

ANNUAL YEAR ACCOUNTS

AS AT

31 AUGUST 2023



Annual Accounts Report

As at 31 August 2023

Company number: 07356269

Charity number 1146693

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Annual Accounts Report of the Board of Trustees for year ending 31 August 2023

The Board of Trustees presents its directors' annual financial report and unaudited financial statements for the year ending 31 August 2023

Index and Company data

Reference and Administrative Information

Charity Name:	Living Faith International Ministries
Charity registration number:	1146693
Company registration number:	07356269
Registered Office & Operational address:	170 Cottingham Road, Corby, NN17 1SY
Contact details:	Tel 01536 659633 or 07874 642071 Email: info@livingfaithtemple.com www.livingfaithtemple.com

Trustees

Mr David Bizabani (Chairman)(Youth Pastor)
Mr Nigel Tatenda Mutsongonono (Pastor)
Mrs Faith Bvumbe (Deaconess)
Mr Cletos Mubwanda (Pastor)
Mr Cleto Mudhefi (Elder)

Senior Pastoral Team

Mr David Midzi	Presiding Bishop
Mrs Naome Midzi	Senior Pastor

Management Committee

Mr Edson Mubwanda	Service Manager (Elder)
Mrs Esnart Bizabani	Public Relations & Safeguarding Officer (Pastor)
Mrs Patience Onwuegbuzie	Accounts Payable Manager (Deaconess)
Mrs Rose Mubwanda	Children Ministry Officer (Elder)
Mrs Edna Morris	Secretary (Elder)
Mr Innocent Masango	Building Committee Chairperson (Elder)
Mrs Fadzai Masango	Head of Catering Department (Deaconess)

Professionals Contacts

Independent Examiner: **Saul Muchenje**

SRM Accountants



SRM Accountants & Tax Advisors

6th Floor, Grosvenor House, George Street, Corby, NN17 1QB

Telephone 01536659064, Mobile 07913765694

Email: info@srmaccountants.com Web: www.srmaccountants.com

Bankers: HSBC



HSBC, 22-24 Corporation Street, Corby, NN17 1NJ



The Charity Bank Limited, Fosse House, 182 High Street, Tonbridge, Kent TN9 1BE

T: [+44 \(0\)1732 441900](tel:+441732441900) E: enquiries@charitybank.org

Independent Examiners' Report

Independent Examiner's Report to the trustees of the charity

Report of the Independent Examiner to the trustees on the accounts of the Charity for the year ended 31 August 2023

I report on the accounts of the charity for the year ended 31 August 2023, which are set out on pages 13 to 24.

Respective responsibilities of trustees and examiner

The trustees, who are also the directors of Living Faith Temple 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. I am qualified to undertake the examination by being a qualified member of The Association of Certified Chartered Accountants.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- (i) examine the accounts under section 145 of the 2011 Act;
- (ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act; and
- (iii) to state whether particular matters have come to my attention.

Basis of Independent examiner's report

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

Independent examiner's statement

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

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
 - (i) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - (ii) to prepare accounts which accord with the accounting records, comply with the accounting requirements of 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
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

The date upon which my opinion was expressed is 28 May 2024

Saulmuchenje

Saul Muchenje

TRUSTEES' MANAGEMENT ACCOUNTS REPORT

For the year ending 31 August 2023

Directors and Trustees

The Living Faith International Ministries is a registered charitable organization (Charity Number 1146693) whose registered address is 170 Cottingham Road Corby NN17 1SY.

The Charity Trustees are: Mr David Nyika Bizabani (Chairman) (Youth Pastor), Mr Nigel Mutsongonono (Pastor), Mrs Faith Bvumbe (Deaconess), Mr Cletos Mubwanda (Pastor), and Mr Cleto Mudhefi (Elder)

Principal activity, Organisation and decision making strategy

Living Faith International Ministries operates under guidance of the Church Presiding Bishop, David Midzi, who has overall spiritual oversight of the organization's operations. The Trustees are accountable to upholding the ministerial vision of the church inclusive of promoting the pastoral and evangelical social responsibility of the church as enunciated by the Church Leadership.

Objectives

Our vision is to reach our local community and beyond with the message of hope in Jesus Christ and to train, equip and release the five-fold ministry gifts both into the communities we operate in and globally. To build a strong church based on biblical principles whose purpose is to teach the word of God with simplicity and clarity so as to effect positive change in our community. Living Faith International Ministries also endeavours to work with other churches and organizations whose mission identifies with their own again to contribute positively to our community. In this regard we have continued our support through collaborative working and sustainable engagement with our Local Authorities and Boroughs to ensure meeting of our corporate social responsibility in the community.

Local and International Engagement

Following official opening of the former Connaught Centre and now Living Centre, we have continued to witness a steady rise of engagement with the community. This is evidenced by public members' traffic figures on Community Hall, Storage and Office Hire enquiries and substantive bookings.

The Living Centre also partnered with the Local Authority in championing the Corby Churches' initiative towards the Ukrainian Refugee cause by offering free facility usage for temporary day sheltering and English Language tutorial classes in the Main Hall and Rooms within the facility.

The Ministry continues to provide support to Living Faith IM Ministries established in Uganda, Zimbabwe and Pakistan. The Support is in the form of token financial donations catering for hire, maintenance and repair of structural buildings used as places of worship. In the year under review, there was prevalence of high winds in Zimbabwe and flooding in Pakistan warranting request for donations in cash and kind to ameliorate impact and effect of natural disasters.

LIVING FAITH INTERNATIONAL MINISTRIES

TRUSTEES' REPORT – continued

Review of financial activities

The Financials- 4-year financial overview

The following chart shows a summary of Living Faith Temple's financial position for a four-year period running. The Trustees are happy to present a healthy and ever improving financial state.

Financial element	As at 31 Aug 2020 (£)	As at 31 Aug 2021 (£)	As at 31 Aug 2022 (£)	As at 31 Aug 2023 (£)
Restricted Income	25,250	5,523	7,683	25,575
Unrestricted Income	168,301	116,032	175,455	195,849
Total Income	193,551	121,556	183,138	221,424
Expenditure-Unrestricted	199,374	128,796	157,743	209,104
Expenditure-Restricted	748	0	0	0
Expenditure Total	200,122	128,796	157,743	209,104
Surplus/Deficit- Unrestricted	-31,073	-12,763	17,712	-13,256
Surplus/Deficit- Restricted	24,502	5,523	7,683	25,575
Deficit Total	-6,571	-7,239	25,395	12,320
Fixed Assets	611,813	588,568	564,276	8,199,052
Cash & Cash Equivalents	57,787	42,692	72,978	48,453
Charity Funds	236,114	243,354	268,749	7,907,308

LIVING FAITH INTERNATIONAL MINISTRIES

TRUSTEES' REPORT – continued

For the annual financial year ending 31 August 2023, total unrestricted funds amounted to £ 195,849 which is an increase of £ 20,394 when compared to the previous year. Most of the increase was attributed to the increase in donations given towards the completion of the kitchen. The rest can be attributed to increased missions' activity which gave rise to increased donations.

Restricted income was £25,575 compared to £7,683 in the previous year, an increase of £17,892; this income mainly from a new income stream., NCP.

Expenditure Analysis

The expenditure was £209,104 in 2023 when compared to £157,743 in 2022. This increase of £51,361 can mainly be attributed to increased missions activities, conference meetings and a general increase in utility and maintenance cost.

Financial element	As at 31 Aug 2020 (£)	As at 31 Aug 2021 (£)	As at 31 Aug 2022 (£)	As at 31 Aug 2023 (£)
Total Income	193,551	121,556	183,138	221,424
Expenditure Total	200,122	128,796	157,743	209,104

Surplus/Deficit Analysis

Financial element	As at 31 Aug 2020 (£)	As at 31 Aug 2021 (£)	As at 31 Aug 2022 (£)	As at 31 Aug 2023 (£)
Surplus/Deficit-Unrestricted	-31,073	-12,763	17,712	-13,256
Surplus/Deficit- Restricted	24,502	5,523	7,683	25,575
Surplus/Deficit Total	-6,571	-7,239	25,395	12,320

Fixed Assets

Financial element	As at 31 Aug 2020 (£)	As at 31 Aug 2021 (£)	As at 31 Aug 2022 (£)	As at 31 Aug 2023 (£)
Fixed Assets	611,813	588,568	564,276	8,199,052

Cash and Cash Equivalents

The closing bank balances as at 31 August 2023 were as follows.

	(£)
Living Centre Building Fund	8,911
Main Church Account	3,854
Covenant Account	30,889
Activities Account	<u>4,798</u>
	49,452

Financial element	As at 31 Aug 2020 (£)	As at 31 Aug 2021 (£)	As at 31 Aug 2022 (£)	As at 31 Aug 2023 (£)
Cash & Cash Equivalents	57,787	42,692	72,978	48,453

Charity Funds

There has been a significant increase in Charity funds from £268,749 in 2022 to £7,907,308 as shown below. This increase is due to the revaluation of our buildings following an event that resulted in an insurance claim.

Financial element	As at 31 Aug 2020 (£)	As at 31 Aug 2021 (£)	As at 31 Aug 2022 (£)	As at 31 Aug 2023 (£)
Charity Funds	236,114	243,354	268,749	7,907,308

LIVING FAITH INTERNATIONAL MINISTRIES

TRUSTEES' REPORT – continued

Risks

The Trustees continue to assess the risks to which the Charitable Trust is exposed. This includes the potential risks to the Trust which are posed by the uncertainties in the investment markets. They have concluded that their policies remain prudent and reasonable in the current circumstances.

The Management Committee has conducted a review of the major risks to which Living Faith International Ministries is exposed. A risk register has been established and is updated at least annually. Where appropriate, systems or procedures have been established to mitigate the risks Living Faith International Ministries faces. Significant external risks to funding have led to the development of a strategic plan which will allow for the diversification of funding and activities. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of church members, suppliers, volunteers, clients and visitors to the church. These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity.

Responsibilities for producing financial statements

The Trustees prepare accounts which give a true and fair view of the state of affairs of the Charity and of its income and expenditure for that period. In

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonably prudent; and
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare accounts on a going concern basis unless it is appropriate to assume that the Charity will not continue in operation. The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial

LIVING FAITH INTERNATIONAL MINISTRIES

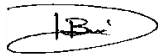
TRUSTEES' REPORT – continued

- position of the Charity and to enable them to ensure that the accounts comply with current legislation. The Trustee are also responsible for safeguarding the assets of the Charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Appreciation

The Trustees wish to place on record their appreciation of the efforts of the Management Committee and volunteers, for the welfare of the society.

This Annual accounts report was approved by the Board of Trustees on 21/03/2023 and signed on their behalf.



Signed

.....
MR DAVID BIZABANI

LIVING FAITH INTERNATIONAL MINISTRIES

FOR THE PERIOD ENDING 31 August 2023

		<u>Unrestricted</u>	<u>Restricted</u>	Total Funds
	Notes	Fund	Fund	2023
		£	£	£
<u>INCOMING RESOURCES</u>				
Donations and legacies	2	195,849	25,575	221,424
Total incoming resources		195,849	25,575	221,424
<u>RESOURCES EXPENDED</u>				
<u>Charitable expenditure</u>				
Total resources expended		209,104	0	209,104
Net movement in funds				
Surplus	8	-13,256	25,575	12,320

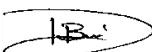
The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared. All of the above amounts relate to continuing activities.

LIVING FAITH INTERNATIONAL MINISTRIES

BALANCE SHEET – 31 August 2023		2023		2022
		Notes	£	£
Fixed Assets				
Tangible assets	1,5		8,199,052	564,276
Current Assets				
Cash at bank and investments	6	<u>48,453</u>	<u>72,978</u>	
		48,453	72,978	
Current Liabilities				
Creditors - amounts falling due within one year	7	<u>(37,667)</u>	<u>(55,599)</u>	
Net Current Assets			<u>10,786</u>	<u>17,379</u>
Liabilities				
Creditors- amounts failing due after one year	9		(302,530)	(312,906)
NET ASSETS			7,907,308	268,749
Charity Funds				
Surplus/Deficit-General fund	1,8		-42,998	17,712
General Fund			269,544	243,354
Surplus- Restricted fund	1,8		25,575	7,683
Revaluation Reserve	1,8		7,655,187	-
CHARITY'S FUNDS			7,907,308	268,749

These accounts are prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small entities.

These financial statements were approved by the members of the committee and authorised for issue on 21/03/2023 and are signed on their behalf by:

Signed 

.....
MR DAVID BIZABANI

LIVING FAITH INTERNATIONAL MINISTRIES

NOTES TO FINANCIAL STATEMENTS – 31 August 2023

1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in the preceding year.

Basis of preparation of accounts

The financial statements have been prepared under the historical cost convention, as modified by the inclusion of fixed asset investments at market value, and in accordance with the Companies Act 1985 and the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005.

- Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Unrestricted funds include a revaluation reserve representing the restatement of assets at market values.

Designated funds are unrestricted funds earmarked by the Management Committee for particular purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal or voluntarily for the purpose of raising funds for a particular purpose.

LIVING FAITH INTERNATIONAL MINISTRIES

NOTES TO FINANCIAL STATEMENTS – 31 August 2023

Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to, and virtually certain to receive, the income and the amount can be quantified with reasonable accuracy. The following policies are applied to particular categories of income:

- Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
- Incoming resources from grants, related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.
- Incoming resources from charitable trading activity are accounted for when earned

LIVING FAITH INTERNATIONAL MINISTRIES

NOTES TO FINANCIAL STATEMENTS – 31 August 2023

Resource expended

- Expenditure is recognised on an accrual basis as a liability is incurred.
Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- All costs are allocated between the expenditure categories of the statement of financial activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly.

Fixed Assets

- Fixed assets (excluding investments) are stated at cost less accumulated depreciation. The costs of minor additions or those costing below £500 are not capitalised. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life, which in all cases is estimated at 5 years. In the case of long lease, depreciation is provided over the life of the lease on straight line method.

LIVING FAITH INTERNATIONAL MINISTRIES

NOTES TO FINANCIAL STATEMENTS – 31 August 2023

Impairment reviews are carried out as and when evidence comes to light that the recoverable amount of a functional fixed asset is below its net book value due to damage, obsolescence or other relevant factors.

Revaluation

Tangible fixed assets are initially be measured at cost which are the costs that are directly attributable to bringing the asset into working condition for its intended use. Subsequent expenditure should be capitalised in three circumstances:

- Where it enhances the economic benefits of the asset in excess of its previously assessed standard of performance.
- Where it replaces or restores a component of the asset that has been treated separately for depreciation purposes.
- Where it relates to a major inspection or overhaul that restores the economic benefits of the asset which have been consumed by the entity.

2. A) Donations and other Income

The donations are received through either cash, cheque, card payments or direct payments into the bank accounts. The amount received during the 12 months period

	<u>Unrestricted</u> <u>Income</u> Fund £	<u>Restricted</u> <u>Income</u> Fund £	Gift Aid £	Total Funds 2021 £
	195,849	25,575	-	221,424
Total	195,849	25,575	-	221,424

LIVING FAITH INTERNATIONAL MINISTRIES

NOTES TO FINANCIAL STATEMENTS – 31 August 2023

2 B) Expenditure

	<u>Unrestricted</u> <u>Expenditure</u>	<u>Restricted</u> <u>Expenditure</u>	<u>Total</u> <u>Expenditure</u>
	Fund	Fund	2022
	£	£	£
	209,104	-	209,104
Total	209,104	-	209,104

3. REMUNERATION

The Senior Pastor is the only full-time employee paid by the charity. However, the remuneration paid to the Pastor is only an allowance to cover His costs, the church is not in a position to appropriately remunerate him as yet. All the other members work on voluntary basis and do not receive any remuneration from the Charity.

SRM Accountants, the named accountants for Living Faith Temple, have been providing accountancy and tax advisory services on voluntary basis for the past six years and no accountancy fees have been charged in the past. The Chartered Accountants firm have clearly stated that they wish to maintain the same position for an unforeseeable period as long as they remain the appointed firm until such time the Trustees and the management council decide to appoint a different firm.

4. DIRECTORS/TRUSTEES' REMUNERATION

No remuneration or benefits were received by the Trustees during the year. Any expenses paid were re-imbursement for costs incurred.

LIVING FAITH INTERNATIONAL MINISTRIES

NOTES TO FINANCIAL STATEMENTS – 31 August 2023

5 FIXED ASSETS - TANGIBLE

	Media equipme nt	Living Centre	Furniture	Computer Equipment	Kitchen Equipment	Total
Cost	£	£	£	£	£	£
At 01 September 2022	16,182	595,047	6,354	1,654	36,300	655,537
Additions in the year	2,157				15,211	17,368
Disposals						
25 Year lease Capital improvements						
Additional capital improvements						
Revaluation (Gain)		7,974,153				7,974,153
Roof replacement						
Revaluations						
At 31 August 2023	18,339	8,569,200	6,354	1,654	51,511	8,647,058
Depreciation						
At 01 September 2022	12,935	69,951	1,905	662	5,808	91,261
Charge for the year	1,326	342,768	635	331	11,685	356,745
On Disposals	-					-
At 31 August 2023	14,261	412,719	2,540	993	17,493	448,006
Net book value at 31 August 2023	4,078	8,156,481	3,814	661	34,018	8,199,052
Net book value at 31 August 2022	3,247	555,588	4,449	992	-	564,276

Fixed assets

The above figure for fixed assets comprises of the following figures:

The Living Faith International Ministries have taken a 25-year lease of the former Corby Baptist Church at a consideration of £36,878 and this has been capitalised and has been depreciated over 25 years on a straight-line basis.

The Living Faith figure for 21/22 was reapportioned in 22/23 as the kitchen equipment and buildings were classed as the same asset however these have different UEL. £36,300 has been presented separately under kitchen equipment.

The Living Faith buildings have significantly increased in value, this was a result of a revaluation as at 31 March 2023 due to significant water damage that occurred. The works were initially quoted via insurance claim which automatically triggered a revaluation to ascertain the value of the individual components. This evaluation revealed that the buildings were not adequately covered by our insurance given the revaluation amounts stated on the certificates.

The valuations were carried out externally and independently by CS2 Chartered Surveyors in accordance with the methodologies and bases for estimation set out in the professional standards of the Royal Institution of Chartered Surveyors.

The Connaught Centre was valued at £6,091,200 and Corby Baptist church was valued at £2,478,000.

6. CASH AT BANK

£

Living Centre Building Fund	8,911
Main Church Account	3,854
Covenant Account	30,889
Activities Account	<u>4,798</u>
	49,452

7. CREDITORS - due within one year

Details of creditors falling within 1 year are as follows:

£

HSBC Business Bounce Back Loan (£949 per month)	11,388
Other creditors	<u>33,984</u>
	45,372

8. FUNDS

	General Fund £	Restricted Fund £	Total £
Surplus	-42,998	25,575	17,423
General Funds	<u>269,544</u>		<u>269,544</u>
Revaluation reserve	<u>7,655,187</u>	-	<u>7,655,187</u>
	7,881,773	25,575	7,907,308

The trustees have designated that two funds (General & Living Centre Building Fund) shall be set aside for the specific purposes as outlined in note 1(f). Transfers are made in line with these purposes.

9. CREDITORS FAILING AFTER ONE YEAR	£
Charity Bank (Over 25 years)	267,024
Other Payables	35,506
	302,530

The loan from the Charity Bank has been obtained at an interest rate of 3.25% per cent per annum above the base rate of the Bank of England from time to time, provided that if the Bank of England base rate is lower than 0%, the Bank of England base rate applicable to the Loan shall be deemed to be 0% for the period of time that the rate is lower than 0%.

The term of the loan is 25 years. The start date of the loan was 20 April 2018 with the first interest repayment debited on 12 May 2018.

An additional bridge loan of £61,000 was taken in 2020 to fund the roof replacement for the Sports Hall and this was meant to be repaid in 2 tranches with the first end of August but The Charity Bank has now incorporated it into the main loan account which is to be spread over the 25 year period.

Due to Coronavirus, the Charity sought a business bounce bank loan to alleviate cash flow problems. Repayment of the loan commenced in June 2021 and will be repaid over 5 years.

10. Taxation

As a charity, Living Faith International Ministries is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity except PAYE related liability.

LIVING FAITH INTERNATIONAL MINISTRIES
DETAILED INTERIM INCOME AND EXPENDITURE ACCOUNT
For year ending 31 August 2023

	2023	2022
	£	£
<u>Incoming Resources -Income</u>		
Donations	193,190	128,440
Other income	28,234	54,698
<u>Total income</u>	<u>221,424</u>	<u>183,138</u>
<u>Resources expended - Expenditure</u>		
Donations – FCC	1,200	1,200
Pastor Salary	30,000	26,521
Printing	2,553	462
Charity Bank payments	30,364	23,359
Travel and Subsistence	7,339	3,313
Conferences Costs / Honorarium	42,721	16,176
Finance Costs	14,082	21,260
Water, Gas & Electricity	10,550	12,132
Stationery	-	-
Missionary work	47,364	26,761
Council Tax	2,367	3,459
Professional fees	-	-
Prayer retreat	-	-
Food Bank	-	2,245
Property Maintenance	7,629	8,981
Licensing	-	116
Subscriptions	2,715	3,329
Card Terminal processing fee	2,085	2,139
Mobile phone	237	281
Insurance	6,313	3,894
Other miscellaneous	2,532	1,964
Bank charges	256	150
	<u>209,104</u>	<u>157,743</u>
Independent Examination Fees	-	-
	<u>209,104</u>	<u>157,743</u>
Employer PAYE and NI	-	-
Total Expenditure	<u>209,104</u>	<u>157,743</u>
Special Write Back Creditors		
Surplus/Deficit for the period	<u>12,320</u>	<u>25,395</u>