

# **RCCG Victory Centre For All Nations, Lincoln**

## **Annual Reports and Accounts**

**1st October 2021 to 30th September 2022**

# **RCCG Victory Centre For All Nations, Lincoln**

## **Administrative Information**

### **Financial Statement for the year ended 30 Sept 2022**

**Registered Charity Number: 1147692**

**Pastor in Charge** Pastor Vera Icheke

**Board of Trustees** Pastor Samuel Okerenta  
Pastor Toyin Taiwo  
Dr Olufemi Akande  
Dr Akinjide Ashaye  
Pastor Noel Icheke

**Registered Office:** 13 Orchid Road  
Lincoln  
LN5 9XD

**Independent Examiner:** DTT Consultancy Ltd  
36 Daffodil Close  
Hatfield  
Herts  
AL10 9FF

**TRUSTEES' REPORTS  
FOR THE YEAR ENDED 30TH SEPTEMBER 2022**

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The Trustees present their annual report together with the financial statements of The RCCG Victory Centre For All Nations, Lincoln (the charity) for the ended 30th September 2022.

The Trustees confirm that the annual report and financial statements of the charity comply with the current statutory requirements, the requirements of the charity's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**a. CONSTITUTION**

The church is constituted under a Trust Deed dated 14th June 2012

**b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES**

The management of the charity is the responsibility of the Trustees who are appointed and co-opted under the terms of the Trust deed.

**c. POLICIES ADOPTED FOR THE INDUCTION AND TRAINING OF TRUSTEES**

The induction process for any newly appointed member of the Trustees comprises an initial meeting with the Chair and other Trustees, followed by a series of short meetings with the Minister in Charge on the powers and responsibilities of the Trustees.

**d. ORGANISATIONAL STRUCTURE AND DECISION MAKING**

The church is organised so that the trustees meet regularly to manage its affairs. The day to day administration of the church is managed by the parish pastor and volunteers.

**e. RELATED PARTY RELATIONSHIPS**

Victory Centre For All Nations, Lincoln is a member of the Redeemed Christian Church of God (RCCG) which has parishes all over the world. The parish's relationship with RCCG and other parishes is governed by an "Agreement for Common Purposes".

**f. RISK MANAGEMENT**

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks.

**g. GRANT MAKING POLICY**

The church supports visiting ministers of the gospel both within and outside the United Kingdom.

Support is also given to RCCG Central Office, World Evangelism Mission, Festival of Life and other RCCG programmes.

The church supports other charities and missionary that shares its objects in advancement of Christian faith and relief of poverty. The church gives occasional grants to congregational members who are in need.

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## **RCCG Victory Centre For All Nations, Lincoln**

### **TRUSTEES' REPORTS (continued) FOR THE YEAR ENDED 30TH SEPTEMBER 2022**

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#### **OBJECTIVES AND ACTIVITIES**

##### **a. POLICIES AND OBJECTIVES**

The objectives of the church are:

- The advancement of the Christian faith worldwide in accordance with the doctrines set out in the statement of contained in the schedule.
- The relief of poverty.

Each year our trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public

##### **b. STRATEGIES FOR ACHIEVING OBJECTIVES**

The church has adopted the following strategies for achieving the above objectives:

- organisation of seminars and events to address issues of relevance to the relief of poverty and provision of care and support for the needy as appropriate;
- planting of churches; and
- support for other charities and events with similar objectives.
- social action initiatives in the community

##### **c. ACTIVITIES FOR ACHIEVING OBJECTIVES**

The main activities of the church are as follows:

- Sunday service
- Sunday school for all ages of children
- Weekly night Bible Studies and house fellowships at various centres

##### **d. VOLUNTEER MANAGEMENT**

The church is grateful for the unstinting efforts of its volunteers who are involved in service provision, office work and administration.

##### **e. INVESTMENT POLICY AND PERFORMANCE**

The trustees have decided that at present, funds should be retained in bank. Any change in such banking should be agreed by the board. As far as possible, funds will be retained in interest bearing accounts.

##### **f. VULNERABLE BENEFICIARIES**

The church works with vulnerable groups including children and make sure users are safe and protected from harm. Volunteers, employees and trustees have the right checks and assessments before they can work with a church. Find out how charities can protect their users. Safeguards are in place to protect vulnerable people from abuse, and prevent abuse happening in the first place.

##### **g. CONFLICT OF INTERESTS**

No trustee is in a position where their duty as a trustee will be in conflict with any personal interest they may have.

##### **h. COMPLAINTS HANDLING**

We are committed to ensuring that people have all necessary support required to make a complaint. Complaints are accepted verbally or in writing, and can be formal or informal. Anyone wishing to make a complaint will be provided with a Complaints Handling Statement, which summarises how a complaint about our service can be made.

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## **RCCG Victory Centre For All Nations, Lincoln**

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### **TRUSTEES' REPORTS (continued) FOR THE YEAR ENDED 30TH SEPTEMBER 2022**

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#### **ACHIEVEMENTS AND PERFORMANCE**

##### **REVIEW OF ACTIVITIES**

The church undertook the following activities:

- Feeding those in need in the community.
- Planting a new church
- Ministering to children and keeping them busy with activities for one week of their holidays
- Providing Personal hygiene items to the community through our Hygeine bank programme.
- Ongoing weekly food share to the community
- Provision of transportation to and from place of worship for disadvantaged members of the community.
- Jointly organising seminars with other charities on effective parenting strategies and techniques for members of the community.
- Engaging faith community members in sporting activities eg football matches.
- Setting up of housing committee to assist members of the community who are stranded to source living spaces.

##### **FINANCIAL REVIEW**

Members of the church have been generous this year. The statement of the financial activities shows net asset stand at £108,914 against the last year amount of £ 89,612.

##### **RESERVES POLICY**

The Trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the church should be 3 months of annual expenditure. At this level, the trustees feel that they would be able to continue the current activities of the church in the event of a significant

##### **PRINCIPAL FUNDING**

This is provided mainly through voluntary tithes and offerings by the church members.

**RCCG Victory Centre For All Nations, Lincoln**  
**TRUSTEES' REPORTS (continued)**  
**FOR THE YEAR ENDED 30TH SEPTEMBER 2022**

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**PLANS FOR THE FUTURE**

**FUTURE DEVELOPMENTS**

- Sort accommodation where we teach teens the morals of the society to ensure they do not go into anything negative
- Continue with our hygiene bank and food supply to the needy.
- Continue support for accommodation.
- More trainings on Parenting in the UK for people from overseas.
- Managing stress for adults, Coping with peer pressure for youths.
- Skills training for the unemployed.
- Employability skills training for the unemployed.
- We're looking at acquiring Portakabins to start soup kitchen to assist the disadvantaged in the community.
- We're looking at setting up musical instruments training classes to help interested members of the community develop their innate skills.
- We are setting out plans to start up faith centres in nearby towns of Gainsborough and Newark.

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP.
- make judgments and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees on 29th June 2023 and signed on their behalf, by:

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Pastor Samuel Okerenta

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## **RCCG Victory Centre For All Nations, Lincoln**

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### **INDEPENDENT EXAMINNERS REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2022**

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I report on the financial statements of RCCG Victory Centre For All nations for the year ended 30 September 2022 which comprise the statement of financial activities, the balance sheet, and the related notes. These financial statements have been prepared under the historical cost convention and the accounting policies set

#### **Respective responsibilities of trustees and independent examiner**

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act), as amended by s.28 of the Charities Act 2006 does not apply. It is my responsibility to examine accounts under section 43 of the Act, as amended, to follow procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act, as amended, whether particular matters have come to my attention.

#### **Basis of independent examiner's statement**

My examination was carried out in accordance with the General Directions given by the Charities Commissioners. 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

#### **Independent examiner's statement**

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

- (i) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting of the Act have not been met; or
- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

.....  
Tunji Ogedengbe 29th June 2023  
36 Daffodil Close  
Hatfield  
AL10 9FF

RCCG Victory Centre For All Nations, Lincoln				
Projected Annual Accounts for the period				
Period start date	1st Oct 2021	To	Period end date	30th Sept 2022

## Section A Projected Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	2022 £	2021 £
			F01	F02	F03	F04	F04
<b>Incoming resources (Note 3)</b>							
Incoming resources from generated funds			-	-	-	-	-
Voluntary income		S01	98,625	-	-	98,625	68,284
Activities for generating funds		S02	-	-	-	-	-
Grant received		S03	5,383	-	-	5,383	-
Incoming resources from charitable activities		S04	-	-	-	-	-
Other incoming resources		S05	-	-	-	-	-
<b>Total incoming resources</b>		S06	104,007	-	-	104,007	68,284
<b>Resources expended (Notes 4-8)</b>							
Costs of Generating Funds			-	-	-	-	-
Costs of generating voluntary income		S07	61,423	-	-	61,423	36,141
Fundraising trading costs		S08	-	-	-	-	-
Investment management costs		S09	-	-	-	-	-
Charitable activities		S10	23,282	-	-	23,282	10,842
Governance costs		S11	-	-	-	-	-
Other resources expended		S12	-	-	-	-	-
<b>Total resources expended</b>		S13	84,705	-	-	84,705	46,983
<b>Net incoming/(outgoing) resources before transfers</b>		S14	19,302	-	-	19,302	21,302
<b>Gross transfers between funds</b>		S15	-	-	-	-	-
<b>Net incoming/(outgoing) resources before other recognised gains/(losses)</b>		S16	19,302	-	-	19,302	21,302
<b>Other recognised gains/(losses)</b>							
Prior Year Adjustment		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
<b>Net movement in funds</b>		S19	19,302	-	-	19,302	21,302
<b>Total funds brought forward</b>		S20	89,612	-	-	89,612	68,310
<b>Total funds carried forward</b>		S21	108,914	-	-	108,914	89,612

## Section B Projected Balance sheet

	Note	Restricted			2022 £	2021 £
		Unrestricted funds £	income funds £	Endowment funds £		
		F01	F02	F03	F04	F05
<b>Fixed assets</b>						
Tangible assets (Note 9)	B01	209,751	-	-	209,751	200,000
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
<b>Total fixed assets</b>	B04	209,751	-	-	209,751	200,000
<b>Current assets</b>						
Stock and work in progress	B05	-	-	-	-	-
Debtors (Note 11)	B06	-	-	-	-	-
(Short term) investments	B07	-	-	-	-	-
Cash at bank and in hand	B08	49,369	-	-	49,369	42,998
<b>Total current assets</b>	B09	49,369	-	-	49,369	42,998
<b>Creditors: amounts falling due within one year</b> (Note 12)	B10	300	-	-	300	300
<b>Net current assets/(liabilities)</b>	B11	49,069	-	-	49,069	42,698
<b>Total assets less current liabilities</b>	B12	258,820	-	-	258,820	242,698
<b>Creditors: amounts falling due after one year</b> (Note 13)	B13	149,906	-	-	149,906	153,086
Provisions for liabilities and charges	B14	-	-	-	-	-
<b>Net assets</b>	B15	108,914	-	-	108,914	89,612
<b>Funds of the Charity</b>						
Unrestricted funds	B16	108,914	-	-	108,914	89,612
	B17	-	-	-	-	-
Restricted income funds (Note 14)	B18	-	-	-	-	-
Endowment funds (Note 15)	B19	-	-	-	-	-
<b>Total funds</b>	B20	108,914	-	-	108,914	89,612

Signed by

Signature

Print Name

Date of  
approval

	Pastor Samuel Okerenta	29-Jun-23

## Note 1 Basis of preparation

*This section should be completed by all charities .*

**1.1 Basis of accounting**

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with\* 

✓

 Accounting Standards;
- or 

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 Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act 1993.

[\*\* except for the following].

***Give details in this box if a different standard has been followed.***

\* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick "Accounting Standards";
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick "Financial Reporting Standards for Smaller Enterprises (FRSSE)".

\*\* - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

**1.2 Change in basis of accounting**

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year (§ except for the following).

§ if no changes have been made to accounting policies then delete these words.

**1.3 Changes to previous accounts**

Not applicable

**Note 2 Accounting policies**

*This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.*

**INCOMING RESOURCES****Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

**Grants and donations**

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

**Tax reclaims on donations and gifts**

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

**Contractual income and performance related grants**

This is only included in the SoFA once the related goods or services have been delivered.

**Gifts in kind**

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.

Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

**Donated services and facilities**

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

**Volunteer help**

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

**Investment income**

This is included in the accounts when receivable.

**Investment gains and losses**

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

**EXPENDITURE AND LIABILITIES****Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

**Governance costs**

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

**Grants with performance conditions**

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

**Grants payable without performance conditions  
Support Costs**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

**ASSETS****Tangible fixed assets for use by charity**

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.

**Investments**

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

**Stocks and work in progress**

These are valued at the lower of cost or market value.

**Note 3 Analysis of incoming resources***Incoming resources may be further analysed if this would help the reader of the accounts.*

	Analysis	2022 £	2021 £
Voluntary income	Tithes	98,625	68,284
	Gift aid	5,383	-
	<b>Total</b>	<b>104,007</b>	<b>68,284</b>
Activities for generating funds		-	-
		-	-
		-	-
		-	-
	<b>Total</b>	<b>-</b>	<b>-</b>
Investment income		-	-
		-	-
		-	-
		-	-
	<b>Total</b>	<b>-</b>	<b>-</b>
Incoming resources from charitable activities		-	-
		-	-
		-	-
		-	-
	<b>Total</b>	<b>-</b>	<b>-</b>

**Note 4 Analysis of resources expended**

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	2022 £	2021 £
<b>Costs of generating voluntary income</b>	Motor Vehicle	1,543	1,438
	Printing & stationary	1,198	964
	Choir	790	891
	Repairs & Maintainance	1,985	366
	Building	-	1,622
	Travel	2,960	440
	Administration	956	580
	Pastors allowance	5,788	821
	Honourarium	1,910	1,185
	Rent (Portakabin)	4,520	
	Telephone/ Internet	1,455	1,431
	Hospitality	3,172	200
	Office expenses	-	425
	Independent Examination	300	300
	Training	1,650	-
	Children & Youth	1,023	-
	Publicity/multimedia	1,100	-
	Office equipment	3,917	2,883
	Utility	5,342	3,252
	Insurance	3,901	2,505
	Legal & Professional Fees	930	425
	Website	545	185
	Covid items	100	1,710
	Waste Disposal & Cleaning	853	961
	Other	1,084	394
	Depreciation	3,584	250
	Mortgage Interest	10,518	12,645
	Bank charges	299	268
	<b>Total</b>	<b>61,423</b>	<b>36,141</b>
<b>Fundraising trading costs</b>			
		-	-
		-	-
		-	-
	<b>Total</b>	<b>-</b>	<b>-</b>
<b>Investment management costs</b>			
		-	-
	<b>Total</b>	<b>-</b>	<b>-</b>
<b>Charitable activities</b>	Charitable Donations	1,085	253
	WEM	5,450	5,256
	Community	400	-
	Central Office	600	625
	Conference/Outreach	3,780	130
	Welfare	5,888	3,378
	New Church Support	4,307	-
	RCCG Area contribution	783	200
	Evangelism	989	1,000
	<b>Total</b>	<b>23,282</b>	<b>10,842</b>
<b>Governance costs</b>		-	-
		-	-
		-	-
	<b>Total</b>	<b>-</b>	<b>-</b>

**Note 5 Support Costs**

*Please complete this note if the charity has analysed its expenses using activity categories and has support costs.*

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
<b>Total</b>	-	-	-	-

**Note 6 Details of certain items of expenditure****6.1 Trustee expenses**

*Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).*

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
£	£

**6.2 Fees for examination or audit of the accounts**

*Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).*

Independent examiner's or auditors' fees for reporting on the accounts

Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor

This year £	Last year £
300	300

# RCCG Victory Centre Lincoln - 1st October 2021 to 30th September 2022.

## Section C

## Notes to the accounts

(cont)

### Note 9 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

#### 9.1 Cost or valuation

	Freehold land & buildings	Other land & buildings (Portakabin)	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Equipment	Total
	£	£	£	£	£	£
Opening balance	200,000	-	1,000	-	-	201,000
Additions		9,684	3,650	-	-	13,334
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	200,000	9,684	4,650	-	-	214,334

#### 9.2 Accumulated depreciation and impairment provisions

<b>**Basis</b>	SL or RB	SL or RB	SL or RB	SL or RB	SL or RB
<b>** Rate</b>					

Balance brought forward	-	-	1,000	-	-	1,000
Depreciation charge for year	-	2,421	1,163	-	-	3,584
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	2,421	2,163	-	-	4,584

#### 9.3 Net book value

Brought forward	200,000	-	-	-	-	200,000
Carried forward	200,000	7,263	2,488	-	-	209,751

#### 9.4 Revaluation

If any fixed assets have been revalued please give details of the valuer and method of valuation

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\* The "transfers" row is for movements between fixed asset categories.

\*\* Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.

**Note 11 Debtors and prepayments***Please complete this note if the charity has any debtors or prepayments.***Analysis of debtors**

Trade debtors

Amounts due from subsidiary and associated undertakings

Other debtors

Prepayments and accrued income

Total

Amounts falling due within one year		Amounts falling due after more than one year	
This year £	Last year £	This year £	Last year £
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-

**Note 12****Creditors and accruals***Please complete this note if the charity has any creditors or accruals.***12.1 Analysis of creditors**

Loans and overdrafts

Trade creditors

Amounts due to subsidiary and associated undertakings

Mortgage

Accruals and deferred income

Total

Amounts falling due within one year		Amounts falling due after more than one year	
This year £	Last year £	This year £	Last year £
-	-	-	-
-	-	-	-
-	-	-	-
149,906	153,086		
300	300		
150,206	153,386	-	-

**12.2 Security over assets***If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.*

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