

CALVARY CHAPEL TWICKENHAM LIMITED

England & Wales · Charity number 1095289

Details

Other names CALVARY CHAPEL TWICKENHAM, Calvary Church TW

Status Registered

Legal form Charitable company

Company number [04474739](#)

Registered 2003-01-08

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

Contact

Address Bethany Chapel
Beards Hill
Hampton
Middlesex
TW12 2AQ

Phone 07952 962 569

Email info@calvarytw.uk

Website www.calvarytw.uk

Activities

Objects: THE CHARITY'S OBJECTS ('THE OBJECTS') ARE;(A) THE ADVANCEMENT OF CHRISTIANITY.(B) TO RELIEVE POVERTY, SICKNESS AND DISTRESS IN ACCORDANCE WITH CHRISTIAN PRINCIPLES.

Activities: Christian Church

Classification

- **How:** Provides Services
- **What:** Education/training, Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** GREATER LONDON - MIDDLESEX - RICHMOND UPON THAMES - TWICKENHAM
- Hounslow
- Kingston Upon Thames
- Richmond Upon Thames
- Surrey

Finances

Period end	Income	Expenditure	Assets	Employees
2025-01-31	£50,022	£39,384	-	-
2024-01-31	£40,959	£46,401	-	-
2023-01-31	£47,274	£42,018	-	-
2022-01-31	£37,627	£32,612	-	-
2021-01-31	£29,824	£30,472	-	-

Trustees

Name	Role	Appointed
Christopher Neil Suits	Chair	2025-12-13
Alexandra Fernandes		2014-06-07
ROBERT DINGMAN		
Uzoma Israel Azumara		2024-07-06

CALVARY CHAPEL TWICKENHAM LIMITED

England & Wales - Charity number 1095289

Accounts



Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	02	2024	To	31	01	2025

Section A Reference and administration details

Charity name Calvary Chapel Twickenham Ltd

Other names charity is known by

Registered charity number (if any) 1095289

Charity's principal address

Bethany Chapel
 Beards Hill
 Hampton, Middlesex
Postcode TW12 2AQ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Robert Dingman	Chairman		Members
2	Maria Alejandra Fernandes			Members
3	Gurpal Singh Chhokay		01/02/2024 to 06/07/2024	Members
4	Uzoma Israel Azumara		06/07/2024 to 31/01/2025	Members
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Articles of Association Memorandum of Association
How the charity is constituted (eg. trust, association, company)	Company Limited by Guarantee
Trustee selection methods (eg. appointed by, elected by)	Appointed and elected by members

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The advancement of Christianity;
To relieve poverty, sickness and distress in accordance with Christian principles.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Meet weekly for the purpose of worshipping God, prayer, reading and studying the Word of God and fellowshiping with one another to build each other up in the Christian faith.

Establish sources of material for individual study of the Word of God.

Provide supplemental meetings for instruction in effective and productive methods of individual and group study of the Word of God.

Promote and encourage individual and group prayer by providing supplemental meetings for the purpose of group prayer.

Promote and encourage individual development of worship of the God-head through prayer, music and service to the Kingdom of God.

Promote and encourage all other aspects of individual and group growth in service toward the Kingdom of God through the development of the gifts and talents provided by God.

Present the facts and truth of man's need for salvation and God's plan and provision of that salvation through substitutionary death and resurrection of His Son, Jesus Christ, to all who would hear and receive through regularly held church services and in various means of public outreach.

By careful and informed provision of financial assistance accompanied by advice, spiritual counsel and instruction, where appropriate, to assist needy individuals experiencing unforeseen financial difficulties with the view to their own eventual sustained self-sufficiency in the climate of their surrounding economic and cultural environment.

To intercede in prayer, according to scripture, for those with physical, emotional and spiritual ailments and to offer scriptural advice and instruction in the cure and prevention of such illnesses where practical.

To offer and provide care, sympathy and scriptural counsel to those in distress.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The primary day and time for meeting weekly is Sunday at 10:30am during which the activities of worshipping God, prayer, reading and studying the Word of God and fellowshiping with one another are engaged on a regular basis. Supplemental meetings for the purposes of prayer, worship, Bible study and fellowship were provided on Tuesday and Friday evenings as well as a morning prayer meetings held Mondays to Fridays via Zoom. It is during the primary and supplemental meetings that individual and group prayer, worship, Bible study and use of the gifts and talents provided by God are taught, promoted and encouraged. It is also during the primary and supplemental meetings, as well as during other irregularly scheduled public outreach opportunities, that the message of salvation has been made known and explained.

All of the above activities have been accomplished in an adult-level context as well as the provision of similar instruction and opportunities in various child-age contexts through the development of a structured children's ministry, mostly offered simultaneous to the adult worship services held each Sunday morning and conducted by volunteers from among the church body.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year**Teaching**

The Charity attended to its primary aim of promoting Christianity by expository teaching through books of the Bible.

Sunday mornings continued with Gospel of Luke. The calendar year was completed with Christmas messages and topical expositions. In addition to the church meeting in person we also provide streaming services from the church premises.

The Friday evening Zoom Bible study continued with the interactive whiteboard format. We began the year continuing expositions of the Epistle to the Romans. In January we began a new series in the book of Daniel. Our Zoom audience reaches locals as well as the greater London area, Guildford, Warrington, Germany, Netherlands, South Africa, and the United States.

The church persevered in prayer with the all-church meeting Tuesday nights, and a 6 A.M. Zoom prayer meeting, Monday to Friday.

The pastor worked to raise up more ministers, teaching men how to study and teach the Bible.

The Charity continued to make all the Bible teaching available in audio and video on the church website (calvarytw.uk). We offer the messages on Apple Podcasts and Spotify, now numbering over 218 episodes. The Sunday morning and Friday night teaching videos were posted on [YouTube.com](https://www.youtube.com), also available through the church website.

Outreach

The Charity reached out with the Christian message through door-to-door outreach in the church neighbourhood. We continued prayer support to other ministries in London, Birmingham, and Mombasa, Kenya. The pastor held seminars on biblical meditation in Millstatt, Austria, and Leipzig, Germany.

We support Mission For Vision, a ministry group of optometrists from the church, working in Kinshasa, DRC. With recent unrest in the capital work on installing the purpose-built laboratory was suspended. The building houses equipment and supplies shipped last year.

The pastor continues supporting HOPE, an organisation helping pregnant mothers to keep their babies rather than abort them. The church continues encouraging and partnering with the work.

Section E

Financial review

Brief statement of the charity's policy on reserves

Keeping in line with the Charity's future plans it has a policy to hold sufficient reserves to be able to respond in a timely manner to any opportunity presented that would allow the Charity to achieve those plans. Current reserves are minimal for meeting such possible opportunities.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The Charity's primary source of funds is from free-will offerings received from those regularly attending the Sunday meetings as well as various other supporters sympathetic to the objectives of the Charity and the ministries it supports.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Robert Dingman	
Position (eg Secretary, Chair, etc)	Chairman	
Date	08/03/2025	



Calvary Chapel Twickenham Limited			Charity No (if any)	1095289	CC17a
Annual accounts for the period					
Period start date	01/02/2024	To	Period end date	31/01/2025	

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Restricted			Total this year £	Total last year £	
			Unrestricted funds £	income funds £	Endowment funds £			
			F01	F02	F03	F04	F05	
Incoming resources (Note 3)								
Incoming resources from generated funds								
	Voluntary income	S01	50,017	-	-	50,017	40,941	
	Activities for generating funds	S02	-	-	-	-	-	
	Investment income	S03	5	-	-	5	18	
Incoming resources from charitable activities								
	Other incoming resources	S04	-	-	-	-	-	
		S05	-	-	-	-	-	
Total incoming resources			S06	50,022	-	-	50,022	40,959
Resources expended (Notes 4-8)								
Costs of Generating Funds								
	Costs of generating voluntary income	S07	-	-	-	-	-	
	Fundraising trading costs	S08	-	-	-	-	-	
	Investment management costs	S09	-	-	-	-	-	
Charitable activities			S10	38,374	-	-	38,374	45,470
Governance costs			S11	1,011	-	-	1,011	931
Other resources expended			S12	-	-	-	-	-
Total resources expended			S13	39,384	-	-	39,384	46,401
Net incoming/(outgoing) resources before transfers			S14	10,638	-	-	10,638	- 5,443
Gross transfers between funds			S15	-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)			S16	10,638	-	-	10,638	- 5,443
Other recognised gains/(losses)								
	Gains and losses on revaluation of fixed assets for the charity's own use	S17	-	-	-	-	-	
	Gains and losses on investment assets	S18	-	-	-	-	-	
Net movement in funds			S19	10,638	-	-	10,638	- 5,443
Total funds brought forward			S20	12,784	-	-	12,784	18,226
Total funds carried forward			S21	23,421	-	-	23,421	12,784

Section B Balance sheet

	Note	Restricted			Total this year £	Total last year £
		Unrestricted funds £	income funds £	Endowment funds £		
		F01	F02	F03	F04	F05
Fixed assets						
Tangible assets (Note 9)	B01	3,534	-	-	3,534	4,166
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
Total fixed assets	B04	3,534	-	-	3,534	4,166
Current assets						
Stock and work in progress	B05	94	-	-	94	94
Debtors (Note 11)	B06	3,913	-	-	3,913	3,214
(Short term) investments	B07	-	-	-	-	-
Cash at bank and in hand	B08	17,135	-	-	17,135	7,891
Total current assets	B09	21,141	-	-	21,141	11,199
Creditors: amounts falling due within one year (Note 12)	B10	1,254	-	-	1,254	2,581
Net current assets/(liabilities)	B11	19,887	-	-	19,887	8,617
Total assets less current liabilities	B12	23,421	-	-	23,421	12,784
Creditors: amounts falling due after one year (Note 12)	B13	-	-	-	-	-
Provisions for liabilities and charges	B14	-	-	-	-	-
Net assets	B15	23,421	-	-	23,421	12,784
Funds of the Charity						
Unrestricted funds	B16	23,421			23,421	12,784
	B17	-			-	-
Restricted income funds (Note 13)	B18		-		-	-
Endowment funds (Note 13)	B19			-	-	-
Total funds	B20	23,421	-	-	23,421	12,784

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Robert Dingman	08/03/2025

Section C**Notes to the accounts****Note 1 Basis of preparation**

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with* Accounting Standards;
- or
- Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act 1993.

Give details in this box if a different standard has been followed.

* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick "Accounting Standards";
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick "Financial Reporting Standards for Smaller Enterprises (FRSSE)".

** - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

Give details in this box of any material changes that have been made.

§ if no changes have been made to accounting policies then delete these words.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years.

Give details in this box of any material changes that have been made.

§§ if no changes have been made to accounts for previous periods then delete these words.

Note 2 Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> the charity becomes entitled to the resources; the trustees are virtually certain they will receive the resources; and the monetary value can be measured with sufficient reliability.
Incoming resources with related expenditure	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
Contractual income and performance related grants	This is only included in the SoFA once the related goods or services have been delivered.
Gifts in kind	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
Donated services and facilities	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment income	This is included in the accounts when receivable.
Investment gains and losses	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Governance costs	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.
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	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support Costs	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.

ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM THOSE
ABOVE**

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Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Voluntary income	Tithes and offerings	41,257	31,461
	Ministry support	1,413	3,597
	Gift Aid	7,346	5,883
		-	-
		-	-
	Total	50,017	40,941
Activities for generating funds		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment income	Interest	5	18
		-	-
		-	-
		-	-
		-	-
	Total	5	18
Incoming resources from charitable activities		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-

Section C **Notes to the accounts** **(cont)**

Note 4 **Analysis of resources expended**

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Costs of generating voluntary income		-	-
		-	-
		-	-
		-	-
	Total	-	-
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
	Total	-	-
Charitable activities	Ministry expenditures	38,374	45,470
		-	-
		-	-
		-	-
	Total	38,374	45,470
Governance costs	Management and administration	1,011	931
		-	-
	Total	1,011	931

Section C

Notes to the accounts

(cont)

Note 5 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-

Note 6 Details of certain items of expenditure

6.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
£	£

6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

Independent examiner's or auditors' fees for reporting on the accounts

Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor

This year £	Last year £
134	132
None	None

Section C **Notes to the accounts** **(cont)**

Note 7 **Paid employees**
Please complete this note if the charity has any employees.

7.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	24,637	30,748
Employer's National Insurance costs	-	-
Pension costs	-	-
Total staff costs	24,637	30,748

7.2 Average number of full-time equivalent employees in the year

	This year Number	Last year Number
The parts of the charity in which the employees work		
Fundraising	-	-
Charitable Activities	1	1
Governance	-	-
Other	-	-
Total	1	1

7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme

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	This year £	Last year £
The costs of the scheme to the charity for the year		
The amount of any contributions outstanding at the year end		
The amount of any contributions prepaid at the year end		

Section C

Notes to the accounts

(cont)

Note 8 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

8.1 Total value of grants

Purpose for which grants made	Grants to institutions Total amount £	Grants to individuals Total amount £
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
Total	-	-

8.1 Grantmaking costs

If the charity's accounts are prepared on the "activity basis" please give details of any support cost associated with grantmaking. Please enter "Nil" if the charity does not identify and/or allocate support costs.

Support costs of grantmaking

£

8.3 Grants made to institutions

If the charity has made grants to particular institutions that are material in the context of its grantmaking please give details of the institution supported, purpose of the grant and total paid to each institution listed. Sufficient information should be given to provide a reasonable understanding of the range of institutions supported.

Names of institutions	Purpose	Total amount of grants paid £
		-
		-
		-
		-
		-
		-
		-
		-
		-
		-
Total grants to institutions		-

Note 9 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

9.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	-	4,200	-	849	-	5,049
Additions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	-	4,200	-	849	-	5,049

9.2 Accumulated depreciation and impairment provisions

**Basis	SL or RB	SL	SL or RB	SL	SL or RB
** Rate		10%		25%	

Balance brought forward	-	865	-	18	-	883
Depreciation charge for year	-	420	-	212	-	632
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	1,285	-	230	-	1,515

9.3 Net book value

Brought forward	-	3,335	-	831	-	4,166
Carried forward	-	2,915	-	619	-	3,534

9.4 Revaluation

If any fixed assets have been revalued please give details of the valuer and method of valuation

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* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.

Note 10 Investment assets

Please complete this note if the charity has any investment assets.

10.1 Fixed assets investments

	£
Carrying (market) value at beginning of year	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

Please provide below:

10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.

10.3 A breakdown of the income from investments agreeing with SOFA row S03.

Analysis of investments

	10.2 Market value at year end £	10.3 Income from investments for the year £
Investment properties	-	-
Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	-	-
Investments in subsidiary or connected undertakings and companies	-	-
Securities not listed on a recognised Stock Exchange	-	-
Cash held as part of the investment portfolio	-	-
Other investments	-	-
Total	-	-

10.4 Material investment holdings

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held	
Market Value	

Note 11 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	2,210.8	1,391.1	-	-
Prepayments and accrued income	1,701.8	1,823.0	-	-
Total	3,912.6	3,214.1	-	-

Note 12 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

12.1 Analysis of creditors

Analysis of creditors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	329	329	-	-
Accruals and deferred income	925	2,253	-	-
Total	1,254	2,581	-	-

12.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

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Section C	Notes to the accounts	(cont)
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Note 14 Transactions with related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.

14.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
Robert Dingman	Memorandum of Association	24636.65	30747.67

14.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties	Robert Dingman	Articles of Association	328.85	328.85
Due from trustees and related parties				

14.3 Other transaction(s) with trustees or related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £

Note 15**Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

Independent examiner's report on the accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Section A

Independent Examiner's Report

Report to the trustees/directors/members of

Calvary Chapel Twickenham

On accounts for the year ended

31st January 2025

Charity no.:

1095289

Company no.:

4474739

Set out on pages

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention to indicate that:

- accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
- the accounts do not accord with such records:
- where accounts are prepared on an accruals basis, whether they fail to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS102)
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.

Signed:

Date:

21/06/25

Name: IAN CHARLES EDWARDS

Relevant professional qualification(s) or body (if any): N/A

Address: 10 ACREFIELD, NEWBURGH, WIGAN, WN8 7LJ

Section B

Disclosure

Only complete if the examiner needs to highlight material problems (E.g. Accounting records have not been kept in accordance with section 386 of the Companies Act 2006; the accounts do not accord with the accounting records; any material expenditure or action which appears not to be in accordance with the trusts of the charity; any failure to be provided with information and explanation by any past or present trustee, officer or employee; and in the case of accruals accounts any material inconsistency between the accounts and the trustees' annual report, and in the case of a charitable company with the director's report.)

Give here brief details of any items that the examiner wishes to disclose.

CALVARY CHAPEL TWICKENHAM LIMITED

England & Wales - Charity number 1095289

Accounts



Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	02	2023	To	31	01	2024

Section A Reference and administration details

Charity name Calvary Chapel Twickenham Ltd

Other names charity is known by

Registered charity number (if any) 1095289

Charity's principal address

Bethany Chapel
 Beards Hill
 Hampton, Middlesex
Postcode TW12 2AQ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Robert Dingman	Chairman		Members
2	Maria Alejandra Fernandes			Members
3	Dieudonne Odimba Lumbi		01/02/2023 to 25/03/2023	Members
4	Gurpal Singh Chhokay			Members
5	Gregorio Orlandini		25/03/2023 to 31/01/2024	Members
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Articles of Association Memorandum of Association
How the charity is constituted (eg. trust, association, company)	Company Limited by Guarantee
Trustee selection methods (eg. appointed by, elected by)	Appointed and elected by members

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The advancement of Christianity;
To relieve poverty, sickness and distress in accordance with Christian principles.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Meet weekly for the purpose of worshipping God, prayer, reading and studying the Word of God and fellowshiping with one another to build each other up in the Christian faith.

Establish sources of material for individual study of the Word of God.

Provide supplemental meetings for instruction in effective and productive methods of individual and group study of the Word of God.

Promote and encourage individual and group prayer by providing supplemental meetings for the purpose of group prayer.

Promote and encourage individual development of worship of the God-head through prayer, music and service to the Kingdom of God.

Promote and encourage all other aspects of individual and group growth in service toward the Kingdom of God through the development of the gifts and talents provided by God.

Present the facts and truth of man's need for salvation and God's plan and provision of that salvation through substitutionary death and resurrection of His Son, Jesus Christ, to all who would hear and receive through regularly held church services and in various means of public outreach.

By careful and informed provision of financial assistance accompanied by advice, spiritual counsel and instruction, where appropriate, to assist needy individuals experiencing unforeseen financial difficulties with the view to their own eventual sustained self-sufficiency in the climate of their surrounding economic and cultural environment.

To intercede in prayer, according to scripture, for those with physical, emotional and spiritual ailments and to offer scriptural advice and instruction in the cure and prevention of such illnesses where practical.

To offer and provide care, sympathy and scriptural counsel to those in distress.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The primary day and time for meeting weekly is Sunday at 10:30am during which the activities of worshipping God, prayer, reading and studying the Word of God and fellowshiping with one another are engaged on a regular basis. Supplemental meetings for the purposes of prayer, worship, Bible study and fellowship were provided on Tuesday and Friday evenings as well as a morning prayer meetings held Mondays to Fridays via Zoom. It is during the primary and supplemental meetings that individual and group prayer, worship, Bible study and use of the gifts and talents provided by God are taught, promoted and encouraged. It is also during the primary and supplemental meetings, as well as during other irregularly scheduled public outreach opportunities, that the message of salvation has been made known and explained.

All of the above activities have been accomplished in an adult-level context as well as the provision of similar instruction and opportunities in various child-age contexts through the development of a structured children's ministry, mostly offered simultaneous to the adult worship services held each Sunday morning and conducted by volunteers from among the church body.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year**Teaching**

The Charity attended to its primary aim of promoting Christianity by expository teaching through books of the Bible.

Sunday mornings continued with 2 Samuel from the Old Testament, followed by Philimon and Jude until July began an exposition of the Gospel of Luke. The year was completed with Christmas messages and topical expositions. The church continues meeting in person and streaming services in the leased church premises.

The Friday evening Zoom Bible Study continued with the interactive whiteboard format. We began the year continuing expositions of the Epistle to the Romans. In January we began a new series in the Book of Daniel. Our Zoom audience reaches locals as well as the greater London area, Guildford, Farnham, Warrington, Germany, Netherlands, and the United States. The church persevered in prayer with the all-church meeting Tuesday evenings, and a 6 A.M. Zoom prayer meeting, Monday to Friday.

The pastor worked to raise up more ministers, teaching men how to study and teach the Bible.

The Charity continued to make all the Bible teaching available in audio and video on the church website (calvarytw.uk). We continued offering the messages on Apple Podcasts and Spotify, now numbering over 179 episodes. The Sunday morning and Friday night teaching videos were posted on YouTube.com, also available through the church website.

Outreach

The Charity reached out with the Christian message through music outreach in playgrounds and parks in the church neighbourhood. We continued prayer and monetary support to other ministries in London, Manchester, Cornwall and Mallorca, Spain.

We support Mission For Vision, a ministry group of optometrists from the church. The mission completed constructing a purpose-built laboratory in order to grind lenses and mount them in glasses frames. The building now houses equipment and supplies shipped early in the year.

The pastor accepted an invitation to contribute to a steering group supporting HOPE, an organisation helping pregnant mothers to keep their babies rather than abort them. The church continues encouraging and partnering with the work.

Section E

Financial review

Brief statement of the charity's policy on reserves

Keeping in line with the Charity's future plans it has a policy to hold sufficient reserves to be able to respond in a timely manner to any opportunity presented that would allow the Charity to achieve those plans. Current reserves are minimal for meeting such possible opportunities.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The Charity's primary source of funds is from free-will offerings received from those regularly attending the Sunday meetings as well as various other supporters sympathetic to the objectives of the Charity and the ministries it supports.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Robert Dingman	
Position (eg Secretary, Chair, etc)	Chairman	
Date	20/07/2024	



Calvary Chapel Twickenham Limited			Charity No (if any)	1095289	CC17a
Annual accounts for the period					
Period start date	01/02/2023	To	Period end date	31/01/2024	

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Restricted			Total this year £	Total last year £
			Unrestricted funds £	income funds £	Endowment funds £		
			F01	F02	F03	F04	F05
Incoming resources (Note 3)							
Incoming resources from generated funds							
			-	-	-	-	-
Voluntary income		S01	40,941	-	-	40,941	47,272
Activities for generating funds		S02	-	-	-	-	-
Investment income		S03	18	-	-	18	2
Incoming resources from charitable activities							
		S04	-	-	-	-	-
Other incoming resources							
		S05	-	-	-	-	-
Total incoming resources			40,959	-	-	40,959	47,274
Resources expended (Notes 4-8)							
Costs of Generating Funds							
			-	-	-	-	-
Costs of generating voluntary income		S07	-	-	-	-	-
Fundraising trading costs		S08	-	-	-	-	-
Investment management costs		S09	-	-	-	-	-
Charitable activities							
		S10	45,470	-	-	45,470	40,859
Governance costs							
		S11	931	-	-	931	1,158
Other resources expended							
		S12	-	-	-	-	-
Total resources expended			46,401	-	-	46,401	42,018
Net incoming/(outgoing) resources before transfers			- 5,443	-	-	- 5,443	5,257
Gross transfers between funds			-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)			- 5,443	-	-	- 5,443	5,257
Other recognised gains/(losses)							
			-	-	-	-	-
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
Net movement in funds			- 5,443	-	-	- 5,443	5,257
Total funds brought forward			18,226	-	-	18,226	12,970
Total funds carried forward			12,784	-	-	12,784	18,226

Section B Balance sheet

		Note	Restricted			Total this year £	Total last year £
			Unrestricted funds £	income funds £	Endowment funds £		
			F01	F02	F03	F04	F05
Fixed assets							
Tangible assets	(Note 9)	B01	4,166	-	-	4,166	3,755
		B02	-	-	-	-	-
Investments	(Note 10)	B03	-	-	-	-	-
Total fixed assets		B04	4,166	-	-	4,166	3,755
Current assets							
Stock and work in progress		B05	94	-	-	94	94
Debtors	(Note 11)	B06	3,214	-	-	3,214	2,916
(Short term) investments		B07	-	-	-	-	-
Cash at bank and in hand		B08	7,891	-	-	7,891	13,664
Total current assets		B09	11,199	-	-	11,199	16,674
Creditors: amounts falling due within one year							
	(Note 12)	B10	2,581	-	-	2,581	2,202
Net current assets/(liabilities)		B11	8,617	-	-	8,617	14,471
Total assets less current liabilities		B12	12,784	-	-	12,784	18,226
Creditors: amounts falling due after one year							
	(Note 12)	B13	-	-	-	-	-
Provisions for liabilities and charges		B14	-	-	-	-	-
Net assets		B15	12,784	-	-	12,784	18,226
Funds of the Charity							
Unrestricted funds		B16	12,784			12,784	18,226
		B17	-			-	-
Restricted income funds (Note 13)		B18		-		-	-
Endowment funds (Note 13)		B19			-	-	-
Total funds		B20	12,784	-	-	12,784	18,226

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Robert Dingman	29/06/2024

Section C**Notes to the accounts****Note 1 Basis of preparation**

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with* Accounting Standards;
- or
- Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act 1993.

Give details in this box if a different standard has been followed.

* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick "Accounting Standards";
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick "Financial Reporting Standards for Smaller Enterprises (FRSSE)".

** - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

Give details in this box of any material changes that have been made.

§ if no changes have been made to accounting policies then delete these words.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years.

Give details in this box of any material changes that have been made.

§§ if no changes have been made to accounts for previous periods then delete these words.

Note 2 Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> the charity becomes entitled to the resources; the trustees are virtually certain they will receive the resources; and the monetary value can be measured with sufficient reliability.
Incoming resources with related expenditure	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
Contractual income and performance related grants	This is only included in the SoFA once the related goods or services have been delivered.
Gifts in kind	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
Donated services and facilities	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment income	This is included in the accounts when receivable.
Investment gains and losses	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Governance costs	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.
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	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support Costs	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.

ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM THOSE
ABOVE**

--

Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Voluntary income	Tithes and offerings	31,461	39,223
	Ministry support	3,597	1,687
	Gift Aid	5,883	6,362
		-	-
	Total	40,941	47,272
Activities for generating funds		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment income	Interest	18	2
		-	-
		-	-
		-	-
	Total	18	2
Incoming resources from charitable activities		-	-
		-	-
		-	-
		-	-
	Total	-	-

Section C **Notes to the accounts** **(cont)**

Note 4 **Analysis of resources expended**

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Costs of generating voluntary income		-	-
		-	-
		-	-
		-	-
	Total	-	-
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
	Total	-	-
Charitable activities	Ministry expenditures	45,470	40,859
		-	-
		-	-
		-	-
	Total	45,470	40,859
Governance costs	Management and administration	931	1,158
		-	-
	Total	931	1,158

Section C

Notes to the accounts

(cont)

Note 5 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-

Note 6 Details of certain items of expenditure

6.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
0	0
£	£

6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

Independent examiner's or auditors' fees for reporting on the accounts

Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor

This year £	Last year £
132	130
None	None

Section C **Notes to the accounts** **(cont)**

Note 7 **Paid employees**
Please complete this note if the charity has any employees.

7.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	30,748	25,690
Employer's National Insurance costs	-	-
Pension costs	-	-
Total staff costs	30,748	25,690

7.2 Average number of full-time equivalent employees in the year

	This year Number	Last year Number
The parts of the charity in which the employees work		
Fundraising	-	-
Charitable Activities	1	1
Governance	-	-
Other	-	-
Total	1	1

7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme

	This year £	Last year £
The costs of the scheme to the charity for the year		
The amount of any contributions outstanding at the year end		
The amount of any contributions prepaid at the year end		

Note 9 Tangible fixed assets*Please complete this note if the charity has any tangible fixed assets***9.1 Cost or valuation**

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	-	4,200	-	-	-	4,200
Additions	-	-	-	849	-	849
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	-	4,200	-	849	-	5,049

9.2 Accumulated depreciation and impairment provisions

**Basis	SL or RB	SL	SL or RB	SL	SL or RB
** Rate		10%		25%	

Balance brought forward	-	445	-	-	-	445
Depreciation charge for year	-	420	-	18	-	438
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	865	-	18	-	883

9.3 Net book value

Brought forward	-	3,755	-	-	-	3,755
Carried forward	-	3,335	-	831	-	4,166

9.4 Revaluation*If any fixed assets have been revalued please give details of the valuer and method of valuation*

--

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.

Note 10 Investment assets

Please complete this note if the charity has any investment assets.

10.1 Fixed assets investments

	£
Carrying (market) value at beginning of year	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

Please provide below:

10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.

10.3 A breakdown of the income from investments agreeing with SOFA row S03.

Analysis of investments

	10.2 Market value at year end £	10.3 Income from investments for the year £
Investment properties	-	-
Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	-	-
Investments in subsidiary or connected undertakings and companies	-	-
Securities not listed on a recognised Stock Exchange	-	-
Cash held as part of the investment portfolio	-	-
Other investments	-	-
Total	-	-

10.4 Material investment holdings

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held	
Market Value	

Note 11 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	1,391.1	1,460.6	-	-
Prepayments and accrued income	1,823.0	1,455.6	-	-
Total	3,214.1	2,916.1	-	-

Note 12 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

12.1 Analysis of creditors

Analysis of creditors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	329	329	-	-
Accruals and deferred income	2,253	1,873	-	-
Total	2,581	2,202	-	-

12.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

--

Section C **Notes to the accounts** **(cont)**

Note 14 **Transactions with related parties**

If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.

14.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
Robert Dingman	Memorandum of Association	30748	25690

14.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties	Robert Dingman	Articles of Association	328.85	328.85
Due from trustees and related parties				

14.3 Other transaction(s) with trustees or related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £

Note 15**Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

Independent examiner's report on the accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Section A

Independent Examiner's Report

Report to the trustees/directors/members of

Calvary Chapel Twickenham

On accounts for the year ended

31st January 2024

Charity no.:

1095289

Company no.:

4474739

Set out on pages

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention to indicate that:

- accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
- the accounts do not accord with such records:
- where accounts are prepared on an accruals basis, whether they fail to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS102)
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.

Signed:

Date:

16/08/24

Name: IAN CHARLES EDWARDS

Relevant professional qualification(s) or body (if any): N/A

Address: 10 ACREFIELD, NEWBURGH, WIGAN, WN8 7LJ

Section B

Disclosure

Only complete if the examiner needs to highlight material problems (E.g. Accounting records have not been kept in accordance with section 386 of the Companies Act 2006; the accounts do not accord with the accounting records; any material expenditure or action which appears not to be in accordance with the trusts of the charity; any failure to be provided with information and explanation by any past or present trustee, officer or employee; and in the case of accruals accounts any material inconsistency between the accounts and the trustees' annual report, and in the case of a charitable company with the director's report.)

Give here brief details of any items that the examiner wishes to disclose.

CALVARY CHAPEL TWICKENHAM LIMITED

England & Wales - Charity number 1095289

Accounts



Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	02	2022	To	31	01	2023

Section A Reference and administration details

Charity name Calvary Chapel Twickenham Ltd

Other names charity is known by

Registered charity number (if any) 1095289

Charity's principal address

Bethany Chapel
 Beards Hill
 Hampton, Middlesex
Postcode TW12 2AQ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Robert Dingman	Chairman		Members
2	Maria Alejandra Fernandes			Members
3	Dieudonne Odimba Lumbi			Members
4	Gurpal Singh Chhokay			Members
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Articles of Association Memorandum of Association
How the charity is constituted (eg. trust, association, company)	Company Limited by Guarantee
Trustee selection methods (eg. appointed by, elected by)	Appointed and elected by members

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The advancement of Christianity;
To relieve poverty, sickness and distress in accordance with Christian principles.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Meet weekly for the purpose of worshipping God, prayer, reading and studying the Word of God and fellowshiping with one another to build each other up in the Christian faith.

Establish sources of material for individual study of the Word of God.

Provide supplemental meetings for instruction in effective and productive methods of individual and group study of the Word of God.

Promote and encourage individual and group prayer by providing supplemental meetings for the purpose of group prayer.

Promote and encourage individual development of worship of the God-head through prayer, music and service to the Kingdom of God.

Promote and encourage all other aspects of individual and group growth in service toward the Kingdom of God through the development of the gifts and talents provided by God.

Present the facts and truth of man's need for salvation and God's plan and provision of that salvation through substitutionary death and resurrection of His Son, Jesus Christ, to all who would hear and receive through regularly held church services and in various means of public outreach.

By careful and informed provision of financial assistance accompanied by advice, spiritual counsel and instruction, where appropriate, to assist needy individuals experiencing unforeseen financial difficulties with the view to their own eventual sustained self-sufficiency in the climate of their surrounding economic and cultural environment.

To intercede in prayer, according to scripture, for those with physical, emotional and spiritual ailments and to offer scriptural advice and instruction in the cure and prevention of such illnesses where practical.

To offer and provide care, sympathy and scriptural counsel to those in distress.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The primary day and time for meeting weekly is Sunday at 10:30am during which the activities of worshipping God, prayer, reading and studying the Word of God and fellowshiping with one another are engaged on a regular basis. Supplemental meetings for the purposes of prayer, worship, Bible study and fellowship were provided on Tuesday and Friday evenings as well as a morning prayer meetings held Mondays to Fridays via Zoom. It is during the primary and supplemental meetings that individual and group prayer, worship, Bible study and use of the gifts and talents provided by God are taught, promoted and encouraged. It is also during the primary and supplemental meetings, as well as during other irregularly scheduled public outreach opportunities, that the message of salvation has been made known and explained.

All of the above activities have been accomplished in an adult-level context as well as the provision of similar instruction and opportunities in various child-age contexts through the development of a structured children's ministry, mostly offered simultaneous to the adult worship services held each Sunday morning and conducted by volunteers from among the church body.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year**Teaching**

The Charity attended to its primary aim of promoting Christianity by expository teaching through books of the Bible.

Sunday mornings continued with 1 Samuel from the Old Testament, followed by 2 Samuel until November. The year was completed with Christmas messages and topical expositions, with a special series on Endurance in January. The church is pleased to continue meeting and also live streaming from the church premises.

The Friday night Zoom Bible studies continued as interactive whiteboard studies. In February we finished a study in Jonah, moving to 2 Timothy, then in August we studied the Epistle to the Romans until the end of the fiscal year. Attendance on Friday nights continued to include people from the greater London area, Guildford, Farnham, Warrington, Germany, Netherlands, and the United States.

The church persevered in prayer with the all-church meeting on Tuesday nights, and the 6 A.M. Zoom prayer meetings, Monday to Friday.

The pastor worked to raise up more ministers from within the fellowship, giving instruction on how to study and teach the Bible.

The Charity continued to make all the Bible teaching available in audio and video on the church website (calvarytw.uk). We continued offering the messages on Apple Podcasts and Spotify, now numbering over 130 episodes. The Sunday morning and Friday night teaching videos were posted on YouTube.com, also available through the church website.

Outreach

The Charity reached out with the Christian message through music outreach in playgrounds and parks in the church neighbourhood. We continued prayer and monetary support to other ministries in London, Manchester, Mallorca, Spain, and Mombasa, Kenya.

We support Mission For Vision, a ministry group of optometrists from the church who shipped a container with vehicles, equipment, and supplies to Kinshasa, Democratic Republic of Congo and began building a purpose-built laboratory in order to grind lenses and mount them in glasses frames.

A church member began a new organisation called HOPE, focusing on helping pregnant mothers to keep their babies rather than abort them. We are partnering with and encouraging the work.

Section E

Financial review

Brief statement of the charity's policy on reserves

Keeping in line with the Charity's future plans it has a policy to hold sufficient reserves to be able to respond in a timely manner to any opportunity presented that would allow the Charity to achieve those plans. Current reserves are minimal for meeting such possible opportunities.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The Charity's primary source of funds is from free-will offerings received from those regularly attending the Sunday meetings as well as various other supporters sympathetic to the objectives of the Charity and the ministries it supports.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Robert Dingman	
Position (eg Secretary, Chair, etc)	Chairman	
Date	23/09/2023	



Calvary Chapel Twickenham Limited			Charity No (if any)	1095289	CC17a
Annual accounts for the period					
Period start date	01/02/2022	To	Period end date	31/01/2023	

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Restricted			Total this year £	Total last year £
			Unrestricted funds £	income funds £	Endowment funds £		
			F01	F02	F03	F04	F05
Incoming resources (Note 3)							
Incoming resources from generated funds							
			-	-	-	-	-
Voluntary income		S01	47,272	-	-	47,272	37,527
Activities for generating funds		S02	-	-	-	-	-
Investment income		S03	2	-	-	2	0
Incoming resources from charitable activities							
		S04	-	-	-	-	-
Other incoming resources							
		S05	-	-	-	-	100
Total incoming resources			47,274	-	-	47,274	37,627
Resources expended (Notes 4-8)							
Costs of Generating Funds							
			-	-	-	-	-
Costs of generating voluntary income		S07	-	-	-	-	-
Fundraising trading costs		S08	-	-	-	-	-
Investment management costs		S09	-	-	-	-	-
Charitable activities							
		S10	40,859	-	-	40,859	31,730
Governance costs							
		S11	1,158	-	-	1,158	882
Other resources expended							
		S12	-	-	-	-	-
Total resources expended			42,018	-	-	42,018	32,612
Net incoming/(outgoing) resources before transfers			5,257	-	-	5,257	5,015
Gross transfers between funds			-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)			5,257	-	-	5,257	5,015
Other recognised gains/(losses)							
			-	-	-	-	-
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
Net movement in funds			5,257	-	-	5,257	5,015
Total funds brought forward			12,970	-	-	12,970	7,955
Total funds carried forward			18,226	-	-	18,226	12,970

Section B Balance sheet

	Note	Restricted			Total this year £	Total last year £
		Unrestricted funds £	income funds £	Endowment funds £		
		F01	F02	F03	F04	F05
Fixed assets						
Tangible assets (Note 9)	B01	3,755	-	-	3,755	2,925
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
Total fixed assets	B04	3,755	-	-	3,755	2,925
Current assets						
Stock and work in progress	B05	94	-	-	94	94
Debtors (Note 11)	B06	2,916	-	-	2,916	2,950
(Short term) investments	B07	-	-	-	-	-
Cash at bank and in hand	B08	13,664	-	-	13,664	7,735
Total current assets	B09	16,674	-	-	16,674	10,778
Creditors: amounts falling due within one year (Note 12)	B10	2,202	-	-	2,202	733
Net current assets/(liabilities)	B11	14,471	-	-	14,471	10,045
Total assets less current liabilities	B12	18,226	-	-	18,226	12,970
Creditors: amounts falling due after one year (Note 12)	B13	-	-	-	-	-
Provisions for liabilities and charges	B14	-	-	-	-	-
Net assets	B15	18,226	-	-	18,226	12,970
Funds of the Charity						
Unrestricted funds	B16	18,226			18,226	12,970
	B17	-			-	-
Restricted income funds (Note 13)	B18		-		-	-
Endowment funds (Note 13)	B19			-	-	-
Total funds	B20	18,226	-	-	18,226	12,970

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Robert Dingman	25/03/2023

Section C**Notes to the accounts****Note 1 Basis of preparation**

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with* Accounting Standards;
- or
- Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act 1993.

Give details in this box if a different standard has been followed.

* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick "Accounting Standards";
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick "Financial Reporting Standards for Smaller Enterprises (FRSSE)".

** - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

Give details in this box of any material changes that have been made.

§ if no changes have been made to accounting policies then delete these words.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years.

Give details in this box of any material changes that have been made.

§§ if no changes have been made to accounts for previous periods then delete these words.

Note 2 Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> the charity becomes entitled to the resources; the trustees are virtually certain they will receive the resources; and the monetary value can be measured with sufficient reliability.
Incoming resources with related expenditure	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
Contractual income and performance related grants	This is only included in the SoFA once the related goods or services have been delivered.
Gifts in kind	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
Donated services and facilities	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment income	This is included in the accounts when receivable.
Investment gains and losses	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Governance costs	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.
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	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support Costs	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.

ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM THOSE
ABOVE**

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Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Voluntary income	Tithes and offerings	39,223	30,742
	Ministry support	1,687	1,486
	Gift Aid	6,362	5,299
		-	-
		-	-
	Total	47,272	37,527
Activities for generating funds		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment income	Interest	2	0
		-	-
		-	-
		-	-
		-	-
	Total	2	0
Incoming resources from charitable activities		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-

Section C **Notes to the accounts** **(cont)**

Note 4 **Analysis of resources expended**

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Costs of generating voluntary income		-	-
		-	-
		-	-
		-	-
	Total	-	-
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
	Total	-	-
Charitable activities	Ministry expenditures	40,859	31,730
		-	-
		-	-
		-	-
	Total	40,859	31,730
Governance costs	Management and administration	1,158	882
		-	-
	Total	1,158	882

Section C

Notes to the accounts

(cont)

Note 5 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-

Note 6 Details of certain items of expenditure

6.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
0	0
£	£

6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

Independent examiner's or auditors' fees for reporting on the accounts

Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor

This year £	Last year £
130	128
None	None

Section C **Notes to the accounts** **(cont)**

Note 7 **Paid employees**
Please complete this note if the charity has any employees.

7.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	25,690	19,200
Employer's National Insurance costs	-	-
Pension costs	-	-
Total staff costs	25,690	19,200

7.2 Average number of full-time equivalent employees in the year

	This year Number	Last year Number
The parts of the charity in which the employees work		
Fundraising	-	-
Charitable Activities	1	1
Governance	-	-
Other	-	-
Total	1	1

7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme

	This year £	Last year £
The costs of the scheme to the charity for the year		
The amount of any contributions outstanding at the year end		
The amount of any contributions prepaid at the year end		

Note 9 Tangible fixed assets*Please complete this note if the charity has any tangible fixed assets***9.1 Cost or valuation**

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	-	3,000	-	-	1,068	4,068
Additions	-	1,200	-	-	-	1,200
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	1,068	1,068
Transfers *	-	-	-	-	-	-
Balance carried forward	-	4,200	-	-	-	4,200

9.2 Accumulated depreciation and impairment provisions

**Basis	SL or RB	SL	SL or RB	SL	SL or RB
** Rate		10%		25%	

Balance brought forward	-	75	-	1,068	-	1,143
Depreciation charge for year	-	370	-	-	-	370
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	1,068	-	1,068
Transfers*	-	-	-	-	-	-
Balance carried forward	-	445	-	-	-	445

9.3 Net book value

Brought forward	-	2,925	-	1,068	1,068	2,925
Carried forward	-	3,755	-	-	-	3,755

9.4 Revaluation*If any fixed assets have been revalued please give details of the valuer and method of valuation*

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* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.

Note 10 Investment assets

Please complete this note if the charity has any investment assets.

10.1 Fixed assets investments

	£
Carrying (market) value at beginning of year	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

Please provide below:

10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.

10.3 A breakdown of the income from investments agreeing with SOFA row S03.

Analysis of investments

	10.2 Market value at year end £	10.3 Income from investments for the year £
Investment properties	-	-
Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	-	-
Investments in subsidiary or connected undertakings and companies	-	-
Securities not listed on a recognised Stock Exchange	-	-
Cash held as part of the investment portfolio	-	-
Other investments	-	-
Total	-	-

10.4 Material investment holdings

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held	
Market Value	

Note 11 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	1,460.6	1,273.0	-	-
Prepayments and accrued income	1,455.6	1,676.6	-	-
Total	2,916.1	2,949.6	-	-

Note 12 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

12.1 Analysis of creditors

Analysis of creditors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	329	329	-	-
Accruals and deferred income	1,873	405	-	-
Total	2,202	733	-	-

12.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

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Note 14 Transactions with related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.

14.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
Robert Dingman	Memorandum of Association	25690	19200

14.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties	Robert Dingman	Articles of Association	328.85	328.85
Due from trustees and related parties				

14.3 Other transaction(s) with trustees or related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £

Note 15**Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

Independent examiner's report on the accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Section A

Independent Examiner's Report

Report to the trustees/directors/members of

Calvary Chapel Twickenham

On accounts for the year ended

31st January 2023

Charity no.:

1095289

Company no.:

4474739

Set out on pages

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention to indicate that:

- accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
- the accounts do not accord with such records:
- where accounts are prepared on an accruals basis, whether they fail to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS102)
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.

Signed:

Date:

18/09/23

Name: IAN CHARLES EDWARDS

Relevant professional qualification(s) or body (if any): N/A

Address: 10 ACREFIELD, NEWBURGH, WIGAN, WN8 7LJ

Section B Disclosure

Only complete if the examiner needs to highlight material problems (E.g. Accounting records have not been kept in accordance with section 386 of the Companies Act 2006; the accounts do not accord with the accounting records; any material expenditure or action which appears not to be in accordance with the trusts of the charity; any failure to be provided with information and explanation by any past or present trustee, officer or employee; and in the case of accruals accounts any material inconsistency between the accounts and the trustees' annual report, and in the case of a charitable company with the director's report.)

Give here brief details of any items that the examiner wishes to disclose.

A large, empty rectangular box with a thin black border, occupying the majority of the page. It is intended for the user to provide details as requested in the text above.

CALVARY CHAPEL TWICKENHAM LIMITED

England & Wales - Charity number 1095289

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	02	2021		31	01	2022

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

 Postcode

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Robert Dingman	Chairman		Members
2	Maria Alejandra Fernandes			Members
3	Dieudonne Odimba Lumbi			Members
4	Gurpal Singh Chhokay			Members
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Articles of Association Memorandum of Association
How the charity is constituted (eg. trust, association, company)	Company Limited by Guarantee
Trustee selection methods (eg. appointed by, elected by)	Appointed and elected by members

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The advancement of Christianity; To relieve poverty, sickness and distress in accordance with Christian principles.
--

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Meet weekly for the purpose of worshipping God, prayer, reading and studying the Word of God and fellowshiping with one another to build each other up in the Christian faith.

Establish sources of material for individual study of the Word of God.

Provide supplemental meetings for instruction in effective and productive methods of individual and group study of the Word of God.

Promote and encourage individual and group prayer by providing supplemental meetings for the purpose of group prayer.

Promote and encourage individual development of worship of the God-head through prayer, music and service to the Kingdom of God.

Promote and encourage all other aspects of individual and group growth in service toward the Kingdom of God through the development of the gifts and talents provided by God.

Present the facts and truth of man's need for salvation and God's plan and provision of that salvation through substitutionary death and resurrection of His Son, Jesus Christ, to all who would hear and receive through regularly held church services and in various means of public outreach.

By careful and informed provision of financial assistance accompanied by advice, spiritual counsel and instruction, where appropriate, to assist needy individuals experiencing unforeseen financial difficulties with the view to their own eventual sustained self-sufficiency in the climate of their surrounding economic and cultural environment.

To intercede in prayer, according to scripture, for those with physical, emotional and spiritual ailments and to offer scriptural advice and instruction in the cure and prevention of such illnesses where practical.

To offer and provide care, sympathy and scriptural counsel to those in distress.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The primary day and time for meeting weekly is Sunday at 10:30am during which the activities of worshipping God, prayer, reading and studying the Word of God and fellowshiping with one another are engaged on a regular basis. Supplemental meetings for the purposes of prayer, worship, Bible study and fellowship were provided on Tuesday and Friday evenings as well as a morning prayer meeting held Mondays to Fridays via Zoom. It is during the primary and supplemental meetings that individual and group prayer, worship, Bible study and use of the gifts and talents provided by God are taught, promoted and encouraged. It is also during the primary and supplemental meetings, as well as during other irregularly scheduled public outreach opportunities, that the message of salvation has been made known and explained.

All of the above activities have been accomplished in an adult-level context as well as the provision of similar instruction and opportunities in various child-age contexts through the development of a structured children's ministry, mostly offered simultaneous to the adult worship services held each Sunday morning and conducted by volunteers from among the church body.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year**Teaching**

The Charity attended to its primary aim of promoting Christianity by teaching through books of the Bible.

Sunday morning exposition continued with a series in 1&2 Peter that ran until November. The pastor then began an Old Testament series in 1 Samuel. The year was completed with Christmas messages, topical expositions, returning to 1 Samuel in January. The church is pleased to continue meeting and live streaming in the leased church premises. The Friday evening Zoom Bible studies mirrored to the Zoom screen.

In February we began a study in Colossians ending in July, then 1 John ending in December, and finally the book of Jonah was studied in January. Attendance on Friday nights continues to include people from the greater London area, Warrington, Wales, Germany, and the United States.

The church persevered in prayer with the all-church meeting Tuesday evenings and the 6 A.M. Zoom prayer meeting held Monday to Friday.

The Charity continued to make all the Bible teaching available on the church website (calvarytw.uk), to be downloadable for free in mp4 format. We began offering the messages on Apple Podcasts, now numbering over 70 episodes. The Sunday morning and Friday evening teaching videos were posted on [YouTube.com](https://www.youtube.com), and are also available through the church website.

Outreach

The Charity's promotion of Christianity beyond the local region consisted of continued prayer support to other ministries in Mallorca, Spain, and Kinshasa, Democratic Republic of Congo. We also began praying for and providing monetary support for Book Aid, a literature outreach in Mombasa, Kenya.

Mission For Vision, a ministry group of optometrists from the church, continues to outreach beyond Metro Kinshasa with a mobile format. Plans include establishing a purpose-built lab for glasses manufacture and shipping vehicle and supplies once the lab is functional. The CEO continued teaching at the university level to train up a new category of health service called ophthalmic nursing.

Section E

Financial review

Brief statement of the charity's policy on reserves

Keeping in line with the Charity's future plans it has a policy to hold sufficient reserves to be able to respond in a timely manner to any opportunity presented that would allow the Charity to achieve those plans. Current reserves are minimal for meeting such possible opportunities.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The Charity's primary source of funds is from free-will offerings received from those regularly attending the Sunday meetings as well as various other supporters sympathetic to the objectives of the Charity and the ministries it supports.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Robert Dingman	
Position (eg Secretary, Chair, etc)	Chairman	
Date	30/04/2022	



Calvary Chapel Twickenham Limited			Charity No (if any)	1095289	CC17a
Annual accounts for the period					
Period start date	01/02/2021	To	Period end date	31/01/2022	

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Restricted			Total this year £	Total last year £
			Unrestricted funds £	income funds £	Endowment funds £		
			F01	F02	F03	F04	F05
Incoming resources (Note 3)							
Incoming resources from generated funds							
Voluntary income		S01	37,527	-	-	37,527	29,816
Activities for generating funds		S02	-	-	-	-	-
Investment income		S03	0	-	-	0	1
Incoming resources from charitable activities							
Other incoming resources		S05	100	-	-	100	7
Total incoming resources		S06	37,627	-	-	37,627	29,824
Resources expended (Notes 4-8)							
Costs of Generating Funds							
Costs of generating voluntary income		S07	-	-	-	-	-
Fundraising trading costs		S08	-	-	-	-	-
Investment management costs		S09	-	-	-	-	-
Charitable activities							
Governance costs		S11	882	-	-	882	1,000
Other resources expended		S12	-	-	-	-	-
Total resources expended		S13	32,612	-	-	32,612	30,472
Net incoming/(outgoing) resources before transfers		S14	5,015	-	-	5,015	- 648
Gross transfers between funds		S15	-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)		S16	5,015	-	-	5,015	- 648
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
Net movement in funds		S19	5,015	-	-	5,015	- 648
Total funds brought forward		S20	7,955	-	-	7,955	8,603
Total funds carried forward		S21	12,970	-	-	12,970	7,955

Section B Balance sheet

	Note	Restricted			Total this year £	Total last year £
		Unrestricted funds £	income funds £	Endowment funds £		
		F01	F02	F03	F04	F05
Fixed assets						
Tangible assets (Note 9)	B01	2,925	-	-	2,925	223
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
Total fixed assets	B04	2,925	-	-	2,925	223
Current assets						
Stock and work in progress	B05	94	-	-	94	94
Debtors (Note 11)	B06	2,950	-	-	2,950	3,177
(Short term) investments	B07	-	-	-	-	-
Cash at bank and in hand	B08	7,735	-	-	7,735	5,069
Total current assets	B09	10,778	-	-	10,778	8,340
Creditors: amounts falling due within one year (Note 12)	B10	733	-	-	733	608
Net current assets/(liabilities)	B11	10,045	-	-	10,045	7,733
Total assets less current liabilities	B12	12,970	-	-	12,970	7,955
Creditors: amounts falling due after one year (Note 12)	B13	-	-	-	-	-
Provisions for liabilities and charges	B14	-	-	-	-	-
Net assets	B15	12,970	-	-	12,970	7,955
Funds of the Charity						
Unrestricted funds	B16	12,970			12,970	7,955
	B17	-			-	-
Restricted income funds (Note 13)	B18		-		-	-
Endowment funds (Note 13)	B19			-	-	-
Total funds	B20	12,970	-	-	12,970	7,955

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Robert Dingman	05/03/2022

Section C**Notes to the accounts****Note 1 Basis of preparation**

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with* Accounting Standards;
- or Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act 1993.

Give details in this box if a different standard has been followed.

* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick "Accounting Standards";
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick "Financial Reporting Standards for Smaller Enterprises (FRSSE)".

** - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

Give details in this box of any material changes that have been made.

§ if no changes have been made to accounting policies then delete these words.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years.

Give details in this box of any material changes that have been made.

§§ if no changes have been made to accounts for previous periods then delete these words.

Note 2 Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> the charity becomes entitled to the resources; the trustees are virtually certain they will receive the resources; and the monetary value can be measured with sufficient reliability.
Incoming resources with related expenditure	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
Contractual income and performance related grants	This is only included in the SoFA once the related goods or services have been delivered.
Gifts in kind	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
Donated services and facilities	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment income	This is included in the accounts when receivable.
Investment gains and losses	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Governance costs	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.
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	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support Costs	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.

ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM THOSE
ABOVE**

--

Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Voluntary income	Tithes and offerings	30,742	23,108
	Missionary support	-	100
	Ministry support	1,486	1,880
	Gift Aid	5,299	4,728
		-	-
	Total	37,527	29,816
Activities for generating funds		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment income	Interest	0	1
		-	-
		-	-
		-	-
		-	-
	Total	0	1
Incoming resources from charitable activities		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-

Section C **Notes to the accounts** **(cont)**

Note 4 **Analysis of resources expended**

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Costs of generating voluntary income		-	-
		-	-
		-	-
		-	-
	Total	-	-
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
	Total	-	-
Charitable activities	Ministry expenditures	31,730	29,472
		-	-
		-	-
		-	-
	Total	31,730	29,472
Governance costs	Management and administration	882	1,000
		-	-
	Total	882	1,000

Section C

Notes to the accounts

(cont)

Note 5 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-

Note 6 Details of certain items of expenditure

6.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
0	0
£	£

6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

Independent examiner's or auditors' fees for reporting on the accounts

Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor

This year £	Last year £
128	126
None	None

Section C **Notes to the accounts** **(cont)**

Note 7 **Paid employees**
Please complete this note if the charity has any employees.

7.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	19,200	19,200
Employer's National Insurance costs	-	-
Pension costs	-	-
Total staff costs	19,200	19,200

7.2 Average number of full-time equivalent employees in the year

	This year Number	Last year Number
The parts of the charity in which the employees work		
Fundraising	-	-
Charitable Activities	1	1
Governance	-	-
Other	-	-
Total	1	1

7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme

--

	This year £	Last year £
The costs of the scheme to the charity for the year		
The amount of any contributions outstanding at the year end		
The amount of any contributions prepaid at the year end		

Note 9 Tangible fixed assets*Please complete this note if the charity has any tangible fixed assets***9.1 Cost or valuation**

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	-	-	-	1,068	-	1,068
Additions	-	3,000	-	-	-	3,000
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	-	3,000	-	1,068	-	4,068

9.2 Accumulated depreciation and impairment provisions

**Basis	SL or RB	SL	SL or RB	SL	SL or RB
** Rate		10%		25%	

Balance brought forward	-	-	-	846	-	846
Depreciation charge for year	-	75	-	222	-	297
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	75	-	1,068	-	1,143

9.3 Net book value

Brought forward	-	-	-	222	-	222
Carried forward	-	2,925	-	-	-	2,925

9.4 Revaluation*If any fixed assets have been revalued please give details of the valuer and method of valuation*

--

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.

Note 10 Investment assets

Please complete this note if the charity has any investment assets.

10.1 Fixed assets investments

	£
Carrying (market) value at beginning of year	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

Please provide below:

10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.

10.3 A breakdown of the income from investments agreeing with SOFA row S03.

Analysis of investments

	10.2 Market value at year end £	10.3 Income from investments for the year £
Investment properties	-	-
Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	-	-
Investments in subsidiary or connected undertakings and companies	-	-
Securities not listed on a recognised Stock Exchange	-	-
Cash held as part of the investment portfolio	-	-
Other investments	-	-
Total	-	-

10.4 Material investment holdings

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held	
Market Value	

Note 11 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	1,273.0	1,467.2	-	-
Prepayments and accrued income	1,676.6	1,710.0	-	-
Total	2,949.6	3,177.2	-	-

Note 12 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

12.1 Analysis of creditors

Analysis of creditors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	329	579	-	-
Accruals and deferred income	405	29	-	-
Total	733	608	-	-

12.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

--

Note 14 Transactions with related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.

14.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
Robert Dingman	Memorandum of Association	19200	19200

14.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties	Robert Dingman	Articles of Association	328.85	578.85
Due from trustees and related parties				

14.3 Other transaction(s) with trustees or related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £

Note 15**Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

Independent examiner's report on the accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Section A

Independent Examiner's Report

Report to the trustees/directors/members of

Calvary Chapel Twickenham

On accounts for the year ended

31st January 2022

Charity no.:

1095289

Company no.:

4474739

Set out on pages

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention to indicate that:

- accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
- the accounts do not accord with such records;
- where accounts are prepared on an accruals basis, whether they fail to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS102)
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.

Signed:

Date:

25/05/22

Name: IAN CHARLES EDWARDS

Relevant professional qualification(s) or body (if any): N/A

Address: 10 ACREFIELD, NEWBURGH, WIGAN, WN8 7LJ

Section B Disclosure

Only complete if the examiner needs to highlight material problems (E.g. Accounting records have not been kept in accordance with section 386 of the Companies Act 2006; the accounts do not accord with the accounting records; any material expenditure or action which appears not to be in accordance with the trusts of the charity; any failure to be provided with information and explanation by any past or present trustee, officer or employee; and in the case of accruals accounts any material inconsistency between the accounts and the trustees' annual report, and in the case of a charitable company with the director's report.)

Give here brief details of any items that the examiner wishes to disclose.

CALVARY CHAPEL TWICKENHAM LIMITED

England & Wales - Charity number 1095289

Accounts



Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	02	2020	To	31	01	2021

Section A Reference and administration details

Charity name Calvary Chapel Twickenham Ltd

Other names charity is known by

Registered charity number (if any) 1095289

Charity's principal address 2 Corsair Close
Stanwell
Middlesex
Postcode TW19 7HW

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Robert Dingman	Chairman		Members
2	Maria Alejandra Fernandes			Members
3	Dieudonne Odimba Lumbi			Members
4	Gurpal Singh Chhokay		12/09/2020 to 31/01/2021	Members
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Articles of Association Memorandum of Association
How the charity is constituted (eg. trust, association, company)	Company Limited by Guarantee
Trustee selection methods (eg. appointed by, elected by)	Appointed and elected by members

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The advancement of Christianity; To relieve poverty, sickness and distress in accordance with Christian principles.
--

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Meet weekly for the purpose of worshipping God, prayer, reading and studying the Word of God and fellowshiping with one another to build each other up in the Christian faith.

Establish sources of material for individual study of the Word of God.

Provide supplemental meetings for instruction in effective and productive methods of individual and group study of the Word of God.

Promote and encourage individual and group prayer by providing supplemental meetings for the purpose of group prayer.

Promote and encourage individual development of worship of the God-head through prayer, music and service to the Kingdom of God.

Promote and encourage all other aspects of individual and group growth in service toward the Kingdom of God through the development of the gifts and talents provided by God.

Present the facts and truth of man's need for salvation and God's plan and provision of that salvation through substitutionary death and resurrection of His Son, Jesus Christ, to all who would hear and receive through regularly held church services and in various means of public outreach.

By careful and informed provision of financial assistance accompanied by advice, spiritual counsel and instruction, where appropriate, to assist needy individuals experiencing unforeseen financial difficulties with the view to their own eventual sustained self-sufficiency in the climate of their surrounding economic and cultural environment.

To intercede in prayer, according to scripture, for those with physical, emotional and spiritual ailments and to offer scriptural advice and instruction in the cure and prevention of such illnesses where practical.

To offer and provide care, sympathy and scriptural counsel to those in distress

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The primary day and time for meeting weekly is Sunday at 10:30am during which the activities of worshipping God, prayer, reading and studying the Word of God and fellowshiping with one another are engaged on a regular basis. Supplemental meetings for the purposes of prayer, worship, Bible study and fellowship were provided on Tuesday, Wednesday and Friday evenings as well as a Women's Prayer Meeting on Friday mornings at selected locations in Acton, Hanwell and Richmond or virtually during periods of the pandemic lockdown. It is during the primary and supplemental meetings that individual and group prayer, worship, Bible study and use of the gifts and talents provided by God are taught, promoted and encouraged. It is also during the primary and supplemental meetings, as well as during other irregularly scheduled public outreach opportunities, that the message of salvation has been made known and explained.

All of the above activities have been accomplished in an adult-level context as well as the provision of similar instruction and opportunities in various child-age contexts through the development of a structured children's ministry, mostly offered simultaneous to the adult worship services held each Sunday morning and conducted by volunteers from among the church body

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Teaching

The Charity attended to its primary aim of promoting Christianity by teaching through books of the Bible.

Sunday morning exposition continued with the Gospel of John, which was completed in October. A new series was begun in the Epistle of James lasting until December. The year was completed with topical expositions, visiting guest speakers, and Christmas messages. The school in which the church met was closed to meetings due to COVID restrictions. The church immediately transitioned into live streaming from the pastor's residence and fellowship was maintained through after-service Zoom meetings. In November the church began renting a church building from which we continue to meet and live stream each Sunday.

At lockdown the physical midweek studies were suspended but immediately replaced by virtual meetings via Zoom with no break. We began a short series on the Book of Revelation on Wednesday nights and we continued one home study in Hebrews on Friday nights, concluding that series in January. Attendance on Friday nights has grown to include people from the greater London area, Warrington, Wales, Germany, and the United States.

The church persevered in prayer with the all-church meeting Tuesday evenings, and a 6 A.M. Zoom prayer meeting, Monday to Friday.

The Charity continued to make all the Bible teaching available on the church website (calvarytw.uk), to be downloadable for free in mp3 format. The Sunday morning and Friday night teaching videos were posted on YouTube.com, also available through the church website.

Outreach

Street outreach was made nearly impossible due to lockdown. The pastor played his guitar in his driveway and talked to passers-by. That produced a good number of conversations.

The Charity continued promoting Christianity beyond the local region. We continued prayer and monetary support to other ministries in Mallorca, Spain, and Kinshasa, Democratic Republic of Congo.

Mission For Vision, a partner ministry group of optometrists from the church, suffered a severe setback in June, when the clinic established in 2014 was completely destroyed by fire. The CEO of Mission For Vision regrouped by envisioning outreach beyond Kinshasa with a mobile format. He continued teaching at the university level to train up a new category of health service called ophthalmic nursing. The church stopped receiving abandoned glasses from Heathrow Airport because greatly reduced flights resulted in fewer glasses abandoned.

The Charity did not serve at Creation Fest, the free-admission Christian music/Bible teaching festival in August because it was cancelled.

Section E

Financial review

Brief statement of the charity's policy on reserves

Keeping in line with the Charity's future plans it has a policy to hold sufficient reserves to be able to respond in a timely manner to any opportunity presented that would allow the Charity to achieve those plans. Current reserves are minimal for meeting such possible opportunities.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The Charity's primary source of funds is from free-will offerings received from those regularly attending the Sunday as well as various other supporters sympathetic to the objectives of the Charity and the ministries it supports.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Robert Dingman	
Position (eg Secretary, Chair, etc)	Chairman	
Date	07/05/2021	



Calvary Chapel Twickenham Limited			Charity No (if any)	1095289	CC17a
Annual accounts for the period					
Period start date	01/02/2020	To	Period end date	31/01/2021	

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Restricted			Total this year £	Total last year £	
			Unrestricted funds £	income funds £	Endowment funds £			
			F01	F02	F03	F04	F05	
Incoming resources (Note 3)								
Incoming resources from generated funds								
			-	-	-	-	-	
Voluntary income		S01	29,816	-	-	29,816	38,199	
Activities for generating funds		S02	-	-	-	-	-	
Investment income		S03	1	-	-	1	1	
Incoming resources from charitable activities								
		S04	-	-	-	-	-	
Other incoming resources		S05	7	-	-	7	40	
Total incoming resources			S06	29,824	-	-	29,824	38,240
Resources expended (Notes 4-8)								
Costs of Generating Funds								
			-	-	-	-	-	
Costs of generating voluntary income		S07	-	-	-	-	-	
Fundraising trading costs		S08	-	-	-	-	-	
Investment management costs		S09	-	-	-	-	-	
Charitable activities		S10	29,472	-	-	29,472	37,170	
Governance costs		S11	1,000	-	-	1,000	1,285	
Other resources expended		S12	-	-	-	-	-	
Total resources expended			S13	30,472	-	-	30,472	38,456
Net incoming/(outgoing) resources before transfers			S14	- 648	-	-	- 648	- 215
Gross transfers between funds								
Net incoming/(outgoing) resources before other recognised gains/(losses)			S16	- 648	-	-	- 648	- 215
Other recognised gains/(losses)								
			-	-	-	-	-	
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-	
Gains and losses on investment assets		S18	-	-	-	-	-	
Net movement in funds			S19	- 648	-	-	- 648	- 215
Total funds brought forward			S20	8,603	-	-	8,603	8,818
Total funds carried forward			S21	7,955	-	-	7,955	8,603

Section B Balance sheet

		Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
			F01	F02	F03	F04	F05
Fixed assets							
Tangible assets	(Note 9)	B01	223	-	-	223	490
		B02	-	-	-	-	-
Investments	(Note 10)	B03	-	-	-	-	-
	Total fixed assets	B04	223	-	-	223	490
Current assets							
Stock and work in progress		B05	94	-	-	94	94
Debtors	(Note 11)	B06	3,177	-	-	3,177	7,615
(Short term) investments		B07	-	-	-	-	-
Cash at bank and in hand		B08	5,069	-	-	5,069	1,328
	Total current assets	B09	8,340	-	-	8,340	9,036
Creditors: amounts falling due within one year	(Note 12)	B10	608	-	-	608	923
	Net current assets/(liabilities)	B11	7,733	-	-	7,733	8,113
	Total assets less current liabilities	B12	7,955	-	-	7,955	8,603
Creditors: amounts falling due after one year	(Note 12)	B13	-	-	-	-	-
Provisions for liabilities and charges		B14	-	-	-	-	-
	Net assets	B15	7,955	-	-	7,955	8,603
Funds of the Charity							
Unrestricted funds		B16	7,955			7,955	8,603
		B17	-			-	-
Restricted income funds (Note 13)		B18		-		-	-
Endowment funds (Note 13)		B19			-	-	-
	Total funds	B20	7,955	-	-	7,955	8,603

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Robert Dingman	12/03/2021

Section C**Notes to the accounts****Note 1 Basis of preparation**

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with* Accounting Standards;
- or
- and with the Charities Act 1993.

Give details in this box if a different standard has been followed.

* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick “Accounting Standards”;
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick “Financial Reporting Standards for Smaller Enterprises (FRSSE)”.

** - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

Give details in this box of any material changes that have been made.

§ if no changes have been made to accounting policies then delete these words.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years.

Give details in this box of any material changes that have been made.

§§ if no changes have been made to accounts for previous periods then delete these words.

Note 2 Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> the charity becomes entitled to the resources; the trustees are virtually certain they will receive the resources; and the monetary value can be measured with sufficient reliability.
Incoming resources with related expenditure	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
Contractual income and performance related grants	This is only included in the SoFA once the related goods or services have been delivered.
Gifts in kind	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
Donated services and facilities	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment income	This is included in the accounts when receivable.
Investment gains and losses	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Governance costs	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.
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	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support Costs	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.

ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM THOSE
ABOVE**

--

Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Voluntary income	Tithes and offerings	23,108	30,037
	Missionary support	100	600
	Ministry support	1,880	1,511
	Gift Aid	4,728	6,052
		-	-
	Total	29,816	38,199
Activities for generating funds		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment income	Interest	1	1
		-	-
		-	-
		-	-
		-	-
	Total	1	1
Incoming resources from charitable activities		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-

Section C**Notes to the accounts****(cont)****Note 4 Analysis of resources expended**

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Costs of generating voluntary income		-	-
		-	-
		-	-
		-	-
	Total	-	-
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
	Total	-	-
Charitable activities	Ministry expenditures	29,472	37,170
		-	-
		-	-
		-	-
	Total	29,472	37,170
Governance costs	Management and administration	1,000	1,285
		-	-
	Total	1,000	1,285

Note 5 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-

Note 6 Details of certain items of expenditure**6.1 Trustee expenses**

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
0	0
£	£

6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

Independent examiner's or auditors' fees for reporting on the accounts

Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor

This year £	Last year £
126	124
None	None

Section C **Notes to the accounts** **(cont)**

Note 7 **Paid employees**
Please complete this note if the charity has any employees.

7.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	19,200	20,450
Employer's National Insurance costs	-	-
Pension costs	-	-
Total staff costs	19,200	20,450

7.2 Average number of full-time equivalent employees in the year

	This year Number	Last year Number
The parts of the charity in which the employees work	Fundraising	-
	Charitable Activities	1
	Governance	-
	Other	-
Total	1	1

7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme

--	--

	This year £	Last year £
The costs of the scheme to the charity for the year		
The amount of any contributions outstanding at the year end		
The amount of any contributions prepaid at the year end		

Note 9**Tangible fixed assets**

Please complete this note if the charity has any tangible fixed assets

9.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	-	-	-	1,068	-	1,068
Additions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	-	-	-	1,068	-	1,068

9.2 Accumulated depreciation and impairment provisions

**Basis	SL or RB	SL or RB	SL or RB	SL	SL or RB
** Rate				25%	

Balance brought forward	-	-	-	579	-	579
Depreciation charge for year	-	-	-	267	-	267
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	-	-	846	-	846

9.3 Net book value

Brought forward	-	-	-	490	-	490
Carried forward	-	-	-	223	-	223

9.4 Revaluation

If any fixed assets have been revalued please give details of the valuer and method of valuation

--

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.

Note 10 Investment assets

Please complete this note if the charity has any investment assets.

10.1 Fixed assets investments

	£
Carrying (market) value at beginning of year	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

Please provide below:

10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.

10.3 A breakdown of the income from investments agreeing with SOFA row S03.

Analysis of investments

	10.2 Market value at year end £	10.3 Income from investments for the year £
Investment properties	-	-
Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	-	-
Investments in subsidiary or connected undertakings and companies	-	-
Securities not listed on a recognised Stock Exchange	-	-
Cash held as part of the investment portfolio	-	-
Other investments	-	-
Total	-	-

10.4 Material investment holdings

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held

Market Value

Section C**Notes to the accounts****(cont)****Note 11 Debtors and prepayments***Please complete this note if the charity has any debtors or prepayments.***Analysis of debtors**

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	1,467.2	6,091.7	-	-
Prepayments and accrued income	1,710.0	1,523.0	-	-
Total	3,177.2	7,614.7	-	-

Note 12 Creditors and accruals*Please complete this note if the charity has any creditors or accruals.***12.1 Analysis of creditors**

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	579	329	-	-
Accruals and deferred income	29	594	-	-
Total	608	923	-	-

12.2 Security over assets*If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.*

--

Section C

Notes to the accounts

(cont)

Note 13 Endowment and restricted income funds

Please complete this section if the charity has any endowment or restricted income funds.

13.1 Funds held

Please give a brief description of any of the following type of funds held by the charity:

- permanent endowment funds (PE);
- expendable endowment funds (EE); and
- restricted income funds, including special trusts, of the charity (R).

Fund Name	Type PE, EE or R	Purpose and Restrictions

13.2 Movements of major funds

Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Fund balances carried forward £
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Total Funds	-	-	-	-	-	-

13.3 Transfers between funds

Please give details of any transfers between funds.

From Fund (Name)	To Fund (Name)	Reason	Amount

Note 14 Transactions with related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.

14.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
Robert Dingman	Memorandum of Association	19200	20450

14.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties	Robert Dingman	Articles of Association	578.85	328.85
Due from trustees and related parties				

14.3 Other transaction(s) with trustees or related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £

Note 15**Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

Independent examiner's report on the accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Section A

Independent Examiner's Report

Report to the trustees/directors/members of

Calvary Chapel Twickenham

On accounts for the year ended

31st January 2021

Charity no.:

1095289

Company no.:

4474739

Set out on pages

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention to indicate that:

- accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
- the accounts do not accord with such records:
- where accounts are prepared on an accruals basis, whether they fail to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS102)
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.

Signed:

Date:

08/05/21

Name: IAN CHARLES EDWARDS

Relevant professional qualification(s) or body (if any): N/A

Address: 10 ACREFIELD, NEWBURGH, WIGAN, WN8 7LJ

Section B

Disclosure

Only complete if the examiner needs to highlight material problems (E.g. Accounting records have not been kept in accordance with section 386 of the Companies Act 2006; the accounts do not accord with the accounting records; any material expenditure or action which appears not to be in accordance with the trusts of the charity; any failure to be provided with information and explanation by any past or present trustee, officer or employee; and in the case of accruals accounts any material inconsistency between the accounts and the trustees' annual report, and in the case of a charitable company with the director's report.)

Give here brief details of any items that the examiner wishes to disclose.

A large, empty rectangular box with a thin black border, occupying the majority of the page. It is intended for the user to provide details of items for disclosure as requested in the text above.