

GRACE AND LIGHT (UK)

England & Wales · Charity number 1115859

Details

Status Registered

Legal form CIO

Registered 2006-08-21

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

Contact

Address 5 Greenways
Beckenham
Kent
BR3 3NG

Phone 02087612987

Email peter.ds.king@gmail.com

Website www.graceandlight.org

Activities

Objects: 1. TO ADVANCE THE CHRISTIAN FAITH, INCLUDING AMONGST THOSE AFFECTED BY HIV AND AIDS, IN SUCH PARTS OF THE UNITED KINGDOM AND THE WORLD AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME THINK FIT, INCLUDING BY FACILITATING A FULL UNDERSTANDING OF THE IMPLICATIONS OF THE CHRISTIAN FAITH FOR EVERY ASPECT OF PEOPLE'S LIVES.2. TO RELIEVE SICKNESS, POVERTY AND DISTRESS, INCLUDING BY (I) SEEKING TO REDUCE THE SPREAD OF HIV AND AIDS AND (II) ASSOCIATING TOGETHER WITH VOLUNTARY AND OTHER BODIES IN SUCH PARTS OF THE UNITED KINGDOM AND THE WORLD AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME THINK FIT.

Activities: Working with churches in the UK and elsewhere to alleviate the effects of HIV/AIDS

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Services, Provides Advocacy/advice/information
- **What:** The Advancement Of Health Or Saving Of Lives, Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** NATIONAL AND OVERSEAS
- Nigeria

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£124,420	£37,412	-	-
2023-12-31	£88,165	£78,351	-	-
2022-12-31	£62,304	£61,922	-	-
2021-12-31	£66,309	£61,677	-	-
2020-12-31	£41,349	£61,045	-	-

Trustees

Name	Role	Appointed
Dr MARK THOMAS EUGENE HOPKINS		
EDMUND JAMES GREENING		
Fola Ogunyide		2000-01-01
Jo Ann Sweeney		2000-01-01
Olukayode Olatunbosun Rotowa		2019-11-26
Peter David Spencer King		
Rev Benjamin Adejumo Adetutu Joshua		2024-08-19

GRACE AND LIGHT (UK)

England & Wales - Charity number 1115859

Accounts

GRACE & LIGHT UK
(A Company Limited by Guarantee)

UNAUDITED REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2024
CHARITY NUMBER: 1115859

REGISTERED COMPANY NUMBER: 5862183

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LEGAL AND ADMINISTRATIVE INFORMATION

31 DECEMBER 2024

TRUSTEES AND DIRECTORS:

E J Greening
P D S King
M T E Hopkins
F Ogunyide
J A Sweeney
K Rotowa
B Joshua

SECRETARY:

P D S King

REGISTERED OFFICE:

5 Greenways
Beckenham
Kent
BR3 3NG

REGISTERED COMPANY NUMBER:

5862183 (England and Wales)

REGISTERED CHARITY NUMBER

1115859

INDEPENDENT EXAMINER:

Michael Marshall
2 Meldon Gardens
Choppington
Northumberland
NE62 5EW

REPORT OF THE TRUSTEES for the year ended 31 December 2024

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report and financial statements for the year ended 31 December 2024.

The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Structure, governance and management

The charity is a company limited by guarantee without a share capital. The limit of the members' liability under the terms of the company's Memorandum and Articles is £1.00 each. The charity was established in 2006 as the UK branch of Grace & Light International Ministry, a Christian charity based in Jos, Nigeria.

New trustees are normally appointed by the members of the charity at a general meeting, or by the existing trustees at other times. In this latter case the trustee must retire at the next annual general meeting but can be reappointed. One third of all directors retire at each AGM by rotation but can be re-elected. The Memorandum and Articles provide for a minimum of three trustees, with no maximum number.

Trustees meet at least quarterly to agree the broad strategy and areas of activity for the charity. The charity has no employees, so the trustees share the responsibilities of fundraising and day-to-day administration. All trustees give of their time freely and no trustee received remuneration or expenses during the year. There are currently no formal induction or training programmes for directors.

Risk assessment and management

The trustees have considered the major risks to which the charity is exposed and seek to manage them on an ongoing basis.

Our major operational risk is our dependence on a small team of volunteers for our work in raising funds and for future ministry in the UK.

Financially, the charity relies mainly on private donations and much of our income is given by standing order. The ability of the wider Grace & Light movement to carry on its work is directly dependent on these donors' continued giving and the raising of additional funds.

Related Parties and Others in Cooperative Activities

Grace & Light acts in close partnership with a number of other Christian charities from the UK in fulfilling the aims and objectives set out in the Memorandum and Articles of Association.

Objectives and activities for the public benefit

Grace & Light takes a unique church-centred approach to the HIV pandemic, integrating prevention, care and support and attitude change activities.

We believe that the HIV/AIDS pandemic is more than a medical emergency, it is also a spiritual and moral crisis. Indeed, the spiritual and moral issues go deeper than the medical ones in both developed and developing nations.

Thus we have constructed a response that tackles all three areas. In Grace & Light medical personnel and theologians work together to transform lives through our three principles grace, openness and love.

We work through local churches of any denomination. They are rooted in their communities and retain respect, a potent combination in the fight against HIV & AIDS.

The process begins with the minister and leaders. We only go into churches with their active support. Then we address the entire congregation during a service, giving basic information on the disease and preaching the gospel and challenging people.

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That challenge begins with HIV testing on the church premises for all who are interested. Two options are offered: standard confidential testing or openness – sharing your results with other people in the church who have also chosen to be open.

All who choose the second option make three commitments, to:

- Belong to Christ in the gospel
- Be open about their HIV status, whether positive or negative
- Meet together regularly in small groups to support and encourage each other.

Though we began in Nigeria, in response to the particular cultural issues there, we aim to apply this approach wherever the pandemic and Christian churches coexist.

Review of activities

Overview

Let me first offer warm thanks to Ed Greening for occupying this chair for two full decades, right from the start of Grace & Light. It hasn't been a comfortable armchair in which to fold oneself up with a good book either. I think of it instead as a high metal stool fixed on the bridge of a ship, from which the captain can make sure that all is well as it steams in the right direction. And Ed hasn't retired to his cabin either, but rather moved to the engine room to continue his service as treasurer, which he had been combining with that of chairing.

While thinking of and thanking Ed, I wish to do the same for the other trustees, the majority of whom have also been on board from the start – a testimony to their commitment. As a small charity without paid staff of any description, whose limited resources have been almost entirely directed to supporting the ministry undertaken by our Nigerian sisters and brothers in their country, we depend enormously on the input of trustees.

Before moving on from the theme of thanks, let me address one other group who richly deserve it: our supporters. Some of you have prayed for our service to the Lord and provided us with the means to carry it out with great faithfulness over many years: we appreciate you and trust God to reward you in the fullness of his kingdom, with a foretaste here too. Lacking any substantial institutional funding, we have always relied on people, and you people haven't let us down, for all these years we have been able to pay staff salaries and maintain ministry without any pause.

But in the end everything is down to our God, by whose powerful grace we are able to do what we do. The statistics found in this report point to 2024 having been a productive year, but please remember that many stories of transformed lives lie behind them. Our Grace & Light mission is to be ambassadors and stewards of the Gospel of dying and rising with the Lord Jesus Christ, to which we refuse to add and from which we refuse to subtract anything.

It is hard to focus on 2024 when writing so far into 2025, so I will reflect briefly on the two together. You could sum up what has been done as 'more of the same', in that the pattern of ministry in Nigeria has continued along lines developed over the years. But the indications are that our interventions have growing impact, and that a certain momentum is building up.

One big milestone we are approaching is completion of the 58-bed training centre that has been under construction for seven years. We began it with no idea as to how we would finish it, just faith in an all-powerful and completely loving God. And God has shown himself faithful, especially by working through a handful of major donors to the project. Some of these have now finished their race, and we are still looking to God to bring us others – perhaps you are one? – to take up the baton for the final leg of the relay. Meanwhile, with some designated gifts from a couple of trusts to add to the proceeds of one of our sponsored walks and other gifts, we have also purchased a new Toyota Hiace minibus to increase our capacity for ministry around Jos.

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Coming back to the UK, this past year and a half we have been strategising to start Grace & Light ministry here, adapted to the context but patterned on what we have been doing so fruitfully in Nigeria. We have gathered a small band of volunteers ready to participate in this with different roles, and I am happy to be able to count myself among them now that I have nearly completed my progressive relocation back from Nigeria. So if you would like Grace & Light to bring anything connected with the Gospel and social righteousness to a church or a Christian group or even people you know living with HIV, do please contact us. We can preach in church services, speak at meetings, facilitate workshops on different themes and offer counselling. Or you yourself may wish to volunteer...

Financial review

The past year saw some significant changes to our finances, at least on paper. A permanent endowment of £95,000 was set up, the income from which will be used to supplement the charity's general giving.

Without this capital injection the overall financial position declined from the previous year. General giving was down, although the decline of the Nigerian naira against the pound somewhat mitigated the impact of this.

Funds for the building project continue to come in, but not as fast as we would like. Once the training centre reaches the point where it can be let out, it will become an asset. We are not there yet, but aim to reach that point by the end of 2025.

Two sponsored walks took place, raising £1,403 towards the purchase of a minibus. No grants were received from grant-making trusts.

Reserves policy

The charity normally pays its expenses in cash and has no long-term liabilities. In 2021 a Special Reserve Fund was set up following a legacy donation.

Approved by the trustees and signed on its behalf by:

M T E Hopkins

[M T E Hopkins \(Oct 6, 2025 17:53:26 GMT+1\)](#)

.....
Mark Hopkins (Chairman) 25 August 2025

GRACE & LIGHT UK
(A Company Limited by Guarantee)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GRACE & LIGHT (the Company)

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2024.

Responsibilities and basis of report

As the Trustees of the Company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act;
or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

This report is made solely to the Company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Company's Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and the Company's Trustees as a body, for my work or for this report.

Signed



[M Marshall \(Oct 9, 2025 13:08:00 GMT+1\)](#)

Michael Marshall

Date 25 August 2025

GRACE & LIGHT UK
(A Company Limited by Guarantee)

Statement of Financial Activities
for the year ended 31 December 2024

		2024	2023		
	Notes	Unrestricted £	Restricted £	Total funds £	Total funds £
Income and endowments from					
Donations and legacies	2	22,385	98,573	120,958	81,295
Giftaid reclaimed	2	2,299	44	2,343	6,668
Investment income	3	1,120	-	1,120	202
Total Incoming Resources		<u>25,803</u>	<u>98,617</u>	<u>124,420</u>	<u>88,165</u>
Expenditure on					
<i>Raising funds</i>					
<i>Charitable activities</i>	4	27,270	10,142	37,412	78,351
Total expenditure		<u>27,270</u>	<u>10,142</u>	<u>37,412</u>	<u>78,351</u>
Net income/(expenditure)		(1,467)	88,475	87,008	9,814
Transfers between funds		-	-	-	-
Net movement in funds		<u>(1,467)</u>	<u>88,475</u>	<u>87,008</u>	<u>9,814</u>
Reconciliation of funds:					
Total funds brought forward		10,555	11,623	22,178	12,364
Net movement in funds		(1,467)	88,475	87,008	9,814
Total funds carried forward		<u>9,088</u>	<u>100,098</u>	<u>109,186</u>	<u>22,178</u>

The statement of financial activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 11 to 16 form part of these accounts.

GRACE & LIGHT UK
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Balance Sheet as at 31 December 2024

	Note	Unrestricted funds 2024	Restricted funds 2024		Total funds 2024 £	Total funds 2023 £
Fixed assets					-	-
					-	-
Current assets						
Cash at bank and in hand	10	9,088	100,098	109,186		22,178
Creditors: amounts falling due within one year		-	-	-		
Net current assets		9,088	100,098		109,186	22,178
Total assets less current liabilities		9,088	100,098		109,186	22,178
Total funds		9,088	100,098		109,186	22,178
Charity funds						
Unrestricted funds	11				9,088	10,555
Restricted funds	11				100,098	11,623
Total funds					109,186	22,178

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved for issue by the Trustees on:

and signed on their behalf by



.....
Peter King – Trustee

The notes on pages 19 to 14 form part of these accounts.

GRACE & LIGHT UK
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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

1.2 Income

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

1.3 Expenditure

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

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

All expenditure is inclusive of irrecoverable VAT.

1.4 Cash at bank and in hand

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

1.5 Liabilities and provisions

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

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

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

1.6 Financial instruments

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

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1.7 Fund accounting

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

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

2. Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Donations	22,385	98,573	120,958
Giftaid recovered	2,299	44	2,343
Total income from donations	<u>24,683</u>	<u>98,617</u>	<u>123,300</u>
	<i>Unrestricted funds 2023 £</i>	<i>Restricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Donations	30,247	50,979	81,226
Giftaid recovered	6,563	105	6,668
Total income from donations	<u>36,810</u>	<u>51,084</u>	<u>87,894</u>

3. Investment income

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Bank interest	1,120	-	1,120
Total investment income	<u>1,120</u>	<u>-</u>	<u>1,120</u>
	<i>Unrestricted funds 2023 £</i>	<i>Restricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Bank interest	202	-	202
Total investment income	<u>202</u>	<u>-</u>	<u>202</u>

4. Analysis of expenditure on charitable activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Direct costs - Activities	27,270	10,142	37,412

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	<i>Unrestricted funds 2023 £</i>	<i>Restricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Direct costs - Activities	<i>31,070</i>	<i>47,281</i>	<i>78,351</i>

5. Analysis of expenditure by activities

	Activities undertaken directly 2024 £	Support costs 2024 £	Total funds 2024 £
Direct costs - Activities	<i>35,285</i>	<i>2,128</i>	<i>37,412</i>

	<i>Activities undertaken directly 2023 £</i>	<i>Support costs 2023 £</i>	<i>Total funds 2023 £</i>
Direct costs - Activities	<i>77,227</i>	<i>1,124</i>	<i>78,351</i>

6. Independent examiner's remuneration

	2024 £	2023 £
Fees payable to the Company's independent examiner for the independent examination of the Company's annual accounts	-	-

7. Trustees' remuneration and expenses

During the year ended 31 December 2024 no trustees received any remuneration or benefits (2023 - £NIL).

During the year ended 31 December 2024 no trustee expenses have been incurred (2023 - £NIL).

8. Creditors: Amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	-	-

9. Financial instruments

	2024 £	2023 £
Financial assets		
Financial assets measured at fair value through income and expenditure	109,186	22,178

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10. Statement of funds

Statement of funds – current year

	Balance as at 1 January 2024 £	Income £	Expenditure £	Transfers in/out £	Balance as at 31 December 2024 £
Unrestricted funds					
General reserve	2,454	24,683	24,270	-	2,867
Designated reserve	8,100	1,120	3,000	-	6,220
Total unrestricted	10,554	25,803	27,270	-	9,087
Restricted funds					
Endowment	-	95,000	-	-	95,000
Books	2,200	-	2,200	-	-
Borno	456	-	456	-	-
Building project	3,238	540	3,500	-	278
Conference	-	50	-	-	50
Minibus	1,045	1,403	-	-	2,448
Schools	50	-	-	-	50
Tassie's ministry	321	1,624	1,901	-	44
Testing	3,163	-	1,500	-	1,663
Workshops	1,150	-	585	-	565
Total restricted	11,623	98,617	10,142	-	100,098
Total of funds	22,177	124,420	37,412	-	109,185

Statement of funds – prior year

	<i>Balance as at 1 January 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance as at 31 December 2023 £</i>
Unrestricted funds					
General funds – all funds	4,584	37,027	(31,017)	(40)	10,554
Restricted funds					
Restricted funds – all funds	7,780	51,084	(47,281)	40	11,623
Total of funds	12,364	88,111	(78,298)	-	22,177

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11. Summary of funds

Summary of funds – current year

	Balance as at 1 January 2024 £	Income £	Expenditure £	Transfers in/out £	Balance as at 31 December 2024 £
General funds	10,554	25,803	27,270	-	9,087
Restricted funds	<u>11,623</u>	<u>98,617</u>	<u>10,142</u>	-	<u>100,098</u>
Total of funds	<u>22,177</u>	<u>124,420</u>	<u>37,412</u>	-	<u>109,185</u>

Summary of funds – prior year

	<i>Balance as at 1 January 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance as at 31 December 2023 £</i>
General funds	4,584	37,027	(31,017)	(40)	10,555
Restricted funds	<u>7,780</u>	<u>51,084</u>	<u>(47,281)</u>	<u>40</u>	<u>11,623</u>
Total	<u>12,364</u>	<u>88,111</u>	<u>(78,298)</u>	-	<u>22,177</u>

12. Analysis of net assets between funds

Analysis of net assets between funds- current year

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £
Current assets	9,087	100,098	109,185
Creditors due within one year	<u>-</u>	<u>-</u>	<u>-</u>
Total of funds	<u>9,087</u>	<u>100,098</u>	<u>109,185</u>

Analysis of net assets between funds- prior year

	<i>Restricted funds 2023 £</i>	<i>Unrestricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Current assets	11,623	10,554	22,177
Creditors due within one year	<u>-</u>	<u>-</u>	<u>-</u>
Total	<u>11,623</u>	<u>10,554</u>	<u>22,177</u>

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13. Reconciliation of net movement in funds to net cash flow from operating activities

	2024	2023
	£	£
Net income/expenditure for the year (as per Statement of Financial Activities)	<u>87,008</u>	<u>9,814</u>
Adjustments for:		
Net cash provided by/(used in) operating activities	<u>87,008</u>	<u>9,814</u>

14. Analysis of cash and cash equivalents

	2024	2023
	£	£
Cash at bank and in hand	<u>109,186</u>	<u>22,178</u>
Total cash and cash equivalents	<u>109,186</u>	<u>22,178</u>

15. Analysis of changes in net debt

	At 1 January 2024	Cash inflows	At 31 December 2024
	£	£	£
Cash at bank and in hand	<u>22,178</u>	<u>87,008</u>	<u>109,186</u>
Total of funds	<u>22,178</u>	<u>87,008</u>	<u>109,186</u>

16. Description of funds

Books: Funds to purchase new books for resale

Borno ministry: Funds received to be used for ministry in Borno State.

Building project: Funds received to build a retreat centre at Grace & Light's headquarters in Nigeria.

Conference: Funds received to subsidize conference fees for leaders' conference.

Minibus: Funds received to purchase a minibus to transport staff and volunteers.

Schools: Funds received to be used for schools' ministry.

Tassie's ministry: Funds to be used at the discretion of the International Coordinator.

Testing: Funds received for HIV testing expenses.

Workshop: Funds received for expenses relating to holding workshops.

17. Endowment Fund

The Endowment Fund is an endowment established by a bequest under the will of David Hopkins in 2024. The capital sum is invested and the income is used to support the charity's work in whatever way the trustees decide is appropriate.

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**INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024**

	2024	2024	2023	2023
	£	£	£	£
INCOMING RESOURCES				
Donations	120,958		81,295	
Giftaid reclaimed	2,343		6,668	
Deposit account interest	1,120		202	
		<u>124,420</u>		<u>88,165</u>
Gross income in the reporting period		<u>124,420</u>		<u>88,165</u>
Less:				
Charitable Activities				
Grants paid for Nigeria ministry	35,285		77,227	
				<u>77,227</u>
Support costs				
Travel	1,893		890	
Web hosting	40		69	
		<u>1,993</u>		<u>959</u>
Finance				
Bank charges	195		165	
		<u>195</u>		<u>165</u>
Total expenditure		<u>37,412</u>		<u>78,351</u>
Net income/(expenditure) for the reporting period		<u>87,008</u>		<u>9,814</u>
Surplus/(deficit) for the reporting period		87,008		9,814
Surplus brought forward		22,178		12,364
Surplus carried forward		<u>109,186</u>		<u>22,178</u>

GRACE AND LIGHT (UK)

England & Wales - Charity number 1115859

Accounts

GRACE & LIGHT UK
(A Company Limited by Guarantee)

UNAUDITED REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2023
CHARITY NUMBER: 1115859

REGISTERED COMPANY NUMBER: 5862183

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LEGAL AND ADMINISTRATIVE INFORMATION

31 DECEMBER 2023

TRUSTEES AND DIRECTORS:

E J Greening
P D S King
M T E Hopkins
F Ogunyide
J Sweeney
K Rotowa

SECRETARY:

P D S King

REGISTERED OFFICE:

5 Greenways
Beckenham
Kent
BR3 3NG

REGISTERED COMPANY NUMBER:

5862183 (England and Wales)

REGISTERED CHARITY NUMBER

1115859

INDEPENDENT EXAMINER:

Michael Marshall
2 Meldon Gardens
Choppington
Northumberland
NE62 5EW

BANKERS:

Lloyds plc
64 Fore Street
Trowbridge
BA14 8EU

REPORT OF THE TRUSTEES for the year ended 31 December 2023

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report and financial statements for the year ended 31 December 2023.

The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Structure, governance and management

The charity is a company limited by guarantee without a share capital. The limit of the members' liability under the terms of the company's Memorandum and Articles is £1.00 each. The charity was established in 2006 as the UK branch of Grace & Light International Ministry, a Christian charity based in Jos, Nigeria.

New trustees are normally appointed by the members of the charity at a general meeting, or by the existing trustees at other times. In this latter case the trustee must retire at the next annual general meeting, but can be reappointed. One third of all directors retire at each AGM by rotation, but can be re-elected. The Memorandum and Articles provide for a minimum of three trustees, with no maximum number.

Trustees meet at least quarterly to agree the broad strategy and areas of activity for the charity. The charity has no employees so the trustees share the responsibilities of fundraising and day-to-day administration. All trustees give of their time freely and no trustee received remuneration or expenses during the year. There are currently no formal induction or training programmes for directors.

Risk assessment and management

The trustees have considered the major risks to which the charity is exposed and seek to manage them on an ongoing basis.

Our major operational risk is our dependence on a small team of volunteers for our work in raising funds and for future ministry in the UK.

Financially, the charity relies mainly on private donations and much of our income is given by standing order. The ability of the wider Grace & Light movement to carry on its work is directly dependent on these donors' continued giving and the raising of additional funds.

Related Parties and Others in Cooperative Activities

Grace & Light acts in close partnership with a number of other Christian charities from the UK in fulfilling the aims and objectives set out in the Memorandum and Articles of Association.

Objectives and activities for the public benefit

Grace & Light takes a unique church-centred approach to the HIV pandemic, integrating prevention, care and support and attitude change activities.

We believe that the HIV/AIDS pandemic is more than a medical emergency, it is also a spiritual and moral crisis. Indeed, the spiritual and moral issues go deeper than the medical ones in both developed and developing nations.

Thus we have constructed a response that tackles all three areas. In Grace & Light medical personnel and theologians work together to transform lives through our three principles grace, openness and love.

We work through local churches of any denomination. They are rooted in their communities and retain respect, a potent combination in the fight against HIV & AIDS.

The process begins with the minister and leaders. We only go into churches with their active support. Then we address the entire congregation during a service, giving basic information on the disease and preaching the gospel and challenging people.

GRACE & LIGHT UK
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That challenge begins with HIV testing on the church premises for all who are interested. Two options are offered: standard confidential testing or openness – sharing your results with other people in the church who have also chosen to be open.

All who choose the second option make three commitments, to:

- Belong to Christ in the gospel
- Be open about their HIV status, whether positive or negative
- Meet together regularly in small groups to support and encourage each other.

Though we began in Nigeria, in response to the particular cultural issues there, we aim to apply this approach wherever the pandemic and Christian churches coexist.

Review of activities

Overview

During 2023 ten Grace & Light volunteer teams were active, visiting 93 churches in total, sharing the gospel of righteousness with 27,116 people and testing 2,661 for HIV/AIDS. Of those who tested, 15 were positive.

The majority (96%) chose to be open about their status and join life sharing or voluntary savings and accountability groups. Significant numbers rededicated their lives to Christ (4,392 people) or made a first commitment (475 people).

The economic meltdown in Nigeria is having a huge impact on people and intensifying ordinary moments of temptation as parents struggle to feed their families.

Again and again our volunteer groups are hearing cries of desperation from husbands who can't find work and wives who want to leave husbands who are not earning enough to support their families. Family breakups are causing children to turn to crime to survive.

“We are hearing so many confessions from people trying to cut corners to survive financially,” says international coordinator Tassie Ghata. “So many confessions during our church visits.

“Wives and children turning to prostitution, people stealing from their workplaces, turning to witchcraft and fetish traditional religions. They want to live right and are asking God to give them grace to say no to things that are wrong.

“We are challenging churches to support destitute people within their congregations and local communities, to see this as part of their ministry and calling in Jesus Christ.”

Schools ministry

Substance abuse, gambling, bullying, sex, abusive relationships are common issues facing Nigerian secondary school students. Who can they trust to help them cope with these issues?

Teenagers face the same relationship and self-worth issues adults face; not only in Nigeria but around the world. They want and need someone to help them cope. Grace & Light volunteers are there for them when they can't turn to family.

Every school our volunteers visit they share the same message: we are all made in God's image, both girls and boys, we are equal in Christ. We should be treating each other with mutual respect as members of God's family.

We go further, encouraging students to call out behaviours that do not honour God and so protect those in their school communities who are vulnerable. Our message has caused many to recommit their lives to Christ and to living according to his standards.

“We regularly come across students who are living with abusive guardians and being used as home help. The guardians may or may not be related to them. We help the students to return to their villages and families where they will be loved and cared for,” says international coordinator Tassie Ghata.

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During the first nine months of 2023 the Jos and Yola volunteers visited 17 secondary schools. They shared the gospel of social righteousness with 4,130 students. Of these, 1,309 chose to be tested for HIV/ AIDS, just one student tested positive.

One thousand and thirty-seven students rededicated their lives to Christ (25%), and another 198 made a first Christian commitment (5% of the total).

At Grace & Light's annual teachers conference in September they were able to share how they feel, as well as explore the challenges they face and how God sees their young charges.

The messages they heard during the day encouraged them to recommit themselves to actively supporting the younger generation, including helping teenagers cope with the negative impacts of social media on self-esteem.

Twenty-eight teachers from 17 secondary schools in Jos attended the conference. They all teach at schools the Jos volunteer team has visited to share during assemblies.

Many gave testimonies about how the conference has challenged them to change. One person stands out for international coordinator Tassie Ghata.

“He said that he had been offered N21,000 to look the other way during an exam and accepted the money. Then on the same day he lost his mobile phone worth N80,000. He felt this was a consequence of turning from God's standards and during the conference publicly committed to not accepting bribes in future.”

Voluntary Savings and Accountability Groups

Grace & Light members in local churches are saving part of their incomes and investing in each other's small businesses to reduce the poverty in their lives. They are members of one of the 26 Voluntary Savings and Accountability Groups (VSAG) active in many of the churches across Jos and Yola.

VSAGs are the new way of doing life sharing accountability for Grace & Light members who choose to share their HIV results after testing in local churches.

Each group has 25 to 30 members who meet each week to encourage each other in their Christian lives. The final quarter hour of each meeting is given to their savings club.

They are able to buy up to five shares; all the shares have the same value that is agreed by the group, so they have financial equitability. Group members can then borrow up to three times the value of their shares and pay interest to the group.

Interest is paid back within three months or it doubles – so others can borrow. After 12 months members receive the value of their shares plus interest earned. Then their savings club starts again from scratch.

Each savings club is run by three members who act as the treasurers. When the group meets they record deposits and borrowing in a ledger and individual passbooks then put the money in the group safe, usually in their church, or in a local bank account.

International coordinator Tassie Ghata explained: “We had been concerned for some time that members were not staying committed to life sharing groups for very long. They would join enthusiastically, then begin attending sporadically before stopping.

“This is a problem as group members depend on support from each other if they are to overcome the temptations they face each day at work and home. Adding stewardship of money has given the groups longevity.

“We are delighted that all our groups are active. Some have been operating for more than a year and are still strong. Members have enriched their homes and businesses.”

Other churches are asking for Grace & Light to start the groups for their congregations and so we are looking for funds to train new VSAG leaders.

Book fairs: transforming people's lives and Grace & Light's ministry.

Grace & Light has been selling second hand books in Jos for 13 years to help fund ministry in Nigeria.

GRACE & LIGHT UK
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In the early years our book fairs were held outside during the dry season, with books laid out on the ground. Now the fairs are held inside our spacious offices and at TCNN, Theological College of Northern Nigeria, in Jos.

As stocks of books run low, the UK charity Book Aid sends another container from its London warehouse. The books are donated by Book Aid supporters, with Grace & Light paying shipping and import fees in Nigeria.

“Book fairs are not just about raising funds for our ministry,” says international coordinator Tassie Ghata. “They are also about providing local Christians with books that encourage them in their spiritual lives. These are books they would not otherwise be able to afford. The book fairs are also a ministry for us.”

Hundreds of people come each day to browse the books, once the word gets out that Grace & Light has another book fair. Many return each year for more books. As they browse they exclaim as they find books they’ve been looking for a while, often older Christian writers.

“They stop to talk with us and share how their lives have changed after reading books they bought in previous years,” said Tassie. “We are grateful to Book Aid for its generous support supplying books over the years.”

Financial review

The funding situation for Grace & Light changed significantly in 2023. Income was at a record level thanks to extra grants from OM Special Projects. However, this fund is now closed meaning we will not get their £250 a month regular support. Furthermore, our partners AMEN Trust have drastically reduced their support for us following a review of their funding priorities.

Some significant individual donors went on to glory during the year, further challenging our regular support needed for paying salaries. We are grateful to our continuing regular donors and trusts which are helping us complete the training centre project. It is hoped that the centre can become operational in 2025 if sufficient funding is found to complete construction in 2024.

Our expenses are not covered by regular UK giving. However, it has been encouraging to note the steady increase in local support for our work in Nigeria, as well as the contribution from sales at the charity shop at our Jos HQ.

Reserves policy

The charity normally pays its expenses in cash and has no long-term liabilities. In 2021 a Special Reserve Fund was set up following a legacy donation.

Approved by the trustees and signed on its behalf by:

.....

Edmund Greening (Chairman)

14 September 2024

GRACE & LIGHT UK
(A Company Limited by Guarantee)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GRACE & LIGHT (the Company)

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2023.

Responsibilities and basis of report

As the Trustees of the Company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act;
or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

This report is made solely to the Company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Company's Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and the Company's Trustees as a body, for my work or for this report.

Michael Marshall

GRACE & LIGHT UK
(A Company Limited by Guarantee)

Statement of Financial Activities
for the year ended 31 December 2023

		2023	2022		
	Notes	Unrestricted £	Restricted £	Total funds £	Total funds £
Income and endowments from					
Donations and legacies	2	30,316	50,979	81,295	62,298
Giftaid reclaimed	2	6,563	105	6,668	-
Investment income	3	202	-	202	6
Total Incoming Resources		<u>37,081</u>	<u>51,084</u>	<u>88,165</u>	<u>62,304</u>
Expenditure on					
<i>Raising funds</i>					
<i>Charitable activities</i>	4	31,070	47,281	78,351	61,922
Total expenditure		<u>31,070</u>	<u>47,281</u>	<u>78,351</u>	<u>61,922</u>
Net income/(expenditure)		6,011	3,803	9,814	382
Transfers between funds	10	(40)	40	-	-
Net movement in funds		<u>5,971</u>	<u>3,843</u>	<u>9,814</u>	<u>382</u>
Reconciliation of funds:					
Total funds brought forward		4,584	7,780	12,364	11,982
Net movement in funds		5,971	3,843	9,814	382
Total funds carried forward		<u>10,555</u>	<u>11,623</u>	<u>22,178</u>	<u>12,364</u>

The statement of financial activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 11 to 16 form part of these accounts.

GRACE & LIGHT UK
(A Company Limited by Guarantee)

Balance Sheet as at 31 December 2023

	Note	2023 £	2022 £
Fixed assets		-	-
Current assets			
Cash at bank and in hand		22,178	<i>12,364</i>
Creditors: amounts falling due within one year	8	-	-
Net current assets		22,178	<i>12,364</i>
Total assets less current liabilities		22,178	<i>12,364</i>
Net assets excluding pension asset		22,178	<i>12,364</i>
Total net assets		22,178	<i>12,364</i>
Charity funds			
Restricted funds	10	10,555	<i>4,584</i>
Unrestricted funds	10	11,623	<i>7,780</i>
Total funds		22,178	<i>12,364</i>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006.

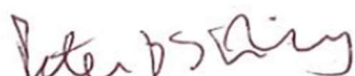
The members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved for issue by the Trustees on 14 September 2024:

and signed on their behalf by



... ..

Peter King – Trustee

The notes on pages 11 to 16 form part of these accounts.

GRACE & LIGHT UK
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

1.2 Income

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

1.3 Expenditure

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

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

All expenditure is inclusive of irrecoverable VAT.

1.4 Cash at bank and in hand

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

1.5 Liabilities and provisions

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

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

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

1.6 Financial instruments

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

GRACE & LIGHT UK
(A Company Limited by Guarantee)

1.7 Fund accounting

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

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

2. Income from donations and legacies

	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £
Donations	50,979	30,247	81,226
Giftaid recoverd	105	6,563	6,668
Total income from donations	<u>51,084</u>	<u>36,810</u>	<u>87,894</u>
	<i>Restricted funds 2022 £</i>	<i>Unrestricted funds 2022 £</i>	<i>Total funds 2022 £</i>
Donations	28,596	33,702	62,298
Giftaid recoverd	-	-	-
Total income from donations	<u>28,596</u>	<u>33,702</u>	<u>62,298</u>

3. Investment income

	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £
Bank interest	-	202	202
Total investment income	<u>-</u>	<u>202</u>	<u>202</u>
	<i>Restricted funds 2022 £</i>	<i>Unrestricted funds 2022 £</i>	<i>Total funds 2022 £</i>
Bank interest	-	6	6
Total investment income	<u>-</u>	<u>6</u>	<u>6</u>

4. Analysis of expenditure on charitable activities

	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £
Direct costs - Activities	<u>47,281</u>	<u>31,001</u>	<u>78,282</u>

GRACE & LIGHT UK
(A Company Limited by Guarantee)

	<i>Restricted funds 2022 £</i>	<i>Unrestricted funds 2022 £</i>	<i>Total funds 2022 £</i>
Direct costs - Activities	24,764	37,158	61,922

5. Analysis of expenditure by activities

	Activities undertaken directly 2023 £	Support costs 2023 £	Total funds 2023 £
Direct costs - Activities	77,227	1,124	78,351

	<i>Activities undertaken directly 2022 £</i>	<i>Support costs 2022 £</i>	<i>Total funds 2022 £</i>
Direct costs - Activities	60,177	1,745	61,922

6. Independent examiner's remuneration

	2023 £	2022 £
Fees payable to the Company's independent examiner for the independent examination of the Company's annual accounts	-	-

7. Trustees' remuneration and expenses

During the year ended 31 December 2023 no trustees received any remuneration or benefits (2022 - £NIL).

During the year ended 31 December 2023 no trustee expenses have been incurred (2022 - £NIL).

8. Creditors: Amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	-	-

9. Financial instruments

	2023 £	2022 £
Financial assets		
Financial assets measured at fair value through income and expenditure	22,178	12,364

GRACE & LIGHT UK
(A Company Limited by Guarantee)

10. Statement of funds

Statement of funds – current year

	Balance as at 1 January 2023 £	Income £	Expenditure £	Transfers in/out £	Balance as at 31 December 2023 £
Unrestricted funds					
General reserve	2,777	31,825	(31,017)	(1,131)	2,454
Designated reserve	1,807	5,202	-	1,091	8,100
Total unrestricted	4,584	37,027	(31,017)	(40)	10,554
Restricted funds					
Books	2,200	2,200	(2,200)	-	2,200
Borno	556	-	(100)	-	456
Building project	338	44,500	(41,640)	40	3,238
Conference	-	1,308	(1,308)	-	-
Minibuses	1,045	-	-	-	1,045
Schools	-	50	-	-	50
Tassie's ministry	549	805	(1,033)	-	321
Testing	2,656	1,507	(1,000)	-	3,163
Training	436	714	-	-	1,150
Total restricted	7,780	51,084	(47,281)	40	11,583
Total of funds	12,364	88,111	(78,298)	-	22,177

Statement of funds – prior year

	<i>Balance as at 1 January 2022 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance as at 31 December 2022 £</i>
Unrestricted funds					
General funds – all funds	8,034	33,708	(37,158)	-	4,584
Restricted funds					
Restricted funds – all funds	3,948	28,596	(24,764)	-	7,780
Total of funds	11,982	62,304	(61,922)	-	12,364

GRACE & LIGHT UK
(A Company Limited by Guarantee)

11. Summary of funds

Summary of funds – current year

	Balance as at 1 January 2023 £	Income £	Expenditure £	Transfers in/out £	Balance as at 31 December 2023 £
General funds	4,584	37,027	(31,017)	(40)	10,555
Restricted funds	7,780	51,084	(47,281)	40	11,623
Total of funds	12,364	88,111	(78,298)	-	22,177

Summary of funds – prior year

	<i>Balance as at 1 January 2022 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance as at 31 December 2022 £</i>
General funds	8,034	33,708	(37,158)	-	4,584
Restricted funds	3,948	28,596	(24,764)	-	7,780
Total	11,982	62,304	(61,922)	-	12,364

12. Analysis of net assets between funds

Analysis of net assets between funds- current year

	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £
Current assets	11,623	10,554	22,177
Creditors due within one year	-	-	-
Total of funds	11,623	10,554	22,177

Analysis of net assets between funds- prior year

	<i>Restricted funds 2022 £</i>	<i>Unrestricted funds 2022 £</i>	<i>Total funds 2022 £</i>
Current assets	7,780	4,584	12,364
Creditors due within one year	-	-	-
Total	7,780	4,584	12,364

GRACE & LIGHT UK
(A Company Limited by Guarantee)

13. Reconciliation of net movement in funds to net cash flow from operating activities

	2023	<i>2022</i>
	£	£
Net income/expenditure for the year (as per Statement of Financial Activities)	<u>9,814</u>	<u>382</u>
Adjustments for:		
Net cash provided by/(used in) operating activities	<u>9,814</u>	<u><i>382</i></u>

14. Analysis of cash and cash equivalents

	2023	<i>2022</i>
	£	£
Cash in hand	<u>22,178</u>	<u><i>12,364</i></u>
Total cash and cash equivalents	<u>22,178</u>	<u><i>12,364</i></u>

15. Analysis of changes in net debt

	At 1 January 2023 £	Cash inflows £	At 31 December 2023 £
Cash at bank and in hand	<u>12,364</u>	<u>9,814</u>	<u>22,178</u>
Total of funds	<u>12,364</u>	<u>9,814</u>	<u>22,178</u>

16. Description of funds

Books: Funds to purchase new books for resale

Borno ministry: Funds received to be used for ministry in Borno State.

Building project: Funds received to build a retreat centre at Grace & Light's headquarters in Nigeria.

Conference: Funds received to subsidize conference fees for leaders' conference.

Minibuses: Funds received to purchase minibuses to transport staff and volunteers.

Schools: Funds received to be used for schools' ministry.

Tassie's ministry: Funds to be used at the discretion of the International Coordinator.

Testing: Funds received for HIV testing expenses.

Training: Funds received for training expenses.

GRACE & LIGHT UK
(A Company Limited by Guarantee)

**INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2023**

	2023	2023	2022	2022
	£	£	£	£
INCOMING RESOURCES				
Donations	81,295		62,298	
Giftaid reclaimed	6,668		-	
Deposit account interest	202		6	
		<u>88,165</u>		<u>62,304</u>
Gross income in the reporting period		<u>88,165</u>		<u>62,304</u>
Less:				
Charitable Activities				
Grants paid for Nigeria ministry	<u>77,227</u>		<u>60,177</u>	
		77,227		60,177
Support costs				
Travel	890		1,581	
Web hosting	69		29	
		<u>959</u>		<u>1,745</u>
Finance				
Bank charges	<u>165</u>		<u>135</u>	
		165		135
Total expenditure		<u>78,351</u>		<u>61,922</u>
Net income/(expenditure) for the reporting period		<u>9,814</u>		<u>382</u>
Surplus/(deficit) for the reporting period		9,814		382
Surplus brought forward		12,364		11,982
Surplus carried forward		<u>22,178</u>		<u>12,364</u>

GRACE AND LIGHT (UK)

England & Wales - Charity number 1115859

Accounts

GRACE & LIGHT UK

UNAUDITED REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2022

CHARITY NUMBER: 1115859

COMPANY NUMBER: 5862183

LEGAL AND ADMINISTRATIVE INFORMATION

31 DECEMBER 2022

TRUSTEES AND DIRECTORS:

E J Greening
P D S King
M T E Hopkins
F Ogunyide
J Sweeney
B Adetutu
K Rotowa

SECRETARY:

P D S King

REGISTERED OFFICE:

5 Greenways
Beckenham
Kent
BR3 3NG

REGISTERED COMPANY NUMBER:

5682183 (England and Wales)

REGISTERED CHARITY NUMBER

1115859

INDEPENDENT EXAMINER:

Michael Marshall
2 Meldon Gardens
Choppington
Northumberland
NE62 5EW

BANKERS:

Lloyds plc
64 Fore Street
Trowbridge
BA14 8EU

REPORT OF THE TRUSTEES

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report and financial statements for the year ended 31 December 2022. Legal and administrative information set out on page one forms part of this report. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015).

Structure, governance and management

The charity is a company limited by guarantee without a share capital. The limit of the members' liability under the terms of the company's Memorandum and Articles is £1.00 each. The charity was established in 2006 as the UK branch of Grace & Light International Ministry, a Christian HIV/Aids charity based in Jos, Nigeria.

New trustees are normally appointed by the members of the charity at a general meeting, or by the existing trustees at other times. In this latter case the trustee must retire at the next annual general meeting, but can be reappointed. One third of all directors retire at each AGM by rotation, but can be re-elected. The Memorandum and Articles provide for a minimum of three trustees, with no maximum number.

Trustees meet at least quarterly to agree the broad strategy and areas of activity for the charity. The charity has no employees so the trustees share the responsibilities of fundraising and day-to-day administration. All trustees give of their time freely and no trustee received remuneration or expenses during the year. There are currently no formal induction or training programmes for directors.

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The trustees have considered the major risks to which the charity is exposed and seek to manage them on an ongoing basis.

Our major operational risk is our dependence on a small team of volunteers for our work in raising funds and for future ministry in the UK.

Financially, the charity relies mainly on private donations and much of our income is given by standing order. The ability of the wider Grace & Light movement to carry on its work is directly dependent on these donors' continued giving and the raising of additional funds.

Political events in Africa can affect the charity's working in that continent. The availability of international funding for anti-retroviral drugs greatly impacts the quality of care for HIV-positive members. In the UK changes in government policy may affect our plans for voluntary counselling and testing through UK churches.

Related Parties and Others in Cooperative Activities

Grace & Light acts in close partnership with a number of other Christian charities from the UK in fulfilling the aims and objectives set out in the Memorandum and Articles of Association.

Objectives and activities for the public benefit

Grace & Light takes a unique church-centred approach to the HIV pandemic, integrating prevention, care and support and attitude change activities.

We believe that the HIV/AIDS pandemic is more than a medical emergency, it is also a spiritual and moral crisis. Indeed, the spiritual and moral issues go deeper than the medical ones in both developed and developing nations.

Thus we have constructed a response that tackles all three areas. In Grace & Light medical personnel and theologians work together to transform lives through our three principles grace, openness and love.

We work through local churches of any denomination. They are rooted in their communities and retain respect, a potent combination in the fight against HIV & AIDS.

The process begins with the minister and leaders. We only go into churches with their active support. Then we address the entire congregation during a service, giving basic information on the disease and preaching the gospel and challenging people.

That challenge begins with HIV testing on the church premises for all who are interested. Two options are offered: standard confidential testing or openness – sharing your results with other people in the church who have also chosen to be open.

All who choose the second option make three commitments, to:

- Belong to Christ in the gospel
- Be open about their HIV status, whether positive or negative
- Meet together regularly in small groups to support and encourage each other.

Though we began in Nigeria, in response to the particular cultural issues there, we aim to apply this approach wherever the pandemic and Christian churches coexist.

Review of activities

Celebrating 20 Years

There is much to celebrate in our first 20 years – HIV/AIDS losing its stigma, open doors and pulpits in churches, loyal and active volunteers, seeds germinating in young people's lives, generous supporters around the world.

Grace & Light was formed 20 years ago, in 2003, in a revelation to our chair Mark Hopkins following the AIDS-related death of someone he regarded as a daughter.

In his address at our annual general meeting in Jos in March, Mark said: “thinking back 20 years, I can picture my daughter Patience Chule getting ready to die. It was a week later that God gave me, totally unprepared as I was, a blueprint for what became Grace & Light.

“The text I took for Patience's funeral was the death of Samson. My message was that, as Samson killed more in dying than he had in life, so Patience's death would bring more people to life in Christ than she had been able to do living. How God has turned this hope of mine into glorious reality!

“We want more and more people to lose sight of themselves and see only Jesus and his righteousness, expressing this in multiple powerful ways in the sick society in which we live.

“The reality is that evil has become deeply entrenched in just about every nook and cranny of the nation, tragically not excluding our churches. Our Lord and his apostles warned us often enough that we need endurance and perseverance as we go against the powerful satanic world order. This is just what he has given us capacity for in the power of his Spirit.

“I call on you to sow patiently for righteousness, looking to God to rain it down and produce a bountiful harvest in his good time.”

Tassie Ghata's visit to the United Kingdom

International coordinator spent two weeks in England during March, meeting supporters, strengthening relationships and updating congregations on what is happening in Nigeria.

Tassie's visit commenced with a trustees meeting followed by afternoon tea for supporters in London, followed by a weekend in Littlehampton. While there Tassie spoke at The Hub in Upper Beeding and afternoon tea for supporters in Worthing.

Back in London Tassie met evangelical church leaders at a conference in Tower Hamlets before travelling north to speak at The Well in Sheffield, and Kirkby Stephen Methodist Church as well as visiting the Pioneers team in Doncaster.

Sex and gender-based violence

Thirty-eight pastors from a dozen COCIN and ECWA churches in the wider Jos area attended a half-day workshop in mid-March in preparation for their churches introducing the Gender Champions training programme.

The workshop explored root causes of sexual and gender-based violence, signs to look out for, how to support victims and hold perpetrators accountable for their actions.

“The pastors said they were very excited to have Grace & Light’s support as they serve their communities. Some pastors went back and spoke with other church leaders who weren’t able to attend our workshop; this resulted in another seven churches signing up for the Gender Champions programme,” said international coordinator Tassie Ghata.

“Some of the pastors and their wives were abuse survivors. They cried as they remembered how they were treated. They learnt to forgive and said in the future they won’t stay quiet, but instead will act when they see abuse.

“Afterwards, one wife shared that we had saved her marriage. She was ready to leave her husband. But when he returned from our workshop he asked for forgiveness. He hadn’t realised that he has responsibilities in the home and committed to fulfilling them in future.”

Leadership training

In late September 76 leaders joined our three day conference in Miango Rest Home outside Jos. They came from across Plateau State and other states and represented churches, charities, government organisations, theology schools, missionary organisations and local companies.

Our guest speaker, Professor Pic Onwuche, professor of ethics at the University of Jos, told the story of Abraham rescuing his nephew Lot from Captivity. He challenged his audience to put others before themselves .

“He emphasised that what is important in leaders’ lives is people not possessions. We should not be thinking of ourselves and what we can get by trampling on people,” said international coordinator Tassie Ghata. “They went away with a renewed commitment to serve other people not themselves.”

Grace & Light chairman, Mark Hopkins, who led devotions each morning and evening also focused on refusing selfish things and dying to self as the hallmarks of Godly leaders.

Volunteer training

Five people have joined the volunteer team in Masaka a town near Abuja and visited their first local church for its Sunday service in November.

“We are encouraged to see the team is active in their community so soon after completing training,” said international coordinator Tassie Ghata.

In total 28 people joined our four day training programme at our Jos headquarters between 19-23 October. During the training, they explored in depth the scriptural basis for social righteousness, which underpins all we do.

This includes our response to HIV/AIDS, medical and societal aspects of the disease, counselling, care and support, team work and relationships, how to contact churches, preaching, establishing voluntary savings and accountability groups and action committees that administer Grace & Light activities in each church.

They also learnt how to share Grace & Light’s four key social righteousness focuses – poverty and wealth, work and corruption, sexual and gender-based violence, and the politics of righteousness.

“When many of them heard about these four areas they realised they were not doing very well and committed to better serving God. They had realised they didn’t understand about how to live as Christians,” said Tassie.

Participants were able to put what they learnt into practice on the final day during vision sharing, counselling and testing in three Jos churches.

The other 23 participants have joined four existing teams – Mangu, Jos, Yola and Lafia – and have been visiting churches in their areas.

Building project

Most of the external work has now been completed. There is still a long way to go to do all the internal finishing. God has been faithful, so we look forward to seeing the funds come in to finish the project.

Financial review

Our long-term partners, OM and AMEN continued to support our ministry with grants for ongoing expenses. For the building project we are grateful for the support of Golden Stable Trust, David Hopkins and Property Pastors.

In 2022 individual donors gave £25,453, churches £5,617 and £30,678 came via trusts. Our fundraising walk in 2022 raised almost £1,000 and a fashion show raised nearly £1,300.

Our expenses are not covered by regular UK giving. However, it has been encouraging to note the steady increase in local support for our work in Nigeria, as well as the contribution from sales at the charity shop at our Jos HQ.

Reserves policy

The charity normally pays its expenses in cash and has no long-term liabilities. In 2021 a Special Reserve Fund was set up following a legacy donation.

Statement of trustees' responsibilities

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the company and of the surplus or deficit of the company for that period. In preparing those financial statements, the trustees are required to:-

- (a) Select suitable accounting policies and then apply them consistently;
- (b) Make judgement and estimates that are reasonable and prudent;
- (c) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial statements comply with the Companies Act 2006 and the Accounting and Reporting by Charities Statement of Recommended Practice. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on its behalf by:

.....

Edmund Greening (Chairman)

24 June 2023

ACCOUNTANT'S REPORT TO THE TRUSTEES ON THE UNAUDITED ACCOUNTS OF GRACE & LIGHT (UK)

I report on the accounts for the year ended 31 December 2022 set out on pages vii to xii.

Respective responsibilities of directors and reporting accountant

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 trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011) and that an independent examination is required. The statements have been prepared in compliance with the Charities Act 2011, the Companies Act 2006, and FRS 102 (2016) as the applicable accounting standards and the 2016 version of Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102).

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Michael Marshall

Statement of Financial Activities
for the year ended 31 December 2022

			2022	2021
	Notes	Unrestricted £	Restricted £	Total funds £
			£	£
Income and endowments from				
Donations and legacies		33,702	28,596	62,298
Giftaid reclaimed		-	-	2,567
Investment income	2	6	-	6
Total Incoming Resources		<u>33,708</u>	<u>28,956</u>	<u>62,304</u>
Expenditure on				
<i>Raising funds</i>				
<i>Charitable activities</i>				
Provision of financial support for Grace & Light International		37,158	24,764	61,922
Total		<u>37,158</u>	<u>24,764</u>	<u>61,922</u>
Net (outgoing)/incoming resources before transfers		-3,450	3,832	382
Transfers between funds		-	-	-
Net income/(expenditure) for the year		<u>-3,450</u>	<u>3,832</u>	<u>382</u>
Total funds brought forward		<u>8,034</u>	<u>3,948</u>	<u>11,982</u>
Total funds carried forward		<u>4,584</u>	<u>7,780</u>	<u>11,982</u>

The statement of financial activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities.

The notes on pages x and xi form part of these accounts.

Balance Sheet as at 31 December 2022

	2022	2021
	£	£
Current assets		
Cash at bank and in hand	12,364	11,982
Accrued income	-	-
Creditors: Amounts falling due within one year		
Accrued expenses	-	-
Net current assets	<u>12,364</u>	<u>11,982</u>
Funds		
Unrestricted funds	4,584	8,034
Restricted funds	<u>7,780</u>	<u>3,948</u>
Total charity funds	<u><u>12,364</u></u>	<u><u>11,982</u></u>

The company is entitled to exemption from audit under Section 477(2) of the Companies Act 2006 for the year ended 31 December 2021. The statements have been prepared in compliance with the Charities Act 2011, the Companies Act 2006, and FRS 102 (2016) as the applicable accounting standards and the 2016 version of Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102).

The trustees acknowledge their responsibility for:

- (a) ensuring the company keeps accounting records which comply with Section 386 of the Companies Act 2006 and;
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Section 394 and 395, and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

Approved on behalf of the trustees:

.....

Peter King – Trustee

The notes on pages x and xi form part of these accounts.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

1. Accounting policies The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

(a) **Basis of Accounting**

The financial statements have been prepared under the historic cost convention and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. Additional disclosures have been provided at the discretion of the directors.

The company is a public benefit entity within the meaning of FRS 102.

(b) **Going concern**

The company is dependent upon voluntary donations and upon volunteer time. The balance sheet remains strong with net assets of nearly £12,000. The directors consider that the company is a going concern.

(c) **Voluntary income is received by way of donations and is included in the Statement of Financial Activities when received.**

(d) **Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.**

i. Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes.

ii. Charitable expenditure comprises those costs incurred directly by the charity in the delivery of its activities and service for its beneficiaries. It includes both costs that can be allocated directly to such activities and those of an indirect nature necessary to support them.

iii. Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include audit fees and costs linked to the strategic management of the charity.

iv. All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly; others are apportioned on an appropriate basis.

(e) **Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and available as general funds.**

(f) **The charity's restricted funds are those where the donor has imposed restrictions on the use of funds.**

(g) **The company is registered as a charity and therefore its activities are exempt from Corporation Tax. Accordingly no provision for taxation is made in these financial statements.**

(h) **The company is limited by guarantee and does not have any share capital.**

(i) **Transactions in foreign currencies are recorded at the rate of exchange ruling at the balance sheet date or at the date of transaction where this is known.**

2. Investment income

	2022	2021
	£	£
Investment income		
Deposit account interest	<u>6</u>	<u>1</u>

3. Trustees' remuneration and benefits

There were no trustees' remuneration or benefits for the year ended 31 December 2022, nor for the year ended 31 December 2021.

4. Analysis of net assets between funds

	Unrestricted funds	Restricted funds	2022 Total funds	2021 Total funds
	£	£	£	£
Current assets	<u>4,584</u>	<u>7,780</u>	<u>12,364</u>	<u>11,982</u>

5. Movement in funds

	At 1 January 2022	Net movement in funds	At 31 December 2022
	£	£	£
Unrestricted funds			
General reserve	5,283	-2,506	2,777
Designated reserve	2,751	-944	1,807
Total unrestricted funds	<u>8,034</u>		
Restricted funds:			
Borno	1,256	-700	556
Minibuses	1,045	-	1,045
Books	-	2,200	2,200
Buidling project (retreat centre)	538	-200	338
Testing	778	1,878	2,656
Tassie's ministry	49	500	549
Training	282	154	436
Total restricted funds	<u>3,948</u>	<u>3,832</u>	<u>7,780</u>
Total funds	11,982	382	12,364

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General reserve	31,152	33,658	-2,506
Designated reserve	2,556	3,500	-944
Total unrestricted funds	<u>33,708</u>	<u>37,158</u>	<u>-3,450</u>
Restricted funds:			
Borno	-	700	-700
Minibuses	-	-	-
Books	2,200	-	2,200
Buidling project (retreat centre)	20,100	20,300	-200
Testing	3,592	1,714	1,878
Tassie's ministry	1,650	1,150	500
Training	1,054	900	154
Total restricted funds	<u>28,596</u>	<u>24,764</u>	<u>3,832</u>
Total funds	62,304	61,922	382

Books: Funds to purchase new books for resale

Building project: Funds received to build a retreat centre at Grace & Light's headquarters in Nigeria.

Borno ministry: Funds received to be used for ministry in Borno State.

Minibuses: Funds received to purchase minibuses to transport staff and volunteers.

Training: Funds received for training expenses.

Testing: Funds received for HIV testing expenses.

Tassie's ministry: Funds to be used at the discretion of the International Coordinator.

Detailed Statement of Financial Activities
For the year ended 31 December 2022

	2022 £	2021 £
INCOMING RESOURCES		
Voluntary income		
Donations	62,298	63,741
Giftaid reclaimed	-	2,567
	6	1
Investment income		
Deposit account interest	6	1
	62,304	66,309
Total incoming resources	62,304	66,309
RESOURCES EXPENDED		
Costs of generating voluntary income		
Mail shots & fundraising		-
Charitable Activities		
Grants paid for Nigeria ministry	60,177	61,560
Support costs		
Management		
Travel	1,581	-
Web hosting	29	-
Bank charges	135	117
	1,745	117
Total resources expended	61,922	61,677
Net income/(expenditure)	382	4,632

GRACE AND LIGHT (UK)

England & Wales - Charity number 1115859

Accounts

GRACE & LIGHT UK

UNAUDITED REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2021

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COMPANY NUMBER: 5862183

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31 DECEMBER 2021

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E J Greening
P D S King
M T E Hopkins
F Ogunyide
J Sweeney
B Adetutu
K Rotowa

SECRETARY:

P D S King

REGISTERED OFFICE:

8 Kingswood Drive
London
SE19 1UR

REGISTERED COMPANY NUMBER:

5682183 (England and Wales)

REGISTERED CHARITY NUMBER

1115859

INDEPENDENT EXAMINER:

Michael Marshall
2 Meldon Gardens
Choppington
Northumberland
NE62 5EW

BANKERS:

Lloyds plc
64 Fore Street
Trowbridge
BA14 8EU

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All who choose the second option make three commitments, to:

- Belong to Christ in the gospel
- Be open about their HIV status, whether positive or negative
- Meet together regularly in small groups to support and encourage each other.

Though we began in Nigeria, in response to the particular cultural issues there, we aim to apply this approach wherever the pandemic and Christian churches coexist.

Review of activities

Achievements

Grace & Light has continued to challenge the church to apply the whole Gospel, challenging cultural norms, living out a life of righteousness in a society mired by corruption. Here are some highlights from the last 12 months.

Christian politicians were challenged to put God before ambition.

International coordinator Tassie Ghata was given the opportunity to explain God's expectations of political leaders before 500 people during a rally in preparation for Nigerian elections next year.

During her 60-minute speech Tassie introduced the concept of the politics of righteousness, saying, "This is getting involved in government, leadership or influencing societal decisions in a way and manner that brings glory to God and impacts the people positively.

"With this definition, it is possible to have politics of righteousness in Nigeria at every level, because there are people who love God and are ready to obey Him no matter what."

She highlighted the issue she believes causes Christians and churches to distance themselves from politics: Christian politicians who become drunk with power and shipwreck their faith.

"They fail to live according to God's commands and also don't take a stand for the truth, perhaps because they are afraid of losing their position or want to please the crowd."

More than 5,000 Christians congregated at roundabouts across Jos to repent and ask God's forgiveness and healing on the land.

Imagine 5,000 people at 16 roundabouts on the major thoroughfares across the city; that is an average 300 people per roundabout. All sitting in the dirt in the hot sun and dressed in black with heads bowed crying out to God.

These people have come from many of the congregations in Jos, including a sprinkling of Muslims who saw what was happening and joined their Christian neighbours in solidarity for the peace of their city.

Christian couples are better at talking with each other about problems in their homes following a couples workshop for their congregation.

Twenty-six couples from an ECWA church in Miango participated in Grace & Light's sexual and gender-based violence workshop in April.

During the day-long workshop they discussed what women and men both being created in God's image means for them, and how God expects them to treat each other.

They also heard about the differences between positive and negative parenting and how both impact their children's self-esteem and behaviours.

International coordinator Tassie Ghata, who led the workshop, said "the workshop highlighted for them the benefits of talking openly about sexual issues. When they don't do so it leads to frustration, quarrels and other problems in their homes.

"They said their then take these problems to their parents and siblings because they don't know how to talk about them with their spouses.

"Many were surprised that husbands can rape their wives. We discussed this in same sex groups, expecting to take 15 minutes, and ended up taking an hour to talk through all their questions."

Sexual and gender-based violence is an ongoing focus.

Grace & Light's Jos volunteer team spoke at three different Girls Brigade camps, each with 1,000 girls, giving an interactive presentation followed by counselling for anyone who was being sexually abused.

"We talked about how to recognise sexual and gender-based violence and the tricks men use to take advantage of girls when they are vulnerable," said international coordinator Tassie Ghata.

"We also shared lots of ideas about how to conduct their lives so men see them as strong and confident, rather than as easy targets who can be manipulated."

Many girls came forward for counselling at each of the three camps, sharing their experiences of incest with uncles, brothers, neighbours and family friends.

Many also repented of their own behaviour that encouraged the men such as going out with older men for the gifts they would receive.

Others felt trapped. One girl, who was having sex with her uncle, didn't know how to stop this without upsetting her mother. The mother was aware of what was happening but didn't want the uncle to be reported to the police, or stigma damaging the family name.

Schools ministry

Schools ministry has been interrupted by Covid, but our teams have been able to get back into schools in Jos, Yola and Jalingo. HIV testing and counselling for sexually abused teenagers are two important areas of our ministry.

Training was also given to teachers. Forty-four teachers from 11 private and state secondary schools spent a day in March this year discussing responses to corruption and poverty in education. They shared issues they and their students face including bullying, intimidation, sexual exploitation, cheating, lying and stealing, with Grace & Light programme officer Pofi Josiah.

Training

New volunteer training took place in 2021 and a new team was formed in Gembu, Taraba State. Refresher training is also a vital part of our ministry, and 76 volunteers took part in a three-day workshop to encourage them to continue to take our message of social righteousness out to churches and schools.

Building project

The training centre now has a roof and the next stage is rendering the walls. There is still a long way to go to do all the internal finishing. God has been faithful, so we look forward to seeing the funds come in to finish the project.

Financial review

Our long-term partners, OM and AMEN continued to support our ministry with grants for ongoing expenses. For the building project we are grateful for the support of Golden Stable Trust, David Hopkins and Property Pastors.

In 2021 individual donors gave £38,640, churches £1,000 and £24,148 came via trusts. Our fundraising walk in 2021 raised just under £5,000 for training, and in June 2022 we raised almost £1,000.

Our expenses are not covered by regular giving, but we still managed to break even in unrestricted income and expenditure during 2021. It has been encouraging to note the steady increase in local support for our work in Nigeria, as well as the contribution from sales at the charity shop at our Jos HQ.

Reserves policy

The charity normally pays its expenses in cash and has no long-term liabilities. In 2021 a Special Reserve Fund was set up following a legacy donation.

Statement of trustees' responsibilities

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the company and of the surplus or deficit of the company for that period. In preparing those financial statements, the trustees are required to:-

- (a) Select suitable accounting policies and then apply them consistently;
- (b) Make judgement and estimates that are reasonable and prudent;
- (c) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial statements comply with the Companies Act 2006 and the Accounting and Reporting by Charities Statement of Recommended

Practice. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on its behalf by:

.....

Edmund Greening (Chairman)

20 August 2022

**ACCOUNTANT'S REPORT TO THE TRUSTEES ON THE UNAUDITED
ACCOUNTS
OF GRACE & LIGHT (UK)**

I report on the accounts for the year ended 31 December 2021 set out on pages vii to xii.

Respective responsibilities of directors and reporting accountant

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 trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011) and that an independent examination is required. The statements have been prepared in compliance with the Charities Act 2011, the Companies Act 2006, and FRS 102 (2016) as the applicable accounting standards and the 2016 version of Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102).

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Michael Marshall

Statement of Financial Activities
for the year ended 31 December 2021

			2021	2020
	Note	Unrestrict ed	Restrict ed	Total funds
	s	£	£	£
Income and endowments from				
Donations and legacies		34,261	29,480	63,741
Giftaid reclaimed		2,567	-	2,567
Investment income	2	<u>1</u>	<u>-</u>	<u>1</u>
Total Incoming Resources		<u><u>36,829</u></u>	<u><u>29,480</u></u>	<u><u>66,309</u></u>
Expenditure on				
<i>Raising funds</i>				
-				
<i>Charitable activities</i>				
Provision of financial support for Grace & Light International		<u>29,827</u>	<u>31,850</u>	<u>61,677</u>
Total		<u><u>29,827</u></u>	<u><u>31,850</u></u>	<u><u>61,677</u></u>
Net (outgoing)/incoming resources before transfers		7,002	(2,370)	4,632
Transfers between funds		-	-	-
Net income/(expenditure) for the year		<u>7,002</u>	<u>(2,370)</u>	<u>4,632</u>
Total funds brought forward		<u>1,032</u>	<u>6,318</u>	<u>7,350</u>
Total funds carried forward		<u><u>8,034</u></u>	<u><u>3,948</u></u>	<u><u>11,982</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities.

The notes on pages x and xi form part of these accounts.

Balance Sheet as at 31 December 2021

	2021	2020
	£	£
Current assets		
Cash at bank and in hand	11,982	7,350
Accrued income	-	-
Creditors: Amounts falling due within one year		
Accrued expenses	-	-
Net current assets	<u>11,982</u>	<u>7,350</u>
Funds		
Unrestricted funds	8,034	1,032
Restricted funds	<u>3,948</u>	<u>6,318</u>
Total charity funds	<u><u>11,982</u></u>	<u><u>7,350</u></u>

The company is entitled to exemption from audit under Section 477(2) of the Companies Act 2006 for the year ended 31 December 2021. The statements have been prepared in compliance with the Charities Act 2011, the Companies Act 2006, and FRS 102 (2016) as the applicable accounting standards and the 2016 version of Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102).

The trustees acknowledge their responsibility for:

- (a) ensuring the company keeps accounting records which comply with Section 386 of the Companies Act 2006 and;
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Section 394 and 395, and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

Approved on behalf of the trustees:

.....

Peter King - Trustee

The notes on pages x and xi form part of these accounts.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

- 1. Accounting policies** The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:
- (a) **Basis of Accounting**
The financial statements have been prepared under the historic cost convention and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. Additional disclosures have been provided at the discretion of the directors.
The company is a public benefit entity within the meaning of FRS 102.
 - (b) **Going concern**
The company is dependent upon voluntary donations and upon volunteer time. The balance sheet remains strong with net assets of nearly £12,000. The directors consider that the company is a going concern.
 - (c) **Voluntary income is received by way of donations and is included in the Statement of Financial Activities when received.**
 - (d) **Resources expended are recognised in the period in which they are incurred. Resources expended include**
 - attributable VAT which cannot be recovered.
 - i. Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes.
 - ii. Charitable expenditure comprises those costs incurred directly by the charity in the delivery of its activities and service for its beneficiaries. It includes both costs that can be allocated directly to such activities and those of an indirect nature necessary to support them.
 - iii. Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include audit fees and costs linked to the strategic management of the charity.
 - iv. All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly; others are apportioned on an appropriate basis.
 - (e) **Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and available as general funds.**
 - (f) **The charity's restricted funds are those where the donor has imposed restrictions on the use of funds.**
 - (g) **The company is registered as a charity and therefore its activities are exempt from Corporation Tax. Accordingly no provision for taxation is made in these financial statements.**
 - (h) **The company is limited by guarantee and does not have any share capital.**
 - (i) **Transactions in foreign currencies are recorded at the rate of exchange ruling at the balance sheet date or at the date of transaction where this is known.**
- 2. Investment income**

2021

2020

	£	£
Investment income		
Deposit account interest	1	3

3. Trustees' remuneration and benefits

There were no trustees' remuneration or benefits for the year ended 31 December 2021, nor for the year ended 31 December 2020.

4. Analysis of net assets between funds

	Unrestrict ed funds	Restrict ed funds	2021 Total funds	2020 Total funds
	£	£	£	£
Current assets	<u>8,034</u>	<u>3,948</u>	<u>11,982</u>	<u>7,350</u>

5. Movement in funds

	At 1 January 2021	Net movement in funds	At 31 December 2021
	£	£	£
Unrestricted funds			
General reserve	1,032	4,251	5,283
Designated reserve		2,751	2,751
Total unrestricted funds	<u>1,032</u>	<u>7,002</u>	<u>8,034</u>
Restricted funds:			
Borno	1,256	-	1,256
Minibuses	1,045	-	1,045
Buidling project (retreat centre)	88	450	538
Testing	2,778	(2,000)	778
Tassie's ministry	151	(102)	49
Training	1,000	(718)	282
Total restricted funds	<u>6,318</u>	<u>(2,370)</u>	<u>3,948</u>
Total funds	7,350	4,632	11,982

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movemen t in funds
	£	£	£
Unrestricted funds			
General reserve	33,078	28,827	4,251
Designated reserve	3,751	1,000	2,751
Total unrestricted funds	<u>36,829</u>	<u>29,827</u>	<u>7,002</u>
Restricted funds:			
Borno	-	-	-
Minibuses	-	-	-
Buidling project (retreat centre)	24,450	24,000	450
Testing	-	2,000	(2,000)

Tassie's ministry	48	150	(102)
Training	<u>4,982</u>	<u>5,700</u>	<u>(718)</u>
Total restricted funds	29,480	31,850	(2,370)
Total funds	66,309	61,677	4,632

Building project: Funds received to build a retreat centre at Grace & Light's headquarters in Nigeria.

Borno ministry: Funds received to be used for ministry in Borno State.

Minibuses: Funds received to purchase minibuses to transport staff and volunteers.

Training: Funds received for training expenses.

Testing: Funds received for HIV testing expenses.

Tassie's ministry: Funds to be used at the discretion of the International Coordinator.

Detailed Statement of Financial Activities
For the year ended 31 December 2021

	2021	2020
	£	£
INCOMING RESOURCES		
Voluntary income		
Donations	63,741	38,411
Giftaid reclaimed	<u>2,567</u>	<u>2,935</u>
Investment income		
Deposit account interest	<u>1</u>	<u>3</u>
Total incoming resources	66,309	41,349
RESOURCES EXPENDED		
Costs of generating voluntary income		
Mail shots & fundraising	-	-
Charitable Activities		
Grants paid for Nigeria ministry	61,560	60,600
Support costs		
Management		
Travel	-	445
Bank charges	<u>117</u>	<u>-</u>
	117	445
Total resources expended	<u>61,677</u>	<u>61,045</u>
Net income/(expenditure)	<u><u>4,632</u></u>	<u><u>(19,696)</u></u>

GRACE AND LIGHT (UK)

England & Wales - Charity number 1115859

Accounts

GRACE & LIGHT UK

UNAUDITED REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2020

CHARITY NUMBER: 1115859

COMPANY NUMBER: 5862183

LEGAL AND ADMINISTRATIVE INFORMATION

31 DECEMBER 2020

TRUSTEES AND DIRECTORS:

E J Greening
P D S King
M T E Hopkins
F Ogunyide
J Sweeney
B Adetutu
K Rotowa

SECRETARY:

P D S King

REGISTERED OFFICE:

8 Kingswood Drive
London
SE19 1UR

REGISTERED COMPANY NUMBER:

5682183 (England and Wales)

REGISTERED CHARITY NUMBER

1115859

INDEPENDENT EXAMINER:

Michael Marshall
2 Meldon Gardens
Choppington
Northumberland
NE62 5EW

BANKERS:

Lloyds plc
64 Fore Street
Trowbridge
BA14 8EU

REPORT OF THE TRUSTEES

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report and financial statements for the year ended 31 December 2020. Legal and administrative information set out on page one forms part of this report. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015).

Structure, governance and management

The charity is a company limited by guarantee without a share capital. The limit of the members' liability under the terms of the company's Memorandum and Articles is £1.00 each. The charity was established in 2006 as the UK branch of Grace & Light International Ministry, a Christian HIV/Aids charity based in Jos, Nigeria.

New trustees are normally appointed by the members of the charity at a general meeting, or by the existing trustees at other times. In this latter case the trustee must retire at the next annual general meeting, but can be reappointed. One third of all directors retire at each AGM by rotation, but can be re-elected. The Memorandum and Articles provide for a minimum of three trustees, with no maximum number.

Trustees meet at least quarterly to agree the broad strategy and areas of activity for the charity. The charity has no employees so the trustees share the responsibilities of fundraising and day-to-day administration. All trustees give of their time freely and no trustee received remuneration or expenses during the year. There are currently no formal induction or training programmes for directors.

Risk assessment and management

The trustees have considered the major risks to which the charity is exposed and seek to manage them on an ongoing basis.

Our major operational risk is our dependence on a small team of volunteers for our work in raising funds and for future ministry in the UK.

Financially, the charity relies mainly on private donations and much of our income is given by standing order. The ability of the wider Grace & Light movement to carry on its work is directly dependent on these donors' continued giving and the raising of additional funds.

Political events in Africa can affect the charity's working in that continent. The availability of international funding for anti-retroviral drugs greatly impacts the quality of care for HIV-positive members. In the UK changes in government policy may affect our plans for voluntary counselling and testing through UK churches.

Related Parties and Others in Cooperative Activities

Grace & Light acts in close partnership with a number of other Christian charities from the UK in fulfilling the aims and objectives set out in the Memorandum and Articles of Association.

Objectives and activities for the public benefit

Grace & Light takes a unique church-centred approach to the HIV pandemic, integrating prevention, care and support and attitude change activities.

We believe that the HIV/AIDS pandemic is more than a medical emergency, it is also a spiritual and moral crisis. Indeed, the spiritual and moral issues go deeper than the medical ones in both developed and developing nations.

Thus we have constructed a response that tackles all three areas. In Grace & Light medical personnel and theologians work together to transform lives through our three principles grace, openness and love.

We work through local churches of any denomination. They are rooted in their communities and retain respect, a potent combination in the fight against HIV & AIDS.

The process begins with the minister and leaders. We only go into churches with their active support. Then we address the entire congregation during a service, giving basic information on the disease and preaching the gospel and challenging people.

That challenge begins with HIV testing on the church premises for all who are interested. Two options are offered: standard confidential testing or openness – sharing your results with other people in the church who have also chosen to be open.

All who choose the second option make three commitments, to:

- Belong to Christ in the gospel
- Be open about their HIV status, whether positive or negative
- Meet together regularly in small groups to support and encourage each other.

Though we began in Nigeria, in response to the particular cultural issues there, we aim to apply this approach wherever the pandemic and Christian churches coexist.

Review of activities

Achievements during 2020

Church visits during 2020

The focus of Grace & Light's ministry has shifted over the years. When we started there was no HIV testing in the community, so few people knew their HIV status. We tested thousands and many who tested positive were shocked to know their status. In 2020 out of the 16,673 spoken to in 60 church meetings, only 3,061 took an HIV test, and only 11 positives found. Over 93% of those tested agreed to be open about their status and became Grace & Light members.

The focus of our work these days is social righteousness, applying the Gospel message to issues such as corruption, poverty and gender-based violence. Before church members can apply these lessons, they need to have a living relationship with Christ. Of all those who heard our speakers in church in 2020, 350 made a first commitment to follow the Lord, and over 3,000 rededicated themselves to his service.

HCT Testing during 2020

Only five HCT visits were possible in 2020, but over a quarter of those reached made a recommitment to Christ, 172 people.

Schools ministry

For most of the year ministry wasn't possible due to school closures during the Covid pandemic. A total of eight schools were visited and only two positive HIV cases were found amongst the 945 who were tested. The presentation of the Gospel message is the central part of our ministry and 125 young people committed their lives to Christ for the first time with a further 539 making a rededication.

"Their generation is realising that HIV is real and a threat to their lives. We are being told stories of young people in other schools, who hear about social righteousness and choose to change their lives, even though we have not visited their school."

Training

One hundred and five women from 20 churches attended the day-long SGBV workshop on 17 July, during which international coordinator Tassie Ghata shared about the many stories of rape she has heard during lockdown.

This helped others to also share their own experiences and support each other. They were able to open up on the burdens they were carrying and release emotions they'd bottled up believing they could not share such things.

"It was eye opening," said Tassie. "People saw that other congregations are experiencing the same issues they are facing. They returned to their churches determined to live differently and to help their members live differently."

Covid-19

Most people couldn't go to work and earn money to support their families for several months, owing to government measures to counter the pandemic. Our partners AMEN raised over £1,600 to provide essential supplies for dozens of families. This was an opportunity to bless families, both Christian and Muslim.

Financial review

Our long-term partners, OM and AMEN continued to support our ministry to the tune of over £12,000, without which we would not be able to operate as we do. Property Pastors gave us another £5,000 towards the building of the retreat centre.

Our expenses are not covered by regular giving, but we still managed to break even in unrestricted income and expenditure during 2020. It has been encouraging to note the steady increase in local support for our work in Nigeria, as well as the contribution from sales at the charity shop at our Jos HQ.

Reserves policy

The charity normally pays its expenses in cash and has no long-term liabilities.

Statement of trustees' responsibilities

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the company and of the surplus or deficit of the company for that period. In preparing those financial statements, the trustees are required to:-

- (a) Select suitable accounting policies and then apply them consistently;
- (b) Make judgement and estimates that are reasonable and prudent;
- (c) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial statements comply with the Companies Act 2006 and the Accounting and Reporting by Charities Statement of Recommended Practice. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on its behalf by:

.....

Edmund Greening (Chairman)

30 September 2020

ACCOUNTANT'S REPORT TO THE TRUSTEES ON THE UNAUDITED ACCOUNTS OF GRACE & LIGHT (UK)

I report on the accounts for the year ended 31 December 2020 set out on pages vi to x.

Respective responsibilities of directors and reporting accountant

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 trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011) and that an independent examination is required. The statements have been prepared in compliance with the Charities Act 2011, the Companies Act 2006, and FRS 102 (2016) as the applicable accounting standards and the 2016 version of Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102).

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Michael Marshall

Statement of Financial Activities
for the year ended 31 December 2020

				2020	2019
	Notes	Unrestricted £	Restricted £	Total funds £	Total funds £
Income and endowments from					
Donations and legacies		25,011	13,400	38,411	58,244
Giftaid reclaimed		2,935	-	2,935	14
Investment income	2	3	-	3	5
Total Incoming Resources		<u>27,949</u>	<u>13,400</u>	<u>41,349</u>	<u>58,263</u>
Expenditure on					
<i>Raising funds</i>					
-					
<i>Charitable activities</i>					
Provision of financial support for Grace & Light International		28,887	32,158	61,045	39,252
Total		<u>28,887</u>	<u>32,158</u>	<u>61,045</u>	<u>39,252</u>
Net (outgoing)/incoming resources before transfers		(958)	(18,758)	(19,696)	19,011
Transfers between funds		1,954	(1,954)	-	-
Net income/(expenditure) for the year		<u>1,016</u>	<u>(20,172)</u>	<u>(19,696)</u>	<u>19,011</u>
Total funds brought forward		<u>16</u>	<u>27,030</u>	<u>27,046</u>	<u>8,035</u>
Total funds carried forward		<u>1,032</u>	<u>6,318</u>	<u>7,350</u>	<u>27,046</u>

The statement of financial activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities.

The notes on pages viii and ix form part of these accounts.

Balance Sheet as at 31 December 2020

	2020	2019
	£	£
Current assets		
Cash at bank and in hand	7,350	27,046
Accrued income	-	-
Creditors: Amounts falling due within one year		
Accrued expenses	-	-
Net current assets	<u>7,350</u>	<u>27,046</u>
Funds		
Unrestricted funds	1,032	16
Restricted funds	<u>6,318</u>	<u>27,030</u>
Total charity funds	<u><u>7,350</u></u>	<u><u>27,046</u></u>

The company is entitled to exemption from audit under Section 477(2) of the Companies Act 2006 for the year ended 31 December 2019. The statements have been prepared in compliance with the Charities Act 2011, the Companies Act 2006, and FRS 102 (2016) as the applicable accounting standards and the 2016 version of Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102).

The trustees acknowledge their responsibility for:

- (a) ensuring the company keeps accounting records which comply with Section 386 of the Companies Act 2006 and;
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Section 394 and 395, and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

Approved on behalf of the trustees:

.....

Peter King – Trustee

The notes on pages x and xi form part of these accounts.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. Accounting policies The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

(a) **Basis of Accounting**

The financial statements have been prepared under the historic cost convention and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. Additional disclosures have been provided at the discretion of the directors.

The company is a public benefit entity within the meaning of FRS 102.

(b) **Going concern**

The company is dependent upon voluntary donations and upon volunteer time. The balance sheet remains strong with net assets of over £7,000. The directors consider that the company is a going concern.

(c) **Voluntary income is received by way of donations and is included in the Statement of Financial Activities when received.**

(d) **Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.**

i. Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes.

ii. Charitable expenditure comprises those costs incurred directly by the charity in the delivery of its activities and service for its beneficiaries. It includes both costs that can be allocated directly to such activities and those of an indirect nature necessary to support them.

iii. Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include audit fees and costs linked to the strategic management of the charity.

iv. All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly; others are apportioned on an appropriate basis.

(e) **Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and available as general funds.**

(f) **The charity's restricted funds are those where the donor has imposed restrictions on the use of funds.**

(g) **The company is registered as a charity and therefore its activities are exempt from Corporation Tax. Accordingly no provision for taxation is made in these financial statements.**

(h) **The company is limited by guarantee and does not have any share capital.**

(i) **Transactions in foreign currencies are recorded at the rate of exchange ruling at the balance sheet date or at the date of transaction where this is known.**

2. Investment income

	2020	2019
	£	£
Investment income		
Deposit account interest	<u>3</u>	<u>5</u>

3. Trustees' remuneration and benefits

There were no trustees' remuneration or benefits for the year ended 31 December 2020, nor for the year ended 31 December 2019.

4. Analysis of net assets between funds

	Unrestricted funds	Restricted funds	2020 Total funds	2019 Total funds
	£	£	£	£
Current assets	<u>1,032</u>	<u>6,318</u>	<u>7,350</u>	<u>27,046</u>

5. Movement in funds

	At 1 January 2020	Net movement in funds	Transfers between funds	At 31 December 2020
	£	£	£	£
Unrestricted funds				
General reserve	16	(938)	1,954	1,032
Restricted funds:				
Borno	1,256	-	-	1,256
Minibuses	1,045	-	-	1,045
Buidling project (retreat centre)	20,600	(20,512)	-	88
SGBV	-	(100)	100	-
Testing	1,618	1,160	-	2,778
Tassie's ministry	61	94	(4)	151
Schools	1,250	-	(1,250)	-
Training	1,200	(100)	(100)	1,000
Covid 19	-	700	(700)	-
Total restricted funds	<u>27,030</u>	<u>(18,758)</u>	<u>(1,954)</u>	<u>6,318</u>
Total funds	27,046	(19,696)	-	7,350

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General reserve	27,949	28,887	(938)
Restricted funds:			
Borno	-	-	-
Minibuses	-	-	-
Buidling project (retreat centre)	9,088	29,600	(20,512)
SGBV	-	100	(100)
Testing	2,560	1,400	1,160
Tassie's ministry	94	-	94
Schools	-	-	-
Training	-	100	(100)
Covid 19	1,658	958	700
Total restricted funds	<u>13,400</u>	<u>32,158</u>	<u>(18,758)</u>
Total funds	41,349	61,045	(19,696)

Building project: Funds received to build a retreat centre at Grace & Light's headquarters in Nigeria.

Testing: Funds received for HIV testing expenses.

Borno ministry: Funds received to be used for ministry in Borno State.

Tassie's ministry: Funds to be used at the discretion of the International Coordinator.

Minibuses: Funds received to purchase minibuses to transport staff and volunteers.

Schools: Funds received to pay for any expenses associated with schools' ministry.

SGBV: Funds received for Sexual and Gender-Based Violence ministry

Training: Funds received for training expenses.

Covid 19: Funds received for relief during the Covid-19 crisis.

Detailed Statement of Financial Activities
For the year ended 31 December 2020

	2020 £	2019 £
INCOMING RESOURCES		
Voluntary income		
Donations	38,411	58,244
Giftaid reclaimed	<u>2,935</u>	<u>14</u>
Investment income		
Deposit account interest	<u>3</u>	<u>5</u>
Total incoming resources	41,349	58,263
RESOURCES EXPENDED		
Costs of generating voluntary income		
Mail shots & fundraising	-	-
Charitable Activities		
Grants paid for Nigeria ministry	60,600	37,999
Support costs		
Management		
Travel	445	876
Communications	-	89
Misc admin	<u>-</u>	<u>288</u>
	445	1,253
Total resources expended	<u>61,045</u>	<u>39,252</u>
Net income/(expenditure)	<u>(19,696)</u>	<u>19,011</u>