
BIBLE LIFE FAMILY MINISTRIES

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

BIBLE LIFE FAMILY MINISTRIES

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BIBLE LIFE FAMILY MINISTRIES

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2025

Trustees Rev Francis Seth Alasha Nunoo
 Ato-Mensah Samuel Bruce
 Rev Emmanuel Peprah

**Charity registered
number** 1082522

Principal office 68 Windmill Road
 Croydon
 CR0 2XP

Accountants GIL Accountancy Services
 177 Ballens Road
 Chatham
 Kent
 ME5 8PG

BIBLE LIFE FAMILY MINISTRIES

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report together with the financial statements of the Bible Life Family Ministries for the year 1 April 2024 to 31 March 2025.

Objectives and activities

a. Policies and objectives

To advance christian religion as the trustees shall deem fit in proclaiming the gospel of Jesus Christ.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

b. Main activities undertaken to further the Charity's purposes for the public benefit

Bible Life family currently oversees at least twelve (12) meetings per month in Croydon including Sunday worship. We have also continued to serve the local community (Croydon), focusing mainly on community outreach programs and also spreading the love of God through our contributions to overseas orphanages.

Achievements and performance

a. Main achievements of the Charity

During the year ended 31 March 2025, BIBLE LIFE FAMILY MINISTRIES continued to pursue its charitable objectives through Worship and Faith Activities:

- Regular weekly worship services and prayer meetings
- Bible study, teaching, and discipleship programmes
- Special services and conferences open to the wider community
- Evangelism and outreach services
- Financial support to ophanages in India

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

The trustees have established a reserves policy to ensure financial stability and sustainability. The aim is to maintain unrestricted reserves sufficient to cover approximately two months of operating costs. At the year end, reserves were considered adequate for the charity's current needs.

Structure, governance and management

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TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management (continued)

a. Constitution

Bible Life Family Ministries is a registered charity, number 1082522, and is constituted under a Trust deed.

b. Methods of appointment or election of Trustees

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' 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 its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and 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 Charity (Accounts and 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.

Approved by order of the members of the board of Trustees and signed on their behalf by:

Rev Francis Seth Nunoo
.....
Rev Francis Seth Alasha Nunoo

Date: 22 January 2026

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INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2025

Independent Examiner's Report to the Trustees of Bible Life Family Ministries ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2025.

Responsibilities and Basis of Report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

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

Independent Examiner's Statement

Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with 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 (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts to be reached.

Signed:



D Tabiri

Dated: 23 January 2026

FCCA

177 Ballens Road, Chatham. ME5 8PG

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**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	Note	Unrestricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Income from:				
Donations and legacies	3	45,935	45,935	23,445
Total income		<u>45,935</u>	<u>45,935</u>	<u>23,445</u>
Expenditure on:				
Charitable activities	4	46,163	46,163	22,184
Total expenditure		<u>46,163</u>	<u>46,163</u>	<u>22,184</u>
Net movement in funds		<u>(228)</u>	<u>(228)</u>	<u>1,261</u>
Reconciliation of funds:				
Total funds brought forward		283	283	(978)
Net movement in funds		(228)	(228)	1,261
Total funds carried forward		<u><u>55</u></u>	<u><u>55</u></u>	<u><u>283</u></u>

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 7 to 12 form part of these financial statements.

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BALANCE SHEET AS AT 31 MARCH 2025

	Note	2025 £	2024 £
Fixed assets			
		-	-
Current assets			
Cash at bank and in hand	110	283	
	110	283	
Current liabilities			
Creditors: amounts falling due within one year	8 (55)	-	
Net current assets		55	283
Total assets less current liabilities		55	283
Net assets excluding pension asset		55	283
Total net assets		55	283
Charity funds			
Restricted funds		-	-
Unrestricted funds		55	283
Total funds		55	283

The financial statements were approved and authorised for issue by the Trustees on 22 January 2026 and signed on their behalf by:

Rev Francis Seth Nunoo
Rev Francis Seth Alasha Nunoo

The notes on pages 7 to 12 form part of these financial statements.

BIBLE LIFE FAMILY MINISTRIES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1. General information

BIBLE LIFE FAMILY MINISTRIES is a charity, registered in England and Wales. The charity's registered number and registered office address can be found on the Reference and Administration information page 1.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Bible Life Family Ministries meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.4 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

BIBLE LIFE FAMILY MINISTRIES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

2. Accounting policies (continued)

2.5 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2.6 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.7 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

3. Income from donations and legacies

	Unrestricted funds 2025 £	Total funds 2025 £
Donations	45,935	45,935
	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Donations	23,445	23,445

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

4. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2025 £	Total 2025 £
Direct costs	46,163	46,163
	<hr/>	<hr/>
	<i>Unrestricted funds 2024 £</i>	<i>Total 2024 £</i>
Direct costs - Activities (Activity 1)	22,184	22,184
	<hr/>	<hr/>

5. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	Support costs 2025 £	Total funds 2025 £
Direct costs	45,569	594	46,163
	<hr/>	<hr/>	<hr/>
	<i>Activities undertaken directly 2024 £</i>	<i>Support costs 2024 £</i>	<i>Total funds 2024 £</i>
Direct costs	21,674	510	22,184
	<hr/>	<hr/>	<hr/>

Analysis of direct costs

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

5. Analysis of expenditure by activities (continued)

Analysis of direct costs (continued)

	Total funds 2025 £	<i>Total funds 2024 £</i>
Light & Heat	11,120	5,520
Ministry expenses	4,881	-
Overseas Missions	600	600
Rates	7,614	2,372
Rent and other premises costs	21,189	12,937
Subscriptions	165	245
	<u>45,569</u>	<u>21,674</u>

Analysis of support costs

	Total funds 2025 £	<i>Total funds 2024 £</i>
Bank charges	168	148
Insurance	426	362
	<u>594</u>	<u>510</u>

6. Independent examiner's remuneration

	2025 £	<i>2024 £</i>
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	<u>1</u>	<u>1</u>

7. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, no Trustee expenses have been incurred (2024 - £NIL).

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

8. Creditors: Amounts falling due within one year

	2025	<i>2024</i>
	£	£
Bank overdrafts	55	-
	<u>55</u>	<u>-</u>

9. Financial instruments

	2025	<i>2024</i>
	£	£
Financial assets		
Financial assets measured at fair value through income and expenditure	110	283
	<u>110</u>	<u>283</u>

10. Summary of funds

Summary of funds - current year

	Balance at 1			Balance at
	April 2024	Income	Expenditure	31 March
	£	£	£	2025
				£
General funds	283	45,935	(46,163)	55
	<u>283</u>	<u>45,935</u>	<u>(46,163)</u>	<u>55</u>

Summary of funds - prior year

11. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricte	Total
	d funds	funds
	2025	2025
	£	£
Current assets	110	110
Creditors due within one year	(55)	(55)
	<u>55</u>	<u>55</u>
Total	<u>55</u>	<u>55</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

11. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	<i>Endowment funds 2024 £</i>	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Current assets	283	-	283
Total	<u>283</u>	<u>-</u>	<u>283</u>