

# CENTRAL HARVEST CHURCH

England & Wales - Charity number 1135769

## Details

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**Other names** CHC

**Status** Registered

**Legal form** Previously excepted

**Company number** [05554856](#)

**Registered** 2010-05-04

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

## Contact

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**Address** Central Harvest Church  
20 St Edwards Way  
Romford  
RM1 4DD

**Phone** 02084703248

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

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

## Activities

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**Objects:** 1 THE PROMOTION OF THE CHRISTIAN RELIGION2 THE ADVANCEMENT OF EDUCATION AND RELIEF OF NEED FOR THE PUBLIC BENEFIT

**Activities:** The promotion of the Christian religion, relief of poverty, youth ministries, counselling, advice, support and training for Families, Youth, and Young Adult in the communities. We also provide prayer support for people in the community, and als pray for the prosperity of the Nation

## Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Accommodation/housing, Religious Activities, Arts/culture/heritage/science, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Recreation, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

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

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£224,248	£134,591	-	-
2023-10-31	£137,076	£96,780	-	-
2022-10-31	£164,712	£71,478	-	-
2021-10-31	£145,671	£103,776	-	-
2020-10-31	£134,675	£106,354	-	-

## Trustees

Name	Role	Appointed
REGINA QUARCOO	Chair	
CECILIA FLETCHER		2011-09-21
Dr Anthony Atwam PhD		2011-08-24
Emmanuel Ettoh		2019-03-03
Enyonam Atwam		2019-03-03
Sharon Smith		2019-03-03
Sydney Smith		2019-03-03

**CENTRAL HARVEST CHURCH**

England & Wales - Charity number 1135769

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# Accounts

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**CENTRAL HARVEST CHURCH**

**Annual Report**

**For the Year Ended 31 October 2024**

**Charity Number: 1135769**

**Company Number: 05554856**

## **Trustees' Annual Report for the Year Ended 31 October 2024**

**The trustees present their report and financial statements for the year ended 31 October 2024**

### **Reference and Administrative Details**

Charity Name: Central Harvest Church  
Other Name the Charity Uses: CHC  
Charity Registration Number: 1135769  
Company Registration Number: 05554856  
Registered Office Address: 20 St Edwards Way  
Romford  
RM1 4DD

### **Trustees**

The following are the trustees during the year under review.

Miss Regina Quarcoo (Chair)

Emmanuel Ettoh

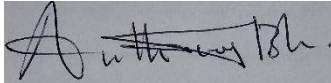
Rev Anthony Bright Atwam (minister in charge)

Enyonam Atwam

Cecilia Fletcher

Sharon Smith

Sydney Smith



**ON BEHALF OF THE BOARD**

**Dr Anthony Bright Atwam**

**(Minister in Charge)**

**DATED: 13<sup>th</sup> July, 2025**

## **Objectives and Activities**

### **Our Aim**

The aim of Central Harvest church (CHC) can be summarised as follows:

To advance the Christian faith for the benefit of the public, in particular through organising Christian worship and prayer meetings, conferences and seminars, the public celebration of religious festivals, the provision of counselling and pastoral care and through missionary and evangelistic outreach.

### **Objectives and How our activities deliver public benefit**

Our objectives and activities are set to reflect the aims of the church. These are reviewed each year. In carrying out this review the charity has considered the Charity Commission's guidance on public benefit, particularly, the specific guidance on charities for the advancement of religion.

In pursuance of its charitable aims, the CHC carries out a wide range of activities which the trustees deem beneficial to both members of the church and the community.

**Christian worship and prayer meetings:** three days in a week we organise worship and prayer meetings to contribute to the spiritual well-being of people. These meetings are accessible to the members and those who wish to know more about the Christian faith.

At these meetings people learn about the Gospel and developing their relationship and trust in God, and we actively encourage people to practise their faith in a socially responsible way within the wider community. We also offer prayers for individuals, the wider community and contribute to the spiritual and moral education of children

**Young Adult ministry:** this ministry champions the cause for Christian young adults with regards to matters such as finance, marriage, social responsibility and reverence for authority. Conferences and seminars are organised regularly to build the self-confidence of young Christians in their faith, promote their mental and social well-being and actively encourage them to live peaceably within the wider community.

**Conducting religious ceremonies:** the church conducts water baptisms, marriage and naming ceremonies for both members and the public.

**Counselling and pastoral care through our “Jesus helpline project”:** we offer counselling, emotional and financial support to members and those who seek refuge and help from the church. These services include marriage counselling, emotional and financial aid to the bereaved.

**Missionary and outreach work:** evangelising is central to our missionary and outreach work. This takes the form of street and door-to-door communications, producing and distributing religious books and tracts for the public, as well as charitable religious radio and video broadcasts mainly via the internet

### **Financial Review**

The charity’s main sources of funds are voluntary giving – offering and tithes. This is usually boosted by credits from HMRC

The trustees has reviewed the reserves if the charity. Their policy is to hold enough funds to meet three months operating costs. The charity had previously established through consultation that owning a church building will be ideal for effectively delivering its aims. This will provide a stable and a much needed venue for worship and prayer meetings, conferences and seminars and other charitable activities.

### **Plans for the future**

**The charity intends to raise more funds towards acquiring a church building to host most of its indoors activities such as prayer and worship meetings, conferences and seminars and counselling.**

**The charity also seeks to strengthen its online presence, plant more branches and be more involved actively in community engagements. To do this we intend to continue to train more pastors and ministers to meet the growing need for spiritual and moral leadership and help reduce the crime rate among the young adults within the community.**

### **STRUCTURE, GOVERNANCE AND MANAGEMENT;**

See memorandum and articles of association provided



**CENTRAL HARVEST CHURCH**

**Charity Number: 1135769**

**Company Number: 05554856**

**Annual Report and Financial Statements  
for the Year Ended 31 October 2024**

# Annual Report and Accounts

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Trustees' Annual Report (including Director's Report) for the Year Ended 31 October 2024

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<b>Charity Name:</b>	Central Harvest Church
<b>Other Name(s) the Charity Uses:</b>	CHC
<b>Charity Registration Number:</b>	1135769
<b>Company Registration Number:</b>	05554856
<b>Registered Office Address</b>	20 St. Edwards Way Romford England RM1 4DD

### Trustees

The following were the trustees during the year under review.

Miss Regina Quarcoo (Chair)  
Emmanuel Etoh  
Rev Anthony Bright Atwam (minister in charge)  
Enyonam Atwam  
Cecilia Fletcher  
Sharon Smith  
Sydney Smith

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At these meetings we learn about the Gospel of Jesus Christ, and develop our relationship and trust in God. We actively encourage people to practise their faith in a socially responsible way within the wider community. We also offer prayers for individuals, the wider community and contribute to the spiritual and moral education of children through our Sunday School meetings.

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**Missionary work and outreach:** Evangelism is central to our mission as a church. This takes the form of street and door-to-door evangelism, production and distribution of religious books and tracts to the public, radio and video broadcasts of sermons and religious programmes, and financial support to Christian missionaries within and outside the UK.



CENTRAL HARVEST CHURCH

Charity Number: 1135759  
Company Number: 05254850

**SIGNED ON BEHALF OF THE BOARD**

Rev Anthony Bright Atwam  
(Minister in Charge)

**Date: 13th July 2024**

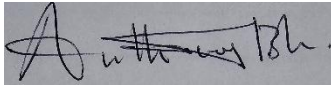
## Income and Expenditure Account for the period ending 31 October 2024

	Notes	2024 £	2023 £
<b>Income</b>			
Donations; Tithes & Offerings and HMRC Credits		211,060	125,475
Other income		13,188	11,600
<b>Total Gross Income</b>		<b>224,248</b>	<b>137,076</b>
<b>Less Expenditure</b>			
Printing and Stationery		4,326	1,231
Rent		3,000	3,325
Employee Costs	2	41,700	20,417
Utility Bills		6,148	4,744
Welfare		8,813	5,043
Webhosting & IT		935	590
Miscellaneous		4,726	3,272
Building Insurance		1,309	1,110
Finance costs/interest Paid		60,115	51,614
Maintenance & Repairs		1,050	3,399
Loss on asset written off		90	
Depreciation		2,379	2,035
Missions		-	-
<b>Total Expenditure</b>		<b>134,591</b>	<b>96,780</b>
<b>Net Income for the period</b>		<b>89,657</b>	<b>40,296</b>

## Balance Sheet as at 31 October 2024

	Notes	2024 £	2023 £
<b>Fixed Assets</b>			
Tangible Assets	3	1,219,463	1,161,268
<b>Total Fixed Assets</b>		<b>1,219,463</b>	<b>1,161,268</b>
<b>Current Assets</b>			
Receivables	4	35,399	25,119
Prepayments: Insurance		2,094	1,118
Inventory		1,329	-
Cash in Hand and at Bank	5	53,395	51,315
<b>Total Current Assets</b>		<b>92,217</b>	<b>77,552</b>
<b>Short Term Liabilities</b>			
Loans falling due within one year		20,320	17,918
Employee costs outstanding		617	274
Payables		1,830	1,030
Rent outstanding		-	-
<b>Net Current Assets (Liabilities)</b>		<b>69,450</b>	<b>58,331</b>
<b>Total Assets less Current Liabilities</b>		<b>1,288,913</b>	<b>1,219,598</b>
<b>Long Term Liabilities</b>			
Mortgage loan payable		682,338	696,014
Coronavirus Business Support Loan		19,444	26,111
<b>Net Assets</b>		<b>587,131</b>	<b>497,474</b>
<b>Funds of the Charity</b>			
Funds and Reserves brought forward		497,474	457,178
Income Surplus for the period		89,657	40,296
<b>Total Charity Funds</b>		<b>587,131</b>	<b>497,474</b>

- For the year ending 31 October 2024, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies
- The members have not required the company to obtain an audit of its accounts for the year in question 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 and Charities SORP (FRS102)



## SIGNED ON BEHALF OF THE BOARD

Rev Anthony Bright Atwam

Date: 13th July 2024

## Notes to the Accounts

### 1. Accounting Policies

#### a. Basis of preparation

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts 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 Standard applicable in the UK and Republic of Ireland (FRS 102) issued October 2019 and the Charities Act 2011

#### b. Going Concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue operating for the foreseeable future. The accounts are thus, prepared on a going concern basis.

#### c. Presentation currency

The accounts are presented in £ Sterling.

#### d. Change of accounting policy

The accounts present a true and fair view and the principal accounting policies have remained unchanged and been applied consistently throughout the year and in the preceding years.

#### e. Recognition of income & donations

Income is recognised when the charity becomes entitled to it, the trustees are virtually certain they will receive it and the monetary value can be measured with sufficient reliability. Donations are only included and recognised when the charity has unconditional entitlement to it.

#### f. Deferred income

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

#### g. Offsetting

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

**h. Tax reclaims on donations and gifts**

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

**i. Corporation Tax**

The charity is exempt from tax on income and gains within sections 466 to 493 of the Corporation Tax Act 2010 (CTA 2010), sections 532 and 534 of the Income Tax Act 2007 (ITA 2007) to the extent that these are applied to its charitable purposes.

**j. Expenditure and Liabilities**

Expenditure is recognised on an accrual basis as liability is incurred. Liabilities are recognised as soon as there is legal or constructive obligation committing the charity to pay out the resources, and the amount of the obligation can be measured with reasonable certainty.

**k. Tangible Fixed Assets & Depreciation**

Tangible fixed assets are valued at historic costs and capitalised if they cost over £100 (including any incidental expenses of acquisition) and can be used for more than one year. They are stated at cost less accumulated depreciation.

Depreciation is recognised in order to write off the cost or valuation of assets less their residual values over their useful lives on the following basis;

<b>Asset Category</b>	<b>Estimated Useful Life</b>	<b>Depreciation</b>
Electronic devices	5	20% straight line
Furniture, Fixtures & Fittings	5	20% straight line
Sundry Equipment	3	33.3% straight line

**l. Pension**

Since the introduction of the "Auto -Enrolment" pension scheme by the government, the charity has joined a government recommended pension company, Nest. The contribution rate for the employer is 3% and employee contribution rate is 5% as recommended by the new pension regime.

**2. Employee Costs**

Trustees' remuneration and benefits: Employee costs for the period include £23,367 paid to Rev Anthony Bright Atwam on a separate appointment as the Minister overseeing all church activities, programmes, and training of other pastors. The trustee has agreed by contract of employment that it is in its best interest to pay for his service as the missionary head, overseer, and trainer. He is the Bishop for APC North-East London, and has the qualifications and competence required to serve the church in that capacity. In this sense, Rev Anthony Bright Atwam is both a trustee and a paid employee for the role as the missionary head, overseer,

and trainer. However, he volunteers his service and receives no pay for his role as a trustee. All other trustees volunteer their services and receive no pay.

The charity made no redundancy payments during the reporting period.

No employee received employee benefits (excluding employer pension costs) for the period of more than £60,000.

	2024	2023
Average employee headcount	1	1

### 3. Tangible Fixed Assets

	Electronic Devices	Sundry Equipment	Furniture, Fixtures & Fittings	Freehold Property	Total
Cost	£	£	£	£	£
As at 31 Oct 2023	4,154	2,995	4,922	1,155,629	1,167,700
Additions	189			60,035	60,225
As at 31 Oct 2024	<u>4,334</u>	<u>2995</u>	<u>4922</u>	<u>1,215,664</u>	<u>1,227,915</u>
<b>Depreciation</b>					
As at 31 Oct 2023	1,960	1,526	2,947	-	6,432
Charge for the year	531	504	984		2,020
As at 31 Oct 2024	<u>2,491</u>	<u>2,030</u>	<u>3,931</u>		<u>8,452</u>
<b>Net Book Value</b>					
As at 31 Oct 2023	<u>2,195</u>	<u>1,469</u>	<u>1,975</u>	<u>1,155,629</u>	<u>1,161,268</u>
As at 31 Oct 2024	<u>1,843</u>	<u>965</u>	<u>991</u>	<u>1,215,664</u>	<u>1,219,463</u>

### 4. Receivables

The amount represents interest-free sums given to people experiencing financial difficulties. The charity expects to recover this amount in full without any interest. As explained in the Trustees' Annual Report (under objectives and how our activities deliver public benefit), the church offers financial aid to the bereaved and members who are in financial difficulties and who, in most cases, find it hard to access loans from traditional banks and other similar institutions. Those who are able, pay back the money to the church without any interest. This is one of the ways we help to ease the financial struggles of our members, build stable homes, combat homelessness and suicidal inclinations of those struggling financially.

Other sums include amount deposited in a rent deposit scheme and rent receivable.

	2024
Financial support repayable	33,349
Rent deposit scheme	<u>1,030</u>

Rent receivable	1,020
<b>Total</b>	<b><u>35,399</u></b>

5. Cash in Hand and at Bank

	<b>2024</b>	<b>2023</b>
Barclays Savings Account	41,056	41,005
Barclays Current Account	<u>12,339</u>	<u>10,310</u>
<b>Total</b>	<b><u>53,395</u></b>	<b><u>51,315</u></b>

6. Fees for examination of account

Independent examiner's fee is nil.

287 Burges Road

London, E6 2ES

Mob: 07828149322

12<sup>th</sup> July, 2025

To Whom It May Concern,

Re: Central Harvest Church, 20 St Edwards Way, Romford, London, RMI 4DD

I have examined the final accounts of the above church for the year ended 31<sup>st</sup> October 2024.

I confirm that no material matters have come to my attention in connection with the examination. Thus, in my opinion, the financial statement of Central Harvest Church for the year ended 31<sup>st</sup> October 2024 gives a true and fair view of the state of the organisation's affairs for the year.

Yours Sincerely

A handwritten signature in black ink, appearing to read 'Anthony Rockson', written over a horizontal line.

Anthony Rockson

ACCA Member (Ref: 0836001)

**CENTRAL HARVEST CHURCH**

England & Wales - Charity number 1135769

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# Accounts

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**CENTRAL HARVEST CHURCH**

**Annual Report**

**For the Year Ended 31 October 2023**

**Charity Number: 1135769**

**Company Number: 05554856**

## **Trustees' Annual Report for the Year Ended 31 October 2023**

**The trustees present their report and financial statements for the year ended 31 October 2023**

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Charity Name:	Central Harvest Church
Other Name the Charity Uses:	CHC
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Company Registration Number:	05554856
Registered Office Address	20 St Edwards Way Romford RM1 4DD

### **Trustees**

The following are the trustees during the year under review.

Miss Regina Quarcoo (Chair)

Emmanuel Ettoh

Rev Anthony Bright Atwam (minister in charge)

Enyonam Atwam

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Sharon Smith

Sydney Smith

### **ON BEHALF OF THE BOARD**

**Dr Anthony Bright Atwam**

**(Minister in Charge)**

**DATED: 21<sup>st</sup> August, 2024**

## **Objectives and Activities**

### **Our Aim**

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**CENTRAL HARVEST CHURCH**

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**Annual Report and Financial Statements  
for the Year Ended 31 October 2023**

# Annual Report and Accounts

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<b>Registered Office Address</b>	20 St. Edwards Way Romford England RM1 4DD

### Trustees

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Miss Regina Quarcoo (Chair)  
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Enyonam Atwam  
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**Missionary work and outreach:** evangelism is central to our mission as a church. This takes the form of street and door-to-door evangelism, production and distribution of religious books and tracts to the public, radio and video broadcasts of sermons and religious programmes, and financial support to Christian missionaries within and outside the UK.

## **Brief Financial Review**

The charity's main sources of funds comprise regular donations, particularly in the form of offerings and tithes from church members. These are usually boosted by credits from HMRC. Total receipts for the period were £137,076 compared to £164,712 for the previous period. This represents a year-on-year decrease of nearly 17%, with a corresponding fall in net income, attributable partly to a hike in interest payments £51,614 (2023) compared to £22,392 in 2022. Nonetheless, total receipts remained stable.

The church's financial position remained strong throughout the period. This afforded us the opportunity to continue the refurbishment of our church building. The building continues to serve as a stable and a much-needed venue for worship and prayer meetings, conferences, seminars and other charitable activities.

During the year, we successfully acquired a new flat in Basildon, SS16 4NW worth £216,643 (including capitalised preliminary costs). This acquisition is intended to be a consistent source of rental income to bolster the church's finances. Overall, the stable financial performance allowed us to deliver on our objectives and remain relevant with regards to public benefit.

## **Future Plans**

CHC will continue to strengthen our online presence, plant more branches and be more involved actively in community engagements. We intend to be more active on several social media platforms to reach the lot who subscribe very little to the traditional brick-and-mortar church model. We launched our Jubilee Bible College in October. We plan to increase our investment in our Jubilee Bible college, focus more on training pastors and ministers to meet the growing need for spiritual and moral leadership, and as well, help steer the youth and young adults within the community away from crime.

Another priority will be to start a food bank where the needy and vulnerable members of the public can resort to in time of need and for general support.

To finance these projects, CHC will consistently encourage our loyal members and general public to donate regularly. Our annual thanksgiving service will also provide another platform to raise additional funds. We intend to bolster CHC's finances through a new bookstore yet to be constructed, (approval already secured from the council), and rental income from our new investments in residential properties. During the year, we acquired a flat at Basildon, SS16 4NW. From this property we intend to raise additional funds to strengthen CHC's finances.

## **SIGNED ON BEHALF OF THE BOARD**

Dr Anthony Bright Atwam  
(Minister in Charge)

**Date: 15th May 2024**

## Income and Expenditure Account for the period ending 31 October 2023

	Notes	2023 £	2022 £
<b>Income</b>			
Donations; Tithes & Offerings and HMRC Credits		125,475	164,712
Other income		11,600	-
<b>Total Gross Income</b>		<b>137,076</b>	<b>164,712</b>
<b>Less Expenditure</b>			
Printing and Stationery		1,231	2,557
Rent		3,325	4,350
Employee Costs	2	20,417	21,453
Utility Bills		4,744	5,397
Welfare		5,043	3,961
Webhosting & IT		590	500
Miscellaneous		3,272	2,639
Building Insurance		1,110	1,882
Interest Paid		51,614	22,392
Maintenance & Repairs		3,399	1,765
Depreciation		2,035	2,012
Missions		-	2,569
<b>Total Expenditure</b>		<b>96,780</b>	<b>71,478</b>
<b>Net Income for the period</b>		<b>40,296</b>	<b>93,234</b>

## Balance Sheet as at 31 October 2023

	Notes	2023 £	2022 £
<b>Fixed Assets</b>			
Tangible Assets	3	1,161,268	956,763
<b>Total Fixed Assets</b>		<b>1,161,268</b>	<b>956,763</b>
<b>Current Assets</b>			
Receivables	4	25,119	14,887
Prepayments: Insurance		1,118	1,008
Cash in Hand and at Bank	5	51,315	99,979
<b>Total Current Assets</b>		<b>77,552</b>	<b>115,874</b>
<b>Short Term Liabilities</b>			
Loans falling due within one year		17,918	20,223
Employee costs outstanding		274	404
Payables		1,030	
Rent outstanding		-	1,075
<b>Net Current Assets (Liabilities)</b>		<b>58,331</b>	<b>94,173</b>
<b>Total Assets less Current Liabilities</b>		<b>1,219,598</b>	<b>1,050,935</b>
<b>Long Term Liabilities</b>			
Mortgage loan payable		696,014	563,201
Coronavirus Business Support Loan		26,111	30,556
<b>Net Assets</b>		<b>497,474</b>	<b>457,178</b>
<b>Funds of the Charity</b>			
Funds and Reserves brought forward		457,178	363,944
Income Surplus for the period		40,296	93,234
<b>Total Charity Funds</b>		<b>497,474</b>	<b>457,178</b>

- For the year ending 31 October 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies
- The members have not required the company to obtain an audit of its accounts for the year in question 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 and Charities SORP (FRS102)

### SIGNED ON BEHALF OF THE BOARD

Rev Anthony Bright Atwam

Date: 15th May 2024

## Notes to the Accounts

### 1. Accounting Policies

#### a. Basis of preparation

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts 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 Standard applicable in the UK and Republic of Ireland (FRS 102) issued October 2019 and the Charities Act 2011

#### b. Going Concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue operating for the foreseeable future. The accounts are thus, prepared on a going concern basis.

#### c. Presentation currency

The accounts are presented in £ Sterling.

#### d. Change of accounting policy

The accounts present a true and fair view and the principal accounting policies have remained unchanged and been applied consistently throughout the year and in the preceding years.

#### e. Recognition of income & donations

Income is recognised when the charity becomes entitled to it, the trustees are virtually certain they will receive it and the monetary value can be measured with sufficient reliability. Donations are only included and recognised when the charity has unconditional entitlement to it.

#### f. Deferred income

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

#### g. Offsetting

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

#### h. Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

**i. Corporation Tax**

The charity is exempt from tax on income and gains within sections 466 to 493 of the Corporation Tax Act 2010 (CTA 2010), sections 532 and 534 of the Income Tax Act 2007 (ITA 2007) to the extent that these are applied to its charitable purposes.

**j. Expenditure and Liabilities**

Expenditure is recognised on an accrual basis as liability is incurred. Liabilities are recognised as soon as there is legal or constructive obligation committing the charity to pay out the resources, and the amount of the obligation can be measured with reasonable certainty.

**k. Tangible Fixed Assets & Depreciation**

Tangible fixed assets are valued at historic costs and capitalised if they cost over £100 (including any incidental expenses of acquisition) and can be used for more than one year. They are stated at cost less accumulated depreciation.

Depreciation is recognised in order to write off the cost or valuation of assets less their residual values over their useful lives on the following basis;

<b>Asset Category</b>	<b>Estimated Useful Life</b>	<b>Depreciation</b>
Electronic devices	5	20% straight line
Furniture, Fixtures & Fittings	5	20% straight line
Sundry Equipment	3	33.3% straight line

**l. Pension**

Since the introduction of the "Auto -Enrolment" pension scheme by the government, the charity has joined a government recommended pension company, Nest. The contribution rate for the employer is 3% and employee contribution rate is 5% as recommended by the new pension regime.

**2. Employee Costs**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Salary and Wages	194	324
Pension Costs (Defined Contribution Scheme)	80	80
<b>Total Staff Costs</b>	<b>274</b>	<b>404</b>

Trustees' remuneration and benefits: Employee costs for the period include £20,417 paid to Rev Anthony Bright Atwam on a separate appointment as the Minister overseeing all church activities, programmes, and training of other pastors. The trustee has agreed by contract of employment that it is in its best interest to pay for his service as the missionary head, overseer, and trainer. He is the Bishop for APC North-East London, and has the qualifications and competence required to serve the church in that capacity. In this sense, Rev Anthony Bright Atwam is both a trustee and a paid employee for the role as the missionary head, overseer,

and trainer. However, he volunteers his service and receives no pay for his role as a trustee. All other trustees volunteer their services and receive no pay.

The charity made no redundancy payments during the reporting period.

No employee received employee benefits (excluding employer pension costs) for the period of more than £60,000.

	2023	2022
Average employee headcount	1	1

### 3. Tangible Fixed Assets

	Electronic Devices	Sundry Equipment	Furniture, Fixtures & Fittings	Freehold Property	Total
Cost	£	£	£	£	£
As at 31 Oct 2022	4,154	1,484	4,922	950,600	961,160
Additions	-	1,511	-	205,029	206,540
As at 31 Oct 2023	<u>4,154</u>	<u>2,995</u>	<u>4,922</u>	<u>1,155,629</u>	<u>1,167,700</u>
<b>Depreciation</b>					
As at 31 Oct 2022	1,153	1,282	1,962	-	4,397
Charge for the year	<u>807</u>	<u>244</u>	<u>985</u>	-	<u>2,036</u>
As at 31 Oct 2023	<u>1,960</u>	<u>1,526</u>	<u>2,947</u>	-	<u>6,432</u>
<b>Net Book Value</b>					
As at 31 Oct 2022	<u>3,001</u>	<u>202</u>	<u>2,960</u>	<u>950,600</u>	<u>956,763</u>
As at 31 Oct 2023	<u>2195</u>	<u>1,469</u>	<u>1,975</u>	<u>1,155,629</u>	<u>1,161,268</u>

The freehold property comprises the church building located at 20 St. Edwards Way, Romford, RM1 4DD acquired in August 2020. It is valued at historic cost, plus refurbishment and other incidental costs. Also included is £192,538 deposit and mortgage the acquisition of a flat in Basildon, SS16 4NW. Capitalised refurbishment cost for the period was £ 12,491. No depreciation was charged for the period under review.

Freehold Property	£
As at 31 Oct 2022	950,600
Capitalised for the period	
Flat Kingswood Court	192,538
Refurbishment	<u>12,491</u>
As at 31 Oct 2023	<u>1,155,629</u>

#### 4. Receivables

The amount represents interest-free sums given to people experiencing financial difficulties. The charity expects to recover this amount in full without any interest. As explained in the Trustees' Annual Report (under objectives and how our activities deliver public benefit), the church offers financial aid to the bereaved and members who are in financial difficulties and who, in most cases, find it hard to access loans from traditional banks and other similar institutions. Those who are able, pay back the money to the church without any interest. This is one of the ways we help to ease the financial struggles of our members, build stable homes, combat homelessness and suicidal inclinations of those struggling financially.

Other sums include amount deposited in a rent deposit scheme and rent receivable.

	<b>2023</b>
Financial support repayable	24,049
Rent deposit scheme	1,030
Rent receivable	40
<b>Total</b>	<b><u>25,119</u></b>

#### 5. Cash in Hand and at Bank

	<b>2023</b>	<b>2022</b>
Barclays Savings Account	41,005	40,770
Barclays Current Account	10,310	59,209
<b>Total</b>	<b><u>51,315</u></b>	<b><u>99,979</u></b>

#### 6. Fees for examination of account

Independent examiner's fee is nil.

287 Burges Road

London, E6 2ES

Mob: 07828149322

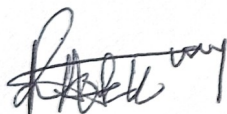
22<sup>nd</sup> August 2024

To Whom It May Concern,

**Re: Central Harvest Church, 20 St Edwards Way, Romford, London, RM1 4DD**

I have examined the final accounts of the above church for the year ended 31<sup>st</sup> October 2023. I confirm that no material matters have come to my attention in connection with the examination. Thus, in my opinion the financial statement of Central Harvest church for the year ended 31<sup>st</sup> October 2023 gives a true and fair view of the state of the organisations affairs for the year.

Yours Sincerely

A handwritten signature in black ink, appearing to read 'Anthony Rockson', written in a cursive style.

Anthony Rockson

ACCA Member (Ref: 0836001)

**CENTRAL HARVEST CHURCH**

England & Wales - Charity number 1135769

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# Accounts

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**CENTRAL HARVEST CHURCH**

**Annual Report  
For the Year Ended 31 October 2022**

**Charity Number: 1135769**

**Company Number: 05554856**

## **Trustees' Annual Report for the Year Ended 31 October 2022**

**The trustees present their report and financial statements for the year ended 31 October 2022**

### **Reference and Administrative Details**

Charity Name: Central Harvest Church  
Other Name the Charity Uses: CHC  
Charity Registration Number: 1135769  
Company Registration Number: 05554856  
Registered Office Address 20 St Edwards Way  
Romford  
RM1 4DD

### **Trustees**

The following are the trustees during the year under review.

Miss Regina Quarcoo (Chair)  
Emmanuel Ettoh  
Rev Anthony Bright Atwam (minister in charge)  
Enyonam Atwam  
Cecilia Fletcher  
Sharon Smith  
Sydney Smith

**ON BEHALF OF THE BOARD**

**Rev Anthony Bright Atwam**

**(Minister in Charge)**

**DATED: 25<sup>th</sup> June, 2023**

## **Objectives and Activities**

### **Our Aim**

The aim of Central Harvest church (CHC) can be summarised as follows:

To advance the Christian faith for the benefit of the public, in particular through organising Christian worship and prayer meetings, conferences and seminars, the public celebration of religious festivals, the provision of counselling and pastoral care and through missionary and evangelistic outreach.

### **Objectives and How our activities deliver public benefit**

Our objectives and activities are set to reflect the aims of the church. These are reviewed each year. In carrying out this review the charity has considered the Charity Commission's guidance on public benefit, particularly, the specific guidance on charities for the advancement of religion.

In pursuance of its charitable aims, the CHC carries out a wide range of activities which the trustees deem beneficial to both members of the church and the community.

**Christian worship and prayer meetings:** three days in a week we organise worship and prayer meetings to contribute to the spiritual well-being of people. These meetings are accessible to the members and those who wish to know more about the Christian faith.

At these meetings people learn about the Gospel and developing their relationship and trust in God, and we actively encourage people to practise their faith in a socially responsible way within the wider community. We also offer prayers for individuals, the wider community and contribute to the spiritual and moral education of children

**Young Adult ministry:** this ministry champions the cause for Christian young adults with regards to matters such as finance, marriage, social responsibility and reverence for authority. Conferences and seminars are

organised regularly to build the self-confidence of young Christians in their faith, promote their mental and social well-being and actively encourage them to live peaceably within the wider community.

**Conducting religious ceremonies:** the church conducts water baptisms, marriage and naming ceremonies for both members and the public.

**Counselling and pastoral care through our “Jesus helpline project”:** we offer counselling, emotional and financial support to members and those who seek refuge and help from the church. These services include marriage counselling, emotional and financial aid to the bereaved.

**Missionary and outreach work:** evangelising is central to our missionary and outreach work. This takes the form of street and door-to-door communications, producing and distributing religious books and tracts for the public, as well as charitable religious radio and video broadcasts mainly via the internet

### **Financial Review**

The charity’s main sources of funds are voluntary giving - offering and tithes. This is usually boosted by credits from HMRC

The trustees has reviewed the reserves if the charity. Their policy is to hold enough funds to meet three months operating costs. The charity had previously established through consultation that owning a church building will be ideal for effectively delivering its aims. This will provide a stable and a much needed venue for worship and prayer meetings, conferences and seminars and other charitable activities.

### **Plans for the future**

**The charity intends to raise more funds towards acquiring a church building to host most of its indoors activities such as**

**prayer and worship meetings, conferences and seminars and counselling.**

**The charity also seeks to strengthen its online presence, plant more branches and be more involved actively in community engagements. To do this we intend to continue to train more pastors and ministers to meet the growing need for spiritual and moral leadership and help reduce the crime rate among the young adults within the community.**

**STRUCTURE, GOVERNANCE AND MANAGEMENT;**

See memorandum and articles of association provided



**CENTRAL HARVEST CHURCH**

**Charity Number: 1135769**

**Company Number: 05554856**

**Annual Report and Financial Statements  
for the Year Ended 31 October 2022**

# Annual Report and Accounts

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Trustees' Annual Report (including Director's Report) for the Year Ended 31 October 2022

The trustees present their report and financial statements for the year ended 31 October 2022

### Reference and Administrative Details

<b>Charity Name:</b>	Central Harvest Church
<b>Other Name(s) the Charity Uses:</b>	CHC
<b>Charity Registration Number:</b>	1135769
<b>Company Registration Number:</b>	05554856
<b>Registered Office Address</b>	20 St. Edwards Way Romford England RM1 4DD

### Trustees

The following were the trustees during the year under review.

Miss Regina Quarcoo (Chair)  
Emmanuel Etoh  
Rev Anthony Bright Atwam (minister in charge)  
Enyonam Atwam  
Cecilia Fletcher  
Sharon Smith  
Sydney Smith

## Objectives and Activities

### Our Aim

**The aim of Central Harvest Church (CHC) can be summarised as follows:**

To advance the Christian faith for the benefit of the public, through organising Christian worship and prayer meetings, conferences and seminars, public celebration of religious festivals, provision of counselling and pastoral care, missionary and evangelistic outreach.

### Objectives and how our activities deliver public benefit

Our objectives and activities are set to reflect the aim of the church. These are reviewed each year. In carrying out this review CHC has considered the Charity Commission's guidance on public benefit, particularly, the specific guidance on charities for the advancement of religion.

In pursuance of its charitable aims, Central Harvest Church carries out a wide range of activities which the trustees deem beneficial to both members of the church and the community in general. The activities include;

**Christian worship and prayer meetings:** three days in a week we organise worship and prayer meetings to contribute to the spiritual well-being of people. These meetings are accessible to the members and people from the general public who wish to know more about the Christian faith.

At these meetings we learn about the Gospel of Jesus Christ, and develop our relationship and trust in God. We actively encourage people to practise their faith in a socially responsible way within the wider community. We also offer prayers for individuals, the wider community and contribute to the spiritual and moral education of children through our Sunday School meetings.

**Young Adult ministry:** this ministry champions the cause for young adults on matters such as finance, marriage, social responsibility, and reverence for authority. Conferences and seminars are organised regularly to build the confidence of young Christians in their faith, promote their mental and social well-being and actively encourage them to live peaceably within the wider community.

**Conducting religious ceremonies:** the church conducts water baptisms, marriage and naming ceremonies for both its members and the public.

**Counselling and pastoral care through our "Jesus helpline project":** we offer counselling, emotional and financial support to members and non-members who seek refuge and help from the church. These services include marriage counselling, emotional and financial aid to the bereaved, as well as interest-free loans to members struggling financially.

**Missionary work and outreach:** evangelism is central to our mission as a church. This takes the form of street and door-to-door evangelism, production and distribution of religious books and tracts to the public, radio and video broadcasts of sermons and religious programmes, and financial support to Christian missionaries within and outside the UK.

## **Brief Financial Review**

The charity's main sources of funds comprise regular donations, particularly in the form of offerings and tithes from church members. These are usually boosted by credits from HMRC. Total receipts for the period were £164,712 compared to £145,671 for the previous period. This represents a year-on-year increase of 13%. No special fund-raising activities were carried out, and in spite of the lingering impact of COVID-19 on the church's activities, total receipts remained stable.

The church's financial position remained strong throughout the period. This afforded us the opportunity to continue the refurbishment of our church building. The building continues to serve as a stable and a much-needed venue for worship and prayer meetings, conferences, seminars and other charitable activities.

During the year, we successfully recovered £5,650 from borrowers, and issued £1,000 repayable financial aid to support the vulnerable and people in dire need of financial support. We spent slightly more (£2,569) to support missionary work and evangelism. Overall, the stable financial performance allowed us to deliver on our objectives and remain relevant with regards to public benefit.

## **Future Plans**

CHC will continue to strengthen its online presence, plant more branches and be more involved actively in community engagements. We intend to be more active on several social media platforms to reach the lot who subscribe very little to the traditional brick-and-mortar church model. We plan to increase our investment in our Jubilee Bible School, focus more on training pastors and ministers to meet the growing need for spiritual and moral leadership, and as well, help steer the youth and young adults within the community away from crime.

Another priority will be to start a food bank where the needy and vulnerable members of the public can resort to in time of need and for general support.

To finance these projects, CHC will consistently encourage our loyal members and general public to donate regularly. Our annual thanksgiving service will also provide another platform to raise additional funds. We intend to bolster CHC's finances through a new bookstore yet to be constructed, pending approval from the council, and rental income from our new investments in residential properties. During the year, we invested £24,105 as deposit and preliminary costs towards the acquisition of a flat at Kingswood Court, Clay Hill Road, Basildon, SS16 4NW. From this property we intend to raise additional funds to strengthen CHC's finances.

## **SIGNED ON BEHALF OF THE BOARD**

Rev Anthony Bright Atwam  
(Minister in Charge)

**Date: 15th May 2023**

## Income and Expenditure Account for the period ending 31 October 2022

	Notes	2022 £	2021 £
<b>Income</b>			
Donations; Tithes & Offerings and HMRC Credits		164,712	145,671
Other income		-	-
<b>Total Gross Income</b>		<b>164,712</b>	<b>145,671</b>
<b>Less Expenditure</b>			
Printing and Stationery		2,557	2,143
Rent		4,350	2,425
Employee Costs	2	21,453	60,138
Utility Bills		5,397	3,058
Travelling Expenses		-	-
Welfare		3,961	655
Webhosting & IT		500	354
Miscellaneous		2,639	8,739
Building Insurance		1,882	1,117
Interest Paid		22,392	18,247
Maintenance & Repairs		1,765	2,885
Depreciation		2,012	1,777
Missions		2,569	2,238
<b>Total Expenditure</b>		<b>71,478</b>	<b>103,776</b>
<b>Net Income for the period</b>		<b>93,234</b>	<b>41,895</b>

## Balance Sheet as at 31 October 2022

	Notes	2022 £	2021 £
<b>Fixed Assets</b>			
Tangible Assets	3	956,763	932,271
<b>Total Fixed Assets</b>		<b>956,763</b>	<b>932,271</b>
<b>Current Assets</b>			
Receivables: financial support repayable	4	14,887	19,537
Prepayments: Insurance		1,008	1,790
Cash in Hand and at Bank	5	99,979	45,168
<b>Total Current Assets</b>		<b>115,874</b>	<b>66,494</b>
<b>Short Term Liabilities</b>			
Loans falling due within one year		20,223	17,246
Employee costs outstanding		404	2,076
Rent outstanding		1,075	-
<b>Net Current Assets (Liabilities)</b>		<b>94,173</b>	<b>47,172</b>
<b>Total Assets less Current Liabilities</b>		<b>1,050,935</b>	<b>979,444</b>
<b>Long Term Liabilities</b>			
Mortgage loan payable		563,201	575,500
Coronavirus Business Support Loan		30,556	40,000
<b>Net Assets</b>		<b>457,178</b>	<b>363,944</b>
<b>Funds of the Charity</b>			
Funds and Reserves brought forward		363,944	322,050
Income Surplus for the period		93,234	41,894
<b>Total Charity Funds</b>		<b>457,178</b>	<b>363,944</b>

- For the year ending 31 October 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies
- The members have not required the company to obtain an audit of its accounts for the year in question 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 and Charities SORP (FRS102)

### SIGNED ON BEHALF OF THE BOARD

Rev Anthony Bright Atwam

Date: 15th May 2023

## Notes to the Accounts

### 1. Accounting Policies

#### a. Basis of preparation

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts 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 Standard applicable in the UK and Republic of Ireland (FRS 102) issued October 2019 and the Charities Act 2011

#### b. Going Concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue operating for the foreseeable future. The accounts are thus, prepared on a going concern basis.

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The accounts are presented in £ Sterling.

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The accounts present a true and fair view and the principal accounting policies have remained unchanged and been applied consistently throughout the year and in the preceding years.

#### e. Recognition of income & donations

Income is recognised when the charity becomes entitled to it, the trustees are virtually certain they will receive it and the monetary value can be measured with sufficient reliability. Donations are only included and recognised when the charity has unconditional entitlement to it.

#### f. Deferred income

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

#### g. Offsetting

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

#### h. Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

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The charity is exempt from tax on income and gains within sections 466 to 493 of the Corporation Tax Act 2010 (CTA 2010), sections 532 and 534 of the Income Tax Act 2007 (ITA 2007) to the extent that these are applied to its charitable purposes.

**j. Expenditure and Liabilities**

Expenditure is recognised on an accrual basis as liability is incurred. Liabilities are recognised as soon as there is legal or constructive obligation committing the charity to pay out the resources, and the amount of the obligation can be measured with reasonable certainty.

**k. Tangible Fixed Assets & Depreciation**

Tangible fixed assets are valued at historic costs and capitalised if they cost over £100 (including any incidental expenses of acquisition) and can be used for more than one year. They are stated at cost less accumulated depreciation.

Depreciation is recognised in order to write off the cost or valuation of assets less their residual values over their useful lives on the following basis;

<b>Asset Category</b>	<b>Estimated Useful Life</b>	<b>Depreciation</b>
Electronic devices	5	20% straight line
Furniture, Fixtures & Fittings	5	20% straight line
Sundry Equipment	3	33.3% straight line

**l. Pension**

Since the introduction of the "Auto -Enrolment" pension scheme by the government, the charity has joined a government recommended pension company, Nest. The contribution rate for the employer is 3% and employee contribution rate is 5% as recommended by the new pension regime.

**2. Employee Costs**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Salary and Wages	20,959	59,255
Pension Costs (Defined Contribution Scheme)	494	883
<b>Total Staff Costs</b>	<b>21,453</b>	<b>60,138</b>

Trustees' remuneration and benefits: Employee costs for the period include £20,494 paid to Rev Anthony Bright Atwam on a separate appointment for his role as the Minister overseeing all church activities, programmes, and training of other pastors. The trustee has agreed by contract of employment that it is in its best interest to pay for his service as the missionary head, overseer, and trainer. He is the Bishop for APC North-East London, and has the qualifications and competence required to serve the church in that capacity. In this sense, Rev Anthony Bright Atwam is both a trustee and a paid employee for the role as the missionary

head, overseer, and trainer. However, he volunteers his service and receives no pay for his role as a trustee. All other trustees volunteer their services and receive no pay.

The charity made no redundancy payments during the reporting period.

No employee received employee benefits (excluding employer pension costs) for the period of more than £60,000.

	2022	2021
Average employee headcount	1	3

### 3. Tangible Fixed Assets

	Electronic Devices	Sundry Equipment	Furniture, Fixtures & Fittings	Freehold Property	Total
Cost	£	£	£	£	£
As at 31 Oct 2021	1,755	1,484	4,922	926,495	934,656
Additions	2,399	-	-	24,105	26,504
As at 31 Oct 2022	<u>4,154</u>	<u>1,484</u>	<u>4,922</u>	<u>950,600</u>	<u>961,160</u>
<b>Depreciation</b>					
As at 31 Oct 2021	620	787	977	-	2,385
Charge for the year	533	495	984	-	2,012
As at 31 Oct 2022	<u>1,153</u>	<u>1,282</u>	<u>1,962</u>	<u>-</u>	<u>4,397</u>
<b>Net Book Value</b>					
As at 31 Oct 2021	<u>1,135</u>	<u>697</u>	<u>3,944</u>	<u>926,495</u>	<u>932,271</u>
As at 31 Oct 2022	<u>3,001</u>	<u>202</u>	<u>2,960</u>	<u>950,600</u>	<u>956,763</u>

The freehold property comprises the church building located at 20 St. Edwards Way, Romford, RM1 4DD acquired in August 2020. It is valued at historic cost, plus refurbishment and other incidental costs. Also capitalised are the preliminary costs of £24,105 towards the acquisition of Flat 5 Kingswood court, Clay Hill Road, Basildon, SS16 4NW. No depreciation was charged for the period under review.

Freehold Property	£
As at 31 Oct 2021	926,495
Capitalised for the period	
Flat Kingswood Court	<u>24,105</u>
As at 31 Oct 2022	<u>950,600</u>

#### 4. Receivables

The amount represents interest-free sums given to people experiencing financial difficulties. The charity expects to recover this amount in full without any interest. As explained in the Trustees' Annual Report (under objectives and how our activities deliver public benefit), the church offers financial aid to the bereaved and members who are in financial difficulties and who, in most cases, find it hard to access loans from traditional banks and other similar institutions. Those who are able, pay back the money to the church without any interest. This is one of the ways we help to ease the financial struggles of our members, build stable homes, combat homelessness and suicidal inclinations of those struggling financially.

#### 5. Cash in Hand and at Bank

	<b>2022</b>	<b>2021</b>
Barclays Savings Account	40,770	32,931
Barclays Current Account	59,209	12,237
<b>Total</b>	<b>99,979</b>	<b>45,168</b>

#### 6. Fees for examination of account

Independent examiner's fee is nil.

## **Tax Exemption Claim**

Central Harvest Church would like to claim for tax exemption for financial support repayable (loans) given to people in dire need. As at 31st October 2022, financial support repayable was £14,887. The sum was given in line with the charities aims and purposes.

According to the Memorandum of Association, under objects 4: the church offers non-interest based financial help to people in need. Those who are able, pay back the money without any interest. This is one of the ways we deliver public benefit. This is not for the avoidance of tax.

Central Harvest Church would therefore like to make a tax exemption claim in line with Sections 511 and 514 Corporation Tax Act (CTA) 2010 and sections 558 and 561 Income Tax Act (ITA) 2007.

287 Burges Road

London, E6 2ES

Mob: 07828149322

22<sup>nd</sup> June 2023

To Whom It May Concern,

**Re: Central Harvest Church, 20 St Edwards Way, Romford, London, RM1 4DD**

I have examined the final accounts of the above church for the year ended 31<sup>st</sup> October 2022. I confirm that no material matters have come to my attention in connection with the examination. Thus, in my opinion the financial statement of Central Harvest church for the year ended 31<sup>st</sup> October 2022 gives a true and fair view of the state of the organisations affairs for the year.

Yours Sincerely

A handwritten signature in black ink, appearing to read 'Anthony Rockson', written in a cursive style.

Anthony Rockson

ACCA Member (Ref: 0836001)

**CENTRAL HARVEST CHURCH**

England & Wales - Charity number 1135769

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# Accounts

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**CENTRAL HARVEST CHURCH**

**Charity Number: 1135769**  
**Company Number: 05554856**

**Annual Report and Financial Statements**  
**for the Year Ended 31 October 2021**



**CENTRAL HARVEST CHURCH**

Charity Number: 1135769  
Company Number: 05554856

## **Annual Report and Accounts**

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**CENTRAL HARVEST CHURCH**

Charity Number: 1135769  
Company Number: 05554856

## **Trustees' Annual Report (including Director's Report) for the Year Ended 31 October 2021**

The trustees present their report and financial statements for the year ended 31 October 2021

### **Reference and Administrative Details**

Charity Name:	Central Harvest Church
Other Name the Charity Uses:	CHC
Charity Registration Number:	1135769
Company Registration Number:	05554856
Registered Office Address	20 St. Edwards Way Romford RM1 4DD, England

### **Trustees**

The following are the trustees during the year under review.

Miss Regina Quarcoo (Chair)

Emmanuel Ettoh

Rev Anthony Bright Atwam (minister in charge)

Enyonam Atwam

Cecilia Fletcher

Sharon Smith

Sydney Smith



CENTRAL HARVEST CHURCH

Charity Number: 1135769  
Company Number: 05554856

## Objectives and Activities

### Our Aim

The aim of Central Harvest church (CHC) can be summarised as follows:

To advance the Christian faith for the benefit of the public, through organising Christian worship and prayer meetings, conferences and seminars, the public celebration of religious festivals, the provision of counselling and pastoral care and through missionary and evangelistic outreach.

### Objectives and how our activities deliver public benefit

Our objectives and activities are set to reflect the aim of the church. These are reviewed each year. In carrying out this review the charity has considered the Charity Commission's guidance on public benefit, particularly, the specific guidance on charities for the advancement of religion.

In pursuance of its charitable aims, Central Harvest Church carries out a wide range of activities which the trustees deem beneficial to both members of the church and the community.

**Christian worship and prayer meetings:** three days in a week we organise worship and prayer meetings to contribute to the spiritual well-being of people. These meetings are accessible to the members and those who wish to know more about the Christian faith.

At these meetings people learn about the Gospel and develop their relationship and trust in God, and we actively encourage people to practise their faith in a socially responsible way within the wider community. We also offer prayers for individuals, the wider community and contribute to the spiritual and moral education of children through our Sunday School.

**Young Adult ministry:** this ministry champions the cause for young adults on matters such as finance, marriage, social responsibility, and reverence for authority. Conferences and seminars are organised regularly to build the self-confidence of young Christians in their faith, promote their mental and social well-being and actively encourage them to live peaceably within the wider community.

**Conducting religious ceremonies:** the church conducts water baptisms, marriage and naming ceremonies for both members and the public.

**Counselling and pastoral care through our "Jesus helpline project":** we offer counselling, emotional and financial support to members and those who seek refuge and help from the church. These services include marriage counselling, emotional and financial aid to the bereaved as well as interest-free loans to members struggling financially.

**Missionary and outreach work:** evangelism is central to our missionary and outreach work. This takes the form of street and door-to-door communications, production and distribution of religious books and tracts to the public, as well as radio and video broadcasts of sermons and religious programmes.



**CENTRAL HARVEST CHURCH**

Charity Number: 1135769  
Company Number: 05554856

## **Brief Financial Review**

The charity's main sources of funds are receipts from voluntary giving – regular donations, offering and tithes from church members. These are usually boosted by credits from HMRC. Total receipts for the period were £145,671 compared to £134,675 for the previous period. No special fund-raising activities were carried out, and in spite of the negative impact of COVID-19 on the church's activities, total receipts remained stable.

The church's financial position remained strong throughout the period. This afforded us the opportunity to execute and fulfil several of our objectives; Our newly acquired church building was restored to excellent condition, thereby providing a stable and a much-needed venue for worship and prayer meetings, conferences, seminars and other charitable activities. £16,225 was spent to repurpose sections of the church building in hopes of generating rental income in the future to bolster the church's finances.

We successfully recovered £17,600 from borrowers and at the same time issued several interest-free repayable financial help totalling £37,137 to support the vulnerable, and people in dire need of financial support. We equally spent £2,238 to support missionary work. Overall, the stable financial performance allowed us to deliver on our objectives and remain relevant with regards to public benefit.

## **Plans for the future**

The challenges posed by the lockdown restrictions due to COVID-19 has highlighted the need for church to strengthen its online presence, plant more branches and be more involved actively in community engagements. Hence, for periods ahead, we intend to be more active on social media platforms, continue training more pastors and ministers to meet the growing need for spiritual and moral leadership and as well, help reduce the crime rate among the young adults within the community.

## **Signed on behalf of the board**

Rev Anthony Bright Atwam

(Minister in Charge)

**Date: 18<sup>th</sup> April, 2022**



CENTRAL HARVEST CHURCH

Charity Number: 1135769

Company Number: 05554856

## Income and Expenditure Account for the period ending 31 October 2021

	Notes	2021 £	2020 £
<b>Income</b>			
Donations, Tithes & Offerings		145,671	133,888
Interest from savings		-	787
<b>Total Gross Income</b>		<b>145,671</b>	<b>134,675</b>
<b>Less Expenditure</b>			
Printing and Stationery		2,143	1,473
Rent		2,425	2,150
Employee Costs	2	60,138	58,790
Utility Bills		3,058	520
Travelling Expenses		-	161
Welfare		655	4,581
Webhosting & IT		354	368
Miscellaneous		8,739	350
Building Insurance		1,117	106
Mortgage Expense		18,247	33,131
Maintenance & Repairs		2,885	4,290
Depreciation		1,777	435
Missions		2,238	
<b>Total Expenditure</b>		<b>103,776</b>	<b>106,354</b>
<b>Net Income for the period</b>		<b>41,895</b>	<b>28,321</b>



CENTRAL HARVEST CHURCH

Charity Number: 1135769

Company Number: 05554856

## Balance Sheet as at 31 October 2021

	Notes	2021 £	2020 £
<b>Fixed Assets</b>			
Tangible Assets	3	932,271	916,093
<b>Total Fixed Assets</b>		<b>932,271</b>	<b>916,093</b>
<b>Current Assets</b>			
Receivables: financial support repayable	4	19,537	13,337
Prepayments: Insurance		1,790	
Cash in Hand and at Bank	5	45,168	1,619
<b>Total Current Assets</b>		<b>66,494</b>	<b>14,957</b>
<b>Short Term Liabilities</b>			
Mortgage Loan falling due within one year		17,246	16,254
Employee Costs Outstanding		2,076	
<b>Net Current Assets (Liabilities)</b>		<b>47,172</b>	<b>(1,297)</b>
<b>Total Assets less Current Liabilities</b>		<b>979,444</b>	<b>914,796</b>
<b>Long Term Liabilities</b>			
Mortgage Loan Payable		575,500	592,746
Coronavirus Business Support Loan		40,000	
<b>Net Assets</b>		<b>363,944</b>	<b>322,050</b>
<b>Funds of the Charity</b>			
Funds and Reserves brought forward		322,050	293,729
Income Surplus for the period		41,894	28,321
<b>Total Charity Funds</b>		<b>363,944</b>	<b>322,050</b>

- For the year ending 31 October 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies
- The members have not required the company to obtain an audit of its accounts for the year in question 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 and Charities SORP (FRS102)

### SIGNED ON BEHALF OF THE BOARD

Rev Anthony Bright Atwam

Date: 26<sup>th</sup> 18<sup>th</sup> April 2022



CENTRAL HARVEST CHURCH

Charity Number: 1135769  
Company Number: 05554856

## Notes to the Accounts

### 1. Accounting Policies

#### a. Basis of preparation

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts 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 Standard applicable in the UK and Republic of Ireland (FRS 102) issued October 2019 and the Charities Act 2011

#### b. Going Concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue operating for the foreseeable future. The accounts are thus, prepared on a going concern basis.

#### c. Presentation currency

The accounts are presented in £ Sterling.

#### d. Change of accounting policy

The accounts present a true and fair view and the principal accounting policies have remained unchanged and been applied consistently throughout the year and in the preceding year.

#### e. Recognition of income & donations

Income is recognised when the charity becomes entitled to it, the trustees are virtually certain they will receive it and the monetary value can be measured with sufficient reliability. Donations are only included and recognised when the charity has unconditional entitlement to it.

#### f. Deferred income

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

#### g. Offsetting

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

#### h. Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.



CENTRAL HARVEST CHURCH

Charity Number: 1135769  
Company Number: 05554856

#### **i. Corporation Tax**

The charity is exempt from tax on income and gains within sections 466 to 493 of the Corporation Tax Act 2010 (CTA 2010), sections 532 and 534 of the Income Tax Act 2007 (ITA 2007) to the extent that these are applied to its charitable purposes.

#### **j. Expenditure and Liabilities**

Expenditure is recognised on an accrual basis as liability is incurred. Liabilities are recognised as soon as there is legal or constructive obligation committing the charity to pay out the resources, and the amount of the obligation can be measured with reasonable certainty.

#### **k. Tangible Fixed Assets & Depreciation**

Tangible fixed assets are valued at historic costs and capitalised if they cost over £100 (including any incidental expenses of acquisition) and can be used for more than one year. They are stated at cost less accumulated depreciation.

Depreciation is recognised in order to write off the cost or valuation of assets less their residual values over their useful lives on the following basis;

<b>Asset category</b>	<b>Estimated useful life</b>	<b>Depreciation</b>
Electronic devices	5	20% straight line
Furniture, Fixtures & Fittings	5	20% straight line
Sundry Equipment	3	33.3% straight line

#### **l. Pension**

Since the introduction of the "Auto -Enrolment" pension scheme by the government, the charity has joined a government recommended pension company, Nest. The contribution rate for the employer is 3% and employee contribution rate is 5% as recommended by the new pension regime.



CENTRAL HARVEST CHURCH

Charity Number: 1135769  
Company Number: 05554856

## 2. Employee costs

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Salary and wages	59,255	57,980
Pension Costs (Defined Contribution Scheme)	883	810
<b>Total Staff Costs</b>	<b>60,138</b>	<b>58,790</b>

**Trustees' remuneration and benefits:** Employee costs for the period include £20,412.84 paid to Rev Anthony Bright Atwam on a separate appointment for his role as the Minister overseeing all church activities, programmes, and training of other pastors. The trustee has agreed by contract of employment that it is in its best interest to pay for his service as the missionary head, overseer, and trainer. He is the Bishop for APC North East London, and has the qualifications and competence required to serve the church in that capacity. In this sense, Rev Anthony Bright Atwam is both a trustee and a paid employee for the role as the missionary head, overseer, and trainer. However, he volunteers his service and receives no pay for his role as a trustee. All other trustees volunteer their services and receive no pay.

The charity made no redundancy payments during the reporting period.

No employee received employee benefits (excluding employer pension costs) for the period of more than £60,000.

	<b>2021</b>	<b>2020</b>
Average employee headcount	3	3



**CENTRAL HARVEST CHURCH**

Charity Number: 1135769  
Company Number: 05554856

### 3. Tangible Fixed Assets

	<b>Electronic Devices</b>	<b>Sundry Equipment</b>	<b>Furniture, Fixtures &amp; Fittings</b>	<b>Freehold Property</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost</b>					
As at 31 Oct 2020	1,305	1,484	3,642	910,270	916,701
Additions	450	-	1280	16,225	17,955
As at 31 Oct 2021	<u>1,755</u>	<u>1,484</u>	<u>4,922</u>	<u>926,495</u>	<u>934,656</u>
<b>Depreciation</b>					
As at 31 Oct 2020	254	292	61	-	608
Charge for the year	366	495	916	-	1,777
As at 31 Oct 2021	<u>620</u>	<u>787</u>	<u>977</u>	<u>-</u>	<u>2,385</u>
<b>Net Book Value</b>					
As at 31 Oct 2020	<u>1,051</u>	<u>1,192</u>	<u>3,581</u>	<u>910,270</u>	<u>916,093</u>
As at 31 Oct 2021	<u>1,135</u>	<u>697</u>	<u>3,944</u>	<u>926,495</u>	<u>932,271</u>

The freehold property comprises the church building located at 20 St. Edwards Way, Romford, RM1 4DD acquired in August 2020. It is valued at historic cost, plus refurbishment and other incidental costs. No depreciation was charged for the period under review.

<b>Freehold Property</b>	<b>£</b>
Cost	901,086
Amounts Capitalised:	
Baptismal Pool built and Refurbishment cost	6,613
Legal Fees	2,571
As at 31 Oct 2020	<u>910,270</u>
Capitalised for the period:	
Work on flat	16,225
As at 31 Oct 2021	<u>926,495</u>



CENTRAL HARVEST CHURCH

Charity Number: 1135769  
Company Number: 05554856

#### 4. Receivables

The amount represents interest-free sums given to people experiencing financial difficulties. The charity expects to recover this amount in full without any interest. As explained in the Trustees' Annual Report (under objectives and how our activities deliver public benefit), the church offers financial aid to the bereaved and members who are in financial difficulties and who, in most cases, find it hard to access loans from traditional banks and other similar institutions. Those who are able, pay back the money to the church without any interest. This is one of the ways we help to ease the financial struggles of our members, build stable homes, combat homelessness and suicidal inclinations of those struggling financially.

#### 5. Cash in Hand and at Bank

Barclays Savings Account	32,931	487
Barclays Current Account	<u>12,237</u>	<u>1,132</u>
Total	<u>45,168</u>	<u>1,619</u>

#### 6. Fees for examination of accounts

Independent examiner's fees is nil.



**CENTRAL HARVEST CHURCH**

Charity Number: 1135769  
Company Number: 05554856

## **TAX EXEMPTION CLAIM**

**Central Harvest Church would like to claim for tax exemption for financial support repayable given to people in dire need. As at 31st October 2021, financial support repayable was £19,537. The sum was given in line with the charities aims and purposes.**

**According to the Memorandum of Association, under objects 4: the church offers non-interest based financial help to people in need. Those who are able, pay back the money without any interest. This is one of the ways we deliver public benefit. This is not for the avoidance of tax.**

**Central Harvest Church would therefore like to make a tax exemption claim in line with Sections 511 and 514 Corporation Tax Act (CTA) 2010 and sections 558 and 561 Income Tax Act (ITA) 2007.**

**CENTRAL HARVEST CHURCH**

England & Wales - Charity number 1135769

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# Accounts

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CENTRAL HARVEST CHURCH

Charity Number: 1135769  
Company Number: 05554856

## **Trustees' Annual Report (including Director's Report) for the Year Ended 31 October 2020**

The trustees present their report and financial statements for the year ended 31 October 2020

### **Reference and Administrative Details**

Charity Name:	Central Harvest Church
Other Name the Charity Uses:	CHC
Charity Registration Number:	1135769
Company Registration Number:	05554856
Registered Office Address	20 St. Edwards Way Romford RM1 4DD, England

### **Trustees**

The following are the trustees during the year under review.

Miss Regina Quarcoo (Chair)

Emmanuel Ettoh

Rev Anthony Bright Atwam (minister in charge)

Enyonam Atwam

Cecilia Fletcher

Sharon Smith

Sydney Smith



CENTRAL HARVEST CHURCH

Charity Number: 1135769  
Company Number: 05554856

## **Objectives and Activities**

### **Our Aim**

The aim of Central Harvest church (CHC) can be summarised as follows:

To advance the Christian faith for the benefit of the public, through organising Christian worship and prayer meetings, conferences and seminars, the public celebration of religious festivals, the provision of counselling and pastoral care and through missionary and evangelistic outreach.

### **Objectives and how our activities deliver public benefit**

Our objectives and activities are set to reflect the aim of the church. These are reviewed each year. In carrying out this review the charity has considered the Charity Commission's guidance on public benefit, particularly, the specific guidance on charities for the advancement of religion.

In pursuance of its charitable aims, Central Harvest Church carries out a wide range of activities which the trustees deem beneficial to both members of the church and the community.

**Christian worship and prayer meetings:** three days in a week we organise worship and prayer meetings to contribute to the spiritual well-being of people. These meetings are accessible to the members and those who wish to know more about the Christian faith.

At these meetings people learn about the Gospel and develop their relationship and trust in God, and we actively encourage people to practise their faith in a socially responsible way within the wider community. We also offer prayers for individuals, the wider community and contribute to the spiritual and moral education of children through our Sunday School.

**Young Adult ministry:** this ministry champions the cause for young adults on matters such as finance, marriage, social responsibility, and reverence for authority. Conferences and seminars are organised regularly to build the self-confidence of young Christians in their faith, promote their mental and social well-being and actively encourage them to live peaceably within the wider community.

**Conducting religious ceremonies:** the church conducts water baptisms, marriage and naming ceremonies for both members and the public.

**Counselling and pastoral care through our "Jesus helpline project":** we offer counselling, emotional and financial support to members and those who seek refuge and help from the church. These services include marriage counselling, emotional and financial aid to the bereaved as well as interest-free loans to members struggling financially.

**Missionary and outreach work:** evangelism is central to our missionary and outreach work. This takes the form of street and door-to-door communications, production and distribution of religious books and tracts to the public, as well as radio and video broadcasts of sermons and religious programmes.

### **Brief Financial Review**

The charity's main sources of funds are receipts from voluntary giving – regular donations, offering and tithes from church members. These are usually boosted by credits from HMRC. Total receipts for the period were £134,675 compared to £218, 840 for the previous period. The decline was largely due to the impact of COVID-19 on the church's activities. The lockdown restrictions imposed by the government resulted in no physical meetings from March 2020 until the end of the year ending 31 October. This adversely affected the church's ability to raise funds from members.

The lockdown restrictions and the difficulty we faced in securing covid-safe locations for church meetings equally highlighted the need for the church to own a venue/premises for its activities. Hence, as previously determined by the trustees and in line with the church's vision, a freehold property, situated at 20 St. Edwards Way, Romford, RM1 4DD was acquired in August 2020 to provide a stable and the much needed venue for worship and prayer meetings, conferences, seminars and other charitable activities. The church building, valuing £910,270 (£9,184 refurbishment and other incidental costs included) was officially opened for church activities. A pool was constructed for baptisms and major refurbishments completed in time for reopening.

### **Plans for the future**

The challenges posed by the lockdown restrictions due to COVID-19 has highlighted the need for church to strengthen its online presence, plant more branches and be more involved actively in community engagements. Hence, for periods ahead, we intend to be more active on social media platforms, continue training more pastors and ministers to meet the growing need for spiritual and moral leadership and as well, help reduce the crime rate among the young adults within the community.

### **Signed on behalf of the board**

Rev Anthony Bright Atwam

(Minister in Charge)

**Date: 22nd May 2020**



**CENTRAL HARVEST CHURCH**

Charity Number: 1135769  
Company Number: 05554856



**CENTRAL HARVEST CHURCH**

Charity Number: 1135769  
Company Number: 05554856

**Annual Report and Financial Statements  
for the Year Ended 31 October 2020**

## Annual Report and Accounts

### Income and Expenditure Account for the period ending 31 October 2020

	Notes	2020 £	2019 £
<b>Income</b>			
Donations, Tithes & Offerings		133,888	217,970
Interest from savings		787	870
<b>Total Gross Income</b>		<b>134,675</b>	<b>218,840</b>
<b>Less Expenditure</b>			
Printing and Stationery		1,473	1,287
Rent		2,150	15,171
Employee Costs	2	58,790	73,681
Utility Bills		520	834
Travelling Expenses		161	1,184
Welfare		4,581	3,621
Webhosting & IT		368	393
Miscellaneous		350	1,665
Building Insurance		106	-
Mortgage Expense		33,131	-
Maintenance & Repairs		4,290	-
Depreciation		435	174
<b>Total Expenditure</b>		<b>106,354</b>	<b>98,009</b>
<b>Net Income for the period</b>		<b>28,321</b>	<b>120,831</b>

## Balance Sheet as at 31 October 2020

	Notes	2020 £	2019 £
<b>Fixed Assets</b>			
Tangible Assets	3	916,093	438
<b>Total Fixed Assets</b>		<b>916,093</b>	<b>438</b>
<b>Current Assets</b>			
Debtors: Approved Charitable Loans	4	13,337	4200
Cash in Hand and at Bank	5	1,619	289,091
<b>Total Current Assets</b>		<b>14,957</b>	<b>293,291</b>
<b>Short Term Liabilities</b>			
Mortgage Loan falling due within one year		16,254	-
<b>Net Current Assets (Liabilities)</b>		<b>(1,297)</b>	<b>293,291</b>
<b>Total Assets less Current Liabilities</b>		<b>914,796</b>	<b>293,729</b>
<b>Long Term Liabilities</b>			
Mortgage Loan Payable		592,746	-
<b>Net Assets</b>		<b>322,050</b>	<b>293,729</b>
<b>Funds of the Charity</b>			
Funds and Reserves brought forward		293,729	172,898
Income Surplus for the period		28,321	<b>120,831</b>
<b>Total Charity Funds</b>		<b>322,050</b>	<b>293,729</b>

- For the year ending 31 October 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies
- The members have not required the company to obtain an audit of its accounts for the year in question 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 and Charities SORP (FRS102)

### SIGNED ON BEHALF OF THE BOARD

Rev Anthony Bright Atwam  
(Minister in Charge)

**Date: 22nd May 2020**

### Notes to the Accounts

- 1. Accounting Policies**
  - a. Basis of preparation**

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts 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 Standard applicable in the UK and Republic of Ireland (FRS 102) issued October 2019 and the Charities Act 2011

**b. Going Concern**

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue operating for the foreseeable future. The accounts are thus, prepared on a going concern basis.

**c. Presentation currency**

The accounts are presented in £ Sterling.

**d. Change of accounting policy**

The accounts present a true and fair view and the principal accounting policies have remained unchanged and been applied consistently throughout the year and in the preceding year.

**e. Recognition of income & donations**

Income is recognised when the charity becomes entitled to it, the trustees are virtually certain they will receive it and the monetary value can be measured with sufficient reliability. Donations are only included and recognised when the charity has unconditional entitlement to it.

**f. Deferred income**

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

**g. Offsetting**

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

**h. Tax reclaims on donations and gifts**

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

**i. Corporation Tax**

The charity is exempt from tax on income and gains within sections 466 to 493 of the Corporation Tax Act 2010 (CTA 2010), sections 532 and 534 of the Income Tax Act 2007 (ITA 2007) to the extent that these are applied to its charitable purposes.

**j. Expenditure and Liabilities**

Expenditure is recognised on an accrual basis as liability is incurred. Liabilities are recognised as soon as there is legal or constructive obligation committing the charity to pay out the resources, and the amount of the obligation can be measured with reasonable certainty.

#### **k. Tangible Fixed Assets & Depreciation**

Tangible fixed assets are valued at historic costs and capitalised if they cost over £100 (including any incidental expenses of acquisition) and can be used for more than one year. They are stated at cost less accumulated depreciation.

Depreciation is recognised in order to write off the cost or valuation of assets less their residual values over their useful lives on the following bases;

<b>Asset category</b>	<b>Estimated useful life</b>	<b>Depreciation</b>
Electronic devices	5	20% straight line
Furniture, Fixtures & Fittings	5	20% straight line
Sundry Equipment	3	33.3% straight line

#### **l. Pension**

Since the introduction of the "Auto -Enrolment" pension scheme by the government, the charity has joined a government recommended pension company, Nest. The contribution rate for the employer is 3% and employee contribution rate is 5% as recommended by the new pension regime.

## 2. Employee costs

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Salary and wages	48,664	60,156
Social Security	9,316	11,847
Pension Costs (Defined Contribution Scheme)	810	1,678
<b>Total Staff Costs</b>	<b>58,790</b>	<b>73,681</b>

**Trustees' remuneration and benefits:** Employee costs include £19,999 and £810 pension (total = £20,809) paid to Rev Anthony Bright Atwam for the period on a separate appointment for His role as the Minister overseeing all church activities, programmes and training of other pastors. The trustee has agreed by contract of employment that it is in its best interest to pay for his service as the missionary head, overseer and trainer. He has the qualifications and competence required to serve the church in that capacity. In this sense, Rev Anthony Bright Atwam is a paid employee for the role as the missionary head, overseer and trainer. However, he volunteers his service and receives no pay for his role as a trustee. All other trustees volunteer their services and receive no pay.

The charity made no redundancy payments during the reporting period.

No employee received employee benefits (excluding employer pension costs) for the period of more than £60,000.

	<b>2020</b>	<b>2019</b>
Average employee headcount	3	4

### 3. Tangible Fixed Assets

	Electronic Devices £	Sundry Equipment £	Furniture, Fixtures & Fittings £	Freehold Property £	Total £
Cost					
As at 1 Nov 2019	225	387	-		612
Additions	1,080	1,097	3,642	910,270	916,089
As at 31 Oct 2020	<u>1,305</u>	<u>1,484</u>	<u>3,642</u>	<u>910,270</u>	<u>916,701</u>
<b>Depreciation</b>					
As at 1 Nov 2019	45	129			174
Charge for the year	209	163	61	-	434
As at 31 Oct 2020	<u>254</u>	<u>292</u>	<u>61</u>	<u>-</u>	<u>608</u>
<b>Net Book Value</b>					
As at 31 Oct 2019	180	258			438
As at 31 Oct 2020	<u>1,051</u>	<u>1,192</u>	<u>3,581</u>	<u>910,270</u>	<u>916,093</u>

The freehold property comprises the church building located at 20 St. Edwards Way, Romford, RM1 4DD acquired in August 2020. It is valued at historic cost, plus refurbishment and other incidental costs. No depreciation was charged for the period under review.

<b>Freehold Property</b>	<b>£</b>
Cost	901,086
Amounts Capitalised:	
Baptismal Pool built and Refurbishment cost	6,613
Legal Fees	2,571
Total	<u>910,270</u>

### 4. Debtors

The amount represents approved charitable loans (interest-free loans) to members who are experiencing financial difficulties. As explained in the Trustees' Annual Report (under objectives and how our activities deliver public benefit), the church offers financial aid to the bereaved and interest-free loans to members who are in financial difficulties and who, in most cases, find it hard to access loans from traditional banks and other similar institutions. This is one of the ways we help to ease the financial struggles of our members, build stable homes, combat homelessness and suicidal inclinations of those struggling financially.

### 5. Cash in Hand and at Bank

Barclays Savings Account	487	281,190
Barclays Current Account	<u>1,132</u>	<u>7,901</u>
Total	<u>1,619</u>	<u>289,091</u>

## **6. Fees for examination of accounts**

Independent examiner's fees is nil.

## **Independent examiners report**



**Baffour & Associates Ltd (Chartered  
Accountants)**

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**Registration Number: 8239754**

**34 Sheppey Road  
Dagenham.  
RM9 4LH**

05 June 2021

**TO WHOM IT MAY CONCERN**

Dear Sir/Madam

I hereby confirm I certify the financial accounts of Central Harvest Church for years ending 31 October 2020.

In my opinion, the financial statements:

- Give a true and fair view of the state of the organisation's affairs as of 31 October 2020 and of its surplus for the year then ended.
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice and Charities SORP (FRS102).
- Have been prepared in accordance with the requirements of the Charity Commission of England and Wales.

Yours faithfully,

Prince Baffour (FCCA)  
Chartered Certified Accountant  
Tel: 07930272809  
Email: prince@binti.co.uk