

**FAMILY LIFE CHRISTIAN CENTRE**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021**

**REGISTERED CHARITY NUMBER: 1152892**

**THE HOUSE OF FAVOUR**  
**454 – 460 OLD KENT ROAD**  
**LONDON**  
**SE1 5AG**

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**FAMILY LIFE CHRISTIAN CENTRE**

**LEGAL & ADMINISTRATIVE DETAILS  
YEAR ENDED 31<sup>ST</sup> MARCH 2021**

**ADDRESS FOR CORRESPONDENCE**

HOUSE OF FAVOUR  
454 – 460 OLD KENT ROAD  
LONDON  
SE1 5AG

**REGISTERED CHARITY NUMBER**

1152892

**GOVERNING DOCUMENT**

CIO – FOUNDATION CONVERSION  
DATED 21 FEB 2019

**TRUSTEES/ DIRECTORS**

Rev Nana Banyin  
Rev James Kwesi Ennin  
Rev Charles Wesley  
Elder Kese Boadu  
Ms Wilhemina Abban- Mensah

**PRINCIPAL BANKERS**

BARCLAYS PLC  
NATIONAL WESTMINSTER BANK  
ROYAL BANK OF SCOTLAND

**INDEPENDENT EXAMINER**

FRESH FIRE ORGANISATION  
GENERATOR BUSINESS CENTRE  
95 MILES ROAD  
MITCHAM  
CR4 3FH



## Family Life Christian Centre

Raising Breakthrough Generations

### Trustees Annual Report Year Ended 31<sup>st</sup> March 2021

#### Introduction

The Trustees of Family Life Christian Centre have presented this report that covers the activities that were carried out in the financial year ending 31<sup>st</sup> March 2021. The year under review experienced an increase in our spiritual activities as stated in our mission vision and objectives outlined below.

As a member of the Evangelical Alliance and Assemblies of God, Family life Christian Centre pursues its similar objectives in UK and overseas. The Trustees provide the strategic direction in consultation with the Church Council, which is the governing body responsible for its operating activities.

This report covers the composition of the board of Trustees, vision, aims and objectives, activities carried out during the year, the financial reporting.

#### Composition of Trustees

The Trustees worked relentlessly to make sure the mission and the laid down objectives were achieved for the year under review. The Trustees met three times to discuss on how the running of the church as a charity was best carried out.

The following are Trustees members.

#### Trustees

Pastor Nana Banyin  
Pastor Charles Wesley  
Pastor James Ennin  
Wilhemina Abban-Otoo  
Elder Kese Boadu

#### Position

Chairman  
Member  
Member  
Member  
Secretary

The Church Council has the power to appoint additional Trustees members if on review of the activities it becomes necessary to get new members to discharge the additional responsibilities.

#### Charity/Company Details

Charity First Registration Date:	24 <sup>th</sup> June 1997
Charitable Incorporated Organisation (CIO) Registration Date:	Feb 21, 2019
Registration number:	1152892.
Registered Address:	The House of Favour, 454-460 Old Kent Road, London. SE1 5AG.

**Our Vision:**

Raising Breakthrough Generation of worshippers who will affect the nations of the world

**Our Mission**

To passionately build a governing Church to influence the city and impact the nation, through the raising of worshipful covenantal breakthrough believers trained in kingdom living, manifesting Christ's character in ministry with miracles, signs and wonders finishing His will on the earth.

**Aims and Objectives**

The primary aims and objectives of Family Life Christian Centre are to fulfil the role of a Christian Church in the community and to provide help to others in promoting the Christian faith in the United Kingdom and overseas.

**Financial Reporting**

This section of the report covers the accounting policy adopted, the responsibility of the Trustees regarding the financial statement and the independent examiner of our financial records.

*Accounting policy*

The Charity has adopted the provisions of the Statement of Recommendation Practice (SORP 2005) 'Accounts and Reporting by Charities' in preparing the Annual Report and statement of financial activities of the Charity.

*Trustees Responsibilities in Relation to the Financial Statements*

The Trustees are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to Charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of Charity and of the incoming resources and application of resources of the Charity for that year. 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 departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

### *Independent Examiners*

Freshfire Organisation  
Unit 5, The Generator Business Centre  
95 Miles Road  
Mitcham  
CR4 3FH

### *Bankers*

Barclays PLC  
National Westminster Bank  
Royal Bank of Scotland

### **Financial Performance**

**What more can be said about 2020?** It was a challenging year for both the church and the congregation due to the **Covid-19** pandemic. The church building was closed for several months so regular collections income was much reduced.

**While we were unsure how the year would turn out, we planned for the worst. Our members faithfully continued to support the church and our vision. Their generosity is what enables the church to build generations of Jesus followers who take grace to our world. May God continually bless our faithful members.**

We pray for an end to the pandemic and a return to normal worship and fellowship in the church. We also pray that our church finances will stabilise and that we can get back to working on our mission in the church and not struggling to make ends meet.

The reality however is that the collection each week still accounts for a significant proportion of the church's income, and reduced levels of congregational attendance, and our inability to hold social or fundraising events will continue to impact our ability to generate funds in the immediate term.

### **Human Resource**

**The Church has three (3) employees. The bulk of the work in the church is carried out on voluntary basis by members who use their spiritual gifts to serve in appreciation for their existence and wellbeing.** Much of this work is done privately, without recognition, and the hours and value of their time spend cannot be quantified.

### **Summary of Performance and Achievement**

**During 2020 financial year, the church made regular adaptations to respond to the restrictions of the Covid-19 pandemic. There were times of closure enforced by the Government restrictions, and times of closure when the Leadership considered it was necessary for the health and safety of our members.**

At the start of the pandemic churches were required to close, first for public worship on 17<sup>th</sup> March 2020 then on 23<sup>rd</sup> of March also for private prayer. We moved our worship online, largely thanks to our Media Team. We offered pastoral care via telephone, email and WhatsApp. The church reopened on 12<sup>th</sup> July for public worship and continue to open for the rest of the year though with restricted service and shorter opening hours. We were delighted to welcome back many of our members, although some are still isolating at home.

For a better part of this year our services have either been completely virtual or virtual with a small number of people physically in the sanctuary. In fact, we have had several people (non-members) that have joined our YouTube, Facebook and ZOOM channels to worship with us each midweek and Sundays. **During the midweek, we were able to offer ministry to children, students, and adults.**

In short, amidst all of the challenges, the work of Family Life Christian Centre continued. We continued to worship God every week. We continued to celebrate the word and the different seasons of the church. We are grateful to the members of the church, who each, in their own way, contributed to this effort.

**However long the quarantine lasts, we believe this emerging online ministry platform and outward-focus will continue to be shape our ministry.**

### *Community Support*

**The COVID-19 pandemic brought in its wake financial difficulties for many in society, especially for those who lost their jobs. This left individuals in a difficult situation with incomes affected, either as part of a reduced salary whilst on furlough or a complete loss of salary by being made redundant. Many people, with everything that was going on, had to make a choice between putting food on the table or paying their utilities bills.**

**We continue to support our church members and the local community by distributing packages to families and passers-by who waited in line to fill their shopping bags with fresh and non-perishable food items. We received several remarks of appreciation from those who received the packages and were able to distribute over 200 packages to individuals and families who had been affected by the pandemic.**

### *Easter Church Service*

In Christianity, Easter remembers the sacrifices Jesus Christ made when he was crucified on Good Friday and his resurrection on Easter Sunday. However, this year, with COVID 19 closing churches and lockdown still in place, we had to livestream services Easter services to our congregation via YouTube and Facebook

### **Safeguarding of Children & Adults**

The church has adopted and reviewed up to date policies for Child Safeguarding and Safeguarding Adults. We make clear our commitment to safeguarding by displaying the policies and helpful information on the church noticeboard. We know who is working with children and/or vulnerable adults and we ensure that everybody who is eligible has a DBS check. First Aid Training is given to everybody who is eligible. We also ensure that all people who work with children and vulnerable adults attend safeguarding training. We keep information safely and maintain appropriate confidentiality.

### **Future Plans**

Our church does a great job of caring for those who request help, but we know there are unexpressed needs out there. We plan on creating a way to make sure all needs within the church can be communicated and addressed through a unified and intentional approach. We also intend to develop a formal budgeting plan for 2022 to insure adequate funding for our mission strategy.

With many of our members having stayed home from church during the COVID 19 pandemic, some of our members, about 30%, have grown accustomed to watching services online, hence their reluctance to come to church in person. Do we maintain and enforce safety precautions? How will we bring our congregations back in face-to-face settings without risking their health?

To encourage our members to come back to church, we are communicating what we are doing to ensure the safety of their families. We will let them know that they may require a mask to enter and will supply one if they forget theirs. The church will be sanitised and hand sanitisers will be provided at the door.

We will let them know that there will be plenty of social distancing space to help them feel comfortable in the church with other people. We will call and ask how they are doing, how they have fared during the pandemic, and if they have any concerns about returning to church service.

We believe these simple steps may give them the opportunity to explain safety protocol and the measures the church is taking to ensure everyone stays safe.

### **Public Benefit**

While our aim remains the furtherance of the word of God through preaching, teaching and aiding humanity, we continue to abide by Public Benefit Guidance published by Charity Commission in compliance with its duties under section 4 of the Charities Act 2006.

1. The organisation must have identifiable benefit.
2. The benefit must be to the public or to a section of the public.

During this financial year the main ways the Church sought to achieve the calling of Christ upon it and its charitable purposes for the public benefit have been as follows:

1. Increase awareness of God's presence and to celebrate God's love.
2. Help people to grow as Christians, through mutual support and care.
3. Be a good neighbour to people in need and challenge injustice.

The trustees concluded that during the year under review, the requirements of the charity commission have been met.

The Trustees would like to express their gratitude to all members of the congregation who generously give their time, money and support throughout the year, without which the church would not be what it is today. Thank you.

Elder Kese Boadu  
Secretary  
On behalf of the Board of Trustees



Independent Examiner's Report  
To the Trustees  
**FAMILY LIFE CHRISTIAN CENTRE**

I report on the accounts of the church for the year ended 31<sup>st</sup> March 2021 set out on the following pages which have been prepared on the basis of the accounting policies shown in the corresponding pages.

**Respective responsibilities of trustees and examiner**

The trustees of the church are responsible for the preparation of accounts: they consider that the audit requirement under section 144(2) of the Charities Act 2011 (the 2011 Act), does not apply. It is my responsibility to :

- Examine the accounts under section 145 of the 2011 Act.
- Follow the procedures laid down in the General Directions given by the Charity Commissioners made under section 145(5)(b) of the 2011 Act.
- 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 Commissioners. An examination includes a review of the accounting records kept by the church 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 I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In the course of my examination, no matter has come to my attention;

- (1) which gives me reasonable cause to believe that, in any material aspect, the trustees have not met the requirements to ensure that:
  - proper accounting records are kept( in accordance with section 130 of the 2011 Act
  - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act: or
- (2) to which , in my opinion , attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Chuks Ajuka FICB PMDip  
In association with  
**FRESH FIRE ORGANISATION**  
Generator Business Centre  
95 Miles Road  
Mitcham  
Surrey  
CR4 3FH

# FAMILY LIFE CHRISTIAN CENTRE

## Statement of Financial Activities for the year ended 31st March 2021

		Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	2020
<b>Incoming Resources from generated funds</b>	Note				
Donations and Legacies	<b>2</b>	260860		260860	243900
Investment income	<b>3</b>	0		0	0
		260860	0	260860	243900
Other		22575	0	22575	11425
<b>Total Incoming Resources</b>		283435	0	283435	255325
<b>Resources Expended</b>					
<b>Expenditure on:</b>					
Charitable Activities	<b>6</b>	87,451		87,451	128692
Other	<b>7</b>	113221		113221	117829
<b>Total Resources Expended</b>		200,672	0	200,672	246521
<b>Net movement in funds</b>		<b>82,763</b>	<b>0</b>	82,763	8804
<b>Reconciliation of Funds</b>					
Total Funds brought forward		1085881	360642	1446523	1437719
<b>Total Funds carried forward</b>		<b>1,168,644</b>	<b>360642</b>	<b>1,529,286</b>	1446523

The above funds are all classed as to purpose  
All movements of funds and all recognised gains and losses are included above.

The notes on the accounts form part of these accounts.

**FAMILY LIFE CHRISTIAN CENTRE**  
**Balance Sheet as at 31st March 2021**

	Note	2021	2020
<b>Fixed Assets</b>		£	£
Tangible fixed assets	5	1822030	1823280
		<u>1822030</u>	<u>1823280</u>
<b>Current Assets</b>			
Cash at bank and in hand		98467	136092
Debtors & prepayments		<u>51768</u>	<u>17195</u>
		150235	153287
<b>Creditors: amounts falling due within one year</b>			
Creditors & accruals	8	12330	23809
<b>Net Current Assets</b>		<u>137905</u>	<u>129478</u>
<b>Total assets less current liabilities</b>		<u>1959935</u>	<u>1952758</u>
<b>Creditors: amounts falling after more than one year</b>		<u>430649</u>	<u>506235</u>
<b>Net Assets</b>		<u><u>1529286</u></u>	<u><u>1446523</u></u>
<b>Funds</b>			
Restricted Funds		360642	361632
Unrestricted Funds		1168644	1084891
<b>TOTAL FUNDS</b>		<u><u>1529286</u></u>	<u><u>1446523</u></u>

Approved by the trustees on 15th December 2021 and signed on their behalf by :

\_\_\_\_\_

The notes on these accounts form part of these accounts

**FAMILY LIFE CHRISTIAN CENTRE**  
**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021**

**1) Accounting Policies**

These accounts have been prepared under the historic cost convention with items Recognised at cost or transaction values otherwise stated in the relevant note(s) to These accounts. The accounts have been prepared in accordance with: The Statement of Recommended Practice: Accounting and Reporting by Charities Preparing their accounts in accordance with the Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014.

1.1 **Going Concern:** The accounts are prepared on a going concern basis.

1.2 The accounts present a true and fair view and no change have been made to the accounting policies adopted.

1.3 No changes to the accounting estimates have occurred in the reporting period

1.5 No material prior year error have been identified in the reporting period.

*Recognition of Income*

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

- The charity becomes entitled to resources;
- It is more likely than not that the trustees will receive the resources;
- The monetary value can be measured with sufficient reliability.

*Grants and Donations*

Grants and Donations are only included in the SOFA when the general income recognition criteria are met (5.10 to 512 FRS102 SORP)

*Tax reclaim on donations and gifts*

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

## **EXPENDITURE AND LIABILITIES**

*Liability Recognition*

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

*Grants and Support Costs*

Support costs have been allocated between the governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

**FAMILY LIFE CHRISTIAN CENTRE**  
**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021**

*Creditors*

The charity has creditors which are measured at settlement amounts less any trade discounts.

**ASSETS**

*Tangible Fixed Assets for use by the charity*

They are capitalised if they can be used for more than one year. They are valued at cost. The depreciation is calculated at 20% reducing balance method.

*Debtors*

Debtors are measured on initial recognition at settlement amount. Subsequently they are measured at cash.

**FAMILY LIFE CHRISTIAN CENTRE**  
**Notes to the accounts for year ended 31st March 2021**

**2 Donations**

	Unrestricted Funds	Restricted	Total funds 2021	Total funds 2020
<b>Church collections</b>	£	£	£	£
Tithes	231740		181307	181307
Offerings	25283	0	40243	40243
Thanksgiving	2540	0	4340	4340
Kairos	1010		0	0
Others	287	0	2090	2090
Youth & Children	0		2225	2225
Women;s fellowship	0	0	0	0
Men's Fellowship	0		0	0
<b>Total</b>	<b>260860</b>	<b>0</b>	<b>230205</b>	<b>230205</b>

**3 Investment income**

	Unrestricted Funds £	Total funds 2020/£	Total funds 2019/£
Bank Interest	0	0	3041

**4 Other Income**

	Unrestricted Funds/2021	Restricted Funds/2021	Total Funds/2021	Total Funds/2020
Good to Give	22575	0	22575	11425
Mission house fund	0	0	0	0
Mission thanksgiving	0	0	0	0
Media contributions	0		0	0
<b>Total</b>	<b>22575</b>	<b>0</b>	<b>22575</b>	<b>11425</b>

**5 Tangible Fixed Assets**

	Land and buildings Freehold £	Fixtures, fittings and Motor Equipment Vehicle £	Total 2021 £
<b>Cost</b>			
At 01/04/2020	1819580	15745	0 1835325
Additions	0	1250	0 0
Disposals	0	0	0 0
At 31/03/2021	1819580	16995	0 1835325
<b>Depreciation</b>			
At 01/04/2020		12969	0 12969
charge for the year		326	0 326
Disposals		0	0 0
At 31/03/2021		13295	0 13295
<b>Net Book Value at 31/03/2021</b>	<b>1819580</b>	<b>3700</b>	<b>0 1822030</b>
Net Book Value at 01/04/2020	1819580	2776	0 1822356

**Notes to the accounts for year ended 31st March 2021**

**6 Cost of Activities in furtherance of Charity's Objectives**

	2021/£	2021/£	2020/£
	Unrestricted	Restricted	
Missions	0		861
Wages & Salaries	55186		55186
Employer's NIC	0		21255
Depreciation	0		924
Donations/welfare	20260		37284
Youth ministry	0		0
FGC Conference	0		0
Training expenses	0		3000
Decorations	0		0
Events	0		286
Pension	4650		4675
Media expenses	3798		972
Children Ministry	0		1308
Marketing	3557		2941
<b>Total</b>	<b>87451</b>	<b>0</b>	<b>128692</b>

**7 Other Costs**

Church council	0	0
Admin expenses	2864	3721
Security	9028	7915
Consummables	1200	716
Light & Heat	14639	10257
Repairs& maintenance	0	0
Insurance	8137	11017
TV/Radio expenses	0	426
Hygiene & sanitation	7785	2473
Motor,travel expenses	1571	2113
Equipment expensed	2289	0
Printing & Stationary	0	0
Subscription	598	440
Conference/meetings	0	14501
Volunteer expenses	9660	0
Travel	0	5567
Telephone & Internet	4420	4881
Accountancy service	2160	2160
Other expenses	3647	3950
Bank charges	1450	1877
Mortgage Interest	12268	20784
Building Renovation	15460	18343
Media expenses	0	1011
Women's fellowship	0	0
Men's fellowship	0	2760
Sundry	5523	2073
Card services	0	844
COVID Expenses	10522	0
<b>Total</b>	<b>113221</b>	<b>117829</b>

<b>FAMILY LIFE CHRISTIAN CENTRE</b>				
<b>Notes to the accounts for the year ended 31st March 2020</b>				
<b>8 Restricted Funds</b>	01/04/2020	Income	Expenses	31/03/2021
Missions	0		0	0
Mens Fellowship	4784		1000	3784
Events	0		0	0
Kairos	4640	0		4640
Mission House Fund	36219	0	1535	34684
Media	0	0	0	0
Building fund	314964	0	2834	312130
Womens fellowship	1025	0	440	585
<b>Total</b>	<b>361632</b>	<b>0</b>	<b>5809</b>	<b>355823</b>
<b>Staff Costs</b>	2021/£	2020/£		
Salaries	55186	55185		
HMRC	26544	26030		
<b>Total</b>	<b>81730</b>	<b>81215</b>		
No employee earned more than £60,000 p.a. There were 3 employees during the year.				
<b>Trustee Remuneration</b>				
The trustee Rev Nana Banyin was paid £58462 for the year for services rendered to the charity as Senior Pastor.				
<b>9 Debtors and Prepayments</b>		2021/£	2020/£	
Debtors		22554	0	
Israel and cashback		7255	13695	
FGC conference		646		
PAYE		21313		
Hardship		0	3500	
		<b>51768</b>	<b>17195</b>	
<b>10 Creditors: amounts falling due within one year</b>		2021/£	2020/£	
Accruals		7273	22017	
Summer events		0	0	
Dorcas Ministry		613	613	
Bookshop		75	825	
Men's Ministry		3784	0	
Women's Ministry		585	0	
FGC conference		0	354	
		<b>12330</b>	<b>23809</b>	
<b>11 Creditors: amounts falling more than one year</b>		2021/£	2020/£	
Mortgage Principal		430649	506236	
Creditors		0	0	
		<b>430649</b>	<b>506236</b>	
<b>15</b>				



