

CALVARY INTERNATIONAL CHRISTIAN  
CENTRE

Report and Financial Statements

Year ended 31<sup>st</sup> December 2020

Impact Financials  
Regus  
15<sup>th</sup> Floor, Brunel House  
2 Fitzalan Road  
Cardiff  
CF24 0EB

## **CALVARY INTERNATIONAL CHRISTIAN CENTRE**

### **Report of the trustees for the year ended 31<sup>st</sup> December 2020**

The trustees present their annual report and financial statements of the charity for the year ended 31<sup>st</sup> December 2020

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and the Accounting and Reporting by Charities: Statement of Recommended Practice.

#### **Objectives and activities for the public benefit**

The purposes of the trust continue to be:

The advancement of the Christian gospel by preaching the gospel of God about His only son, Jesus Christ;

The relief of poverty, sickness and distress;

Any other charitable purpose according to the laws of England and Wales as the trustees may from time to time think fit.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

The trustees achieve this by separate strategies aimed at those who do not have a relationship with Jesus Christ and those who have already accepted Jesus Christ as their Saviour and Lord.

Non-believers are targeted by various outreach activities based either in the local community or further afield.

For believers, the trustees endeavor to create an environment where a person's faith can be increased and matured by access to:

- Regular biblical teaching

- Praise, worship and prayer meetings

- Provision of pastoral works

- Visiting and praying for the sick and infirmed

## **CALVARY INTERNATIONAL CHRISTIAN CENTRE**

### **Report of the trustees for the year ended 31<sup>st</sup> December 2020**

#### **EXECUTIVE SUMMARY**

2020 was probably a difficult year for everyone and CICC was no different. The church started 2020 with all the hopes and aspirations, but with lockdown we had to scale down our operations. All the chapels had to be moved onto Zoom. We also suspended in-person services and had to pre-record Sunday services.

The online presence of CICC was enhanced to cater for the emotional and spiritual needs of the members of the church. From the onset of the lockdown, we decided that until September we would broadcast live from 7pm for an hour of encouraging word that we entitled "Nuggets from the Sofa". This helped enormously and we are still receiving great feedback from all over the world.

We had to cancel or scale down all the planned programs for the year. The only in-person program we managed was to hold the "Sisters program" that was held in late November.

We did, however, manage to launch our maiden book "Before you Jump" by Rev Chris.

Blessed of the Father (our homeless outreach), was the only department of the church that grew. We launched the Food Bank that has grown into providing food to about 39 homes.

We were blessed with quite a number of babies in 2020.

We ended the year with a Watchnight Service on 31<sup>st</sup> December to celebrate God's goodness and our gratitude of how far He has brought us as a church family.

#### **Financial review**

The work of the trust is entirely dependent on the voluntary offerings of people attending the various meetings that have taken place.

The income for the year was £84,393 (2019 = £98,718). This includes amounts received under the Gift Aid system.

## **CALVARY INTERNATIONAL CHRISTIAN CENTRE**

### **Report of the trustees for the year ended 31<sup>st</sup> December 2020**

#### **Risk Management**

##### **a. Financial**

This includes a serious decrease in the amount of income received and thereby causing the trust to be unable to meet its financial commitments. This has been mitigated by the trust receiving regular up to date financial information to enable the trustees to plan accordingly.

##### **b. Reputational**

The trustees have recognized the circumstances that could result in damaging the reputation of the charity and are continuing to introduce measures to minimize these particular risks.

#### **Reserves policy**

The trustees have decided to spend as much money as possible on furthering the core objects of the charity whilst maintaining sufficient cash funds to ensure the sustainability of the charity.

With this in mind, the trustees aim to maintain current assets at a level which equates to 3 months of unrestricted charitable expenditure.

The trustees consider that this level will provide sufficient funds to enable financial commitments to be met and also give them enough time to review and revise ongoing commitments should a long term decrease in income be recognized.

The level of current assets as at 31<sup>st</sup> December 2020 was £79,701.

3 months average unrestricted charitable expenditure (excluding depreciation) is £13,250

The current level of reserves is therefore adequate as per the above policy.

#### **Plans for the future**

2021 promises to be another challenging year but we believe we have adapted very well to the current situation with Covid and by the grace of God we haven't had any outbreak of the disease

In the church.

## **CALVARY INTERNATIONAL CHRISTIAN CENTRE**

### **Report of the trustees for the year ended 31<sup>st</sup> December 2020**

#### **Plans for the future (contd)**

We are trusting God to go ahead and grow all our branches and start a few new ones.

We are also hoping to partner with like-minded organisations to help with the needs of the less advantaged in our communities.

Thank you for being part of CICC in 2020. We hope to see you and fellowship with you through 2021 and the years ahead.

God Bless

#### **Structure, governance and management**

The trust is a registered charity, number 1147746, and is constituted under a Trust Deed dated 1st January 2012.

The trust does not raise funds from the public and seeks to continue its charitable works through the careful stewardship of the donations from members.

Regular meetings of the trustees take place with additional communication between meetings. Regular topics of discussion include the way forward, the level of reserves, the financial position and risk management policies.

The day to day leading of the charity is delegated to Pastor C Andoh.

New trustees are chosen from the membership after showing continuous integrity and faithfulness to the charity. Before accepting the position, the potential trustee is given copies of the Trust Deed, previous financial statements and meets with the existing trustees for an overview of plans of the charity for the future. Any training requests are quantified and arranged as necessary.

## **CALVARY INTERNATIONAL CHRISTIAN CENTRE**

### **Report of the trustees for the year ended 31<sup>st</sup> December 2020**

#### **Key management personnel remuneration**

The trustees consider the board of trustees with Pastor C Wilson-Andoh in particular as comprising the key management personnel of the charity and in charge of directing and controlling the charity on a daily basis.

All trustees give their time freely and no trustee remuneration was paid in the year. Related party transactions are shown in note 12

Trustees are required to disclose all relevant interests and are required to withdraw from decisions where a conflict of interest arises.

#### **Reference and administrative information**

##### **Trustees**

Mrs Gloria Wilson-Andoh  
George Nicholas Hagan  
Pastor Samuel Adjei-Appiah  
Alfred Agyei Nyarko  
Rev Christopher Wilson-Andoh

##### **Principal office**

53 Cardigan Lane  
Burley  
Leeds  
LS4 2LE

##### **Independent Examiner**

George A Kitcher FCA  
Regus  
15<sup>th</sup> Floor, Brunel House  
Cardiff CF24 0EB

**CALVARY INTERNATIONAL CHRISTIAN CENTRE**

**Report of the trustees for the year ended 31<sup>st</sup> December 2020**

**Reference and administrative information (Contd)**

**Principal Bankers**

Yorkshire Bank

Headingley

Leeds

LS6 2AA

## **CALVARY INTERNATIONAL CHRISTIAN CENTRE**

### **Report of the trustees for the year ended 31<sup>st</sup> December 2020**

#### **Trustees' responsibilities in relation to the financial statements**

The charity trustees are responsible for preparing a trustees' annual report and 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 and Wales requires the charity trustees to prepare financial statements in each 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 the financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and 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 business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial information may differ from legislation in other jurisdictions.

**Approved by the trustees on 27<sup>th</sup> July 2021 and signed on their behalf by Gloria Wilson-Andoh**



## **CALVARY INTERNATIONAL CHRISTIAN CENTRE**

### **Independent Examiner's report to the Trustees of**

#### **CALVARY INTERNATIONAL CHRISTIAN CENTRE**

I report on the accounts for the trust for the year ended 31<sup>st</sup> December 2020 which are set out on pages 10 to 16.

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

The charity's trustees are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act;
- Follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and
- 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 direction given by the Charity 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 on any such matters. The procedures undertaken do not provide all the evidence that would be required by 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.

**CALVARY INTERNATIONAL CHRISTIAN CENTRE**

**Report of the trustees for the year ended 31<sup>st</sup> December 2019**

**Independent examiner's statement**

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

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

# to keep accounting records in accordance with section 130 of the Charities act, and

# to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act

Have not been met; or

(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**George Kitcher**

**2<sup>nd</sup> August 2021**

**George Kitcher FCA**

Chartered Accountant

Regus

15<sup>th</sup> Floor, Brunel House

2 Fitzalan Road

Cardiff

CF24 0EB

**CALVARY INTERNATIONAL CHRISTIAN CENTRE**  
**Statement of Financial Activities**  
**Year ending 31st December 2020**

	<b>Note</b>	<b>Total Funds 2020 £</b>	<b>Total Funds 2019 £</b>
<b>Income</b>	<b>1</b>		
Donations	3	84,346	98,639
Investment Income	4	47	79
<b>TOTAL INCOME</b>		<b>84,393</b>	<b>98,718</b>
<b>Expenditure</b>	<b>1</b>		
Expenditure on charitable activities	5	60,113	82,109
<b>TOTAL EXPENDITURE</b>		<b>60,113</b>	<b>82,109</b>
<b>Net incoming/(expenditure)</b>		<b>24,280</b>	<b>16,609</b>
<b>Reconciliation of funds</b>			
Total funds brought forward		137,254	120,645
Total funds carried forward		161,534	137,254

**CALVARY INTERNATIONAL CHRISTIAN CENTRE**  
**Balance Sheet as at 31st December 2020**

	<b>Note</b>	<b>Total Funds £</b>	<b>Prior Year £</b>
<b>Fixed assets:</b>	<b>1</b>		
Tangible assets	8	171,279	178,395
Total fixed assets		171,279	178,395
<b>Current assets:</b>			
Debtors		16,217	17,968
Cash at bank and in hand		63,484	33,518
Total current assets	9	79,701	51,486
<b>Liabilities:</b>			
Creditors falling due within one year	10	-7,197	-7,553
Net Current assets		72,504	43,933
		243,783	222,328
Creditors falling due after one year	11	-82,249	-85,074
NET ASSETS		161,534	137,254
<b>The funds of the charity:</b>	<b>1</b>		
Unrestricted income funds		161,534	137,254
Total charity funds		161,534	137,254

The notes at pages 14 to 18 form part of these accounts

Approved by the trustees on 27th July 2021 and signed on their behalf by:

Gloria Wilson-Andoh - trustee

## **CALVARY INTERNATIONAL CHRISTIAN CENTRE**

### **Notes to the accounts**

#### **1. Accounting Policies**

##### **(a) Basis of preparation and assessment of going concern**

The accounts (financial statements) have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities, the Charities Act 2011 and applicable regulations.

The accounts have been prepared under the historic cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

##### **(b) Funds structure**

The unrestricted funds are available to be spent on the furthering of the objects of the charity as seen fit and proper by the trustees.

##### **(c) Income recognition**

All income is recognised once the charity has entitlement to the income, there is sufficient certainty or receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donations from members and other donations are recognised when received.

Income in respect of HMRC Gift Aid claims is recognised when the claim has been submitted to HMRC.

Interest on funds held on deposit is included upon notification of the interest payable by the Bank.

##### **(d) Expenditure recognition**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured quickly.

All expenditure is recognised on an accruals basis.

## **CALVARY INTERNATIONAL CHRISTIAN CENTRE**

### **Notes to the accounts**

#### **(e) Irrecoverable VAT**

Irrecoverable VAT is charged against the expenditure head for which it was incurred.

#### **(f) Governance costs**

Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include the independent examination and any costs incurred relating to trustee board meetings.

#### **(h) Charitable activities**

The expenditure on charitable activities includes the governance costs and is shown in notes 5 & 6.

#### **(i) Tangible fixed assets and depreciation**

All assets costing more than £500 are capitalised and valued at historic cost. Depreciation is charged from the year of acquisition at rate of 25% pa on a reducing value basis for equipment and vehicles. For property and property improvements, the rate is 2% on a straight line basis.

#### **(j) Pensions**

The charity does not have any employees.

### **2.Trustees' expenses and remuneration**

The trustees all give freely of their time and expertise without any form of remuneration or other benefit in cash or kind. They are entitled to claim any expenses. The amount of expenses paid during the year was £nil ( 2019 = £nil)

<b>3. Income</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Donations	68,129	70,240
Gift Aid	16,217	17,968
Income from activities	0	10,431
	<b>84,346</b>	<b>98,639</b>

**CALVARY INTERNATIONAL CHRISTIAN CENTRE****Notes to the accounts****4. Investment Income**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Interest on cash deposits	47	79

**5. Expenditure on charitable activities**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Donations and Visiting Speakers	12,367	20,235
Water Rates	447	514
Light and Heat	4,894	4,488
Cleaning and Hygiene	869	110
Communion	140	179
Administration	3,282	3,216
Loan Interest	3,418	3,974
Finance Charges	303	382
Insurance	1,920	2,150
Telephone, Internet, website	764	688
Depreciation	7,116	8,250
Ministry Expenses	2,318	541
Repairs	7,431	10,733
Website Costs	931	122
Refreshments and Activities	110	10,737
Professional Fees	705	685
Outreach Expenses	0	0
Training and Resources	124	0
Venue Costs	1,883	4,661
Travel and Motor Expenses	5,143	8,389
Retreat Expenses	0	337
Sundry Expenses	0	1,718
Book Launch	5,948	0
	<b>60,113</b>	<b>82,109</b>

**6. Governance costs**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Independent Examination	705	685
Costs of meetings	0	0
	<b>705</b>	<b>685</b>

**7. Staff**

The charity does not employ any staff.

**CALVARY INTERNATIONAL CHRISTIAN CENTRE****Notes to the accounts****8. Tangible fixed assets**

	<b>Equipment</b>	<b>Property</b>	<b>Vehicle</b>	<b>TOTAL</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Cost				
At 1st January 2020	40,808	186,402	2,000	229,210
Additions	0	0	0	0
Disposals	0	0	0	0
At 31st December 2020	40,808	186,402	2,000	229,210
Depreciation				
At 1st January 2020	28,390	21,550	875	50,815
Charge for the year	3,103	3,728	285	7,116
Eliminated on disposals	0	0	0	0
At 31st December 2020	31,493	25,278	1,160	57,931
Net book value				
At 31st December 2020	9,315	161,124	840	171,279
At 31st December 2019	12,418	164,852	1,125	178,395

**9. Analysis of current assets**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Prepayment	0	0
Gift Aid repayment	16,217	17,968
Cash at bank	63,484	33,518
	79,701	51,486
All debtors relate to unrestricted funds		

**10. Analysis of current liabilities**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Creditors under 1 year	7,197	7,553

All creditors relate to unrestricted funds.



**CALVARY INTERNATIONAL CHRISTIAN CENTRE**  
**Notes to the accounts**

**11. Liabilities due after one year.**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Bank Loan	82,249	85,074

The bank loan relates to a mortgage covering Burley Methodist Church, the term of which is 25 years. The loan is secured on the property to which it relates.

Mortgage interest is charged at 3.5% above the prevailing bank's base rate and is due to be repaid by 2039.

**12. Related party transactions**

During the year, C Wilson-Andoh received donations totalling £2,200 (2019 = £nil) and G Wilson-Andoh received £1,800 (2019 = £nil).

These amounts were included in the donations figure.