highly discounted rates for all CLF members.
- Corporate initiatives that empower Church members to fulfil their unique God ordained destinies.
- Access to missionary support and oversight through CLM Trust (CLF's mission's arm) for CLF Churches and ministries.

- Access to grants to assist in Church planting and ministry support. Please note that these funds are limited to a *first come first serve* basis.
- Provision of retirement benefits for fulltime ordained ministers

CLF's Global Structure and Governance

All CLF Churches and ministries are responsible for their own legal, financial and administrative affairs. However CLF has a constitution that acts as a guide and governing document for all our Churches and ministries.

CLF Churches and ministries are inter-dependent autonomous self governing Churches and ministries under the apostolic oversight of the CLF Global Executive consisting of:

- Joseph Boadu, General Overseer and lead elder
- Kwame John Dompseh, General Secretary
- Philip Ankrah, Regional Overseer – UK, India, The Gambia, and RSA
- Enoch Amoah, Regional Overseer – Ghana
- Peter Mensah, Regional Overseer – Sierra Leone, Liberia, and Kenya
- Tim Grant, Evangelist

The Global Executive administrates its apostolic responsibilities through the charity City Faith Ministries Trust (CFMT) which acts as the legal body responsible for CLF UK and Global administrative initiatives and finances.

The Global Executive is legally and financially accountable to CFMT Trustee Board, which is responsible for the legal, administrative and financial affairs of City Faith Ministries Trust (CFMT). The Trust Board currently consists of:

- Michael Amoah, Chair of Trustees
- Meka Umeadi, Vice Chair / Treasurer
- Marilyn Mensah, Trustee (CLM Trust)
- Enoch Amoah, Trustee
- Sandra Ankrah, Trustee
- Joseph Boadu, Ex Officio Trustee (Executive)
- Philip Ankrah, Ex Officio Trustee (Executive)
- John Dompseh, Ex Officio Trustee (Executive)

The CFMT Trustee Board is spiritually accountable to the apostolic oversight of CLF Global Executive.

Further information about CFMT and CLF is detailed in CLF's constitution.

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing an annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (UK GAAP).

The law applicable to charities in England & Wales require the charity trustees to prepare financial statements which give a true and fair view of the state of affairs of the Charity at the end of the financial year and of the income and expenditure of the Charity for the year ended on that date. In preparing those financial statements, the Trustees are required to:

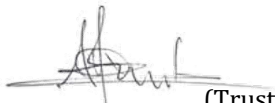
- select suitable accounting policies and apply them consistently
- observe the methods and principles in the Charities SORP

- make judgments and estimates that are reasonable and prudent
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in business

The Trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 1993, the Charity (Accounts & Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees for the purposes of charity law who served during the year and up to the date of this report are set out on page 1.

Approved by the trustees and signed on its behalf by:


----- (Trustee / Treasurer)

10th May 2021 Date

INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of the City Faith Ministries Trust (the Trust) for the year ended 29 December 2020.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I am qualified to undertake the examination by being a qualified member of the Chartered Association of Certified Accountants (ACCA) and Fellow of the Association (FCCA).

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

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

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

Dr Olu Olasode FCCA
Chartered Certified Accountant
TL First Accountants Limited
TL First Limited

Date:

ACCOUNTANTS' AND INDEPENDENT EXAMINER'S REPORT

I report on the Accounts of the Trust for the year ended 31st December 2019, as are set out on the following pages.

As Trustee of the company, you are required by statute to prepare accounts for each financial year which give a true and fair view of the state of affairs of the company and of its profit or loss for that period. In preparing those accounts you must:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent; and
- Prepare the accounts on the going concern basis unless it is not appropriate to presume that the company will continue in business.

As the Charity's Trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act, whether particular matters have come to my attention.

It is your responsibility to keep proper accounting records which disclose with reasonable accuracy at any particular time the financial position of the company. It is also your responsibility to safeguard the assets of the company and for taking reasonable steps for the prevention of and detection of fraud and other irregularities with an appropriate system of internal controls.

You are also responsible for determining whether, in respect of the year concerned, the company meets the conditions for exemption from audit set out in Section 249A of the Companies Act 1985, and for determining whether, in respect of the year, the exemption is not available for any reasons set out in Section 249B of the Companies Act 1985

Our work did not constitute an audit of the accounts in accordance with Auditing Standards. Accordingly, we did not seek any independent evidence to support the entries in the accounting records, or to prove the existence, ownership or valuation of assets or completeness of income, liabilities or disclosure in the accounts. Nor did we assess the reasonableness of any estimates or judgements made in the preparation of the accounts. Consequently, our work will not provide any assurance that the accounting records are free from material misstatement, irregularities or error. In the course of our work, we have placed reliance on the information and representations provided by you, or your representatives.

Rev Olu Olasode BSc MSc MBA APSA PhD FCCA
Chartered Certified Accountant

Date:

STATEMENT OF FINANCIAL ACTIVITIES	2020	2020	2020	2019
	Restricted	Unrestricted	Total	Total
	£	£	£	£
INCOMING RESOURCES				
Grants and Donations (including Gift Aids)		381,380	381,380	396,259
Investment income		0	0	0
Other Incoming Resources		39,752	39,752	17,450
Total Incoming Resources		421,132	421,132	413,709
RESOURCES EXPENDED				
Costs of Activities in Furtherance of the Company's Objects				
Charitable Activities		367,072	367,072	367,090
Governance Costs		11,794	11,794	7,668
Total Resources Expended		378,856	378,856	374,758
Net Incoming / (Outgoing) Resources		42,276	42,276	38,951
Total Funds Brought Forward		471,201	471,201	424,724
Reserves Adjustments for Bank Balances		(4,993)	(4,993)	7,526
Total Funds Carried Forward		508,484	508,484	471,201

There were no recognised gains or losses for the year, other than those included in the Statement of Financial Activities.

BALANCE SHEET	2020	2020	2019	2019
	£	£	£	£
FIXED ASSETS (Note 5)		265,384		265,852
CURRENT ASSETS				
Debtors	140		0	
Cash and Bank	322,657		222,590	
CURRENT LIABILITIES				
Creditors - within one year (Note 7)	(79,697)		(17,241)	
NET CURRENT ASSETS		243,100		205,349
Creditors – Not within one year (note 8)		0		0
NET ASSETS		508,484		471,201
CAPITAL AND RESERVES				
Restricted Funds				
Unrestricted Funds		508,484		471,201
NET ASSETS		508,484		471,201

Approved by the Board of Trustees on 10th May 2021 and signed on their behalf



Trustee

NOTES TO THE FINANCIAL STATEMENTS

1. BASIS OF PREPARATION

1.1. Basis of accounting

These accounts 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 accounts 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 with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

1.2. Going Concern

The charity is a going concern and the accounts have been prepared on a going concern basis.

1.3. Change of accounting policy

There is no change of accounting policy during the period.

1.4. Changes to accounting estimates

There is no change to accounting estimates during the period

1.5. Material prior year adjustments

There are no material prior year adjustments during the period.

2. ACCOUNTING POLICIES

2.1. Income

Recognition of income	<p>These are included in the Statement of Financial Activities (SoFA) when:</p> <ul style="list-style-type: none">• the charity becomes entitled to the resources;• it is more likely than not that the trustees will receive the resources; and• the monetary value can be measured with sufficient reliability.
Offsetting	<p>There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.</p>
Grants and donations	<p>Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).</p> <p>In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as</p>

	entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).
Legacies	Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.
Government grants	The charity has received government grants in the reporting period
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.
Donated goods	<p>Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.</p> <p>The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.</p> <p>Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.</p> <p>Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.</p> <p>Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.</p>
Donated services and facilities	<p>Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.</p> <p>Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.</p>
Support costs	The charity has incurred expenditure on support costs.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Income from	This is included in the accounts when receipt is probable and the amount

interest, royalties and dividends	receivable can be measured reliably.
Income from membership subscriptions	<p>Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.</p> <p>Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.</p>
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

2.2. Expenditure and Liabilities

Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.
Governance and support costs	<p>Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.</p> <p>Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.</p>
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.
Redundancy cost	The charity made no redundancy payments during the reporting period.
Deferred income	No material item of deferred income has been included in the accounts.
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date

Basic financial instruments The charity accounts for basic financial instruments on initial recognition as per paragraph 11.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.

2.3. Expenditure and Liabilities

Tangible fixed assets for use by charity These are valued at cost and capitalised if they can be used for more than one year, and cost at least £1,000

The charge for depreciation is calculated to write off the cost of the fixed assets over their useful lives on the following bases:

Office & Musical Equipment	25% on the reducing balance
Furniture & fittings	25% on the reducing balance
Motor Vehicles	25% on the reducing balance
Freehold Office	1% on the Straight Line Method

Assets are depreciated from the time at which they are brought into use.

Intangible fixed assets The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 9.5

They are valued at cost.

Heritage assets The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.

They are valued at cost.

Investments Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.
Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments.

Stocks and work in progress Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.

Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.

Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.

Debtors Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Current asset investments

The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.

They are valued at fair value except where they qualify as basic financial instruments.

3. GRANTS & DONATIONS

	2020 Restricted £	2020 Unrestricted £	2020 Total £	2019 Total £
Donation (including gift aid)	-	381,380	381,380	353,500
Gift Aid (Accrual)		-	-	42,759
	-	381,380	381,380	396,259

4. RESOURCES EXPENDED

Analysis of Resources Expended	Cost of Charitable Activities	Governance Cost	Total 2020	Total 2019
Direct Costs:				
Services & Events	30,925		30,925	70,781
Departmental /Project Support	4,930		4,930	57,807
Evangelism & Missions	73,956		73,956	31,635
Staff Costs	166,097	-	166,097	150,540
	275,908	-	275,908	310,763
Indirect Costs:				
Office and Admin Costs	91,154		91,154	58,667
Governance Cost	-	11,794	11,794	5,328
	91,154	11,794	104,084	63,995
Total Resources Expended	367,062	11,794	378,856	374,758

5. FIXED ASSETS

	Freehold Office	Furniture & Fittings	Mus./Office Equipment	Motor Vehicle	Total
	£	£	£	£	£
COST					
At 1 January 2020	301,742	11,485	105,687	12,151	431,065
Additions					
Disposals					
At 31 December 2020	301,742	11,485	105,687	12,151	431,065
DEPRECIATION					
Accumulated Depreciation	35,890	11,485	105,687	12,151	165,213
Charge for the year	468				468
At 31 December 2020	36,358	11,485	105,687	12,151	165,681
NET BOOK VALUE					
At 31 December 2019	265,852	0	0	0	265,852
At 31 December 2020	265,384	0	0	0	265,384

6. DEBTORS - falling due within one year

	2020	2019
	£	£
Loan	140	-

7. CREDITORS - falling due within one year

	2020	2019
	£	£
Other Creditors & Accruals	75,164	17,241
Credit Cards	4,533	-
	79,697	17,241