

# OVERCOMERS FAMILY CHURCH INTERNATIONAL

England & Wales · Charity number 1122713

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2008-02-08

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

## Contact

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**Address** 88 Century Avenue  
Oldbrook  
Milton Keynes  
MK6 2UH

**Phone** 01908550818

**Email** [info@ofcinternational.org](mailto:info@ofcinternational.org)

**Website** [www.ofcinternational.org](http://www.ofcinternational.org)

## Activities

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**Objects:** 1 TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS HE TRUSTEES FROM TIME TO TIME MAY THINK FIT;2 TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS OR SERVICES OF ANY KIND, INCLUDING THROUGH THE PROVISION OF COUNSELLING AND SUPPORT IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT; AND3 TO ADVANCE EDUCATION IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT.THE TRUSTEES MUST USE THE INCOME AND MAY USE THE CAPITAL OF THE CHURCH IN PROMOTING THE OBJECTS.

**Activities:** To advance religious activities and to provide spiritual needs to the community in England,Wales and around other parts of the world.

## Classification

- **How:** Provides Human Resources, Provides Services, Sponsors Or Undertakes Research
- **What:** Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, NATIONAL AND OVERSEAS.
- Ghana
- Sierra Leone
- Zambia
- Milton Keynes

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£57,620	£64,579	-	-
2023-12-31	£55,197	£65,757	-	-
2022-12-31	£72,743	£71,055	-	-
2021-12-31	£72,157	£62,441	-	-
2020-12-31	£63,283	£61,094	-	-

## Trustees

Name	Role	Appointed
<b>PASTOR GEORGE OWUSU</b>	Chair	
Ambruse Addo		2019-03-19
Anthony Osei Badu		2020-11-25
Eric Amoako		2024-09-11
NANA OSEI SARFO		2014-08-20

**OVERCOMERS FAMILY CHURCH INTERNATIONAL**

England & Wales - Charity number 1122713

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# Accounts

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**OVERCOMERS FAMILY CHURCH INTERNATIONAL**

**REPORT AND FINANCIAL STATEMENT FOR THE**  
**(UNAUDITED)**

**YEAR ENDED 31<sup>ST</sup> DECEMBER 2024**

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## **REFERENCE AND ADMINISTRATIVE DETAILS**

### **Registered Charity number**

1122713

### **Registered office**

88 Century Avenue  
Old brook  
Milton Keynes  
MK6 2UH

### **Trustees**

Pastor George Owusu  
Miss Ellica Hansson  
Ambruse Addo  
Nana Osei Sarfo  
Anthony Osei Badu

### **Accountants**

J & T Lexington Services Limited  
8 Holme Close  
Redhill Grange  
Wellingborough  
NN9 5YF

## **Trustees' Report**

The Trustees have pleasure in submitting their report, and accounts for the year ended 31st December 2024. The financial statements have been prepared in accordance with the accounting policies set out on page 8, and comply with the statement of recommended practice.

### **Constitution, objective of the charity, principal activity.**

The charity is governed under a constitution adopted on 1<sup>st</sup> December 2007 with UK registered charity no. 1122713.

### **The objectives of the charity:**

- To advance the christian faith in accordance with the statement of faith in such ways and in such parts of the united kingdom or the world as the trustees from time to time may think fit.
- To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the united Kingdom or the world as the trustees from time to time may think fit.
- To advance education in such ways and in such parts of the united Kingdom or the world as the trustees from time to may think fit.
- To reform and rehabilitate persons who are for the time being or who have at any time been drug addicts, in particular by provision of advice, information and support.

The ministry is involved in Christian outreach programmes designed to increase Christian awareness and spread the gospel of our Lord Jesus Christ.

### **Review of the financial position**

The charity made a deficit for the year amounting to £6,959. (2023 deficit: £10,560).

### **Approval**

The report was approved by the board of trustees on ..... 2025 and signed on their behalf by:

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**Pastor George Owusu**

## **Independent Examiner's Report to the Trustees of Overcomers Family Church International**

I report on the accounts for the year ended 31st December 2024 set out on pages four to nine

### **Respective responsibilities of trustees and examiner**

The trustees of the charity are responsible for the preparation of the accounts. The charity's trustee consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act), and that an independent examination is required.

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

- Examine the accounts under section 145 of the 2011 Act.
- 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 statements 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
- (2) to keep accounting records in accordance with section 386 and 387 of the Companies Act 2006;
- (3) to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice and Reporting by Charities have not been met; or
- (4) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Joseph Kinuthia C.P.A, DMS, MBA  
J & T Lexington Services  
8 Holme Close  
Redhill Grange  
Wellingborough  
NN9 5YF

**Statement of financial activities for the year ended 31st December 2024**  
**Incorporating the Income and Expenditure Account**

	Note	2024 £	2023 £
<b>Incoming Resources</b>			
<b>Incoming resources from generated funds</b>			
	2		
Voluntary income		45,999	43,200
Gift Aid - Accrued		11,530	11,843
Interest received		91	154
<b>Total Incoming Resources</b>		<b><u>57,620</u></b>	<b><u>55,197</u></b>
<b>Resources expended</b>			
<b>Charitable activities</b>			
Rent		21,069	20,756
Salaries & Wages		22,581	23,800
Insurance		33	176
Motor Vehicle expenses		4,145	4,723
Instrumentalist		-	310
Bank charges		392	380
Church supply		77	545
Printing & stationery		335	649
Conferences & Hospitality expenses		10,458	5,103
Subsistence allowance		1,480	1,519
Mission		-	2,000
Repairs & maintenance		37	565
Gifts & Donations		-	1,100
Telephone & postage		331	148
Professional fees		1,304	1,482
Depreciation of fixed assets		1,837	2,001
		<b><u>64,079</u></b>	<b><u>65,257</u></b>
<b>Governance costs</b>	3	<b>500</b>	<b>500</b>
<b>Total resources expended</b>		<b><u>64,579</u></b>	<b><u>65,757</u></b>
<b>Net incoming/ (outgoing) resources</b>		<b>(6,959)</b>	<b>(10,560)</b>
<b>Balances carried forward at 31st December 2024</b>		<b><u>(6,959)</u></b>	<b><u>(10,560)</u></b>

There were no recognised gains or losses in the year. All activities derive from continuing operations.

**Balance Sheet as at 31st December 2024**

	Note	2024 £	2023 £
		<u>          </u>	<u>          </u>
<b>Fixed assets</b>			
Tangible fixed assets	4	13,617	14,687
<b>Current assets</b>			
Debtors	5	11,530	14,243
Cash at bank and in hand		4,788	7,964
		<u>16,318</u>	<u>22,207</u>
<b>Creditors</b> -amounts falling due within one year	6	<u>(500)</u>	<u>(500)</u>
<b>Net current assets/(liabilities)</b>		<u>15,818</u>	<u>21,707</u>
<b>Net assets</b>		<u><b>29,435</b></u>	<u><b>36,394</b></u>
Represented by:			
<b>Funds of the charity</b>			
Reserves		36,394	46,954
Net incoming resources		<u>(6,959)</u>	<u>(10,560)</u>
		<u><b>29,435</b></u>	<u><b>36,394</b></u>

The financial statements were approved by the Trustees on .....2025 and signed on their behalf by:

**Pastor George Owusu**

**Trustee**

**1. Accounting policies**

**a) Accounting basis**

These accounts have been prepared on the receipts and payments basis under section 42(3) of the Charities Act 1993 and the Statement of Recommended Practice on Accounting by Charities published in March 2008. The adoption of the revised SORP has resulted in reclassification of some items.

**b) Incoming resources**

**i) Voluntary income**

Voluntary income is received by way of Tithes offerings, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

**ii) Bank interest**

Bank interest is included in the income and expenditure account on receipt.

**c) Resources expended**

All expenditure is accounted for on an accruals basis.

**d) Fixed assets and depreciation**

Fixed assets are included at cost. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life using the reducing balance method. Depreciation was charged 25% on the Vehicle, and 12.5% on all other assets.

**e) Restricted and unrestricted funds**

Income received for restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated. Restricted funds are those funds which represent grants and donations for a specific purpose. Upon full performance of the purpose of the grant, any surplus is then retrievable by the donor. Income generated for the objects of the charity without further specified purpose is allocated to unrestricted funds. Accumulated surpluses may be retained by the church and are expendable at the discretion of the trustees in furtherance of the church's objects. There were no restricted funds during the year.

**1. Accounting policies (continued)**

**f) Designated funds**

Designated funds are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees’ discretion. There were no designated funds during the year.

**g) Irrecoverable VAT**

The church is unable to recover VAT since it does not make taxable supplies. The cost of irrecoverable VAT is not separately analysed in the financial statements.

**h) Cash Flow**

The church has taken advantage of the exemptions in Financial Reporting Standard No 1 from the requirement to produce a cash flow statement on the grounds that it is a small church.

**2. Incoming resources from generated funds**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total funds 2024</b>	<b>Total funds 2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Voluntary income	48,400	-	48,400	43,200
Gift Aid accrued	11,530	-	11,530	11,843
	<u>55,043</u>	<u>-</u>	<u>59,930</u>	<u>55,043</u>

Notes to the financial statements for the year ended 31st December 2024

**3. Governance costs**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Accountancy fees	500.00	500.00
	<u>500.00</u>	<u>500.00</u>

**4. Tangible fixed assets**

	<b>CHURCH VAN £</b>	<b>Fixtures &amp; Fittings £</b>	<b>Church equipment £</b>	<b>Total £</b>
<b>Cost</b>				
At 1st January 2024	6,600	3,962	28,639	39,201
Additions	-	-	767	767
At 31st December 2024	<u>6,600</u>	<u>3,962</u>	<u>29,406</u>	<u>39,968</u>
<b>Depreciation</b>				
At 1st January 2024	6,119	2,510	15,885	24,514
Charge	120	94	1,623	1,837
At 31st December 2024	<u>6,239</u>	<u>2,604</u>	<u>17,508</u>	<u>26,351</u>
<b>Net book value 2024</b>	<u><b>361</b></u>	<u><b>1,358</b></u>	<u><b>11,898</b></u>	<u><b>13,617</b></u>
<b>Net book value 2023</b>	<u><b>481</b></u>	<u><b>1,452</b></u>	<u><b>12,754</b></u>	<u><b>14,687</b></u>

**5. Debtors**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Members Loans	-	2,400
HMRC – Gift Aid claimed	11,530	11,843
	<u>11,530</u>	<u>14,243</u>

**6. Creditors – amounts falling due within one year**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Other creditors and accruals	<u>500.00</u>	<u>500.00</u>
	<u><u>500.00</u></u>	<u><u>500.00</u></u>

**7. Financial commitments**

**Capital Commitments**

The church had no capital commitments as at 31st December 2024.

**Operating lease commitments**

The church had no operating lease commitments as at 31st December 2024.

**OVERCOMERS FAMILY CHURCH INTERNATIONAL**

England & Wales - Charity number 1122713

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# Accounts

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**OVERCOMERS FAMILY CHURCH INTERNATIONAL**

**REPORT AND FINANCIAL STATEMENT FOR THE**  
(UNAUDITED)

**YEAR ENDED 31<sup>ST</sup> DECEMBER 2023**

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## **REFERENCE AND ADMINISTRATIVE DETAILS**

### **Registered Charity number**

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### **Registered office**

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MK6 2UH

### **Trustees**

Pastor George Owusu  
Miss Ellica Hansson  
Ambruse Addo  
Nana Osei Sarfo  
Anthony Osei Badu

### **Accountants**

J & T Lexington Services Limited  
8 Holme Close  
Redhill Grange  
Wellingborough  
NN9 5YF

## **Trustees' Report**

The Trustees have pleasure in submitting their report, and accounts for the year ended 31st December 2023. The financial statements have been prepared in accordance with the accounting policies set out on page 8, and comply with the statement of recommended practice.

### **Constitution, objective of the charity, principal activity.**

The charity is governed under a constitution adopted on 1<sup>st</sup> December 2007 with UK registered charity no. 1122713.

### **The objectives of the charity:**

- To advance the christian faith in accordance with the statement of faith in such ways and in such parts of the united kingdom or the world as the trustees from time to time may think fit.
- To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the united Kingdom or the world as the trustees from time to time may think fit.
- To advance education in such ways and in such parts of the united Kingdom or the world as the trustees from time to may think fit.
- To reform and rehabilitate persons who are for the time being or who have at any time been drug addicts, in particular by provision of advice, information and support.

The ministry is involved in Christian outreach programmes designed to increase Christian awareness and spread the gospel of our Lord Jesus Christ.

### **Review of the financial position**

The charity made a deficit for the year amounting to £10,560 . (2021 surplus: £1,688).

### **Approval**

The report was approved by the board of trustees on ..... 2024 and signed on their behalf by:

---

**Pastor George Owusu**

## **Independent Examiner's Report to the Trustees of Overcomers Family Church International**

I report on the accounts for the year ended 31st December 2023 set out on pages four to nine

### **Respective responsibilities of trustees and examiner**

The trustees of the charity are responsible for the preparation of the accounts. The charity's trustee consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act), and that an independent examination is required.

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

- Examine the accounts under section 145 of the 2011 Act.
- 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 statements 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
- (2) to keep accounting records in accordance with section 386 and 387 of the Companies Act 2006;
- (3) to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice and Reporting by Charities have not been met; or
- (4) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Joseph Kinuthia C.P.A, DMS, MBA  
J & T Lexington Services  
8 Holme Close  
Redhill Grange  
Wellingborough  
NN9 5YF

**Statement of financial activities for the year ended 31st December 2023**  
**Incorporating the Income and Expenditure Account**

	Note	2023 £	2022 £
<b>Incoming Resources</b>			
<b>Incoming resources from generated funds</b>			
	2		
Voluntary income		43,200	59,107
Gift Aid - Accrued		11,843	13,625
Interest received		154	11
<b>Total Incoming Resources</b>		<b><u>55,197</u></b>	<b><u>72,743</u></b>
<b>Resources expended</b>			
<b>Charitable activities</b>			
Rent		20,756	14,850
Salaries & Wages		23,800	20,040
Heat, Water & Light		-	3,203
Insurance		176	154
Motor Vehicle expenses		4,723	11,609
Instrumentalist		310	1,760
Bank charges		380	458
Church supply		545	2,058
Printing & stationery		649	359
Conferences & Hospitality expenses		5,103	2,748
Subsistence allowance		1,519	4,390
Mission		2,000	-
Repairs & maintenance		565	1,057
Gifts & Donations		1,100	4,971
Advertising		-	531
Telephone & postage		148	104
Professional fees		1,482	1,339
Depreciation of fixed assets		2,001	924
		<b><u>65,257</u></b>	<b><u>70,555</u></b>
<b>Governance costs</b>	3	<b>500</b>	<b>500</b>
<b>Total resources expended</b>		<b><u>65,757</u></b>	<b><u>71,055</u></b>
<b>Net incoming/ (outgoing) resources</b>		<b>(10,560)</b>	<b>1,688</b>
<b>Balances carried forward at 31st December 2023</b>		<b><u>(10,560)</u></b>	<b><u>1,688</u></b>

There were no recognised gains or losses in the year. All activities derive from continuing operations.

**Balance Sheet as at 31st December 2023**

	Note	2023 £	2022 £
		<u>          </u>	<u>          </u>
<b>Fixed assets</b>			
Tangible fixed assets	4	14,687	6,611
<b>Current assets</b>			
Debtors	5	14,243	18,625
Cash at bank and in hand		7,964	22,218
		<u>22,207</u>	<u>40,843</u>
<b>Creditors</b> -amounts falling due within one year	6	<u>(500)</u>	<u>(500)</u>
<b>Net current assets/(liabilities)</b>		<u>21,707</u>	<u>40,343</u>
<b>Net assets</b>		<u><b>36,394</b></u>	<u><b>46,954</b></u>
Represented by:			
<b>Funds of the charity</b>			
Reserves		46,954	45,266
Net incoming resources		(10,560)	1,688
		<u><b>36,394</b></u>	<u><b>46,954</b></u>

The financial statements were approved by the Trustees on .....2024 and signed on their behalf by:

**Pastor George Owusu**

**Trustee**

**1. Accounting policies**

**a) Accounting basis**

These accounts have been prepared on the receipts and payments basis under section 42(3) of the Charities Act 1993 and the Statement of Recommended Practice on Accounting by Charities published in March 2008. The adoption of the revised SORP has resulted in reclassification of some items.

**b) Incoming resources**

**i) Voluntary income**

Voluntary income is received by way of Tithes offerings, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

**ii) Bank interest**

Bank interest is included in the income and expenditure account on receipt.

**c) Resources expended**

All expenditure is accounted for on an accruals basis.

**d) Fixed assets and depreciation**

Fixed assets are included at cost. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life using the reducing balance method. Depreciation was charged 25% on the Vehicle, and 12.5% on all other assets.

**e) Restricted and unrestricted funds**

Income received for restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated. Restricted funds are those funds which represent grants and donations for a specific purpose. Upon full performance of the purpose of the grant, any surplus is then retrievable by the donor. Income generated for the objects of the charity without further specified purpose is allocated to unrestricted funds. Accumulated surpluses may be retained by the church and are expendable at the discretion of the trustees in furtherance of the church's objects. There were no restricted funds during the year.

**1. Accounting policies (continued)**

**f) Designated funds**

Designated funds are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees’ discretion. There were no designated funds during the year.

**g) Irrecoverable VAT**

The church is unable to recover VAT since it does not make taxable supplies. The cost of irrecoverable VAT is not separately analysed in the financial statements.

**h) Cash Flow**

The church has taken advantage of the exemptions in Financial Reporting Standard No 1 from the requirement to produce a cash flow statement on the grounds that it is a small church.

**2. Incoming resources from generated funds**

	Unrestricted Funds £	Restricted Funds £	Total funds 2023 £	Total funds 2022 £
Voluntary income	43,200	-	43,200	59,107
Gift Aid accrued	11,843	-	11,843	13,625
	<u>55,043</u>	<u>-</u>	<u>55,043</u>	<u>72,732</u>

**3. Governance costs**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Accountancy fees	<u>500.00</u>	<u>500.00</u>
	<u>500.00</u>	<u>500.00</u>

#### 4. Tangible fixed assets

	<b>CHURCH VAN £</b>	<b>Fixtures &amp; Fittings £</b>	<b>Church equipment £</b>	<b>Total £</b>
<b>Cost</b>				
At 1st January 2023	6,600	3,962	18,562	29,124
Additions	-	-	10,077	10,077
At 31st December 2023	<u>6,600</u>	<u>3,962</u>	<u>28,639</u>	<u>39,201</u>
<b>Depreciation</b>				
At 1st January 2023	5,958	2,409	14,146	22,513
Charge	161	101	1,739	2,001
At 31st December 2023	<u>6,119</u>	<u>2,510</u>	<u>15,885</u>	<u>24,514</u>
<b>Net book value 2023</b>	<u>481</u>	<u>1,452</u>	<u>12,754</u>	<u>14,687</u>
<b>Net book value 2022</b>	<u>642</u>	<u>1,553</u>	<u>4,416</u>	<u>6,611</u>

#### 5. Debtors

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Members Loans	<u>2,400</u>	<u>5,000</u>
HMRC – Gift Aid claimed	<u>11,843</u>	<u>13,625</u>
	<u>14,243</u>	<u>18,625</u>

Notes to the financial statements for the year ended 31st December 2023

**6. Creditors – amounts falling due within one year**

	<u>2023</u> £	<u>2022</u> £
Other creditors and accruals	<u>500.00</u>	<u>500.00</u>
	<u>500.00</u>	<u>500.00</u>

**7. Financial commitments**

**Capital Commitments**

The church had no capital commitments as at 31st December 2023.

**Operating lease commitments**

The church had no operating lease commitments as at 31st December 2023.

**OVERCOMERS FAMILY CHURCH INTERNATIONAL**

England & Wales - Charity number 1122713

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# Accounts

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**OVERCOMERS FAMILY CHURCH INTERNATIONAL**

**REPORT AND FINANCIAL STATEMENT FOR THE**  
**(UNAUDITED)**

**YEAR ENDED 31<sup>ST</sup> DECEMBER 2022**

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## **REFERENCE AND ADMINISTRATIVE DETAILS**

### **Registered Charity number**

1122713

### **Registered office**

88 Century Avenue  
Old brook  
Milton Keynes  
MK6 2UH

### **Trustees**

Pastor George Owusu  
Miss Ellica Hansson  
Ambruse Addo  
Nana Osei Sarfo  
Anthony Osei Badu

### **Accountants**

J & T Lexington Services Limited  
8 Holme Close  
Redhill Grange  
Wellingborough  
NN9 5YF

## **Trustees' Report**

The Trustees have pleasure in submitting their report, and accounts for the year ended 31st December 2022. The financial statements have been prepared in accordance with the accounting policies set out on page 8, and comply with the statement of recommended practice.

## **Constitution, objective of the charity, principal activity.**

The charity is governed under a constitution adopted on 1<sup>st</sup> December 2007 with UK registered charity no. 1122713.

## **The objectives of the charity:**

- To advance the christian faith in accordance with the statement of faith in such ways and in such parts of the united kingdom or the world as the trustees from time to time may think fit.
- To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the united Kingdom or the world as the trustees from time to time may think fit.
- To advance education in such ways and in such parts of the united Kingdom or the world as the trustees from time to may think fit.
- To reform and rehabilitate persons who are for the time being or who have at any time been drug addicts, in particular by provision of advice, information and support.

The ministry is involved in Christian outreach programmes designed to increase Christian awareness and spread the gospel of our Lord Jesus Christ.

## **Review of the financial position**

The charity made a surplus for the year amounting to £1,688. (2021 surplus: £9,716).

## **Approval**

The report was approved by the board of trustees on ..... 2023 and signed on their behalf by:

---

**Pastor George Owusu**

## **Independent Examiner's Report to the Trustees of Overcomers Family Church International**

I report on the accounts for the year ended 31st December 2022 set out on pages four to nine

### **Respective responsibilities of trustees and examiner**

The trustees of the charity are responsible for the preparation of the accounts. The charity's trustee consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act), and that an independent examination is required.

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

- Examine the accounts under section 145 of the 2011 Act.
- 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 statements 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
- (2) to keep accounting records in accordance with section 386 and 387 of the Companies Act 2006;
- (3) to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice and Reporting by Charities have not been met; or
- (4) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Joseph Kinuthia C.P.A, DMS, MBA  
J & T Lexington Services  
8 Holme Close  
Redhill Grange  
Wellingborough  
NN9 5YF

**Statement of financial activities for the year ended 31st December 2022**  
**Incorporating the Income and Expenditure Account**

	Note	2022 £	2021 £
<b>Incoming Resources</b>			
<b>Incoming resources from generated funds</b>			
	<b>2</b>		
Voluntary income		59,107	48,774
Gift Aid - Accrued		13,625	12,191
Government grants		-	11,189
Interest received		11	3
<b>Total Incoming Resources</b>		<b><u>72,743</u></b>	<b><u>72,157</u></b>
<b>Resources expended</b>			
<b>Charitable activities</b>			
Rent		14,850	17,750
Salaries & Wages		20,040	20,040
Heat, Water & Light		3,203	2,230
Insurance		154	804
Motor Vehicle expenses		11,609	3,401
Instrumentalist		1,760	-
Bank charges		458	591
Church supply		2,058	608
Printing & stationery		359	23
Conferences & Hospitality expenses		2,748	10,340
Subsistence allowance		4,390	4,110
Repairs & maintenance		1,057	-
Gifts & Donations		4,971	2,360
Advertising		531	-
Telephone & postage		104	495
Professional fees		1,339	1,438
Depreciation of fixed assets		924	878
		<b><u>70,555</u></b>	<b><u>61,941</u></b>
<b>Governance costs</b>	<b>3</b>	<b>500</b>	<b>500</b>
<b>Total resources expended</b>		<b><u>71,055</u></b>	<b><u>62,441</u></b>
<b>Net incoming/ (outgoing) resources</b>		<b>1,688</b>	<b>9,716</b>
<b>Balances carried forward at 31st December 2022</b>		<b><u>1,688</u></b>	<b><u>9,716</u></b>

There were no recognised gains or losses in the year. All activities derive from continuing operations.

**Balance Sheet as at 31st December 2022**

	<b>Note</b>	<b>2022</b>	<b>2021</b>
		<u>£</u>	<u>£</u>
<b>Fixed assets</b>			
Tangible fixed assets	<b>4</b>	6,611	6,736
<b>Current assets</b>			
Debtors	<b>5</b>	18,625	13,191
Cash at bank and in hand		<u>22,218</u>	<u>26,839</u>
		40,843	40,030
<b>Creditors</b> -amounts falling due within one year	<b>6</b>	<u>(500)</u>	<u>(500)</u>
<b>Net current assets/(liabilities)</b>		<u>40,343</u>	<u>39,530</u>
<b>Net assets</b>		<u><b>46,954</b></u>	<u><b>46,266</b></u>
Represented by:			
<b>Funds of the charity</b>			
Reserves		45,266	36,550
Net incoming resources		<u>1,688</u>	<u>9,716</u>
		<u><b>46,954</b></u>	<u><b>46,266</b></u>

The financial statements were approved by the Trustees on .....2022 and signed on their behalf by:

**Pastor George Owusu**

**Trustee**

**1. Accounting policies**

**a) Accounting basis**

These accounts have been prepared on the receipts and payments basis under section 42(3) of the Charities Act 1993 and the Statement of Recommended Practice on Accounting by Charities published in March 2008. The adoption of the revised SORP has resulted in reclassification of some items.

**b) Incoming resources**

**i) Voluntary income**

Voluntary income is received by way of Tithes offerings, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

**ii) Bank interest**

Bank interest is included in the income and expenditure account on receipt.

**c) Resources expended**

All expenditure is accounted for on an accruals basis.

**d) Fixed assets and depreciation**

Fixed assets are included at cost. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life using the reducing balance method. Depreciation was charged 25% on the Vehicle, and 12.5% on all other assets.

**e) Restricted and unrestricted funds**

Income received for restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated. Restricted funds are those funds which represent grants and donations for a specific purpose. Upon full performance of the purpose of the grant, any surplus is then retrievable by the donor. Income generated for the objects of the charity without further specified purpose is allocated to unrestricted funds. Accumulated surpluses may be retained by the church and are expendable at the discretion of the trustees in furtherance of the church's objects. There were no restricted funds during the year.

Notes to the financial statements for the year ended 31st December 2022

**1. Accounting policies (continued)**

**f) Designated funds**

Designated funds are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion. There were no designated funds during the year.

**g) Irrecoverable VAT**

The church is unable to recover VAT since it does not make taxable supplies. The cost of irrecoverable VAT is not separately analysed in the financial statements.

**h) Cash Flow**

The church has taken advantage of the exemptions in Financial Reporting Standard No 1 from the requirement to produce a cash flow statement on the grounds that it is a small church.

**2. Incoming resources from generated funds**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total funds 2022</b>	<b>Total funds 2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Voluntary income	59,107	-	59,107	48,774
Gift Aid accrued	13,625	-	13,625	12,191
	<u>72,732</u>	<u>-</u>	<u>72,732</u>	<u>60,965</u>

Notes to the financial statements for the year ended 31st December 2022

**3. Governance costs**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Accountancy fees	500.00	500.00
	<u>500.00</u>	<u>500.00</u>

**4. Tangible fixed assets**

	<b>CHURCH VAN £</b>	<b>Fixtures &amp; Fittings £</b>	<b>Church equipment £</b>	<b>Total £</b>
<b>Cost</b>				
At 1st January 2022	6,600	3,962	17,763	28,325
Additions	-	-	799	799
At 31st December 2022	<u>6,600</u>	<u>3,962</u>	<u>18,562</u>	<u>29,124</u>
<b>Depreciation</b>				
At 1st January 2022	5,744	2,301	13,544	21,589
Charge	214	108	602	924
At 31st December 2022	<u>5,744</u>	<u>2,409</u>	<u>14,146</u>	<u>22,513</u>
<b>Net book value 2022</b>	<u>642</u>	<u>1,553</u>	<u>4,416</u>	<u>6,611</u>
<b>Net book value 2021</b>	<u>856</u>	<u>1,661</u>	<u>4,219</u>	<u>6,736</u>

**5. Debtors**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
HMRC – Gift Aid claimed	13,625	12,191
	<u>13,625</u>	<u>12,191</u>

**6. Creditors – amounts falling due within one year**

	<u>2022</u> £	<u>2021</u> £
Other creditors and accruals	<u>500.00</u>	<u>500.00</u>
	<u>500.00</u>	<u>500.00</u>

**7. Financial commitments**

**Capital Commitments**

The church had no capital commitments as at 31st December 2022.

**Operating lease commitments**

The church had no operating lease commitments as at 31st December 2022.

**OVERCOMERS FAMILY CHURCH INTERNATIONAL**

England & Wales - Charity number 1122713

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# Accounts

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**OVERCOMERS FAMILY CHURCH INTERNATIONAL**

**REPORT AND FINANCIAL STATEMENT FOR THE**  
**(UNAUDITED)**

**YEAR ENDED 31<sup>ST</sup> DECEMBER 2021**

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## **REFERENCE AND ADMINISTRATIVE DETAILS**

### **Registered Charity number**

1122713

### **Registered office**

88 Century Avenue  
Old brook  
Milton Keynes  
MK6 2UH

### **Trustees**

Pastor George Owusu  
Miss Ellica Hansson  
Ambruse Addo  
Nana Osei Sarfo  
Anthony Osei Badu

### **Accountants**

J & T Lexington Services Limited  
8 Holme Close  
Redhill Grange  
Wellingborough  
NN9 5YF

## **Trustees' Report**

The Trustees have pleasure in submitting their report, and accounts for the year ended 31st December 2021. The financial statements have been prepared in accordance with the accounting policies set out on page 8, and comply with the statement of recommended practice.

## **Constitution, objective of the charity, principal activity.**

The charity is governed under a constitution adopted on 1<sup>st</sup> December 2007 with UK registered charity no. 1122713.

## **The objectives of the charity:**

- To advance the christian faith in accordance with the statement of faith in such ways and in such parts of the united kingdom or the world as the trustees from time to time may think fit.
- To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the united Kingdom or the world as the trustees from time to time may think fit.
- To advance education in such ways and in such parts of the united Kingdom or the world as the trustees from time to may think fit.
- To reform and rehabilitate persons who are for the time being or who have at any time been drug addicts, in particular by provision of advice, information and support.

The ministry is involved in Christian outreach programmes designed to increase Christian awareness and spread the gospel of our Lord Jesus Christ.

## **Review of the financial position**

The charity made a surplus for the year amounting to £9,716. (2020 deficit: £2,189).

## **Approval**

The report was approved by the board of trustees on ..... 2022 and signed on their behalf by:

---

**Pastor George Owusu**

## **Independent Examiner's Report to the Trustees of Overcomers Family Church International**

I report on the accounts for the year ended 31st December 2021 set out on pages four to nine

### **Respective responsibilities of trustees and examiner**

The trustees of the charity are responsible for the preparation of the accounts. The charity's trustee consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act), and that an independent examination is required.

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

- Examine the accounts under section 145 of the 2011 Act.
- 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 statements 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
- (2) to keep accounting records in accordance with section 386 and 387 of the Companies Act 2006;
- (3) to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice and Reporting by Charities have not been met; or
- (4) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Joseph Kinuthia C.P.A, DMS, MBA  
J & T Lexington Services  
8 Holme Close  
Redhill Grange  
Wellingborough  
NN9 5YF

**Statement of financial activities for the year ended 31st December 2021**  
**Incorporating the Income and Expenditure Account**

	Note	2021 £	2020 £
<b>Incoming Resources</b>			
<b>Incoming resources from generated funds</b>			
	2		
Voluntary income		48,774	40,889
Gift Aid - Accrued		12,191	10,784
Government grants		11,189	11,606
Interest received		3	4
<b>Total Incoming Resources</b>		<b><u>72,157</u></b>	<b><u>63,283</u></b>
<b>Resources expended</b>			
<b>Charitable activities</b>			
Rent		17,750	17,820
Salaries & Wages		20,040	20,040
Heat, Water & Light		2,230	-
Insurance		804	877
Motor Vehicle expenses		3,401	2,940
Bank charges		591	353
Church supply		608	-
Printing & stationery		23	103
Conferences & Hospitality expenses		10,340	1,896
Subsistence allowance		4,110	5,849
Gifts & Donations		2,360	7,800
Telephone & postage		495	155
Professional fees		1,438	1,636
Depreciation of fixed assets		878	1,125
		<b><u>61,941</u></b>	<b><u>60,594</u></b>
<b>Governance costs</b>	3	<b>500</b>	<b>500</b>
<b>Total resources expended</b>		<b><u>62,441</u></b>	<b><u>61,094</u></b>
<b>Net incoming/ (outgoing) resources</b>		<b>9,716</b>	<b>2,189</b>
<b>Balances carried forward at 31st December 2021</b>		<b><u>9,716</u></b>	<b><u>2,189</u></b>

There were no recognised gains or losses in the year. All activities derive from continuing operations.

## Balance Sheet as at 31st December 2021

	Note	2021 £	2020 £
<b>Fixed assets</b>			
Tangible fixed assets	4	6,736	7,614
<b>Current assets</b>			
Debtors	5	13,191	10,784
Cash at bank and in hand		26,839	18,652
		<u>40,030</u>	<u>29,436</u>
<b>Creditors</b> -amounts falling due within one year	6	<u>(500)</u>	<u>(500)</u>
<b>Net current assets/(liabilities)</b>		<u>39,530</u>	<u>28,936</u>
<b>Net assets</b>		<u><b>46,266</b></u>	<u><b>36,550</b></u>
Represented by:			
<b>Funds of the charity</b>			
Reserves		36,550	34,361
Net incoming resources		9,716	2,189
		<u><b>46,266</b></u>	<u><b>36,550</b></u>

The financial statements were approved by the Trustees on .....2022 and signed on their behalf by:

**Pastor George Owusu**

**Trustee**

**1. Accounting policies**

**a) Accounting basis**

These accounts have been prepared on the receipts and payments basis under section 42(3) of the Charities Act 1993 and the Statement of Recommended Practice on Accounting by Charities published in March 2008. The adoption of the revised SORP has resulted in reclassification of some items.

**b) Incoming resources**

**i) Voluntary income**

Voluntary income is received by way of Tithes offerings, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

**ii) Bank interest**

Bank interest is included in the income and expenditure account on receipt.

**c) Resources expended**

All expenditure is accounted for on an accruals basis.

**d) Fixed assets and depreciation**

Fixed assets are included at cost. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life using the reducing balance method. Depreciation was charged 25% on the Vehicle, and 12.5% on all other assets.

**e) Restricted and unrestricted funds**

Income received for restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated. Restricted funds are those funds which represent grants and donations for a specific purpose. Upon full performance of the purpose of the grant, any surplus is then retrievable by the donor. Income generated for the objects of the charity without further specified purpose is allocated to unrestricted funds. Accumulated surpluses may be retained by the church and are expendable at the discretion of the trustees in furtherance of the church's objects. There were no restricted funds during the year.

Notes to the financial statements for the year ended 31st December 2021

**1. Accounting policies (continued)**

**f) Designated funds**

Designated funds are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion. There were no designated funds during the year.

**g) Irrecoverable VAT**

The church is unable to recover VAT since it does not make taxable supplies. The cost of irrecoverable VAT is not separately analysed in the financial statements.

**h) Cash Flow**

The church has taken advantage of the exemptions in Financial Reporting Standard No 1 from the requirement to produce a cash flow statement on the grounds that it is a small church.

**2. Incoming resources from generated funds**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total funds 2021</b>	<b>Total funds 2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Voluntary income	48,774	-	48,774	40,889
Gift Aid accrued	12,191	-	12,191	10,783
	<u>60,965</u>	<u>-</u>	<u>60,965</u>	<u>51,672</u>

Notes to the financial statements for the year ended 31st December 2021

**3. Governance costs**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Accountancy fees	500.00	500.00
	<u>500.00</u>	<u>500.00</u>

**4. Tangible fixed assets**

	<b>CHURCH VAN £</b>	<b>Fixtures &amp; Fittings £</b>	<b>Church equipment £</b>	<b>Total £</b>
<b>Cost</b>				
At 1st January 2021	6,600	3,962	17,763	28,325
Additions	-	-	-	-
At 31st December 2021	<u>6,600</u>	<u>3,962</u>	<u>17,763</u>	<u>28,325</u>
<b>Depreciation</b>				
At 1st January 2021	5,556	2,186	12,969	20,711
Charge	188	115	575	878
At 31st December 2021	<u>5,744</u>	<u>2,301</u>	<u>13,544</u>	<u>21,589</u>
<b>Net book value 2021</b>	<u><b>856</b></u>	<u><b>1,661</b></u>	<u><b>4,219</b></u>	<u><b>6,736</b></u>
<b>Net book value 2020</b>	<u><b>1,044</b></u>	<u><b>1,776</b></u>	<u><b>4,794</b></u>	<u><b>7,614</b></u>

**5. Debtors**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
HMRC – Gift Aid claimed	12,191	10,784
	<u>12,191</u>	<u>10,784</u>

**6. Creditors – amounts falling due within one year**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Other creditors and accruals	<u>500.00</u>	<u>500.00</u>
	<u>500.00</u>	<u>500.00</u>

**7. Financial commitments**

**Capital Commitments**

The church had no capital commitments as at 31st December 2021.

**Operating lease commitments**

The church had no operating lease commitments as at 31st December 2021.

**OVERCOMERS FAMILY CHURCH INTERNATIONAL**

England & Wales - Charity number 1122713

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# Accounts

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**OVERCOMERS FAMILY CHURCH INTERNATIONAL**

**REPORT AND FINANCIAL STATEMENT FOR THE**  
(UNAUDITED)

**YEAR ENDED 31<sup>ST</sup> DECEMBER 2020**

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## **REFERENCE AND ADMINISTRATIVE DETAILS**

### **Registered Charity number**

1122713

### **Registered office**

88 Century Avenue  
Old brook  
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MK6 2UH

### **Trustees**

Pastor George Owusu  
Miss Ellica Hansson  
Ambruse Addo  
Nana Osei Sarfo  
Anthony Osei Badu

### **Accountants**

J & T Lexington Services Limited  
8 Holme Close  
Redhill Grange  
Wellingborough  
NN9 5YF

## **Trustees' Report**

The Trustees have pleasure in submitting their report, and accounts for the year ended 31st December 2020. The financial statements have been prepared in accordance with the accounting policies set out on page 8, and comply with the statement of recommended practice.

## **Constitution, objective of the charity, principal activity.**

The charity is governed under a constitution adopted on 1<sup>st</sup> December 2007 with UK registered charity no. 1122713.

## **The objectives of the charity:**

- To advance the christian faith in accordance with the statement of faith in such ways and in such parts of the united kingdom or the world as the trustees from time to time may think fit.
- To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the united Kingdom or the world as the trustees from time to time may think fit.
- To advance education in such ways and in such parts of the united Kingdom or the world as the trustees from time to may think fit.
- To reform and rehabilitate persons who are for the time being or who have at any time been drug addicts, in particular by provision of advice, information and support.

The ministry is involved in Christian outreach programmes designed to increase Christian awareness and spread the gospel of our Lord Jesus Christ.

## **Review of the financial position**

The charity made a surplus for the year amounting to £2,189. (2019 deficit: £8,810).

## **Approval**

The report was approved by the board of trustees on ..... 2021 and signed on their behalf by:

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**Pastor George Owusu**

## **Independent Examiner's Report to the Trustees of A Life faith chapel**

I report on the accounts for the year ended 31st December 2020 set out on pages four to nine

### **Respective responsibilities of trustees and examiner**

The trustees of the charity are responsible for the preparation of the accounts. The charity's trustee consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act), and that an independent examination is required.

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

- Examine the accounts under section 145 of the 2011 Act.
- 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 statements 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
- (2) to keep accounting records in accordance with section 386 and 387 of the Companies Act 2006;
- (3) to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice and Reporting by Charities have not been met; or
- (4) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Joseph Kinuthia C.P.A, DMS, MBA  
J & T Lexington Services  
8 Holme Close  
Redhill Grange  
Wellingborough  
NN9 5YF

**Statement of financial activities for the year ended 31st December 2020**  
**Incorporating the Income and Expenditure Account**

	Note	2020	2019
		£	£
<b>Incoming Resources</b>			
<b>Incoming resources from generated funds</b>	<b>2</b>		
Voluntary income		40,889	60,327
Gift Aid - Accrued		10,784	15,165
Government grants		11,606	-
Interest received		4	5
<b>Total Incoming Resources</b>		<b><u>63,283</u></b>	<b><u>75,497</u></b>
 <b>Resources expended</b>			
<b>Charitable activities</b>			
Rent		17,820	16,693
Salaries & Wages		20,040	20,140
Heat, Water & Light		-	1,750
Insurance		877	922
Motor Vehicle expenses		2,940	5,766
Bank charges		353	506
Repairs & Maintenance		-	599
Printing & stationery		103	402
Conferences & Hospitality expenses		1,896	8,763
Subsistence allowance		5,849	4,091
Gifts & Donations		7,800	1,843
Telephone & postage		155	419
Travel & accommodation		-	1,560
Professional fees		1,636	1,394
Depreciation of fixed assets		1,125	1,339
		<b><u>60,594</u></b>	<b><u>66,187</u></b>
 <b>Governance costs</b>	<b>3</b>	<b>500</b>	<b>500</b>
<b>Total resources expended</b>		<b><u>61,094</u></b>	<b><u>66,687</u></b>
 <b>Net incoming/ (outgoing) resources</b>		<b>2,189</b>	<b>8,810</b>
 <b>Balances carried forward at 31st December 2020</b>		<b><u>2,189</u></b>	<b><u>8,810</u></b>

There were no recognised gains or losses in the year. All activities derive from continuing operations.

**Balance Sheet as at 31st December 2020**

	Note	2020 £	2019 £
<b>Fixed assets</b>			
Tangible fixed assets	4	7,614	8,739
<b>Current assets</b>			
Debtors	5	10,784	15,165
Cash at bank and in hand		18,652	10,957
		<u>29,436</u>	<u>26,122</u>
<b>Creditors</b> -amounts falling due within one year	6	<u>(500)</u>	<u>(500)</u>
<b>Net current assets/(liabilities)</b>		<u>28,936</u>	<u>25,622</u>
<b>Net assets</b>		<u><b>36,550</b></u>	<u><b>34,361</b></u>
Represented by:			
<b>Funds of the charity</b>			
Reserves		34,361	25,551
Net incoming resources		2,189	8,810
		<u><b>36,550</b></u>	<u><b>34,361</b></u>

The financial statements were approved by the Trustees on .....2021 and signed on their behalf by:

**Pastor George Owusu**

**Trustee**

**1. Accounting policies**

**a) Accounting basis**

These accounts have been prepared on the receipts and payments basis under section 42(3) of the Charities Act 1993 and the Statement of Recommended Practice on Accounting by Charities published in March 2008. The adoption of the revised SORP has resulted in reclassification of some items.

**b) Incoming resources**

**i) Voluntary income**

Voluntary income is received by way of Tithes offerings, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

**ii) Bank interest**

Bank interest is included in the income and expenditure account on receipt.

**c) Resources expended**

All expenditure is accounted for on an accruals basis.

**d) Fixed assets and depreciation**

Fixed assets are included at cost. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life using the reducing balance method. Depreciation was charged 25% on the Vehicle, and 12.5% on all other assets.

**e) Restricted and unrestricted funds**

Income received for restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated. Restricted funds are those funds which represent grants and donations for a specific purpose. Upon full performance of the purpose of the grant, any surplus is then retrievable by the donor. Income generated for the objects of the charity without further specified purpose is allocated to unrestricted funds. Accumulated surpluses may be retained by the

church and are expendable at the discretion of the trustees in furtherance of the church's objects. There were no restricted funds during the year.

Notes to the financial statements for the year ended 31st December 2020

**1. Accounting policies (continued)**

**f) Designated funds**

Designated funds are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion. There were no designated funds during the year.

**g) Irrecoverable VAT**

The church is unable to recover VAT since it does not make taxable supplies. The cost of irrecoverable VAT is not separately analysed in the financial statements.

**h) Cash Flow**

The church has taken advantage of the exemptions in Financial Reporting Standard No 1 from the requirement to produce a cash flow statement on the grounds that it is a small church.

**2. Incoming resources from generated funds**

	Unrestricted Funds	Restricted Funds	Total funds 2020	Total funds 2019
	£	£	£	£
Voluntary income	40,889	-	40,889	60,327
Gift Aid accrued	10,784	-	10,783	15,165
	<u>51,673</u>	<u>-</u>	<u>51,672</u>	<u>75,492</u>

Notes to the financial statements for the year ended 31st December 2020

**3. Governance costs**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Accountancy fees	500.00	500.00
	<u>500.00</u>	<u>500.00</u>

**4. Tangible fixed assets**

	<b>CHURCH VAN £</b>	<b>Fixtures &amp; Fittings £</b>	<b>Church equipment £</b>	<b>Total £</b>
<b>Cost</b>				
At 1st January 2020	6,600	3,962	17,763	28,325
Additions	-	-	-	-
At 31st December 2020	<u>6,600</u>	<u>3,962</u>	<u>17,763</u>	<u>28,325</u>
<b>Depreciation</b>				
At 1st January 2020	5,208	2,063	12,315	19,586
Charge	348	123	654	1,125
At 31st December 2020	<u>5,556</u>	<u>2,186</u>	<u>12,969</u>	<u>20,711</u>
<b>Net book value 2020</b>	<u><b>1,044</b></u>	<u><b>1,776</b></u>	<u><b>4,794</b></u>	<u><b>7,614</b></u>
<b>Net book value 2019</b>	<u><b>1,392</b></u>	<u><b>1,899</b></u>	<u><b>5,448</b></u>	<u><b>8,739</b></u>

**5. Debtors**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
HMRC – Gift Aid claimed	10,784	15,165
	<u>10,784</u>	<u>15,165</u>

Notes to the financial statements for the year ended 31st December 2020

**6. Creditors – amounts falling due within one year**

	<u>2020</u> £	<u>2019</u> £
Other creditors and accruals	<u>500.00</u>	<u>500.00</u>
	<u>500.00</u>	<u>500.00</u>

**7. Financial commitments**

**Capital Commitments**

The church had no capital commitments as at 31st December 2020.

**Operating lease commitments**

The church had no operating lease commitments as at 31st December 2020.