

Registered number: 05639578
Charity number: 1129937

PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON

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

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

PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON

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

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PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON

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.

PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON

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:

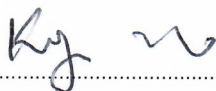
(1) which gives me reasonable cause to believe that in any material respect the requirements:

- 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 £
Income				
Income from generated funds				
Income from Investments				
Income from charitable activities	9	-	9	-
Total Income and endowments	31,055	908	31,963	15,805
Expenses	31,064	908	31,972	15,805
Costs of generating funds				
Expenditure on Raised funds				
Expenditure on Charitable activities	-	-	-	833
Total Expenses	49,027	3,651	52,678	-
Net gains on investments	49,027	3,651	52,678	833
Net Income	(17,963)	(2,743)	(20,706)	14,972
Transfers between funds				
Gains/(losses) on revaluation of fixed assets	-	(2,000)	(46,348)	(66,696)
Net movement in funds:				
Net income for the year	(17,963)	(4,743)	(67,054)	(51,724)
Total funds brought forward	76,972	25,119	146,439	153,815
Net funds carried forward	59,009	20,376	79,385	102,091

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

PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON

BALANCE SHEET AT 30/11/2022

	Notes	2022 £	2021 £
FIXED ASSETS			
Tangible assets	2	1,018	1,529
CURRENT ASSETS			
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>
CREDITORS: Amounts falling due within one year	4	<u>30,926</u>	<u>30,850</u>
NET CURRENT ASSETS		<u>78,367</u>	<u>100,562</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>79,385</u>	<u>102,091</u>
CAPITAL AND RESERVES			
Unrestricted funds	6		
General fund		59,009	76,972
Restricted funds	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

	Fixtures and Fittings £	Equipment £	Total £
Cost			
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>
Depreciation			
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>
Net Book Amounts			
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

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

4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

PRESBYTERIAN CHURCH OF GHANA, CALVARY CONGREGATION, LONDON

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**

	2022	2021
	£	£
Incoming resources		
Incoming resources from generated funds		
Sundry donations	<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
	£	£
Expenses		
Costs of generating funds		
Costs Of Generating Voluntary Income		
Costs Of Generating Funds Costs Of Generating Voluntary Income 1	-	833
	-	833
	-	833
Charitable Activities		
PROMOTION OF RELIGION		
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>