

STRATFORD CHURCH OF CHRIST

England & Wales · Charity number 1153326

Details

Status Registered

Legal form CIO

Registered 2013-08-09

Register [View on the Charity Commission register](#)

Contact

Address 9 Plymouth House
Keir Hardie Way
Barking
Essex
IG11 9NB

Phone 07749056440

Email stratfordchurchofchrist18@gmail.com

Website www.stratfordchurchofchrist.org.uk

Activities

Objects: TO ADVANCE THE CHRISTIAN RELIGION IN THE UNITED KINGDOM FOR THE BENEFIT OF THE PUBLIC. TO WORK WITH OTHER CHURCHES OF CHRIST LOCALLY AND INTERNATIONALLY TO PROMOTE THE GOSPEL OF JESUS CHRIST.

Activities: Our charity is involved in upholding the teachings of the Holy Bible. Hence we engage the general public in the study of the gospel that leads to salvation in accordance with the Bible. As a result of this, we help the needy, vulnerable, aged in the society and any genuine member of the society deserving of our support. We also respond to requests from victims of natural disasters internationally.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities

Geography

- Barking And Dagenham
- Newham
- Waltham Forest

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£195,933	£52,371	-	-
2023-12-31	£72,263	£39,015	-	-
2022-12-31	£71,983	£31,736	-	-
2021-12-31	£44,649	£27,194	-	-
2020-12-31	£48,392	£27,959	-	-

Trustees

Name	Role	Appointed
KWAKU TWUMASI	Chair	2013-04-28
Chikwado Opefi		2024-05-01
EMMANUEL ADADE-BOATENG		2013-04-28
Ernest Tenkorang Danquah		2024-05-04

STRATFORD CHURCH OF CHRIST

England & Wales - Charity number 1153326

Accounts

Stratford Church of Christ
Charity No. 1153326
Trustees' Report and Unaudited Accounts
For the year ended 31 December 2024

Ease Accounting
“We Make It Easy” Ltd
20-22 Wenlock Road
London
N1 7GU

Stratford Church of Christ
Contents

	Pages
Trustees' Annual Report	2 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Accounts	7 to 14
Detailed Statement of Financial Activities	15 to 16

The Trustees present their report with the unaudited financial statements of the charity for the year ended 31 December 2024.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1153326

Principal Office

9 Plymouth House
Keir Hardie Way
Barking
Essex
IG11 9NB

Trustees

The following Trustees served during the year:

E Adade-Boateng

Kwaku Twumasi

E Danquah (Appointed on 01/05/2024)

C Opefi (Appointed on 01/05/2024)

M Armstrong (Resigned on 30/04/2024)

P Ntim-Adei (Resigned on 30/04/2024)

Accountants

Ease Accounting We Make It Easy Ltd
20-22 Wenlock Road
London
N1 7GU

OBJECTIVES AND ACTIVITIES

The charity's object are:-

- To advance the Christian religion in the United Kingdom for the benefit of the public
- To work with other Churches of Christ locally and internationally to promote the gospel of Jesus Christ

Various policies were adopted in furtherance of these objects during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

The trustees are grateful for the services freely rendered by the volunteers. May the Lord reward you richly.

ACHIEVEMENTS AND PERFORMANCE

We continue to help needy individuals who call on us for support both in kind and in cash. It is our prayer and hope that we can continually provide an avenue and an environment for people to establish and maintain friendship leading to the study of the holy bible.

We realised how our previous efforts have helped many to know the teachings of Christ thereby impacting on both their physical and spiritual lives. We hope to lunge even deeper and wider in the coming years. We believe that this will go a long way to cut down on the number of people involved in social vices.

**Stratford Church of Christ
Trustees Annual Report**

We believe that we have made good progress over the years. We plan to reinforce our strategies in order to make greater achievements in the coming years.

FINANCIAL REVIEW

The Statement of Financial Activities shows an income from the year of £195,933 (2023 - £72,263) and total expenditure of £52,371 (2023 - £39,105) leaving a net surplus for the year of £143,562 (2023 - £33,248). The net assets of the charity as at 31st December 2024 were £356,401 (2023 - £212,839).

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level between three- and six months' expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is a Charitable incorporated Organisation (CIO). It was registered on 9th August 2013 and governed by foundation model constitution dated 9th August 2013.

Statement of 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 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, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the charity's trustees

.....
E Adade-Boateng
Trustee
20 May 2025

Stratford Church of Christ
Independent Examiners Report

Independent Examiner's Report to the trustees of Stratford Church of Christ

I report to the trustees on my examination of the accounts of Stratford Church of Christ for the year ended 31 December 2024 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011('the Act'). The trustees consider that an audit is not required for this year under the Charities Act 2011, s.144(2) (the 2011 Act) and that an independent examination is needed.

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in, any material respect:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....
Ease Accounting We Make It Easy Ltd
20-22 Wenlock Road
London
N1 7GU

20 May 2025

Stratford Church of Christ
Statement of Financial Activities
For the year ended 31 December 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income and endowments from:					
Donations and legacies	3	192,368	-	192,368	70,128
Other	4	-	3,565	3,565	2,315
Total		192,368	3,565	195,933	72,263
Expenditure on:					
Charitable activities	5	20,991	-	20,991	15,488
Other	6	31,380	-	31,380	23,527
Total		52,371	-	52,371	39,015
Net gains on investments		-	-	-	-
Net income		139,997	3,565	143,562	33,248
Transfers between funds		-	-	-	-
Net income before other gains/(losses)		139,997	3,565	143,562	33,248
Other gains and losses					
Net movement in funds		139,997	3,565	143,562	33,248
Reconciliation of funds:					
Total funds brought forward		114,986	97,853	212,839	179,591
Total funds carried forward		254,983	101,418	356,401	212,839

**Stratford Church of Christ
Balance Sheet**

At 31 December 2024

Charity No. 1153326		2024	2023
		£	£
Fixed Assets			
Tangible fixed asset	8	13,459	17,945
Current assets			
Cash at bank and in hand		346,543	195,914
		<u>360,002</u>	<u>213,859</u>
Creditors: Amount falling due within one year	9	(3,601)	(1,020)
Net current assets		356,401	212,839
Total assets less current liabilities		<u>356,401</u>	<u>212,839</u>
Net assets excluding pension asset or liability		356,401	212,839
Total net assets		<u><u>356,401</u></u>	<u><u>212,839</u></u>
The funds of the charity			
Restricted funds	10		
Restricted income funds		101,418	97,853
		<u>101,418</u>	<u>97,853</u>
Unrestricted funds	10		
General funds		254,983	114,986
		<u>254,983</u>	<u>114,986</u>
Reserves	10		
Total funds		<u><u>356,401</u></u>	<u><u>212,839</u></u>

Approved by the trustees on 20 May 2025

And signed on their behalf by:

.....
Kwaku Twumasi
Trustee
20 May 2025

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with 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 (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

Stratford Church of Christ

Notes to the Accounts

Expenditure

Recognition of expenditure	Expenditure is recognized on an accruals basis. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Freehold investment property

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short-term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Stratford Church of Christ

Notes to the Accounts

Research and development

Expenditure on research and development is written off in the year in which it is incurred.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.

Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.

All exchange differences are taken into account in arriving at net income/expenditure.

Leased assets

Where the charity enters a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.

Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.

Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation. Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.

Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term. In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Tangible fixed assets and Depreciation

Property, plant and equipment is stated at cost less accumulated depreciation and impairment loss. Part of an item of property, plant and equipment having different useful lives are accounted for as separate items.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives, using the straight-line method. The estimated useful lives, residual values and depreciation method are reviewed at the end of each reporting period, with the effect of any changes in estimate accounted for on a prospective basis.

Depreciation is provided to write off the cost less estimated residual value, of each asset over its expected useful life as follows:

Asset class and depreciation rate

Motor Vehicles	25% reducing balance
----------------	----------------------

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

Stratford Church of Christ

Notes to the Accounts

2 Statement of Financial Activities - Prior Year

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Income and endowments from:			
Donations and legacies	70,128	-	70,128
Other	-	2,135	2,135
Total	70,128	2,135	72,263
Expenditure on:			
Charitable activities	15,488	-	15,488
Other	23,527	-	23,527
Total	39,015	-	39,015
Net income	31,113	2,135	33,248
Net income before other gains/(losses)	31,113	2,135	33,248
Other gains and losses:			
Net movement in funds	31,113	2,135	33,248
Reconciliation of funds:			
Total funds brought forward	83,873	95,718	179,591
Total funds carried forward	<u>114,986</u>	<u>97,853</u>	<u>212,839</u>

3 Income from donations and legacies

	Unrestricted £	Total 2024 £	Total 2023 £
General weekly giving	170,797	170,797	62,246
Donation	17,051	17,051	5,040
Preacher special contributions	4,520	4,520	2,842
	192,368	192,368	70,128

4 Other income

	Restricted £	Total 2024 £	Total 2023 £
Bank interest receivable	3,565	3,565	2,135
	3,565	3,565	2,135

Stratford Church of Christ
Notes to the Accounts

5 Expenditure on charitable activities

	Unrestricted	Total	Total
	£	2024	2023
		£	£
<i>Expenditure on charitable activities</i>			
Benevolence	17,031	17,031	11,427
Worship	1,450	1,450	1,620
Evangelism	320	320	581
Support for India	1,200	1,200	1,200
<i>Governance costs</i>			
Accountancy fees	990	990	660
	<u>20,991</u>	<u>20,991</u>	<u>15,488</u>

6 Other expenditure

	Unrestricted	Total	Total
	£	2024	2023
		£	£
Rent and rates	14,225	14,225	11,008
Administration	11,535	11,535	9,393
Motor and travel costs	1,134	1,134	1,071
General administrative costs	4,486	4,486	2,055
	<u>31,380</u>	<u>31,380</u>	<u>23,527</u>

7 Staff Costs

No employee received emoluments in excess of £60,000.

8 Tangible Fixed Assets

	2024	2023
	£	£
Cost		
Balance b/fwd	20,000	-
Addition during the year	-	20,000
Total Cost	<u>20,000</u>	<u>20,000</u>
Depreciation		
Balance b/fwd	2,055	-
Charged during the year	4,486	2,055
Total Depreciation	<u>6,541</u>	<u>2,055</u>
Net book Value C/fwd	<u>13,459</u>	<u>17,945</u>

**Stratford Church of Christ
Notes to the Accounts**

9 Creditors

	2024	2023
	£	£
Amounts falling due within one year		
Accruals and deferred income	601	1,020
Other Creditors	3,000	-
	<u>3,601</u>	<u>1,020</u>

10 Movement in funds

	At January 2024	Incoming resources (including other gains/losses)	Resources expended	At 31 December 2024
	£	£	£	£
Restricted Funds:				
Restricted income funds:	97,853	3,565	-	101,418
Total	<u>97,853</u>	<u>3,565</u>	<u>-</u>	<u>101,418</u>
Unrestricted funds:				
General funds	114,986	192,369	(52,371)	254,983
Total funds	<u>212,839</u>	<u>195,933</u>	<u>(39,015)</u>	<u>356,401</u>

11 Analysis of net assets between funds

	Unrestricted funds	Restricted Funds	Total
	£	£	£
Net Current Assets	356,461	(60)	356,401
	<u>356,461</u>	<u>(60)</u>	<u>356,401</u>

12 Reconciliation of net debt

	At 1 January 2024	Cash flows	At 31 December 2024
	£	£	£
Cash and cash equivalents	<u>195,914</u>	<u>150,629</u>	<u>346,543</u>
	<u>195,914</u>	<u>150,629</u>	<u>346,543</u>
Net debt	<u>195,914</u>	<u>150,629</u>	<u>346,543</u>

Stratford Church of Christ

Detailed Statement of Financial Activities For
the year ended 31 December 2024

	Unrestrict ed funds 2024	Restricted funds 2024	Total funds 2024	Total funds 2023
	£	£	£	£
Income and endowments from:				
Donations and legacies				
General weekly giving	170,797		170,797	62,246
Donation	17,051		17,051	5,040
Preacher special contributions	4,520		4,520	2,842
Gift aid reclaims	-		-	-
	<u>192,368</u>	<u>-</u>	<u>192,368</u>	<u>70,128</u>
Other				
Bank interest receivable		3,565	3,565	2,135
	<u>-</u>	<u>3,565</u>	<u>3,565</u>	<u>2,135</u>
Total income and endowments	192,368	3,565	195,933	72,263
Expenditure on:				
Charitable activities				
Benevolence	17,031		17,031	11,427
Worship	1,450		1,450	1,620
Evangelism	320		320	581
Support for India	1,200		1,200	1,200
	<u>20,001</u>	<u>-</u>	<u>20,001</u>	<u>14,828</u>
Governance costs				
Accountancy fees	990		990	660
	<u>990</u>	<u>-</u>	<u>990</u>	<u>660</u>
Total of expenditure on charitable activities	20,991	-	20,991	15,488

Stratford Church of Christ

Other expenditure

Rent and rates	14,224		14,224	11,008
Administration	11,535		11,535	9,393
	25,759	-	25,759	20,401
Motor and travel costs				
Vehicles - General costs	1,134		1,134	1,071
	1,134	-	1,134	1,071
General administrative costs, including depreciation and amortisation				
Depreciation	4,486		4,486	2,055
	4,486	-	4,486	2,055
Total of expenditure of other costs	31,380	-	31,380	23,527
Total expenditure	52,371	-	52,371	39,015
Net gains on investments	-	-	-	-
Net income	139,997	3,565	143,562	33,248
Net income before other gains/(losses)	139,997	3,565	143,562	33,248
Other Gains	-	-	-	-
Net movement in funds	139,997	3,565	143,562	33,248
Reconciliation of funds:				
Total funds brought forward	114,986	97,853	212,839	179,591
Total funds carried forward	254,983	101,418	356,401	212,839

STRATFORD CHURCH OF CHRIST

England & Wales - Charity number 1153326

Accounts

Stratford Church of Christ
Charity No. 1153326
Trustees' Report and Unaudited Accounts
For the year ended 31 December 2023

Ease Accounting
“We Make It Easy” Ltd
20-22 Wenlock Road
London
N1 7GU

Stratford Church of Christ
Contents

	Pages
Trustees' Annual Report	2 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Accounts	7 to 14
Detailed Statement of Financial Activities	15 to 16

The Trustees present their report with the unaudited financial statements of the charity for the year ended 31 December 2023.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1153326

Principal Office

2 Clare Court
Aveley
South Ockendon
Essex
RM15 4HY

Trustees

The following Trustees served during the year:

E Adade-Boateng
Kwaku Twumasi
M Armstrong
P Ntim-Adei

Accountants

Ease Accounting We Make It Easy Ltd
20-22 Wenlock Road
London
N1 7GU

OBJECTIVES AND ACTIVITIES

The charity's object are:-

- To advance the Christian religion in the United Kingdom for the benefit of the public
 - To work with other Churches of Christ locally and internationally to promote the gospel of Jesus Christ
- Various policies were adopted in furtherance of these objects during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake..

The trustees are grateful for the services freely rendered by the volunteers. May the Lord reward you richly.

ACHIEVEMENTS AND PERFORMANCE

We continue to help needy individuals who call on us for support both in kind and in cash. It is our prayer and hope that we are able to continually provide an avenue and an environment for people to establish and maintain friendship leading to the study of the holy bible.

We realised how our previous efforts have helped many to know the teachings of Christ thereby impacting on both their physical and spiritual lives. We hope to lunge even deeper and wider in the coming years. We believe that this will go a long way to cut down on the number of people involved in social vices.

**Stratford Church of Christ
Trustees Annual Report**

We believe that we have made good progress over the years. We plan reinforcing our strategies in order to make greater achievements in the coming years.

FINANCIAL REVIEW

The Statement of Financial Activities shows an income from the year of £72,263 (2022 - £71,983) and total expenditure of £39,015 (2022 - £31,736) leaving a net surplus for the year of £33,248 (2022 - £40,247). The net assets of the charity as at 31st December 2023 was £212,839 (2022 - £179,591).

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level between three and six month's expenditure. The trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds my be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is a Charitable incorporated Organisation (CIO). It was registered on 9th August 2013 and governed by foundation model constitution dated 9th August 2013.

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

Signed on behalf of the charity's trustees

.....
E Adade-Boateng
Trustee
16 August 2024

Stratford Church of Christ
Independent Examiners Report

Independent Examiner's Report to the trustees of Stratford Church of Christ

I report to the trustees on my examination of the accounts of Stratford Church of Christ for the year ended 31 December 2023 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011('the Act'). The trustees consider that an audit is not required for this year under the Charities Act 2011, s.144(2) (the 2011 Act) and that an independent examination is needed.

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in, any material respect:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....
Ease Accounting We Make It Easy Ltd
20-22 Wenlock Road
London
N1 7GU

16 August 2024

Stratford Church of Christ
Statement of Financial Activities
For the year ended 31 December 2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income and endowments from:					
Donations and legacies	3	70,128	-	70,128	71,771
Other	4	-	2,135	2,315	212
Total		70,128	2,315	72,263	71,983
Expenditure on:					
Charitable activities	5	15,488	-	15,488	12,392
Other	6	23,527	-	23,527	19,344
Total		39,015	-	39,015	31,736
Net gains on investments		-	-	-	-
Net income		31,113	2,135	33,248	40,247
Transfers between funds		-	-	-	-
Net income before other gains/(losses)		31,113	2,135	33,248	40,247
Other gains and losses					
Net movement in funds		31,113	2,135	33,248	40,247
Reconciliation of funds:					
Total funds brought forward		83,873	95,718	179,591	139,344
Total funds carried forward		114,985	97,853	212,839	179,591

**Stratford Church of Christ
Balance Sheet**

At 31 December 2023

Charity No. 1153326		2023	2022
		£	£
Fixed Assets			
Tangible fixed asset	8	17,945	-
Current assets			
Cash at bank and in hand		195,914	180,251
		<u>213,859</u>	<u>180,251</u>
Creditors: Amount falling due within one year	9	(1,020)	(660)
Net current assets		212,839	179,591
Total assets less current liabilities		<u>212,839</u>	<u>179,591</u>
Net assets excluding pension asset or liability		212,839	179,591
Total net assets		<u><u>212,839</u></u>	<u><u>179,591</u></u>
The funds of the charity			
Restricted funds	10		
Restricted income funds		97,853	95,718
		<u>97,853</u>	<u>95,718</u>
Unrestricted funds	10		
General funds		114,986	83,873
		<u>114,986</u>	<u>83,873</u>
Reserves	10		
Total funds		<u><u>212,839</u></u>	<u><u>179,591</u></u>

Approved by the trustees on 16 August 2024

And signed on their behalf by:

.....
Kwaku Twumasi
Trustee
16 August 2024

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with 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 (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

- Unrestricted funds These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
- Designated funds These are unrestricted funds earmarked by the trustees for particular purposes.
- Revaluation funds These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
- Restricted funds These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

- Recognition of income Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
- Income with related expenditure Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
- Donations and legacies Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
- Tax reclaims on donations and gifts Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
- Donated services and facilities These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
- Volunteer help The value of any volunteer help received is not included in the accounts.
- Investment income This is included in the accounts when receivable.
- Gains/(losses) on revaluation of fixed assets This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
- Gains/(losses) on investment assets This includes any gain or loss on the sale of investments.

Stratford Church of Christ

Notes to the Accounts

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Freehold investment property

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Stratford Church of Christ

Notes to the Accounts

Research and development

Expenditure on research and development is written off in the year in which it is incurred.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.

Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.

All exchange differences are taken into account in arriving at net income/expenditure.

Leased assets

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.

Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.

Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation.

Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.

Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term.

In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Tangible fixed assets and Depreciation

Property, plant and equipment is stated at cost less accumulated depreciation and impairment loss. Part of an item of property, plant and equipment having different useful lives are accounted for as separate items.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives, using the straight-line method. The estimated useful lives, residual values and depreciation method are reviewed at the end of each reporting period, with the effect of any changes in estimate accounted for on a prospective basis.

Depreciation is provided to write off the cost less estimated residual value, of each asset over its expected useful life as follows:

Asset class and depreciation rate

Motor Vehicles	25% reducing balance
----------------	----------------------

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

Stratford Church of Christ

Notes to the Accounts

2 Statement of Financial Activities - prior year

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Income and endowments from:			
Donations and legacies	71,771	-	71,771
Other	-	212	212
Total	<u>71,771</u>	<u>212</u>	<u>71,983</u>
Expenditure on:			
Charitable activities	12,392	-	12,392
Other	19,344	-	19,344
Total	<u>31,736</u>	<u>-</u>	<u>31,736</u>
Net income	<u>40,035</u>	<u>212</u>	<u>40,247</u>
Net income before other gains/(losses)	40,035	212	40,247
Other gains and losses:			
Net movement in funds	<u>40,035</u>	<u>212</u>	<u>40,247</u>
Reconciliation of funds:			
Total funds brought forward	43,838	95,506	139,344
Total funds carried forward	<u><u>83,873</u></u>	<u><u>95,718</u></u>	<u><u>179,591</u></u>

3 Income from donations and legacies

	Unrestricted £	Total 2023 £	Total 2022 £
General weekly giving	62,246	62,246	48,551
Donation	5,040	5,040	2,706
Preacher special contributions	2,842	2,842	1,770
Gift aid reclaims	-	-	18,744
	<u>70,128</u>	<u>70,128</u>	<u>71,771</u>

4 Other income

	Restricted £	Total 2023 £	Total 2022 £
Bank interest receivable	2,135	2,135	212
	<u>2,135</u>	<u>2,135</u>	<u>212</u>

Stratford Church of Christ
Notes to the Accounts

5 Expenditure on charitable activities

	Unrestricted	Total	Total
	£	2023	2022
		£	£
<i>Expenditure on charitable activities</i>			
Benevolence	11,427	11,427	8,998
Worship	1,620	1,620	810
Evangelism	581	581	724
Support for India	1,200	1,200	1,200
<i>Governance costs</i>			
Accountancy fees	660	660	660
	<u>15,488</u>	<u>15,488</u>	<u>12,392</u>

6 Other expenditure

	Unrestricted	Total	Total
	£	2023	2022
		£	£
Rent and rates	11,008	11,008	11,569
Administration	9,393	9,393	7,071
Motor and travel costs	1,071	1,071	591
General administrative costs	2,055	2,055	113
	<u>23,527</u>	<u>23,527</u>	<u>19,344</u>

7 Staff Costs

No employee received emoluments in excess of £60,000.

8 Tangible Fixed Assets

	2023	2022
	£	£
Cost		
Addition during the year	20,000	-
Total Cost	<u>20,000</u>	<u>-</u>
Depreciation		
Charged during the year	2,055	-
Total Depreciation	<u>2,055</u>	<u>-</u>
Net book Value C/fwd	<u>17,945</u>	<u>-</u>

Stratford Church of Christ
Notes to the Accounts

9 Creditors

	2023	2022
	£	£
Amounts falling due within one year		
Accruals and deferred income	<u>1,020</u>	<u>660</u>
	<u>1,020</u>	<u>660</u>

10 Movement in funds

	At January 2023	Incoming resources (including other gains/losses)	Resources expended	At 31 December 2023
	£	£	£	£
Restricted Funds:				
Restricted income funds:	95,718	2,135	-	97,853
Total	<u>95,718</u>	<u>2,135</u>	<u>-</u>	<u>97,853</u>
Unrestricted funds:				
General funds	83,873	70,128	(39,015)	114,986
Revaluation Reserves:				
Total funds	<u>179,591</u>	<u>72,263</u>	<u>(39,015)</u>	<u>212,839</u>

11 Analysis of net assets between funds

	Unrestricted funds	Restricted Funds	Total
	£	£	£
Net Current Assets	212,899	(60)	212,839
	<u>212,899</u>	<u>(60)</u>	<u>212,839</u>

12 Reconciliation of net debt

	At 1 January 2023	Cash flows	At 31 December 2023
	£	£	£
Cash and cash equivalents	<u>180,251</u>	<u>15,663</u>	<u>195,914</u>
	<u>180,251</u>	<u>15,663</u>	<u>195,914</u>
Net debt	<u>180,251</u>	<u>15,663</u>	<u>195,914</u>

Stratford Church of Christ

Detailed Statement of Financial Activities For
the year ended 31 December 2023

	Unrestrict ed funds 2023	Restricted funds 2023	Total funds 2023	Total funds 2022
	£	£	£	£
Income and endowments from:				
Donations and legacies				
General weekly giving	62,246		62,246	48,551
Donation	5,040		5,040	2,706
Preacher special contributions	2,842		2,842	1,770
Gift aid reclaims	-		-	18,744
	70,128	-	70,128	71,771
Other				
Bank interest receivable		2,135	2,135	212
	-	2,135	2,135	212
Total income and endowments	70,128	2,135	72,263	71,983
Expenditure on:				
Charitable activities				
Benevolence	11,427		11,427	8,998
Worship	1,620		1,620	810
Evangelism	581		581	724
Support for India	1,200		1,200	1,200
	14,828	-	14,828	11,732
Governance costs				
Accountancy fees	660		660	660
	660	-	660	660
Total of expenditure on charitable activities	15,488	-	15,488	12,392

Stratford Church of Christ

Other expenditure

Rent and rates	11,008		11,008	11,569
Administration	9,393		9,393	7,071
	20,401	-	20,401	18,640
Motor and travel costs				
Vehicles - General costs	1,071		1,071	591
	1,071	-	1,071	591
General administrative costs, including depreciation and amortisation				
Sundry expenses			-	113
Depreciation	2,055		2,055	
	2,055	-	2,055	113
Total of expenditure of other costs	23,527	-	23,527	19,344
Total expenditure	39,015	-	39,015	31,736
Net gains on investments	-	-	-	-
Net income	31,113	2,135	33,248	40,247
Net income before other gains/(losses)	31,113	2,135	33,248	40,247
Other Gains	-	-	-	-
Net movement in funds	31,113	2,135	33,248	40,247
Reconciliation of funds:				
Total funds brought forward	83,873	95,718	179,591	139,344
Total funds carried forward	114,986	97,853	212,839	179,591

STRATFORD CHURCH OF CHRIST

England & Wales - Charity number 1153326

Accounts

Stratford Church of Christ
Charity No. 1153326
Trustees' Report and Unaudited Accounts
For the year ended 31 December 2022

B M Cooper & Co. Limited
Chartered Certified Accountants
88 Wood Lane
Dagenham
Essex
RM9 5SL

Stratford Church of Christ
Contents

	Pages
Trustees' Annual Report	2 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Accounts	7 to 12
Detailed Statement of Financial Activities	13 to 14

The Trustees present their report with the unaudited financial statements of the charity for the year ended 31 December 2022.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1153326

Principal Office
2 Clare Court
Aveley
South Ockendon
Essex
RM15 4HY

Trustees

The following Trustees served during the year:

E Adade-Boateng
Kwaku Twumasi
M Armstrong
P Ntim-Adei

Accountants

B M Cooper & Co. Limited
88 Wood Lane
Dagenham
Essex
RM9 5SL

OBJECTIVES AND ACTIVITIES

The charity's object are:-

- To advance the Christian religion in the United Kingdom for the benefit of the public
 - To work with other Churches of Christ locally and internationally to promote the gospel of Jesus Christ
- Various policies were adopted in furtherance of these objects during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake..

The trustees are grateful for the services freely rendered by the volunteers. May the Lord reward you richly.

ACHIEVEMENTS AND PERFORMANCE

We continue to help needy individuals who call on us for support both in kind and in cash. It is our prayer and hope that we are able to continually provide an avenue and an environment for people to establish and maintain friendship leading to the study of the holy bible.

We realised how our previous efforts have helped many to know the teachings of Christ thereby impacting on both their physical and spiritual lives. We hope to lunge even deeper and wider in the coming years. We believe that this will go a long way to cut down on the number of people involved in social vices.

We believe that we have made good progress over the years. We plan reinforcing our strategies in order to make greater achievements in the coming years.

FINANCIAL REVIEW

The Statement of Financial Activities shows an income from the year of £71,983 (2021 - £44,649) and total expenditure of £31,736 (2021 - £27,194) leaving a net surplus for the year of £40,247 (2021 - £17,455). The net assets of the charity as at 31st December 2022 was £179,591 (2021 - £139,344).

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level between three and six month's expenditure. The trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds my be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is a Charitable incorporated Organisation (CIO). It was registered on 9th August 2013 and governed by foundation model constitution dated 9th August 2013.

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

Signed on behalf of the charity's trustees

.....
E Adade-Boateng
Trustee
25 July 2023

I report to the trustees on my examination of the accounts of Stratford Church of Christ for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011('the Act'). The trustees consider that an audit is not required for this year under the Charities Act 2011, s.144(2) (the 2011 Act) and that an independent examination is needed.

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in, any material respect:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....
Mr. B. M. Kalejaiye FCCA
ACCA
B M Cooper & Co. Limited
88 Wood Lane
Dagenham
Essex
RM9 5SL

25 July 2023

Stratford Church of Christ
Statement of Financial Activities
For the year ended 31 December 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income and endowments from:					
Donations and legacies	3	71,771	-	71,771	44,637
Other	4	-	212	212	12
Total		71,771	212	71,983	44,649
Expenditure on:					
Charitable activities	5	12,392	-	12,392	25,558
Other	6	19,344	-	19,344	1,636
Total		31,736	-	31,736	27,194
Net gains on investments		-	-	-	-
Net income		40,035	212	40,247	17,455
Transfers between funds		-	-	-	-
Net income before other gains/(losses)		40,035	212	40,247	17,455
Other gains and losses					
Net movement in funds		40,035	212	40,247	17,455
Reconciliation of funds:					
Total funds brought forward		43,838	95,506	139,344	121,889
Total funds carried forward		83,873	95,718	179,591	139,344

Stratford Church of Christ
 Balance Sheet
 At 31 December 2022

Charity No. 1153326	2022	2021
	£	£
Current assets		
Cash at bank and in hand	180,251	141,144
	<u>180,251</u>	<u>141,144</u>
Creditors: Amount falling due within one year	8 (660)	(1,800)
Net current assets	<u>179,591</u>	<u>139,344</u>
Total assets less current liabilities	179,591	139,344
Net assets excluding pension asset or liability	<u>179,591</u>	<u>139,344</u>
Total net assets	<u><u>179,591</u></u>	<u><u>139,344</u></u>
The funds of the charity		
Restricted funds	9	
Restricted income funds	95,718	95,506
	<u>95,718</u>	<u>95,506</u>
Unrestricted funds	9	
General funds	83,873	43,838
	<u>83,873</u>	<u>43,838</u>
Reserves	9	
Total funds	<u><u>179,591</u></u>	<u><u>139,344</u></u>

Approved by the trustees on 25 July 2023

And signed on their behalf by:

.....
 Kwaku Twumasi
 Trustee
 25 July 2023

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with 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 (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
-----------------------	---

Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
---------------------------------	--

Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
------------------------	--

Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
-------------------------------------	---

Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
---------------------------------	--

Volunteer help	The value of any volunteer help received is not included in the accounts.
----------------	---

Investment income	This is included in the accounts when receivable.
-------------------	---

Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
---	---

Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.
-------------------------------------	--

Stratford Church of Christ

Notes to the Accounts

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Freehold investment property

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Notes to the Accounts

Research and development

Expenditure on research and development is written off in the year in which it is incurred.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.

Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.

All exchange differences are taken into account in arriving at net income/expenditure.

Leased assets

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.

Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.

Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation.

Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.

Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term.

In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

Stratford Church of Christ
Notes to the Accounts
2 Statement of Financial Activities - prior year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Income and endowments from:			
Donations and legacies	44,637	-	44,637
Other	-	12	12
Total	<u>44,637</u>	<u>12</u>	<u>44,649</u>
Expenditure on:			
Charitable activities	25,558	-	25,558
Other	1,636	-	1,636
Total	<u>27,194</u>	<u>-</u>	<u>27,194</u>
Net income	<u>17,443</u>	<u>12</u>	<u>17,455</u>
Net income before other gains/(losses)	17,443	12	17,455
Other gains and losses:			
Net movement in funds	<u>17,443</u>	<u>12</u>	<u>17,455</u>
Reconciliation of funds:			
Total funds brought forward	26,395	95,494	121,889
Total funds carried forward	<u>43,838</u>	<u>95,506</u>	<u>139,344</u>

3 Income from donations and legacies

	Unrestricted £	Total 2022 £	Total 2021 £
General weekly giving	48,551	48,551	42,652
Donation	2,706	2,706	-
Preacher special contributions	1,770	1,770	1,985
Gift aid reclaims	18,744	18,744	-
	<u>71,771</u>	<u>71,771</u>	<u>44,637</u>

4 Other income

	Restricted £	Total 2022 £	Total 2021 £
Bank interest receivable	212	212	12
	<u>212</u>	<u>212</u>	<u>12</u>

5 Expenditure on charitable activities

	Unrestricted	Total	Total
		2022	2021
	£	£	£
<i>Expenditure on charitable activities</i>			
Benevolence	8,998	8,998	23,335
Edification	-	-	344
Worship	810	810	79
Evangelism	724	724	-
Support for India	1,200	1,200	1,200
<i>Governance costs</i>			
Accountancy fees	660	660	600
	<u>12,392</u>	<u>12,392</u>	<u>25,558</u>

6 Other expenditure

	Unrestricted	Total	Total
		2022	2021
	£	£	£
Rent and rates	11,569	11,569	1,430
Administration	7,071	7,071	206
Motor and travel costs	591	591	-
General administrative costs	113	113	-
	<u>19,344</u>	<u>19,344</u>	<u>1,636</u>

7 Staff costs

No employee received emoluments in excess of £60,000.

8 Creditors:

amounts falling due within one year

	2022	2021
	£	£
Accruals and deferred income	<u>660</u>	<u>1,800</u>
	<u>660</u>	<u>1,800</u>

Stratford Church of Christ
Notes to the Accounts
9 Movement in funds

	At 1 January 2022	Incoming resources (including other gains/losses) £	Resources expended £	At 31 December 2022 £
Restricted funds:				
Restricted income funds:	95,506	212	-	95,718
<i>Total</i>	<u>95,506</u>	<u>212</u>	<u>-</u>	<u>95,718</u>
Unrestricted funds:				
General funds	43,838	71,771	(31,736)	83,873
Revaluation Reserves:				
Total funds	<u>139,344</u>	<u>71,983</u>	<u>(31,736)</u>	<u>179,591</u>

10 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total £
Net current assets	179,651	(60)	179,591
	<u>179,651</u>	<u>(60)</u>	<u>179,591</u>

11 Reconciliation of net debt

	At 1 January 2022 £	Cash flows £	At 31 December 2022 £
Cash and cash equivalents	141,144	39,107	180,251
	<u>141,144</u>	<u>39,107</u>	<u>180,251</u>
Net debt	<u>141,144</u>	<u>39,107</u>	<u>180,251</u>

Stratford Church of Christ
Detailed Statement of Financial Activities
For the year ended 31 December 2022

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income and endowments from:				
Donations and legacies				
General weekly giving	48,551	-	48,551	42,652
Donation	2,706	-	2,706	-
Preacher special contributions	1,770	-	1,770	1,985
Gift aid reclaims	18,744	-	18,744	-
	<u>71,771</u>	<u>-</u>	<u>71,771</u>	<u>44,637</u>
Other				
Bank interest receivable	-	212	212	12
	<u>-</u>	<u>212</u>	<u>212</u>	<u>12</u>
Total income and endowments	71,771	212	71,983	44,649
Expenditure on:				
Charitable activities				
Benevolence	8,998	-	8,998	23,335
Edification	-	-	-	344
Worship	810	-	810	79
Evangelism	724	-	724	-
Support for India	1,200	-	1,200	1,200
	<u>11,732</u>	<u>-</u>	<u>11,732</u>	<u>24,958</u>
Governance costs				
Accountancy fees	660	-	660	600
	<u>660</u>	<u>-</u>	<u>660</u>	<u>600</u>
Total of expenditure on charitable activities	12,392	-	12,392	25,558
Other expenditure				
Rent and rates	11,569	-	11,569	1,430
Administration	7,071	-	7,071	206
	<u>18,640</u>	<u>-</u>	<u>18,640</u>	<u>1,636</u>
Motor and travel costs				
Vehicles - General costs	591	-	591	-
	<u>591</u>	<u>-</u>	<u>591</u>	<u>-</u>
General administrative costs, including depreciation and amortisation				
Sundry expenses	113	-	113	-
	<u>113</u>	<u>-</u>	<u>113</u>	<u>-</u>

Stratford Church of Christ

Detailed Statement of Financial Activities

Total of expenditure of other costs	19,344	-	19,344	1,636
Total expenditure	31,736	-	31,736	27,194
Net gains on investments	-	-	-	-
Net income	40,035	212	40,247	17,455
Net income before other gains/(losses)	40,035	212	40,247	17,455
Other Gains	-	-	-	-
Net movement in funds	40,035	212	40,247	17,455
Reconciliation of funds:				
Total funds brought forward	43,838	95,506	139,344	121,889
Total funds carried forward	83,873	95,718	179,591	139,344

STRATFORD CHURCH OF CHRIST

England & Wales - Charity number 1153326

Accounts

Stratford Church of Christ
Charity No. 1153326
Trustees' Report and Unaudited Accounts
For the year ended 31 December 2021

B M Cooper & Co. Limited
Chartered Certified Accountants
88 Wood Lane
Dagenham
Essex
RM9 5SL

Stratford Church of Christ
Contents

	Pages
Trustees' Annual Report	2 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Accounts	7 to 12
Detailed Statement of Financial Activities	13 to 14

The Trustees present their report with the unaudited financial statements of the charity for the year ended 31 December 2021.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1153326

Principal Office
28 Mill Road
Aveley
South Ockendon
Essex
RM15 4SJ

Trustees

The following Trustees served during the year:

E Adade-Boateng
K Twumasi
M Armstrong
P Ntim-Adei

Accountants

B M Cooper & Co. Limited
88 Wood Lane
Dagenham
Essex
RM9 5SL

OBJECTIVES AND ACTIVITIES

The charity's object are:-

- To advance the Christian religion in the United Kingdom for the benefit of the public
 - To work with other Churches of Christ locally and internationally to promote the gospel of Jesus Christ
- Various policies were adopted in furtherance of these objects during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake..

The trustees are grateful for the services freely rendered by the volunteers. May the Lord reward you richly.

ACHIEVEMENTS AND PERFORMANCE

We continue to help needy individuals who call on us for support both in kind and in cash. It is our prayer and hope that we are able to continually provide an avenue and an environment for people to establish and maintain friendship leading to the study of the holy bible.

We realised how our previous efforts have helped many to know the teachings of Christ thereby impacting on both their physical and spiritual lives. We hope to lunge even deeper and wider in the coming years. We believe that this will go a long way to cut down on the number of people involved in social vices.

We believe that we have made good progress over the years. We plan reinforcing our strategies in order to make greater achievements in the coming years.

FINANCIAL REVIEW

The Statement of Financial Activities shows an income from the year of £44,649 (2020 - £48,392) and total expenditure of £27,194 (2020 - £27,959) leaving a net surplus for the year of £17,455 (2020 - £20,433). The net assets of the charity as at 31st December 2021 was £139,344 (2020 - £121,889).

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level between three and six month's expenditure. The trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is a Charitable incorporated Organisation (CIO). It was registered on 9th August 2013 and governed by foundation model constitution dated 9th August 2013.

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

Signed on behalf of the charity's trustees

.....
E Adade-Boateng
Trustee
17 May 2022

I report to the trustees on my examination of the accounts of Stratford Church of Christ for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011('the Act'). The trustees consider that an audit is not required for this year under the Charities Act 2011, s.144(2) (the 2011 Act) and that an independent examination is needed.

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in, any material respect:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....
Mr. B. M. Kalejaiye FCCA
ACCA
B M Cooper & Co. Limited
88 Wood Lane
Dagenham
Essex
RM9 5SL

17 May 2022

Stratford Church of Christ
Statement of Financial Activities
For the year ended 31 December 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income and endowments from:					
Donations and legacies	3	44,637	-	44,637	48,310
Other	4	-	12	12	82
Total		44,637	12	44,649	48,392
Expenditure on:					
Charitable activities	5	25,558	-	25,558	19,915
Other	6	1,636	-	1,636	8,044
Total		27,194	-	27,194	27,959
Net gains on investments		-	-	-	-
Net income		17,443	12	17,455	20,433
Transfers between funds		-	-	-	-
Net income before other gains/(losses)		17,443	12	17,455	20,433
Other gains and losses					
Net movement in funds		17,443	12	17,455	20,433
Reconciliation of funds:					
Total funds brought forward		26,395	95,494	121,889	101,456
Total funds carried forward		43,838	95,506	139,344	121,889

Stratford Church of Christ
 Balance Sheet
 At 31 December 2021

Charity No. 1153326	2021	2020
	£	£
Current assets		
Cash at bank and in hand	141,144	123,689
	<u>141,144</u>	<u>123,689</u>
Creditors: Amount falling due within one year	8 (1,800)	(1,800)
Net current assets	<u>139,344</u>	<u>121,889</u>
Total assets less current liabilities	139,344	121,889
Net assets excluding pension asset or liability	<u>139,344</u>	<u>121,889</u>
Total net assets	<u><u>139,344</u></u>	<u><u>121,889</u></u>
The funds of the charity		
Restricted funds	9	
Restricted income funds	95,506	95,494
	<u>95,506</u>	<u>95,494</u>
Unrestricted funds	9	
General funds	43,838	26,395
	<u>43,838</u>	<u>26,395</u>
Reserves	9	
Total funds	<u><u>139,344</u></u>	<u><u>121,889</u></u>

Approved by the trustees on 17 May 2022

And signed on their behalf by:

.....
 K Twumasi
 Trustee
 17 May 2022

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with 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 (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
-----------------------	---

Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
---------------------------------	--

Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
------------------------	--

Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
-------------------------------------	---

Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
---------------------------------	--

Volunteer help	The value of any volunteer help received is not included in the accounts.
----------------	---

Investment income	This is included in the accounts when receivable.
-------------------	---

Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
---	---

Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.
-------------------------------------	--

Stratford Church of Christ

Notes to the Accounts

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Freehold investment property

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Notes to the Accounts

Research and development

Expenditure on research and development is written off in the year in which it is incurred.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.

Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.

All exchange differences are taken into account in arriving at net income/expenditure.

Leased assets

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.

Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.

Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation.

Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.

Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term.

In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

Stratford Church of Christ
Notes to the Accounts
2 Statement of Financial Activities - prior year

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Income and endowments from:			
Donations and legacies	41,267	7,043	48,310
Other	-	82	82
Total	<u>41,267</u>	<u>7,125</u>	<u>48,392</u>
Expenditure on:			
Charitable activities	19,915	-	19,915
Other	8,044	-	8,044
Total	<u>27,959</u>	<u>-</u>	<u>27,959</u>
Net income	<u>13,308</u>	<u>7,125</u>	<u>20,433</u>
Net income before other gains/(losses)	13,308	7,125	20,433
Other gains and losses:			
Net movement in funds	<u>13,308</u>	<u>7,125</u>	<u>20,433</u>
Reconciliation of funds:			
Total funds brought forward	13,087	88,369	101,456
Total funds carried forward	<u><u>26,395</u></u>	<u><u>95,494</u></u>	<u><u>121,889</u></u>

3 Income from donations and legacies

	Unrestricted £	Total 2021 £	Total 2020 £
General weekly giving	42,652	42,652	33,947
General benevolence	-	-	7,320
Preacher special contributions	1,985	1,985	-
	<u>44,637</u>	<u>44,637</u>	<u>41,267</u>

4 Other income

	Restricted £	Total 2021 £	Total 2020 £
Bank interest receivable	12	12	82
	<u>12</u>	<u>12</u>	<u>82</u>

5 Expenditure on charitable activities

	Unrestricted	Total	Total
		2021	2020
	£	£	£
<i>Expenditure on charitable activities</i>			
Benevolence	23,335	23,335	17,365
Edification	344	344	-
Worship	79	79	550
Evangelism	-	-	200
Support For India	1,200	1,200	1,200
<i>Governance costs</i>			
Accountancy fees	600	600	600
	<u>25,558</u>	<u>25,558</u>	<u>19,915</u>

6 Other expenditure

	Unrestricted	Total	Total
		2021	2020
	£	£	£
Rent and rates	1,430	1,430	540
Administration	206	206	7,504
	<u>1,636</u>	<u>1,636</u>	<u>8,044</u>

7 Staff costs

No employee received emoluments in excess of £60,000.

8 Creditors:

amounts falling due within one year

	2021	2020
	£	£
Accruals and deferred income	<u>1,800</u>	<u>1,800</u>
	<u>1,800</u>	<u>1,800</u>

Stratford Church of Christ
Notes to the Accounts
9 Movement in funds

	At 1 January 2021	Incoming resources (including other gains/losses) £	Resources expended £	At 31 December 2021 £
Restricted funds:				
Restricted income funds:	95,494	12	-	95,506
<i>Total</i>	<u>95,494</u>	<u>12</u>	<u>-</u>	<u>95,506</u>
Unrestricted funds:				
General funds	26,395	44,637	(27,194)	43,838
Revaluation Reserves:				
Total funds	<u>121,889</u>	<u>44,649</u>	<u>(27,194)</u>	<u>139,344</u>

10 Analysis of net assets between funds

	Unrestricted funds £	Total £
Net current assets	139,344	139,344
	<u>139,344</u>	<u>139,344</u>

11 Reconciliation of net debt

	At 1 January 2021 £	Cash flows £	At 31 December 2021 £
Cash and cash equivalents	123,689	17,455	141,144
	<u>123,689</u>	<u>17,455</u>	<u>141,144</u>
Net debt	<u>123,689</u>	<u>17,455</u>	<u>141,144</u>

Stratford Church of Christ
Detailed Statement of Financial Activities
For the year ended 31 December 2021

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income and endowments from:				
Donations and legacies				
General weekly giving	42,652	-	42,652	33,947
General benevolence	-	-	-	7,320
Preacher special contributions	1,985	-	1,985	-
Giving	-	-	-	2,248
Donations	-	-	-	4,795
	<u>44,637</u>	<u>-</u>	<u>44,637</u>	<u>48,310</u>
Other				
Bank interest receivable	-	12	12	82
	<u>-</u>	<u>12</u>	<u>12</u>	<u>82</u>
Total income and endowments	44,637	12	44,649	48,392
Expenditure on:				
Charitable activities				
Benevolence	23,335	-	23,335	17,365
Edification	344	-	344	-
Worship	79	-	79	550
Evangelism	-	-	-	200
Support for India	1,200	-	1,200	1,200
	<u>24,958</u>	<u>-</u>	<u>24,958</u>	<u>19,315</u>
Governance costs				
Accountancy fees	600	-	600	600
	<u>600</u>	<u>-</u>	<u>600</u>	<u>600</u>
Total of expenditure on charitable activities	25,558	-	25,558	19,915
Other expenditure				
Rent and rates	1,430	-	1,430	540
Administration	206	-	206	7,504
	<u>1,636</u>	<u>-</u>	<u>1,636</u>	<u>8,044</u>
Total of expenditure of other costs	1,636	-	1,636	8,044
Total expenditure	27,194	-	27,194	27,959
Net gains on investments	-	-	-	-
	<u>17,443</u>	<u>12</u>	<u>17,455</u>	<u>20,433</u>
Net income				
Net income before other gains/(losses)	17,443	12	17,455	20,433

Stratford Church of Christ
 Detailed Statement of Financial Activities
 Other Gains

	-	-	-	-
Net movement in funds	17,443	12	17,455	20,433
Reconciliation of funds:				
Total funds brought forward	26,395	95,494	121,889	101,456
Total funds carried forward	43,838	95,506	139,344	121,889

STRATFORD CHURCH OF CHRIST

England & Wales - Charity number 1153326

Accounts

Stratford Church of Christ
Charity No. 1153326
Trustees' Report and Unaudited Accounts
For the year ended 31 December 2020

B M Cooper & Co. Limited
Chartered Certified Accountants
88 Wood Lane
Dagenham
Essex
RM9 5SL

Stratford Church of Christ
Contents

	Pages
Trustees' Annual Report	2 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Accounts	8 to 13
Detailed Statement of Financial Activities	14 to 15

The Trustees present their report with the unaudited financial statements of the charity for the year ended 31 December 2020.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1153326

Principal Office
9 Plymouth House
Keir Hardie Way
Barkng
Essex
IG11 9NB

Trustees

The following Trustees served during the year:

E Adade-Boateng
K Twumasi
M Armstrong
P Ntim-Adei

Accountants

B M Cooper & Co. Limited
88 Wood Lane
Dagenham
Essex
RM9 5SL

OBJECTIVES AND ACTIVITIES

The charity's object are:-

- To advance the Christian religion in the United Kingdom for the benefit of the public
- To work with other Churches of Christ locally and internationally to promote the gospel of Jesus Christ

Various policies were adopted in furtherance of these objects during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake..

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake..

The trustees are grateful for the services freely rendered by the volunteers. May the Lord reward you richly.

ACHIEVEMENTS AND PERFORMANCE

We continue to help needy individuals who call on us for support both in kind and in cash.

It is our prayer and hope that we are able to continually provide an avenue and an environment for people to establish and maintain friendship leading to the study of the holy bible.

We realise how our previous efforts have helped many to know the teachings of Christ thereby impacting on both their physical and spiritual lives.

We hope to lunge even deeper and wider in the coming years. We believe that this will go a long way to cut down on the number of people involved in social vices.

Stratford Church of Christ

Trustees Annual Report

We believe that we have made good progress over the years. We plan reinforcing our strategies in order to make greater achievements in the coming years.

FINANCIAL REVIEW

The Statement of Financial Activities shows an income from the year of £48,392 (2019 - £33,460) and total expenditure of £27,959 (2019 - £17,530) leaving a net surplus for the year of £20,433 (2019 - £15,930). The net assets of the charity as at 31st December 2020 was £121,889 (2019 - £101,456)

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level between three and six month's expenditure. The trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is a Charitable incorporated Organisation (CIO). It was registered on 9th August 2013 and governed by foundation model constitution dated 9th August 2013.

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

Signed on behalf of the charity's trustees

.....
E Adade-Boateng

Trustee

12 May 2022

I report to the trustees on my examination of the accounts of Stratford Church of Christ for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011('the Act'). The trustees consider that an audit is not required for this year under the Charities Act 2011, s.144(2) (the 2011 Act) and that an independent examination is needed.

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in, any material respect:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....
Mr. B. M. Kalejaiye FCCA
ACCA
B M Cooper & Co. Limited
88 Wood Lane
Dagenham
Essex
RM9 5SL

12 May 2022

Stratford Church of Christ
Statement of Financial Activities
For the year ended 31 December 2020

	Notes	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
Income and endowments from:					
Donations and legacies	3	41,267	7,043	48,310	33,292
Other	4	-	82	82	168
Total		41,267	7,125	48,392	33,460
Expenditure on:					
Charitable activities	5	19,915	-	19,915	8,966
Other	6	8,044	-	8,044	8,564
Total		27,959	-	27,959	17,530
Net gains on investments		-	-	-	-
Net income		13,308	7,125	20,433	15,930
Transfers between funds		-	-	-	-
Net income before other gains/(losses)		13,308	7,125	20,433	15,930
Other gains and losses					
Net movement in funds		13,308	7,125	20,433	15,930
Reconciliation of funds:					
Total funds brought forward		13,087	88,369	101,456	85,526
Total funds carried forward		26,395	95,494	121,889	101,456

Stratford Church of Christ
 Balance Sheet
 At 31 December 2020

Charity No. 1153326	2020	2019
	£	£
Current assets		
Cash at bank and in hand	123,689	102,656
	<u>123,689</u>	<u>102,656</u>
Creditors: Amount falling due within one year	8 (1,800)	(1,200)
Net current assets	<u>121,889</u>	<u>101,456</u>
Total assets less current liabilities	<u>121,889</u>	<u>101,456</u>
Net assets excluding pension asset or liability	<u>121,889</u>	<u>101,456</u>
Total net assets	<u><u>121,889</u></u>	<u><u>101,456</u></u>
The funds of the charity		
Restricted funds	9	
Restricted income funds	95,494	88,369
	<u>95,494</u>	<u>88,369</u>
Unrestricted funds	9	
General funds	26,395	13,087
	<u>26,395</u>	<u>13,087</u>
Reserves	9	
Total funds	<u><u>121,889</u></u>	<u><u>101,456</u></u>

Approved by the trustees on 12 May 2022

And signed on their behalf by:

.....
 K Twumasi
 Trustee
 12 May 2022

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with 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 (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.

Designated funds These are unrestricted funds earmarked by the trustees for particular purposes.

Revaluation funds These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.

Restricted funds These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.

Income with related expenditure Where income has related expenditure the income and related expenditure is reported gross in the SoFA.

Donations and legacies Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.

Tax reclaims on donations and gifts Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.

Donated services and facilities These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.

Volunteer help The value of any volunteer help received is not included in the accounts.

Investment income This is included in the accounts when receivable.

Gains/(losses) on revaluation of fixed assets This includes any gain or loss resulting from revaluing investments to market value at the end of the year.

Gains/(losses) on investment assets This includes any gain or loss on the sale of investments.

Stratford Church of Christ

Notes to the Accounts

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Freehold investment property

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Notes to the Accounts

Research and development

Expenditure on research and development is written off in the year in which it is incurred.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.

Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.

All exchange differences are taken into account in arriving at net income/expenditure.

Leased assets

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.

Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.

Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation.

Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.

Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term.

In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

Stratford Church of Christ
Notes to the Accounts
2 Statement of Financial Activities - prior year

	Unrestricted funds 2019 £	Restricted funds 2019 £	Total funds 2019 £
Income and endowments from:			
Donations and legacies	24,722	8,570	33,292
Other	-	168	168
Total	<u>24,722</u>	<u>8,738</u>	<u>33,460</u>
Expenditure on:			
Charitable activities	8,966	-	8,966
Other	8,564	-	8,564
Total	<u>17,530</u>	<u>-</u>	<u>17,530</u>
Net income	<u>7,192</u>	<u>8,738</u>	<u>15,930</u>
Net income before other gains/(losses)	7,192	8,738	15,930
Other gains and losses:			
Net movement in funds	<u>7,192</u>	<u>8,738</u>	<u>15,930</u>
Reconciliation of funds:			
Total funds brought forward	5,895	79,631	85,526
Total funds carried forward	<u>13,087</u>	<u>88,369</u>	<u>101,456</u>

3 Income from donations and legacies

	Unrestricted £	Total 2020 £	Total 2019 £
General weekly giving	33,947	33,947	23,334
General benevolence	7,320	7,320	400
Preacher special contributions	-	-	988
	<u>41,267</u>	<u>41,267</u>	<u>24,722</u>

4 Other income

	Restricted £	Total 2020 £	Total 2019 £
Bank interest receivable	82	82	168
	<u>82</u>	<u>82</u>	<u>168</u>

Stratford Church of Christ

Notes to the Accounts

5 Expenditure on charitable activities

	Unrestricted	Total 2020	Total 2019
	£	£	£
<i>Expenditure on charitable activities</i>			
Benevolence	17,365	17,365	4,175
Edification	-	-	300
Worship	550	550	2,396
Evangelism	200	200	295
<i>Governance costs</i>			
Accountancy fees	600	600	600
	<u>18,715</u>	<u>18,715</u>	<u>7,766</u>

6 Other expenditure

	Unrestricted	Total 2020	Total 2019
	£	£	£
Rent and rates	540	540	4,672
Administration	7,504	7,504	3,892
	<u>8,044</u>	<u>8,044</u>	<u>8,564</u>

7 Staff costs

No employee received emoluments in excess of £60,000.

8 Creditors:

amounts falling due within one year

	2020	2019
	£	£
Accruals and deferred income	<u>1,800</u>	<u>1,200</u>
	<u>1,800</u>	<u>1,200</u>

Stratford Church of Christ
Notes to the Accounts
9 Movement in funds

	At 1 January 2020	Incoming resources (including other gains/losses) £	Resources expended £	At 31 December 2020 £
Restricted funds:				
Restricted income funds:	88,369	7,125	-	95,494
<i>Total</i>	<u>88,369</u>	<u>7,125</u>	<u>-</u>	<u>95,494</u>
Unrestricted funds:				
General funds	13,087	41,267	(27,959)	26,395
Revaluation Reserves:				
Total funds	<u>101,456</u>	<u>48,392</u>	<u>(27,959)</u>	<u>121,889</u>

10 Analysis of net assets between funds

	Unrestricted funds £	Total £
Net current assets	121,889	121,889
	<u>121,889</u>	<u>121,889</u>

11 Reconciliation of net debt

	At 1 January 2020 £	Cash flows £	At 31 December 2020 £
Cash and cash equivalents	102,656	21,033	123,689
	<u>102,656</u>	<u>21,033</u>	<u>123,689</u>
Net debt	<u>102,656</u>	<u>21,033</u>	<u>123,689</u>

Stratford Church of Christ
Detailed Statement of Financial Activities
For the year ended 31 December 2020

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
Income and endowments from:				
Donations and legacies				
General weekly giving	33,947	-	33,947	23,334
General benevolence	7,320	-	7,320	400
Preacher special contributions	-	-	-	988
Giving	-	2,248	2,248	7,360
Donations	-	4,795	4,795	1,210
	<u>41,267</u>	<u>7,043</u>	<u>48,310</u>	<u>33,292</u>
Other				
Bank interest receivable	-	82	82	168
	<u>-</u>	<u>82</u>	<u>82</u>	<u>168</u>
Total income and endowments	41,267	7,125	48,392	33,460
Expenditure on:				
Charitable activities				
Benevolence	17,365	-	17,365	4,175
Edification	-	-	-	300
Worship	550	-	550	2,396
Evangelism	200	-	200	295
Support for India	1,200	-	1,200	1,200
	<u>19,315</u>	<u>-</u>	<u>19,315</u>	<u>8,366</u>
Governance costs				
Accountancy fees	600	-	600	600
	<u>600</u>	<u>-</u>	<u>600</u>	<u>600</u>
Total of expenditure on charitable activities	19,915	-	19,915	8,966
Other expenditure				
Rent and rates	540	-	540	4,672
Administration	7,504	-	7,504	3,892
	<u>8,044</u>	<u>-</u>	<u>8,044</u>	<u>8,564</u>
Total of expenditure of other costs	8,044	-	8,044	8,564
Total expenditure	27,959	-	27,959	17,530
Net gains on investments	-	-	-	-
Net income	<u>13,308</u>	<u>7,125</u>	<u>20,433</u>	<u>15,930</u>
Net income before other gains/(losses)	13,308	7,125	20,433	15,930

Stratford Church of Christ
 Detailed Statement of Financial Activities
 Other Gains

	-	-	-	-
Net movement in funds	<u>13,308</u>	<u>7,125</u>	<u>20,433</u>	<u>15,930</u>
Reconciliation of funds:				
Total funds brought forward	13,087	88,369	101,456	85,526
Total funds carried forward	<u>26,395</u>	<u>95,494</u>	<u>121,889</u>	<u>101,456</u>