

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

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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.

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-Peptra

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.

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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:

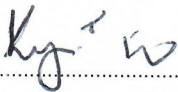
(1) which gives me reasonable cause to believe that in any material respect the requirements:

- 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

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

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

	Unrestricted funds	Restricted funds	2023 Total	2022 Total
	£	£	£	£
<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		122,274	109,293
		122,274	109,293
<b>CREDITORS: Amounts falling due within one year</b>	3	20,076	30,926
<b>NET CURRENT ASSETS</b>		102,198	78,367
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		102,705	79,385
<b>CAPITAL AND RESERVES</b>			
<b>Unrestricted funds</b>	5		
General fund		75,514	59,009
<b>Restricted funds</b>	6	27,191	20,376
		102,705	79,385


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	1,000	9,396	10,396
<b>Depreciation</b>			
At 01/12/2022	1,000	8,378	9,378
For the year	-	511	511
At 30/11/2023	1,000	8,889	9,889
<b>Net Book Amounts</b>			
At 30/11/2023	-	507	507
At 30/11/2022	-	1,018	1,018

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

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

	<b>Brought forward</b>	<b>Incoming resources</b>	<b>Outgoing resources</b>	<b>Transfers</b>	<b>Carried forward</b>
	£	£	£	£	£
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**

	<b>Brought forward</b>	<b>Incoming resources</b>	<b>Outgoing resources</b>	<b>Transfers</b>	<b>Carried forward</b>
	£	£	£	£	£
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>