

CALVARY INTERNATIONAL CHRISTIAN
CENTRE

Report and Financial Statements

Year ended 31st December 2024

Impact Financials

Regus

15th Floor, Brunel House

2 Fitzalan Road

Cardiff

CF24 0EB

CALVARY INTERNATIONAL CHRISTIAN CENTRE

Report of the trustees for the year ended 31st December 2024

The trustees present their annual report and financial statements of the charity for the year ended 31st December 2024.

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 31st December 2024

EXECUTIVE SUMMARY

The theme for the year 2024 was “Our Year of Fulfilling Divine Purpose” which was taken from Romans 9:17, Ecclesiastes 12:23 and Acts 26:16. This report captures various operational activities of Calvary International Christian Centre from January to December 2024 aimed at fulfilling the vision and mission as well as the theme for the year. The report discusses the various programs, churches and plans that have been implemented. The various programs and interventions are discussed below.

STARTING OF BRANCH CHURCHES

Calvary International Christian Centre has expanded by opening a new branch in London, a testament to its commitment to spreading the Gospel across the UK. The branch has experienced steady growth, attracting a diverse congregation eager to engage in transformative worship. Each day, the church’s presence in London flourishes, strengthening the community and providing spiritual guidance. Through this expansion, the church is reaching new souls, extending its influence and positively impacting lives in these vibrant cities.

RENOVATION OF CALVARY CATHEDRAL

The renovation of Calvary Cathedral in Leeds has been completed with the removal of the false ceiling, allowing for additional seating capacity. This enhancement has significantly improved the comfort and functionality of the space, providing more room for the growing congregation. The changes have made it easier to accommodate larger numbers of attendees, particularly during peak service times, contributing to a more welcoming atmosphere.

DEVELOPMENT OF DATABASE SYSTEM

The implementation of a new database system has greatly enhanced our ability to manage data for members, attendance, finances and shepherding. The system’s development ensures smoother administration and better communication across various church functions. Furthermore, the system has been aligned with GDPR policies, ensuring compliance with current data protection laws.

CALVARY INTERNATIONAL CHRISTIAN CENTRE

Report of the trustees for the year ended 31st December 2024

SPECIAL PROGRAMS

We successfully hosted three major conventions, inviting influential men of God, which brought about spiritual revival within our communities. Additionally, the Ignite 5.0 revival services were held in Leeds, Manchester and Hull, attracting a diverse and engaged audience. This has led to a significant growth in the membership of Ignite, fostering a deeper sense of connection and purpose among participants in these cities.

PROJECTED PLANS FOR 2025

Calvary International Christian Centre has set ambitious plans for 2025 with a focus on expanding its reach and facilities. One of the key objectives is to secure additional spaces for worship, with intentions to either lease or purchase two buildings for churches in Bradford and Hull. This strategic move aims to establish a stronger presence in these areas and provide spiritual support to the local communities. Moreover, the church aims to continue its growth by initiating the establishment of more churches in spreading the Gospel and fostering spiritual growth in new locations. These exciting initiatives reflect the church's dedication to its mission and its commitment to spreading the Gospel in various regions.

CONCLUSION,

As a church, 2024 was seen as a successful year as various programs and plans were successfully implemented which saw a great impact upon individual lives, families and communities. Lessons learnt in the year under review will also guide the plans for 2025.

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 £264,389 (2023 = £255,639). This includes amounts received under the Gift Aid system.

CALVARY INTERNATIONAL CHRISTIAN CENTRE

Report of the trustees for the year ended 31st December 2024

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 31st December 2024 was £158,120.

3 months average unrestricted charitable expenditure (excluding depreciation) is £59,750.

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

CALVARY INTERNATIONAL CHRISTIAN CENTRE

Report of the trustees for the year ended 31st December 2024

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 Wilson-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.

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 11.

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

CALVARY INTERNATIONAL CHRISTIAN CENTRE

Report of the trustees for the year ended 31st December 2024

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
15th Floor, Brunel House
Cardiff CF24 0EB

Principal Bankers

Yorkshire Bank
Headingley
Leeds
LS6 2AA

CALVARY INTERNATIONAL CHRISTIAN CENTRE

Report of the trustees for the year ended 31st December 2024

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 22nd September 2025 and signed on their behalf by

G Wilson-Andoh - Trustee

CALVARY INTERNATIONAL CHRISTIAN CENTRE
Statement of Financial Activities
Year ending 31st December 2024

| | Note | Restd Funds 2024 £ | Un/Restd Funds 2024 £ | Total Funds 2024 £ | Total Funds 2023 £ |
|---|------|-----------------------------|--------------------------------|-----------------------------|-----------------------------|
| Income | 1 | | | | |
| Donations | 3 | 0 | 256,588 | 256,588 | 244,624 |
| Investment Income | 4 | 0 | 1,551 | 1,551 | 515 |
| Grants Received | | 6,250 | 0 | 6,250 | 10,500 |
| TOTAL INCOME | | 6,250 | 258,139 | 264,389 | 255,639 |
| Expenditure | 1 | | | | |
| Expenditure on charitable activities | 5 | -6,250 | -239,910 | -246,160 | -202,542 |
| Governance Costs | | 0 | -1,740 | -1,740 | -1,045 |
| TOTAL EXPENDITURE | | -6,250 | -241,650 | -247,900 | -203,587 |
| Net incoming/(expenditure) | | 0 | 16,489 | 16,489 | 52,052 |
| Reconciliation of funds | | | | | |
| Total funds brought forward | | 0 | 320,567 | 320,567 | 268,515 |
| Total funds carried forward | | 0 | 337,056 | 337,056 | 320,567 |

CALVARY INTERNATIONAL CHRISTIAN CENTRE
Balance Sheet as at 31st December 2024

| | Note | Total Funds £ | Prior Year £ |
|--|-------------|------------------------------|-----------------------------|
| Fixed assets: | 1 | | |
| Tangible assets | 8 | 189,559 | 165,207 |
| Total fixed assets | | 189,559 | 165,207 |
| Current assets: | | | |
| Debtors | | 48,519 | 67,135 |
| Cash at bank and in hand | | 109,601 | 92,060 |
| Total current assets | 9 | 158,120 | 159,195 |
| Liabilities: | | | |
| Creditors falling due within one year | 10 | -10,623 | -3,835 |
| Net Current assets | | 147,497 | 155,360 |
| NET ASSETS | | 337,056 | 320,567 |
| The funds of the charity: | 1 | | |
| Unrestricted income funds | | 337,056 | 320,567 |
| Total charity funds | | 337,056 | 320,567 |

The notes at pages 12 to 16 form part of these accounts

Approved by the trustees on 22nd September 2025 and signed on their behalf by:

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.

Grants were received during the year as Restricted Funds as follows:

| | |
|-----------------------|--------|
| Leeds Community Trust | £6,250 |
|-----------------------|--------|

This funding was mainly for winter clothing, toiletries, utilities, Christmas Food and travel and had been completely spent by the year end.

(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.

Page 12

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 (2023 = £nil)

3. Income

| 2024 | | 2023 | |
|--------------|-----------------|--------------|--------------|
| £ | £ | £ | £ |
| Restd | Un/Restd | Total | Total |

| | | | | |
|--------------|-------|---------|---------|---------|
| Donations | 0 | 208,069 | 208,069 | 197,489 |
| Gift Aid | 0 | 48,519 | 48,519 | 47,135 |
| Grant Income | 6,250 | 0 | 6,250 | 10,500 |
| | 6,250 | 256,588 | 262,838 | 255,124 |

Page 13

CALVARY INTERNATIONAL CHRISTIAN CENTRE
Notes to the accounts

4. Investment Income

| | 2024 | 2023 |
|---------------------------|-------------|-------------|
| | £ | £ |
| Interest on cash deposits | 1,551 | 515 |

5. Expenditure on charitable activities

| | 2024 | | | 2023 |
|-----------------------------|--------------|-----------------|--------------|-------------|
| | Restd | Un/Restd | Total | |
| | £ | £ | £ | £ |
| Donations , Welfare. | 0 | 53,498 | 53,498 | 33,235 |
| Water Rates | 0 | 1,158 | 1,158 | 1,366 |
| Light and Heat | 0 | 12,004 | 12,004 | 17,391 |
| Cleaning and Hygiene | 0 | 0 | 0 | 66 |
| Administration | 0 | 7,506 | 7,506 | 4,493 |
| Communion | 0 | 528 | 528 | 0 |
| Finance Charges | 0 | 491 | 491 | 0 |
| Insurance | 0 | 2,342 | 2,342 | 2,249 |
| Telephone, Internet, media | 0 | 838 | 838 | 684 |
| Depreciation | 0 | 8,966 | 8,966 | 8,810 |
| Ministry Expenses | 0 | 18,000 | 18,000 | 15,000 |
| Repairs | 0 | 15,921 | 15,921 | 19,311 |
| Website Costs | 0 | 373 | 373 | 1,577 |
| Refreshments and Activities | 4,500 | 54,547 | 59,047 | 41,232 |
| Professional Fees | 0 | 0 | 0 | 2,490 |
| Training and Resources | 0 | 2,255 | 2,255 | 10,341 |
| Venue Costs | 0 | 18,238 | 18,238 | 10,776 |
| Travel and Motor Expenses | 1,750 | 23,752 | 25,502 | 26,171 |
| Retreat Expenses | 0 | 0 | 0 | 180 |
| Publicity | 0 | 6,233 | 6,233 | 4,270 |
| Volunteer expenses | 0 | 0 | 0 | 2,450 |
| Worship Group | 0 | 3,031 | 3,031 | 450 |
| Media Expenses | 0 | 10,229 | 10,229 | 0 |

| | | | |
|-------|---------|---------|---------|
| 6,250 | 239,910 | 246,160 | 202,542 |
|-------|---------|---------|---------|

6. Governance costs

| | 2024 | 2023 |
|-------------------------|-------|-------|
| | £ | £ |
| Independent Examination | 1,740 | 1,045 |
| Costs of meetings | 0 | 0 |
| | 1,740 | 1,045 |

7. Staff

The charity does not employ any staff.

Page 14

CALVARY INTERNATIONAL CHRISTIAN CENTRE

Notes to the accounts

8. Tangible fixed assets

| | Equipment | Property | Vehicle | TOTAL |
|-----------------------|-----------|----------|---------|---------|
| | £ | £ | £ | £ |
| Cost | | | | |
| At 1st January 2024 | 51,549 | 186,402 | 9,000 | 246,951 |
| Additions | 3,318 | 30,000 | 0 | 33,318 |
| Disposals | 0 | 0 | 0 | 0 |
| At 31st December 2024 | 54,867 | 216,402 | 9,000 | 280,269 |

Depreciation

| | | | | |
|-------------------------|--------|--------|-------|--------|
| At 1st January 2024 | 41,345 | 36,462 | 3,937 | 81,744 |
| Charge for the year | 3,375 | 4,328 | 1,263 | 8,966 |
| Eliminated on disposals | 0 | 0 | 0 | 0 |
| At 31st December 2024 | 44,720 | 40,790 | 5,200 | 90,710 |

Net book value

| | | | | |
|-----------------------|--------|---------|-------|---------|
| At 3st December 2024 | 10,147 | 175,612 | 3,800 | 189,559 |
| At 31st December 2023 | 10,204 | 149,940 | 5,063 | 165,207 |

9. Analysis of current assets

| | 2024 | 2023 |
|------------------------|---------|---------|
| | £ | £ |
| Gift Aid repayment | 48,519 | 47,135 |
| Temporary Loan granted | 0 | 20,000 |
| Cash at bank | 109,601 | 92,060 |
| | 158,120 | 159,195 |

All debtors relate to unrestricted funds

10. Analysis of current liabilities

| | 2024 | 2023 |
|------------------------|--------|-------|
| | £ | £ |
| Creditors under 1 year | 10,623 | 3,835 |

All creditors relate to unrestricted funds.

Page 15

CALVARY INTERNATIONAL CHRISTIAN CENTRE

Notes to the accounts

11. Related party transactions

During the year, the following trustees received amounts from the charity:

| | | |
|--------------------|--------|-----------------|
| C Wilson-Andoh | £2,000 | (2023 = £1,500) |
| Mrs G Wilson-Andoh | £2,000 | (2023 = £1,500) |
| S Adjei-Appiah | £500 | (2023 = £500) |

These amounts were included in the donations figure.

Revd C Wilson Andoh also received £18,000 (2023 = £15,000) for ministry carried out for the charity during the year.

This amount was included as Ministry Expenses.

Independent Examiner's report to the Trustees of

CALVARY INTERNATIONAL CHRISTIAN CENTRE

I report on the accounts for the trust for the year ended 31st December 2024 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.

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 FCA

Chartered Accountant

Regus

15th Floor, Brunel House

2 Fitzalan Road

Cardiff

CF24 0EB

29th September 2025

