

# PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON

England & Wales · Charity number 1129937

## Details

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**Status** Registered

**Legal form** Charitable company

**Company number** [05639578](#)

**Registered** 2009-06-02

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

## Contact

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**Address** Kojo & Co  
118-120 London Road  
Mitcham  
Surrey  
CR4 3LB

**Phone** 02086468113

**Email** [KOJO@KOJOANDCO.CO.UK](mailto:KOJO@KOJOANDCO.CO.UK)

## Activities

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**Objects:** "ADVANCE THE CHRISTIAN FAITH FOR THE BENEFIT OF THE PUBLIC IN ACCORDANCE WITH THE STATEMENT OF BELIEFS IN TRADITIONAL GHANA PRESBYTERIAN CHURCH STYLES OF WORSHIP

**Activities:** Providing a place of worship, teaching and preaching the Word of God and sharing of the sacrament.

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

## Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Throughout London

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-11-30	£56,121	£56,027	-	-
2023-11-30	£77,494	£54,175	-	-
2022-11-30	£31,972	£52,678	-	-
2021-11-30	£15,893	£19,379	-	-
2020-11-30	£83,559	£30,485	-	-

## Trustees

Name	Role	Appointed
AGNES EVELYN OPPONG		
Alice Brenyah		2019-10-01
Kwame Appiah-Peprah		2019-10-01
Memuna Amankwa		2024-07-23
Owusu Danso		2019-10-01
Verissa Takyiwaa Akoto		2019-10-01

**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

England & Wales - Charity number 1129937

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# Accounts

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Registered number: 05639578  
Charity number: 1129937

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**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

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**UNAUDITED ACCOUNTS  
FOR THE YEAR ENDED 30/11/2024**

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**Prepared By:**  
Kojo & Co  
Certified Accountants  
11B-120  
London Road  
Mitcham  
Surrey  
CR4 3LB



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**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

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**FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30/11/2024**

**TRUSTEES**

Kwame Appiah-Peprah  
Verissa Takyiwaa Akoto  
Kofi Ofose Amaning  
Owusu Danso  
Ruth Yasmine Wobil  
Memuna Amankwa

**REGISTERED OFFICE**

118-120 LONDON ROAD  
MITCHAM  
SURREY  
CR4 2JQ

**COMPANY NUMBER**

05639578

**CHARITY NUMBER**

1129937

**ACCOUNTANTS**

Kojo & Co  
Certified Accountants  
118-120  
London Road  
Mitcham  
Surrey  
CR4 3LB



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**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

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**ACCOUNTS  
FOR THE YEAR ENDED 30/11/2024**

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**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

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**FOR THE YEAR ENDED 30/11/2024**

**TRUSTEES' REPORT**

The trustees present their report and accounts for the year ended 30/11/2024

**PRINCIPAL ACTIVITIES**

The principal activity of the charity in the year under review was the teaching and preaching of God's Word and the sharing of the sacrament.

**STRUCTURE GOVERNANCE AND MANAGEMENT**

The Trustees are elected from the congregation by the entire membership of the church through a secret voting, they serve for a period of four years, they manage and control the day-to-day activities of the church, emergency meeting can be called outside these scheduled meetings.

The Trustees meet once a month, to discuss all matters concerning the church

The trustees who served during the year are

Agnes Evelyn Oppong

Kofi Ofofu-Amaning

Owusu Danso

Ruth Yasmine Wobil

Kwame Appiah-Pepra

Verisa Takyiwaa Akoto

Alice Brenya

All the directors and trustees are members of the company and guarantee to contribute a sum

not exceeding £1.00 to the assets of the company in the event of it being wound up.

At 30 November 2023, there were 8 members

**ACHIEVEMENTS AND FUTURE DEVELOPMENTS**

The year 2024 was a successful year since we managed to deliver on most of our planned activities. As a Christian charity most of our programmes were centred on Christianity and promoting community cohesion. These included Evangelism in and around Balham and Tooting areas, health walks and hot food for the homeless every quarter. We were also able to supply non-perishable foods every month through our food bank to assist the homeless and the needy within the Wandsworth and Merton boroughs. In addition to this we also embarked on ecumenical relations activities within our community through barbeques and game days with other churches in the area. The charity was mainly run on voluntary donations received during our gatherings on Sundays as well as Gift aid receipts.



FOR THE YEAR ENDED 30/11/2024

TRUSTEES' REPORT

Activities for 2025. We have planned to give out non-perishable foods, we intend to also provide hot meals once a month through our food bank beginning this summer. This is to serve as an extra support to the homeless.

The report was prepared in accordance with the special provisions within Part 15 of the Companies Act 2006.

This report was approved by the Board of Trustees on 20/08/2025



Owusu Danso  
Trustee



**INDEPENDENT EXAMINER'S STATEMENT**

**FOR THE YEAR ENDED 30/11/2024**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

I report on the accounts of the company for the year ended 30/11/2024 .

**RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees 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 needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Association of Chartered Certified Accountants .

Having satisfied myself that the charity is not subject to an 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;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**BASIS OF INDEPENDENT EXAMINERS 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 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  
FOR THE YEAR ENDED 30/11/2024**

**INDEPENDENT EXAMINERS 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 of the Companies Act 2006; and

- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 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

.....  
Date: 20/08/2025

Kojo & Co  
Certified Accountants  
118-120  
London Road  
Mitcham  
Surrey  
CR4 3LB  
02086468113



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**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

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**Statement of Financial Activities  
for the year ended 30/11/2024**

	Unrestricted funds	Restricted funds	2024 Total	2023 Total
	£	£	£	£
<b>Income</b>				
Income from generated funds				
Income from Investments	874	-	874	224
Income from charitable activities	53,647	1,600	55,247	77,270
<b>Total Income and endowments</b>	<u>64,521</u>	<u>1,600</u>	<u>66,121</u>	<u>77,494</u>
<b>Expenses</b>				
Costs of generating funds				
Expenditure on Charitable activities	53,237	2,790	56,027	54,175
<b>Total Expenses</b>	<u>53,237</u>	<u>2,790</u>	<u>56,027</u>	<u>54,175</u>
<b>Net gains on investments</b>				
<b>Net Income</b>	<b>1,284</b>	<b>(1,190)</b>	<b>94</b>	<b>23,319</b>
Transfers between funds	(963)	965	2	(46,348)
<b>Gains/(losses) on revaluation of fixed assets</b>				
<b>Net movement in funds:</b>				
<b>Net income for the year</b>	<u>321</u>	<u>(225)</u>	<u>96</u>	<u>(23,029)</u>
Total funds brought forward	75,514	27,191	102,705	125,734
<b>Net funds carried forward</b>	<u><b>75,835</b></u>	<u><b>26,966</b></u>	<u><b>102,801</b></u>	<u><b>102,705</b></u>

This statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities



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**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

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**BALANCE SHEET AT 30/11/2024**

	Notes	2024 £	2023 £
<b>FIXED ASSETS</b>			
Tangible assets	2	2,008	507
<b>CURRENT ASSETS</b>			
Debtors (amounts falling due within one year)	3	1,177	-
Cash at bank and in hand		<u>117,719</u>	<u>122,274</u>
		118,896	122,274
<b>CREDITORS: Amounts falling due within one year</b>	4	<u>18,103</u>	<u>20,076</u>
<b>NET CURRENT ASSETS</b>		<u>100,793</u>	<u>102,198</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>102,801</u>	<u>102,705</u>
<b>CAPITAL AND RESERVES</b>			
<b>Unrestricted funds</b>			
General fund	6	75,835	75,514
<b>Restricted funds</b>	7	<u>26,966</u>	<u>27,191</u>
		<u>102,801</u>	<u>102,705</u>

For the year ending 30/11/2024 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

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

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the board of trustees on 20/08/2025 and signed on their behalf by



Verissa Takyiwaa Akoto  
Trustee



**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 30/11/2024**

**1. ACCOUNTING POLICIES**

**1a. Basis Of Accounting**

The accounts have been prepared under the historical cost convention.

The accounts have been prepared in accordance with FRS102 - The Financial Reporting Standard applicable in the UK and Republic of Ireland and the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

**1b. Incoming Resources**

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

**1c. Resources Expended**

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**1d. Allocation And Apportionment Of Costs**

All costs relate to the single activity of the charitable company and are recognised accordingly.

**1e. Fund Accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds are funds set aside by the trustees out of unrestricted general funds for the specific future purposes or projects.

**1f. Depreciation**

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Equipment reducing balance 25%



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**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

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**1g. Turnover**

Turnover represents the invoiced value of goods and services supplied by the company, net of value added tax and trade discounts.

**2. TANGIBLE FIXED ASSETS**

	Fixtures and Fittings £	Equipment £	Total £
<b>Cost</b>			
At 01/12/2023	1,000	9,396	10,396
Additions	-	1,099	1,099
At 30/11/2024	<u>1,000</u>	<u>10,495</u>	<u>11,495</u>
<b>Depreciation</b>			
At 01/12/2023	1,000	8,889	9,889
For the year	-	(402)	(402)
At 30/11/2024	<u>1,000</u>	<u>8,487</u>	<u>9,487</u>
<b>Net Book Amounts</b>			
At 30/11/2024	<u>-</u>	<u>2,008</u>	<u>2,008</u>
At 30/11/2023	<u>-</u>	<u>507</u>	<u>507</u>

**3. DEBTORS**

	2024 £	2023 £
Amounts falling due within one year:		
Other debtors	<u>1,177</u>	<u>-</u>
	<u>1,177</u>	<u>-</u>

**4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024 £	2023 £
Other creditors	<u>18,103</u>	<u>20,076</u>
	<u>18,103</u>	<u>20,076</u>



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**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

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**5. LIMITED BY GUARANTEE**

The company is limited by guarantee and does not have a share capital. Each member gives a guarantee to contribute a sum not exceeding £1.00, to the company should it be wound up. At 30/11/2024 there were 8 members.

**6. UNRESTRICTED FUNDS**

	Brought forward	Incoming resources	Outgoing resources	Transfers	Carried forward
	£	£	£	£	£
General fund	75,514	54,521	(53,237)	(963)	75,835
	<u>75,514</u>	<u>54,521</u>	<u>(53,237)</u>	<u>(963)</u>	<u>75,835</u>

**7. RESTRICTED FUNDS**

	Brought forward	Incoming resources	Outgoing resources	Transfers	Carried forward
	£	£	£	£	£
Young Adult Fellowship (YAF)	-	-	-	524	524
Men's Fellowship	3,035	-	(200)	(127)	2,708
Singing Band	1,595	100	(340)	(548)	807
Choir	975	-	(100)	761	1,636
Young People's Guild (YPG)	1,247	1,500	(1,500)	580	1,827
Welfare	14,900	-	(280)	(335)	14,285
Women's Fellowship	5,489	-	(370)	60	5,179
BSPG	(50)	-	-	50	-
	<u>27,191</u>	<u>1,600</u>	<u>(2,790)</u>	<u>965</u>	<u>26,966</u>

**Young Adult Fellowship (YAF)**

Funds for the benefit of young people

**Men's Fellowship**

Funds raised by the men for activities in connection with the men

**Singing Band**

Funds raised by the Singing Band for the benefits of the singing band

**Choir**

Funds raised by the Choir for the activities in connection with the Choir

**Young People's Guild (YPG)**

Funds raised by the Youth in connection with the activities of the youth

**Welfare**



**7. RESTRICTED FUNDS**

Funds raised for the relief of poverty in the church and in the community

**Women's Fellowship**

Funds raised by the women for the activities related to the women

**BSPG**

Funds raised for the activities in connection with the Bible studies

**Building Fund**

Funds raised towards the purchase of worship centre



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**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

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**Incoming Resources  
for the year ended 30/11/2024**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Incoming resources</b>		
<b>Incoming resources from generated funds</b>	<u>874</u>	<u>224</u>
<b>Sundry donations</b>		
General offering	13,111	14,462
Harvest	8,005	14,615
Tithes	16,590	25,334
Thanksgiving	2,096	3,197
Womens Fellowship income	-	800
Men's Fellowship	-	350
YAAF	-	266
Singing band	-	60
Gift Aid	10,023	14,187
Moderator's Club	-	490
	<u>49,825</u>	<u>73,761</u>
	<u>55,247</u>	<u>77,270</u>
	<u>56,121</u>	<u>77,494</u>



**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

**Expenses  
for the year ended 30/11/2024**

	2024	2023
	£	£
<b>Expenses</b>		
<b>Costs of generating funds</b>		
<b>Charitable Activities</b>		
<b>PROMOTION OF RELIGION</b>		
Resources Expended Charitable Activities 1	670	-
Welfare	280	5,815
District assessment	16,560	11,000
Preaching fees	8,760	2,050
Refreshment & X'mas party	-	2,992
Band expenses	4,550	5,760
Youth Camp expenses	3,278	3,714
Donation	5,863	2,550
Church expenses	7,775	1,778
Rent	9,680	7,620
Catechist expenses	-	2,750
Gift Aid agent's commission	3,472	3,693
Travelling & motor expenses	2,888	2,503
Professional fees	1,050	900
Stationery & office supplies	588	475
Bank charges	15	64
Depreciation of band and other equipment	(402)	511
Profit on commercial vehicles disposal	(9,000)	-
	<u>56,027</u>	<u>54,175</u>
	<u>56,027</u>	<u>54,175</u>







**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

England & Wales - Charity number 1129937

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# Accounts

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Registered number: 05639578  
Charity number: 1129937

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**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

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**UNAUDITED ACCOUNTS  
FOR THE YEAR ENDED 30/11/2023**

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**Prepared By:**  
Kojo & Co  
Chartered Certified Accountants

**FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30/11/2023**

**TRUSTEES**

Kwame Appiah-Peprah  
Verissa Takyiwaa Akoto  
Kofi Ofosu Amaning  
Owusu Danso  
Ruth Yasmine Wobil

**REGISTERED OFFICE**

118-120 LONDON ROAD  
MITCHAM  
SURREY  
CR4 2JQ

**COMPANY NUMBER**

05639578

**CHARITY NUMBER**

1129937

**ACCOUNTANTS**

Kojo & Co  
Chartered Certified Accountants

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PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON

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ACCOUNTS  
FOR THE YEAR ENDED 30/11/2023

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FOR THE YEAR ENDED 30/11/2023

**TRUSTEES' REPORT**

The trustees present their report and accounts for the year ended 30/11/2023

**PRINCIPAL ACTIVITIES**

The principal activity of the charity in the year under review was the teaching and preaching of God's Word and the sharing of the sacrament .

**STRUCTURE GOVERNANCE AND MANAGEMENT**

The Trustees are elected from the congregation by the entire membership of the church through a secret voting, they serve for a period of four years, they manage and control the day-to-day activities of the church, emergency meeting can be called outside these scheduled meetings.

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At 30 November 2023, there were 8 members

**ACHIEVEMENTS AND FUTURE DEVELOPMENTS**

The year 2023 was a successful one since we managed to deliver on some of our planned activities. As a Christian charity most of our programmes were centred on Christianity and promoting community cohesion. These included Evangelism in and around Balham and Tooting areas, Health walks and cleaning of community parks every quarter. We were also able to supply non-perishable foods every month through our food bank to assist the homeless and the needy within the Wandsworth and Merton boroughs. In addition to this we also managed to broaden our Ecumenical relations within our community through barbeques and game days with other churches in the area. The charity was mainly run on voluntary donations received during our gatherings on Sundays as well as Gift aid receipts.

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**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

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**FOR THE YEAR ENDED 30/11/2023**

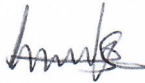
**TRUSTEES' REPORT**

Activities for 2024, We have planned to give out Non-perishable foods, we intend to also provide hot meals once a month through our food bank beginning this summer. This is to serve as an extra support to the homeless.

The report was prepared in accordance with the special provisions within Part 15 of the Companies Act 2006.

This report was approved by the Board of Trustees on 12/08/2024

Owusu Danso  
Trustee



**INDEPENDENT EXAMINER'S STATEMENT  
FOR THE YEAR ENDED 30/11/2023**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PRESBYTERIAN CHURCH OF GHANA, CALVARY  
CONGREGATION, LONDON**

I report on the accounts of the company for the year ended 30/11/2023 .

**RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees 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 needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of .

Having satisfied myself that the charity is not subject to an 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;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**BASIS OF INDEPENDENT EXAMINERS 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 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  
FOR THE YEAR ENDED 30/11/2023**

**INDEPENDENT EXAMINERS STATEMENT**

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

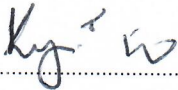
(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and

- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 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



.....  
Date: 12/08/2024

Kojo & Co  
Chartered Certified Accountants

---

**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

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**Statement of Financial Activities  
for the year ended 30/11/2023**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>2023 Total</b>	<b>2022 Total</b>
	£	£	£	£
<b>Income</b>				
Income from generated funds				
Income from Investments	224	-	224	9
Income from charitable activities	75,794	1,476	77,270	31,963
<b>Total Income and endowments</b>	<b>76,018</b>	<b>1,476</b>	<b>77,494</b>	<b>31,972</b>
<b>Expenses</b>				
Costs of generating funds				
Expenditure on Charitable activities	53,549	626	54,175	52,678
<b>Total Expenses</b>	<b>53,549</b>	<b>626</b>	<b>54,175</b>	<b>52,678</b>
<b>Net gains on investments</b>				
<b>Net Income</b>	<b>22,469</b>	<b>850</b>	<b>23,319</b>	<b>(20,706)</b>
Transfers between funds	(14,035)	14,035	(46,348)	(46,348)
<b>Gains/(losses) on revaluation of fixed assests</b>				
<b>Net movement in funds:</b>				
<b>Net income for the year</b>	<b>8,434</b>	<b>14,885</b>	<b>(23,029)</b>	<b>(67,054)</b>
Total funds brought forward	67,080	12,306	125,734	146,439
<b>Net funds carried forward</b>	<b>75,514</b>	<b>27,191</b>	<b>102,705</b>	<b>79,385</b>

This statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities

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**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

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**BALANCE SHEET AT 30/11/2023**

	Notes	2023 £	2022 £
<b>FIXED ASSETS</b>			
Tangible assets	2	507	1,018
<b>CURRENT ASSETS</b>			
Cash at bank and in hand		<u>122,274</u>	<u>109,293</u>
		122,274	109,293
<b>CREDITORS: Amounts falling due within one year</b>	3	<u>20,076</u>	<u>30,926</u>
<b>NET CURRENT ASSETS</b>		102,198	78,367
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>102,705</u>	<u>79,385</u>
<b>CAPITAL AND RESERVES</b>			
<b>Unrestricted funds</b>			
General fund	5	75,514	59,009
<b>Restricted funds</b>	6	<u>27,191</u>	<u>20,376</u>
		<u>102,705</u>	<u>79,385</u>

For the year ending 30/11/2023 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

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

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

**Approved by the board of trustees on 12/08/2024 and signed on their behalf by**



Verissa Takyiwaa Akoto  
Trustee

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 30/11/2023**

**1. ACCOUNTING POLICIES**

**1a. Basis Of Accounting**

The accounts have been prepared under the historical cost convention.

The accounts have been prepared in accordance with FRS102 - The Financial Reporting Standard applicable in the UK and Republic of Ireland and the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

**1b. Incoming Resources**

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

**1c. Resources Expended**

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**1d. Allocation And Apportionment Of Costs**

All costs relate to the single activity of the charitable company and are recognised accordingly.

**1e. Fund Accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds are funds set aside by the trustees out of unrestricted general funds for the specific future purposes or projects.

**1f. Depreciation**

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Equipment

reducing balance 25%

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**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

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**1g. Turnover**

Turnover represents the invoiced value of goods and services supplied by the company, net of value added tax and trade discounts.

**2. TANGIBLE FIXED ASSETS**

	<b>Fixtures and Fittings £</b>	<b>Equipment £</b>	<b>Total £</b>
<b>Cost</b>			
At 01/12/2022	1,000	9,396	10,396
At 30/11/2023	<u>1,000</u>	<u>9,396</u>	<u>10,396</u>
<b>Depreciation</b>			
At 01/12/2022	1,000	8,378	9,378
For the year	-	511	511
At 30/11/2023	<u>1,000</u>	<u>8,889</u>	<u>9,889</u>
<b>Net Book Amounts</b>			
At 30/11/2023	<u>-</u>	<u>507</u>	<u>507</u>
At 30/11/2022	<u>-</u>	<u>1,018</u>	<u>1,018</u>

**3. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2023 £</b>	<b>2022 £</b>
Bank loans and overdrafts	-	10,000
Other creditors	<u>20,076</u>	<u>20,926</u>
	<u>20,076</u>	<u>30,926</u>

**4. LIMITED BY GUARANTEE**

The company is limited by guarantee and does not have a share capital. Each member gives a guarantee to contribute a sum not exceeding ££1.00, to the company should it be wound up. At 30/11/2023 there were 8 members.

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PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON

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**5. UNRESTRICTED FUNDS**

	Brought forward	Incoming resources	Outgoing resources	Transfers	Carried forward
	£	£	£	£	£
General fund	67,080	76,018	(53,549)	(14,035)	75,514
	<u>67,080</u>	<u>76,018</u>	<u>(53,549)</u>	<u>(14,035)</u>	<u>75,514</u>

**6. RESTRICTED FUNDS**

	Brought forward	Incoming resources	Outgoing resources	Transfers	Carried forward
	£	£	£	£	£
Men's Fellowship	2,685	350	-	-	3,035
Singing Band	1,885	60	(350)	-	1,595
Choir	1,251	-	(276)	-	975
YAAF	520	266	-	461	1,247
Welfare	5,493	-	-	9,407	14,900
Women's Fellowship	522	800	-	4,167	5,489
BSPG	(50)	-	-	-	(50)
	<u>12,306</u>	<u>1,476</u>	<u>(626)</u>	<u>14,035</u>	<u>27,191</u>

**Men's Fellowship**

Funds raised by the men for activities in connection with the men

**Singing Band**

Funds raised by the Singing Band for the benefits of the singing band

**Choir**

Funds raised by the Choir for the activities in connection with the Choir

**YAAF**

Funds raised by the Youth in connection with the activities of the youth

**Welfare**

Funds raised for the relief of poverty in the church and in the community

**Women's Fellowship**

Funds raised by the women for the activities related to the women

**BSPG**

Funds raised for the activities in connection with the Bible studies

**Building Fund**

Funds raised towards the purchase of worship centre

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**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

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**Incoming Resources  
for the year ended 30/11/2023**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b>Incoming resources</b>		
<b>Incoming resources from generated funds</b>		
	<u>224</u>	<u>9</u>
<b>Sundry donations</b>		
General offering	14,462	10,081
Harvest	14,615	2,945
Tithes	25,334	12,272
Thanksgiving	3,197	4,100
Womens Fellowship income	800	106
Men's Fellowship	349	108
YAAF	266	20
Singing band	60	555
Choir	-	120
Gift Aid	14,187	1,656
Moderator's Club	490	-
	73,760	31,963
	<u>77,270</u>	<u>31,963</u>
	<u>77,494</u>	<u>31,972</u>

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**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

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**Expenses  
for the year ended 30/11/2023**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b>Expenses</b>		
<b>Costs of generating funds</b>		
<b>Charitable Activities</b>		
<b>PROMOTION OF RELIGION</b>		
Women's Fellowship	-	303
Welfare	5,815	3,348
District assessment	11,000	20,226
Preaching fees	2,050	700
Refreshment & X'mas party	2,992	1,433
Band expenses	5,760	6,805
Youth Camp expenses	3,714	-
Donation	2,550	3,650
Church expenses	1,778	963
Rent	7,620	6,600
Catechist expenses	2,750	3,500
Repairs and renewals	-	460
Gift Aid agent's commission	3,693	-
Travelling & motor expenses	2,503	2,999
Professional fees	900	850
Stationery & office supplies	475	215
Telephone	-	115
Bank charges	64	-
Depreciation of band and other equipment	511	511
	<u>54,175</u>	<u>52,678</u>
	<u>54,175</u>	<u>52,678</u>

**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

England & Wales - Charity number 1129937

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# Accounts

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Registered number: 05639578

Charity number: 1129937

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**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

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**UNAUDITED ACCOUNTS  
FOR THE YEAR ENDED 30/11/2022**

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**Prepared By:**  
Kojo & Co  
Chartered Certified Accountants

**FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30/11/2022**

**TRUSTEES**

Kwame Appiah-Peprah  
Verissa Takyiwaa Akoto  
Kofi Oforu Amaning  
Owusu Danso  
Ruth Yasmine Wobil

**REGISTERED OFFICE**

118-120 LONDON ROAD  
MITCHAM  
SURREY  
CR4 2JQ

**COMPANY NUMBER**

05639578

**CHARITY NUMBER**

1129937

**ACCOUNTANTS**

Kojo & Co  
Chartered Certified Accountants

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PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON

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ACCOUNTS  
FOR THE YEAR ENDED 30/11/2022

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Detailed Statement of Financial Activities	13

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**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

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**FOR THE YEAR ENDED 30/11/2022**

**TRUSTEES' REPORT**

The trustees present their report and accounts for the year ended 30/11/2022

**PRINCIPAL ACTIVITIES**

The principal activity of the charity in the year under review was the teaching and preaching of God's Word and the sharing of the sacrament .

**STRUCTURE GOVERNANCE AND MANAGEMENT**

The Trustees are elected from the congregation by the entire membership of the church through a secret voting, they serve for a period of four years, they manage and control the day-to-day activities of the church, emergency meeting can be called outside these scheduled meetings.

The Trustees meet once a month, to discuss all matters concerning the church

The trustees who served during the year are

Agnes Evelyn Oppong

Kofi Ofosu-Amaning

Owusu Danso

Ruth Yasmine Wobil

Kwame Appiah-Pepira

Verisa Takyiwaa Akoto

Alice Brenya

All the directors and trustees are members of the company and guarantee to contribute a sum

not exceeding £1.00 to the assets of the company in the event of it being wound up.

At 30 November 2023, there were 8 members

**ACHIEVEMENTS AND FUTURE DEVELOPMENTS**

The year 2023 was a successful one since we managed to deliver on some of our planned activities. As a Christian charity most of our programmes were centred on Christianity and promoting community cohesion. These included Evangelism in and around Balham and Tooting areas, Health walks and cleaning of community parks every quarter. We were also able to supply non-perishable foods every month through our food bank to assist the homeless and the needy within the Wandsworth and Merton boroughs. In addition to this we also managed to broaden our Ecumenical relations within our community through barbeques and game days with other churches in the area. The charity was mainly run on voluntary donations received during our gatherings on Sundays as well as Gift aid receipts.

FOR THE YEAR ENDED 30/11/2022

TRUSTEES' REPORT

Activities for 2024, We have planned to give out Non-perishable foods, we intend to also provide hot meals once a month through our food bank beginning this summer. This is to serve as an extra support to the homeless.

The report was prepared in accordance with the special provisions within Part 15 of the Companies Act 2006.

This report was approved by the Board of Trustees on 18/08/2023

Owusu Danso  
Trustee



**INDEPENDENT EXAMINER'S STATEMENT**

**FOR THE YEAR ENDED 30/11/2022**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

I report on the accounts of the company for the year ended 30/11/2022 .

**RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees 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 needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of .

Having satisfied myself that the charity is not subject to an 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;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**BASIS OF INDEPENDENT EXAMINERS 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 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  
FOR THE YEAR ENDED 30/11/2022**

**INDEPENDENT EXAMINERS STATEMENT**

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

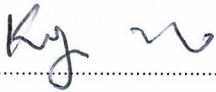
(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and

- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 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



.....  
Date: 18/08/2023

Kojo & Co  
Chartered Certified Accountants

PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON

**Statement of Financial Activities  
for the year ended 30/11/2022**

	Unrestricted funds £	Restricted funds £	2022 Total £	2021 Total £
<b>Income</b>				
Income from generated funds				
Income from Investments				
Income from charitable activities	9	-	9	-
<b>Total Income and endowments</b>	<u>31,055</u>	<u>908</u>	<u>31,963</u>	<u>15,805</u>
<b>Expenses</b>				
Costs of generating funds				
Expenditure on Raised funds				
Expenditure on Charitable activities	-	-	-	833
<b>Total Expenses</b>	<u>49,027</u>	<u>3,651</u>	<u>52,678</u>	<u>-</u>
<b>Net gains on investments</b>	<u>49,027</u>	<u>3,651</u>	<u>52,678</u>	<u>833</u>
<b>Net Income</b>	<b>(17,963)</b>	<b>(2,743)</b>	<b>(20,706)</b>	14,972
Transfers between funds				
<b>Gains/(losses) on revaluation of fixed assets</b>	-	(2,000)	(46,348)	(66,696)
<b>Net movement in funds:</b>				
<b>Net income for the year</b>	<u>(17,963)</u>	<u>(4,743)</u>	<u>(67,054)</u>	<u>(51,724)</u>
Total funds brought forward	76,972	25,119	146,439	153,815
<b>Net funds carried forward</b>	<u>59,009</u>	<u>20,376</u>	<u>79,385</u>	<u>102,091</u>

This statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities

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**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

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**BALANCE SHEET AT 30/11/2022**

	Notes	2022 £	2021 £
<b>FIXED ASSETS</b>			
Tangible assets	2	1,018	1,529
<b>CURRENT ASSETS</b>			
Debtors (amounts falling due within one year)	3	-	100
Cash at bank and in hand		109,293	131,312
		<u>109,293</u>	<u>131,412</u>
<b>CREDITORS: Amounts falling due within one year</b>	4	<u>30,926</u>	<u>30,850</u>
<b>NET CURRENT ASSETS</b>		<u>78,367</u>	<u>100,562</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>79,385</u>	<u>102,091</u>
<b>CAPITAL AND RESERVES</b>			
<b>Unrestricted funds</b>			
General fund	6	59,009	76,972
<b>Restricted funds</b>			
	7	<u>20,376</u>	<u>25,119</u>
		<u>79,385</u>	<u>102,091</u>

For the year ending 30/11/2022 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

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

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

**Approved by the board of trustees on 18/08/2023 and signed on their behalf by**



Verissa Takyiwaa Akoto  
Trustee

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 30/11/2022**

**1. ACCOUNTING POLICIES**

**1a. Basis Of Accounting**

The accounts have been prepared under the historical cost convention.

The accounts have been prepared in accordance with FRS102 - The Financial Reporting Standard applicable in the UK and Republic of Ireland and the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

**1b. Incoming Resources**

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

**1c. Resources Expended**

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**1d. Allocation And Apportionment Of Costs**

All costs relate to the single activity of the charitable company and are recognised accordingly.

**1e. Fund Accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds are funds set aside by the trustees out of unrestricted general funds for the specific future purposes or projects.

**1f. Depreciation**

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Equipment reducing balance 25%

**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

**1g. Turnover**

Turnover represents the invoiced value of goods and services supplied by the company, net of value added tax and trade discounts.

**2. TANGIBLE FIXED ASSETS**

	<b>Fixtures and Fittings £</b>	<b>Equipment £</b>	<b>Total £</b>
<b>Cost</b>			
At 01/12/2021	1,000	9,396	10,396
At 30/11/2022	<u>1,000</u>	<u>9,396</u>	<u>10,396</u>
<b>Depreciation</b>			
At 01/12/2021	1,000	7,867	8,867
For the year	-	511	511
At 30/11/2022	<u>1,000</u>	<u>8,378</u>	<u>9,378</u>
<b>Net Book Amounts</b>			
At 30/11/2022	<u>-</u>	<u>1,018</u>	<u>1,018</u>
At 30/11/2021	<u>-</u>	<u>1,529</u>	<u>1,529</u>

**3. DEBTORS**

	<b>2022 £</b>	<b>2021 £</b>
Amounts falling due within one year:		
Other debtors	-	100
	<u>-</u>	<u>100</u>

**4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2022 £</b>	<b>2021 £</b>
Bank loans and overdrafts	10,000	30,000
Other creditors	20,926	850
	<u>30,926</u>	<u>30,850</u>

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**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

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**5. LIMITED BY GUARANTEE**

The company is limited by guarantee and does not have a share capital. Each member gives a guarantee to contribute a sum not exceeding ££1.00, to the company should it be wound up. At 30/11/2022 there were 8 members.

**6. UNRESTRICTED FUNDS**

	Brought forward	Incoming resources	Outgoing resources	Transfers	Carried forward
	£	£	£	£	£
General fund	76,972	31,063	(49,026)	-	59,009
	<u>76,972</u>	<u>31,063</u>	<u>(49,026)</u>	<u>-</u>	<u>59,009</u>

**7. RESTRICTED FUNDS**

	Brought forward	Incoming resources	Outgoing resources	Transfers	Carried forward
	£	£	£	£	£
Men's Fellowship	2,578	107	-	-	2,685
Singing Band	1,330	555	-	-	1,885
Choir	1,131	120	-	-	1,251
YAAF	500	20	-	-	520
Welfare	5,493	-	-	-	5,493
Women's Fellowship	4,067	106	(3,651)	-	522
BSPG	(50)	-	-	-	(50)
Building Fund	10,070	-	-	(2,000)	8,070
	<u>25,119</u>	<u>908</u>	<u>(3,651)</u>	<u>(2,000)</u>	<u>20,376</u>

**Men's Fellowship**

Funds raised by the men for activities in connection with the men

**Singing Band**

Funds raised by the Singing Band for the benefits of the singing band

**Choir**

Funds raised by the Choir for the activities in connection with the Choir

**YAAF**

Funds raised by the Youth in connection with the activities of the youth

**Welfare**

Funds raised for the relief of poverty in the church and in the community

**Women's Fellowship**

**7. RESTRICTED FUNDS**

Funds raised by the women for the activities related to the women

**BSPG**

Funds raised for the activities in connection with the Bible studies

**Building Fund**

Funds raised towards the purchase of worship centre

PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON

**Incoming Resources  
for the year ended 30/11/2022**

	<b>2022</b>	<b>2021</b>
	£	£
<b>Incoming resources</b>		
<b>Incoming resources from generated funds</b>		
<b>Sundry donations</b>	<u>9</u>	<u>-</u>
General offering		
Harvest	10,081	1,830
Tithes	2,945	3,390
Thanksgiving	12,272	7,205
Womens Fellowship income	4,100	-
Men's Fellowship	106	-
YAAF	108	-
Welfare	20	1,280
Singing band	-	400
Choir	555	500
Presbytery - North London District	120	-
Gift Aid	-	1,200
	<u>1,656</u>	<u>-</u>
	31,963	15,805
	<u>31,963</u>	<u>15,805</u>
	<u>31,972</u>	<u>15,805</u>

PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON

**Expenses**  
for the year ended 30/11/2022

	2022	2021
	£	£
<b>Expenses</b>		
<b>Costs of generating funds</b>		
<b>Costs Of Generating Voluntary Income</b>		
Costs Of Generating Funds Costs Of Generating Voluntary Income 1	-	833
	-	833
	-	833
<b>Charitable Activities</b>		
<b>PROMOTION OF RELIGION</b>		
Women's Fellowship	303	-
Welfare	3,348	-
District assessment	20,226	-
Preaching fees	700	-
Refreshment & X'mas party	1,433	-
Band expenses	6,805	-
Donation	3,650	-
Church expenses	963	-
Rent	6,600	-
Catechist expenses	3,500	-
Repairs and renewals	460	-
Travelling & motor expenses	2,999	-
Professional fees	850	-
Stationery & office supplies	215	-
Telephone	115	-
Depreciation of band and other equipment	511	-
	<u>52,678</u>	<u>-</u>
	<u>52,678</u>	<u>833</u>

**PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON**

England & Wales - Charity number 1129937

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# Accounts

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**PRESBYTERIAN CHURCH OF GHANA,  
CALVARY CONGREGATION, LONDON**

**(Company Limited by Guarantee)  
(Registration number 5639578)  
(Charity registration: 1129937)**

**REPORT AND ACCOUNTS**

**30 NOVEMBER 2020**

**PRESBYTERIAN CHURCH OF GHANA,  
CALVARY CONGREGATION, LONDON  
REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 30 NOVEMBER 2020**

<b>Status</b>	The church is constituted as a company limited by guarantee	
<b>Governing document</b>	The company was established under a memorandum of association with objects and powers that are governed under its articles of association.	
<b>Company House registration</b>	5639578	
<b>Charity Commission registration</b>	1129937	
<b>Registered office</b>	118-120 London Road, Mitcham, Surrey CR4 3LB	
<b>Principal place of business</b>	290 Balham High Road, London SW17 7AL	
<b>Directors</b>	Kofi Ofosu-Amaning Kwame Appiah-Peprah Verisa Takyiwaa Akoto	Appointed- 23/10/2019
<b>Trustees</b>	Agnes Evelyn Oppong Kofi Ofosu-Amaning	
<b>Congregational Session</b>	Kofi Ofosu-Amaning Mercy Agyemang-Korboa Christiana Acquah Fremah Boakye-Oppong Bismarck Asante-Asomaning Kingsley Boateng Kwame Appiah-Peprah Stephen Asiedu-Darquah	
<b>Bankers</b>	Santander P O Box 10102 21 Prescott Street London E1 8TN	
<b>Accountants</b>	Kojo & Co Limited Chartered Certified Accountants Registered Auditors 118-120 London Road Mitcham Surrey CR4 3LB	

**PRESBYTERIAN CHURCH OF GHANA,  
CALVARY CONGREGATION, LONDON  
DIRECTORS' AND TRUSTEES' REPORT**

The directors present their report together with the accounts for the year ended 30 November 2020.

**PRINCIPAL ACTIVITY AND RESULTS FOR THE YEAR**

The charity is constituted as a company limited by guarantee and is therefore governed by a memorandum and articles of association.

The principal activities of the church during the period were the teaching and preaching of God's Word and the sharing of the sacraments. It also provided benevolent donation to the members of the church and the community who were deemed in need by the Congregational Session.

The results for the year are given in the attached accounts.

The company does not have a share capital. The liability of its members is limited by guarantee. Any surplus is retained to further its activities.

**DIRECTORS AND TRUSTEES**

The directors who served during the year and at the date of this report are:

Kofi Ofosu-Amaning	
Kwame Appiah-Pepurah	
Verissa Takyiwaa Akoto	Appointed - 23/10/2019
Owusu Danso	Appointed - 01/07/2019
Ruth Yasmine Wobil	Appointed 01/07/2019

The trustees who served during the year and at the date of this report are:

Agnes Evelyn Oppong  
Kofi Ofosu-Amaning  
Owusu Danso  
Ruth Yasmine Wobil  
Kwame Appiah-Pepurah  
Verissa Takyiwaa Akoto  
Alice Brenyah

All the directors and trustees are members of the company and guarantee to contribute a sum not exceeding £1.00 to the assets of the company in the event of it being wound up. At 30 November 2020, there were 8 members.

**PRESBYTERIAN CHURCH OF GHANA,  
CALVARY CONGREGATION, LONDON  
DIRECTORS' AND TRUSTEES' REPORT (CONTD.)**

**FINANCIAL AND OPERATION REVIEW**

**Review of Activities and Achievements**

During the year the church organised several events in furtherance of the mission of the church. In February 2020, it had the Junior and Youth celebration with a variety show that ended with a play about Jesus. In March 2020, it had an open forum where members expressed their ideas about the way forward. In July 2020 we had a week of Prayers and Fasting to seek the face of God in reviving the church. The church outing to Bournemouth was a great success in ensuring the social integration of the members of the church. In August 2020, the church was blessed with the hosting of the inauguration of the District Young Adult Fellowship and in September 2020 it celebrated its 10th anniversary. The year ended with a very successful harvest festival in November 2020.

Financially, the performance for this year is unchanged compared to that of last year.

**Future Developments**

In the coming year, in addition to the various activities to further the mission of the church, it intends to increase its fund raising efforts towards the purchasing of place of worship of its own.

**Reserves**

The church aims to achieve a balance of reserves equalling six months of operating cost general guidelines for UK charities. The cash resources held at the moment are enough to cover the next 6 months expenditure in line with current charity guidelines.

**Risk Analysis**

The Trustees and Directors of the church make every effort to ensure that the potential for financial and operational risk is reduced to the barest minimum by maintaining strict oversight through monthly financial management reports, putting financial guidelines in place for staff, conducting regular financial health checks and introducing a new financial management information system for effective tracking of income and expenditures.

**METHOD OF APPOINTMENT OF DIRECTORS AND TRUSTEES**

Board members are generally nominated and then elected at Arm's based on their background, experience and relevance to the church's objectives. When a vacancy arises on the board and a skill is identified, nominees may then be nominated to the board. Induction of new board members and training of existing members are conducted at quarterly intervals each year.

**By the order of the board**

Kwame Appiah-Peprah  
**Director**

Dated.

**Independent examiner's report to the trustees of  
Presbyterian Church of Ghana, Calvary Congregation, London  
for the year ended 30 November 2020**

I report on the accounts of the company for the year ended 30 November 2020 which are set out on pages 4 to 14.

**Respective responsibilities of trustees and examiner**

The trustees and the directors (for the purposes of company law) are responsible for the preparation of the accounts. The trustees and directors consider that an audit is not required for the year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

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 of the Companies Act 2006; and
- \* to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Standard 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.

Kojo Amoah-Arko FCCA  
Kojo & Co. Limited  
Association of Chartered Certified Accountants  
118-120 London Road  
Mitcham  
Surrey CR4 3LB

Dated.

**PRESBYTERIAN CHURCH OF GHANA,  
CALVARY CONGREGATION, LONDON  
STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 30 NOVEMBER 2020**

	<b>Note</b>	<b>Restricted £</b>	<b>Unrestricted £</b>	<b>2020 Total £</b>	<b>2019 Total £</b>
<b>INCOMING RESOURCES</b>					
Voluntary income	3	61,850	21,425	83,275	59,036
Investment income	4	-	284	284	265
		<u>61,850</u>	<u>21,709</u>	<u>83,559</u>	<u>59,301</u>
<b>RESOURCES EXPENDED</b>					
	5				
<i>Charitable expenditure</i>		2,207	27,355	29,562	61,007
Governance		-	923	923	910
		<u>2,207</u>	<u>28,278</u>	<u>30,485</u>	<u>61,917</u>
<b>NET INCOME FOR THE YEAR</b>		59,643	(6,570)	53,073	(2,616)
<b>Balance brought forward</b>		15,297	86,528	101,825	104,443
<b>BALANCE CARRIED FORWARD</b>		<u>74,940</u>	<u>79,958</u>	<u>154,898</u>	<u>101,827</u>

**PRESBYTERIAN CHURCH OF GHANA,  
CALVARY CONGREGATION, LONDON  
BALANCE SHEET AS AT 30 NOVEMBER 2020**

	Note	£	2020 £	£	2019 £
<b>TANGIBLE FIXED ASSETS</b>	6		1,529		2,040
<b>CURRENT ASSETS</b>					
Stocks	7	833		833	
Debtors	8	100		1,120	
Bank and cash balances		154,686		98,682	
			155,619	100,635	
<b>CREDITORS: Amounts falling due within one year</b>	9	2,250		850	
			153,369	99,785	
			154,898	101,825	
<b>INCOME FUNDS</b>					
Restricted	10		74,940		15,297
Unrestricted	10		79,958		86,528
			154,898		101,825

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that the member has not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

Verissa Takyiwaa Akoto  
**Director**

Approved by the board on

**PRESBYTERIAN CHURCH OF GHANA,  
CALVARY CONGREGATION, LONDON  
NOTES TO THE ACCOUNTS - 30 NOVEMBER 2020**

**1. ACCOUNTING POLICY**

**1a. Basis of Accounting**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)- (Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). Presbyterian Church of Ghana, Calvary Congregation, London meets the definition of a public benefit entity under FRS102. Assets are initially recorded at historically cost unless otherwise stated in the relevant accounting policy note.

**1b. Fund Accounting**

General funds represent the funds for the circuit that are not subject to any restrictions regarding their use and are available for application on the general purposes of the circuit.

The purpose of any restricted funds is noted in the accounts.

The accounts include transactions, assets and liabilities for which the Charity can be held responsible.

**1c. Incoming resources**

Grants and donations are accounted for on an accrual basis.

**1d. Resources expended**

Resources expended are accounted for on an accrual basis. They are analysed between cost of generating funds, charitable activities and governance costs, based on the nature of the expense.

**1e. Depreciation**

Depreciation of tangible fixed assets is provided on the straight line basis over the expected useful lives of the assets as follows:

Usher's Uniform	25% on cost
Choir Robes	25% on cost
Band & Others	33 1/3% on cost
Motor Vehicle	25% on cost

Fixed assets financed by grants are written off to Statement of Financial Activities in line with the accounting policy of the related grant.

**PRESBYTERIAN CHURCH OF GHANA,  
CALVARY CONGREGATION, LONDON  
NOTES TO THE ACCOUNTS - 30 NOVEMBER 2020**

**1. ACCOUNTING POLICIES (Contd)**

**1f. Financial Instruments**

The charity elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all its financial instruments. Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument. Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

With the exception of prepayments and deferred income all other debtor and creditor balances are considered to be basic financial instruments under FRS 102. See notes 6 and 8 for the debtor and creditor notes.

**1g. Judgements and key sources of estimation and uncertainty**

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates and assumptions about the carrying amount of assets and liabilities that are not readily

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

The most significant estimates and assumptions which affect the carrying amount of assets and liabilities relate to

**Useful economic lives.**

The annual depreciation charge for tangible fixed assets is sensitive to change in the estimated useful economic lives and residual value of assets. These are reassessed annually and amended where necessary to reflect current circumstances. Depreciation rates are described in (note 1e) to the financial statements.

**1h. Cash and cash equivalents**

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less and bank overdrafts are shown within borrowings in current liabilities

**1i. Stocks**

Stocks are valued at the lower of cost and net realisable value and includes donated goods for re-sale.

**PRESBYTERIAN CHURCH OF GHANA,  
CALVARY CONGREGATION, LONDON  
NOTES TO THE ACCOUNTS - 30 NOVEMBER 2020**

**INCOMING RESOURCES**

	Restricted £	Unrestricted £	2020 Total £	2019 Total £
<b>2. VOLUNTARY INCOME</b>				
General offering	-	1,518	1,518	11,255
Harvest	-	13,752	13,752	24,412
Tithes	-	4,940	4,940	13,038
Thanksgiving	-	780	780	1,820
Women's Fellowship	-	-	-	780
Sundries	-	435	435	375
YAF	30	-	30	536
Church Choir	50	-	50	930
Men's Fellowship	50	-	50	400
Singing Band	50	-	50	370
Welfare	-	-	-	5,070
BSPG	-	-	-	50
Building Fund	61,670	-	61,670	-
Total	61,850	21,425	83,275	59,036
<b>3. INVESTMENT INCOME</b>				
Interest on deposits	-	284	284	265

**PRESBYTERIAN CHURCH OF GHANA,  
CALVARY CONGREGATION, LONDON  
NOTES TO THE ACCOUNTS - 30 NOVEMBER 2020**

<b>RESOURCES EXPENDED</b>	<b>Restricted Funds</b>	<b>Unrestricted Funds</b>	<b>2020 Total</b>	<b>2019 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>4. CHARITABLE ACTIVITIES</b>				
Telephone	-	133	133	196
Harvest expenses	-	-	-	1,437
District assessments	-	7,775	7,775	10,400
Preaching fees	-	650	650	5,450
Rent	-	6,885	6,885	8,312
Travelling & motor expenses	-	1,066	1,066	4,023
Band expenses	-	1,810	1,810	7,260
Printing & stationery	-	131	131	303
Donations	-	3,672	3,672	2,999
Depreciation	-	511	511	511
Church expenses	-	3,190	3,190	10,330
Refreshments/X'mas party	-	1,493	1,493	3,761
Sundries	-	40	40	140
YAF	380	-	380	1,485
Singing Band	-	-	-	400
BSPG	-	-	-	100
Welfare	1,627	-	1,627	2,580
Women's Fellowship	200	-	200	100
Choir	-	-	-	965
Men's Fellowship	-	-	-	255
	<u>2,207</u>	<u>27,355</u>	<u>29,562</u>	<u>61,007</u>
<b>5. GOVERNANCE</b>				
Professional fees - Ind. Examination	-	850	850	850
Bank charges	-	73	73	60
	<u>-</u>	<u>923</u>	<u>923</u>	<u>910</u>

**PRESBYTERIAN CHURCH OF GHANA,  
CALVARY CONGREGATION, LONDON  
NOTES TO THE ACCOUNTS - 30 NOVEMBER 2020**

**6. TANGIBLE FIXED ASSETS**

	<b>Motor Vehicle £</b>	<b>Usher's Uniform £</b>	<b>Choir Robes £</b>	<b>Band &amp; Others £</b>	<b>Total £</b>
<b>COST</b>					
As at 1 December 2019	9,250	100	1,000	9,396	19,746
Additions	-	-	-	-	-
As at 30 November 2020	<u>9,250</u>	<u>100</u>	<u>1,000</u>	<u>9,396</u>	<u>19,746</u>

**DEPRECIATION**

Balance brought forward	9,250	100	1,000	7,356	17,706
Charge for the year	-	-	-	511	511
Balance carried forward	<u>9,250</u>	<u>100</u>	<u>1,000</u>	<u>7,867</u>	<u>18,217</u>

**NET BOOK VALUE**

As at 30 November 2020	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,529</u>	<u>1,529</u>
As at 30 November 2019	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,040</u>	<u>2,040</u>

	<b>2020 £</b>	<b>2019 £</b>
<b>7. STOCKS</b>		
Anniversary cloth	833	833
	<u>833</u>	<u>833</u>

**8. DEBTORS**

Other debtors	100	1,120
	<u>100</u>	<u>1,120</u>

**9. CREDITORS: Amounts falling due within one year**

Accruals	2,250	850
	<u>2,250</u>	<u>850</u>

**PRESBYTERIAN CHURCH OF GHANA,  
CALVARY CONGREGATION, LONDON  
NOTES TO THE ACCOUNTS - 30 NOVEMBER 2020**

**10. FUNDS**

	<b>Balance 01-Dec-19</b>	<b>Receipts</b>	<b>Payments</b>	<b>Transfers</b>	<b>Balance 30-Nov-20</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Restricted Funds</b>					
Women's Fellowship	4,267	-	200	-	4,067
Men's Fellowship	2,528	50	-	-	2,578
Singing Band	780	50	-	-	830
Choir	1,082	50	-	-	1,132
YAF	(430)	30	380	-	(780)
Welfare	7,120	-	1,627	-	5,493
BSPG	(50)	-	-	-	(50)
Building Fund		61,670			61,670
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	15,297	61,850	2,207	-	74,940
<b>Unrestricted Funds</b>	86,528	21,709	28,278	-	79,959
<b>TOTAL FUNDS</b>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	101,825	83,559	30,485	-	154,899

**11. ANALYSIS OF FUND BALANCES  
BETWEEN NET ASSETS**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Fixed assets	1,529	-	1,529
Current assets	80,679	74,940	155,619
Current liabilities	(2,250)	-	(2,250)
	<hr/>	<hr/>	<hr/>
	79,958	74,940	154,898