

HOUSE OF FAVOUR MINISTRIES INTERNATIONAL

**ANNUAL REPORT AND FINANCIAL STATEMENTS FOR  
THE YEAR ENDED 31 AUGUST, 2024**

Registered charity number: 1129862

Principal address: **1A Cargreen Road, South Norwood  
SE25 5AD United Kingdom**

# HOUSE OF FAVOUR MINISTRIES INTERNATIONAL

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Charity name: **House of Favour Ministries International (“HOFMI”)**

## Names of the charity trustees who manage the charity

The trustees for the period 1 September 2023 to 31 August 2024 were:

Pastor Oluwarotimi Okeowo (Chairman)  
Ms Olufunmilayo Okuneye  
Ms Oluwafemi Bamiro  
Mr Michael Lawson

## Structure, governance and management

The church is governed by a trust deed signed on the 31<sup>st</sup> of December 2008 and controlled by a committee consisting of 4 trustees, the Pastor and ministers in the church. The trustees are responsible for making decisions on all matters of general concern and importance to the church including deciding on how the funds of HOFMI are to be spent.

## Objectives and activities

The church has considered the Commission's guidance on the public benefit, and particularly the specific guidance on charities for the advancement of religion.

HOFMI's main objective is the advancement of the Christian religion following the statement of beliefs included in our Trust Deed. The church seeks to:

Relieve financial hardship by providing funds, goods or services to widows and the less privileged. Also, the church provides counselling and support to members of the church and the community.

The trustees maintain an overview of worship and suggest how our services can involve many groups within the church.

House of Favour Ministries International is committed to enabling as many people as possible to worship at our church regardless of their race, colour, sex or creed.

We preach the Gospel of Jesus Christ and fulfil the Great Commission (Mark 16:15) in the United Kingdom and other parts of the world.

## Trustees' Annual Report for the year ended 31 August 2024

### Objectives and activities (continued)

We provide church services, meetings, seminars, and events such as Marriage seminars, Youth conferences, and Marriage counselling in group meetings and on a one-to-one basis, we conduct seasonal workshops to meet the needs of the members of the public, such as domestic violence in the Home.

We provide advice on immigration issues, and unemployment, and make referrals to agencies such as social services, Local Authorities on issues relating to Housing.

We reach out to the elderly, widows, and homeless people by visiting them in their individual homes, care homes, and prisons and provide food items, clothing, funds and any other way the trustees feel it's necessary.

We aim to plant churches and propagate the gospel through the media.

We run and provide teachings and lectures on the Bible through the Bible School.

We provide Pastoral Counselling to members of the public, both Christians and non-Christians. This is achieved through one-to-one counselling; phone counselling is provided whenever it's required and we provide counselling in the homes and in the hospitals.

We offer monetary support to members and non-members who are unemployed, disabled children/elderly, widows, single parents, and anyone going through any sort of financial hardship.

We publish, sell and distribute Christian books and materials to encourage and develop Christians in their quest for Christ and in their spiritual development.

We join and affiliate with other churches with similar beliefs and other organizations that are established for the peace and unity of fellow believers and citizens of the UK and to tackle and minimize crime within our community, especially among our youths.

We support and assist other agencies like the care homes, Croydon & Sutton Council, Youth Organizations, the Police force and ethnic minority groups to have peace in our community and keep our youths off the streets through the provision of recreational activities, talks on drugs and crime.

We organize annual conferences, and revival services, which are open to everyone members and non-members.

June 2022

After the COVID-19 lockdown was lifted, the church had to downsize and move to a rental space at St. Mary's Church Hall, Addington Village Road, Croydon CR0 5AS

In 2023, The church again moved to another location, 801, Old Kent Road, SE15 INX. We later found a more suitable location towards the end of the year 2023, the church moved to 1A Cargreen Road, South Norwood SE25 5AD United Kingdom. The member prefers this location due to its proximity to the train station and bus stops, making it much more convenient and accessible for commuting to church.

## Trustees' Annual Report for the year ended 31 August 2024

### Objectives and activities (continued)

In February 2024, the church had a praise week to celebrate the church anniversary.

Since March 2019, the church has been engaging in a community event titled Coffee Morning which takes place every 3<sup>rd</sup> Saturday of the month but was suspended due to the COVID-19 lockdown regulations. The church has restarted this event now in our Cargreen location.

Every first day of every month we have our hour of Praise service to bless the Lord for a new month. Also, every last Friday of every month, the church engages in a prayer night vigil.

In addition to the program mentioned above, the church has also streamlined our annual schedule. Below is the updated and simplified list of events for the year.

#### **Our weekly program**

- 10am to 12noon – Sunday Celebration Service
- Mondays, Tuesdays & Thursdays – Daily Hour of Favour programme [Church Bedrock] 7 pm Daily
- Wednesday - Bible Study Online at 7 pm

#### **Monthly Program**

- Last Friday of every month 9 pm to 10 pm- Monthly Night Vigil
- Second Saturday of every month at 10 pm– Operation P.U.S.H(Pray until something of every month programmes
- Third Saturday of every month at 10 am- Church Evangelism and coffee morning.
- Last Sunday of the month after service - Community Foodbank
- Every Last Thursday of the month at noon- Community visit to the Elderly.
- Every Last Saturday of the Month at 10 am- Women of Favour Programme
- Second Tuesday of the month( 5pm-7pm) – Youth Activity Day

#### **Quarterly Program**

- Workers and Volunteer Training (Health and Safety, Fire Safety etc).

#### **Special Yearly Programmes**

- Summer Barbecue- Every Third Saturday of August
- Youth and Young Adult Retreat – Last week of July(Friday- Sunday)
- Yearly Convention – September 27th,28th and 29th of every year.
- Women Retreat- Second week of October every year.

### Worship & Prayer

## HOUSE OF FAVOUR MINISTRIES INTERNATIONAL

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House of Favour Ministries International throughout the year has offered and is still keen to promote a range of services every day for the benefit of the general public that so many people have testified of being both beneficial and spiritually fulfilling.

For example, our daily services called Hour of Favour provide a refreshing and spirit filled and intimate time with God and an opportunity for members and members of the public from other Denominations network and mingle with other people. This service has been very productive for people who are trying to get back to work, especially nursing mothers.

Everyone is welcome to attend our regular services Monday to Friday most especially on Sundays. Every other day we have been able to communicate to members, non-members and visitors through the use of text messages to their mobile phones, encouraging them with biblical texts, prayer and invitations to upcoming events and programs.

As of the 31<sup>st</sup> of August 2024, there were 55 registered members joined our services online excluding children of about 30. The church has relied on offerings, and donations from members to sustain and manage the financial needs of the church including rent payments, utility bills, and provision of services to members and non-members.

### **Pastoral Care**

Each month, as part of the Community Foodbank initiative, the church donates essential food items such as rice, canned goods, fruits, and financial support to around 10 elderly widows and homeless individuals. During these events, we also offer hot drinks and beverages to both members and non-members who may walk in or need assistance. This not only provides comfort but also encourages meaningful interactions and engagement with the wider community.

When members of the public come into the church for counselling, the church provides bus passes, petrol money, and food and occasionally pays their rent, especially for individuals not on the state benefit. Pastors and some groups of ministers from time to time visit the prison, hospital and care homes to offer counselling and prayer to them.

Due to the current economic difficulties, the church also gave financial aid, distributed foodstuffs to friends of the church, members, the elderly, youth, and the needy in our community

## Trustees' Annual Report for the year ended 31 August 2024

## Achievements and performance (continued)

### Media

House of Favour Ministries International has been able to stream every service online using various platforms like Zoom, YouTube, TikTok Live and Facebook Live. Through this media, we have taken so many telephone calls from members of the public who have been blessed by the Pastor's sermon and prayer and they have eventually become members of the church.

We had a website [www.houseoffavour.com](http://www.houseoffavour.com), previously but in early 2024, we launched a new modern website <https://www.houseoffavourandfire.com>, where we promote the church's programs, volunteer vacancies and actively receive prayer requests from both members and non-members.

Through our new website and WhatsApp group messages, members of the community have benefited from encouraging messages, daily bible verses, and prayer of the day.

Prayer requests are also sent to the church office where ministers in the church deal with it instantly. We take messages from our email and website whereby people have requested special prayer on their marriages, youths, children, and gaining meaningful employment.

We are also on Twitter, Facebook, and YouTube to promote the gospel of Jesus Christ, and to reach out to youths by encouraging them to stay away from crime and drugs. We recently became active on Instagram and our Pastor also started sermons on TikTok live. This is to improve our online presence and our reach.

Due to the current economic difficulties, the church has been active in offering financial and emotional aid to people online who reach out for help.

We are also working to streamline the church's hierarchical structure (Org Chart) by integrating our current volunteers and identifying areas within the church that require growth. This will help us determine where new volunteers are needed to support these areas, ultimately facilitating the church's growth and development.

### Financial review

Total receipts on unrestricted funds were £65,721. There were restricted funds during the year totalling £0.

The church received an amount of £11,474 as a gift aid refund from the HMRC during the year.

The net result for the year was an excess of payments over receipts of £45,641.

### Declaration

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

**Signed on behalf of the charity's trustees on 23 September 2024.**

Pastor Oluwarotimi Okeowo (Chairman)

# HOUSE OF FAVOUR MINISTRIES INTERNATIONAL

Section A Statement of financial activities				
	Unrestricted funds	Restricted income funds	Total funds	Prior year funds
	£	£	£	£
	F01	F02	F04	F05
<b>Incoming resources (Note 3)</b>				
<b>Income and endowments from:</b>				
Donations and legacies	53,677	-	53,677	43,087
Charitable activities (Gift Aid reclaim)	11,474	-	11,474	9,509
Government Grants	-	-	-	-
Investments	-	-	-	-
Separate material item of income	-	-	-	-
Other (Interest)	571	-	571	500
<b>Total</b>	<b>65,721</b>	<b>-</b>	<b>65,721</b>	<b>53,096</b>
<b>Resources expended (Note 4)</b>				
<b>Expenditure on:</b>				
Raising funds	58,041	-	58,041	26,358
Charitable activities	40,316	-	40,316	54,475
Separate material item of expense	-	-	-	-
Other	13,004	-	13,004	5,642
<b>Total</b>	<b>111,361</b>	<b>-</b>	<b>111,361</b>	<b>86,475</b>
<b>Net income/(expenditure) before investment gains/(losses)</b>	<b>(45,641)</b>	<b>-</b>	<b>(45,641)</b>	<b>(33,379)</b>
Net gains/(losses) on investments	-	-	-	-
<b>Net income/(expenditure)</b>	<b>(45,641)</b>	<b>-</b>	<b>(45,641)</b>	<b>(33,379)</b>
<b>Extraordinary items</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>	<b>(45,641)</b>	<b>-</b>	<b>(45,641)</b>	<b>(33,379)</b>
<b>Reconciliation of funds:</b>				
Total funds brought forward	111,123	-	111,123	144,502
<b>Total funds carried forward</b>	<b>65,482</b>	<b>-</b>	<b>65,482</b>	<b>111,123</b>

# HOUSE OF FAVOUR MINISTRIES INTERNATIONAL

Section B		Balance sheet		
	Unrestricted funds	Restricted income funds	Total this year	Total last year
	£	£	£	£
	F01	F02	F04	F05
<b>Fixed assets</b>				
Tangible assets (Note 7)	-	-	-	-
Investments	20,000		20,000	20,000
<b>Total fixed assets</b>	20,000	-	20,000	20,000
<b>Current assets</b>				
Debtors (Note 8)	83,870	-	83,870	78,550
Cash at bank and in hand (Note 9)	33,206	-	33,206	84,167
	117,076	-	117,076	162,717
<b>Creditors: amounts falling due within one year (Note 10)</b>	17,150	-	17,150	17,150
<b>Net current assets/(liabilities)</b>	99,926	-	99,926	145,567
<b>Total assets less current liabilities</b>	119,926	-	119,926	165,567
<b>Total net assets or liabilities</b>	119,926	-	119,926	165,567
<b>Funds of the Charity</b>				
Restricted income funds (Note 11)	-	-	-	-
Unrestricted funds (Note 11)	119,926	-	119,926	165,567
Revaluation reserve	-	-	-	-
<b>Total funds</b>	119,926	-	119,926	165,567
Signed by one or two trustees on behalf of all the trustees			Print Name	Date of approval dd/mm/yyyy



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## Section C

## Notes to the accounts

### Note 1 Basis of preparation

#### 1.1 Basis of accounting

The accounts have been prepared in accordance with:

The Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014.

#### 1.2 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note {1.1}.

#### 1.3 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period.

#### 1.4 Material prior year errors

No material prior year error have been identified in the reporting period.

### Note 2

### Accounting policies

#### 2.1 INCOME

##### Recognition of income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- The monetary value can be measured with sufficient reliability.

##### Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

##### Grants and donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met.

In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met.

##### Tax reclaims on donations and

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on

## HOUSE OF FAVOUR MINISTRIES INTERNATIONAL

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

# HOUSE OF FAVOUR MINISTRIES INTERNATIONAL

## membership subscriptions

recognised in Donations and Legacies.

Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.

## Investment gains and losses

This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

## 2.2 EXPENDITURE AND LIABILITIES

### Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

### Deferred income

No material item of deferred income has been included in the accounts.

## 2.3 ASSETS

### Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year, and cost at least. They are valued at cost.

The depreciation rates and methods used are disclosed in note 7.

### Stocks and work in progress

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

### Debtors

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

## Note 3

### Analysis of income

	Analysis	Unrestricted funds	Restricted income funds	Total funds £	Prior year £
Donations and legacies:	Donations and gifts	53,677	-	53,677	43,087
	Gift Aid	11,474	-	11,474	9,509
	Grant	-	-	-	-
	Other	571	-	571	501
	<b>Total</b>	<b>65,721</b>	<b>-</b>	<b>65,721</b>	<b>53,097</b>

# HOUSE OF FAVOUR MINISTRIES INTERNATIONAL

Charitable activities:	Deposits	-	-	-	-
<b>TOTAL INCOME</b>		65,721	-	65,721	53,097

Note 4

## Analysis of expenditure

	Analysis	Unrestricted funds	Restricted income funds	Total funds	Prior year
				£	£
Expenditure on raising funds:	Incurred seeking donations	-	-	-	-
	Printing and Stationery	-	-	-	160
	Motor Expenses	3,056	-	3,056	825
	Rent collection, property repairs and maintenance charges	51,825	-	51,825	25,000
	Light and Heat	3,161	-	3,161	373
	Rates	-	-	-	-
	<b>Total expenditure on raising funds</b>	58,041	-	58,041	26,358
Expenditure on charitable activities	Salaries and wages	23,342	-	23,342	33,234
	Allowances	-	-	-	-
	Donations	-	-	-	1,300
	Other Charitable activities	16,975	-	16,975	19,942
	<b>Total expenditure on charitable activities</b>	40,316	-	40,316	54,476
Other expenditure	Sundries	-	-	-	-
	Websites	-	-	-	-
	Bank Charges	-	-	-	3
	Professional fees	12,049	-	12,049	4,980
	Telephone costs	-	-	-	-
	Travel	-	-	-	136
	Insurance	564	-	564	288
	Subscription	390	-	390	235
	<b>Total other expenditure</b>	13,004	-	13,004	5,642
<b>TOTAL EXPENDITURE</b>		111,361	-	111,361	86,476

## Notes to the accounts

(cont)

### Note 5 Details of certain items of expenditure

#### 5.1 Fees for examination of the accounts

*Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box (es).*

Independent examiner's fees

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

This year £	Last year £
850	850
850	850

### Note 6 Paid Employees

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

#### 6.1 Staff Costs

Salaries and wages

Total staff costs

This year £	Last year £
23,342	33,234
23,342	33,234

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

None

Please provide the total amount paid to key management personnel

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# HOUSE OF FAVOUR MINISTRIES INTERNATIONAL

## Notes to the accounts (cont)

### Note 7

### Tangible fixed assets

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

#### 7.1 Cost or valuation

	Freehold land & buildings £	Other land & buildings £	Plant, machinery and motor vehicles £	Fixtures, fittings and equipme nt £	Total £
At the beginning of the year	-	-	-	-	-
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
At end of the year	-	-	-	-	-

#### 7.2 Depreciation and impairments

<b>**Basis</b>		SL	SL	
<b>** Rate</b>		25%	25%	

At beginning of the year	-	-	-	-	-
Disposals	-	-	-	-	-
Depreciation	-	-	-	-	-
At end of the year	-	-	-	-	-

#### 7.3 Net book value

Net book value at the beginning of the year	-	-	-	-	-
Net book value at the end of the year	-	-	-	-	-

# HOUSE OF FAVOUR MINISTRIES INTERNATIONAL

## Notes to the accounts (cont)

### Note 8 Debtors and prepayments

#### 8.1 Analysis of debtors

Other debtors

Prepayments and accrued income

**Total**

This year	Last year
£	£
73,370	68,050
10,500	10,500
83,870	78,550

### Note 9 Cash at bank and in hand

Current account

Savings account

**Total**

This year	Last year
£	£
2,431	4,001
30,775	80,166
33,206	84,167

### Note 10 Creditors and accruals

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

#### 10.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Amounts due to subsidiary and associated Undertakings	-	-	-	-
Other creditors	16,300	16,300	16,300	16,300
Accruals and deferred Income	850	850	850	850

# HOUSE OF FAVOUR MINISTRIES INTERNATIONAL

Total	17,150	17,150	17,150	17,150
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Notes to the accounts

(cont)

## Note 11 Endowment and restricted income funds

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

### 11.1 Funds held

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

- restricted income funds, including special trusts, of the charity (R).
- Other funds.

Fund Name	Type PE, EE, R or other	Purpose and restrictions

### 11.2 Movements of major funds

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

Fund names	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Restricted	-	-	-	-	-
Unrestricted	165,567	65,721	(111,361)	-	119,926
<b>Total Funds</b>	<b>165,567</b>	<b>65,721</b>	<b>(111,361)</b>	<b>-</b>	<b>119,926</b>

### 11.3 Transfers between funds

Please give details of any transfers between funds.

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

### 11.4 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total £
Fixed assets	-	-	-
Investments	-	-	-
Net current assets	-	-	-
Creditors due in more than one year and provisions			
<b>Total net assets</b>	<b>-</b>	<b>-</b>	<b>-</b>



# HOUSE OF FAVOUR MINISTRIES INTERNATIONAL

## Independent examiner's report on the accounts

### Section A Independent Examiner's Report

Report to the trustees/  
members of

HOUSE OF FAVOUR MINISTRIES INTERNATIONAL

On accounts  
for the year  
ended

31-Aug-24

Charity no  
(if any)

1129862

Set out on  
pages

7 to 16

Respective  
responsibilities  
of trustees and  
examiner

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

It is my responsibility to:

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

Basis of  
independent  
examiner's  
statement

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

## HOUSE OF FAVOUR MINISTRIES INTERNATIONAL

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 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

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.

Signed:

Date:

Name:

Olushola Olalekan Shokunbi FCCA

Relevant  
professional  
qualification(s)  
or body (if  
any):

FCCA

Address:

2nd Floor

134 South Street, Romford, Essex RM1 1TE