

# WOMAN AND HER LOVER MINISTRIES

England & Wales · Charity number 1162046

## Details

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Other names	ANCHOR OF FAITH GLOBAL CHURCH, Anchor of Faith Global Church
Status	Registered
Legal form	CIO
Registered	2015-06-05
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	48 Denmark Gardens Carshalton SM5 2JL
Phone	07904857495
Email	<a href="mailto:info@anchoroffaithglobalchurch.com">info@anchoroffaithglobalchurch.com</a>
Website	<a href="http://www.anchoroffaithglobalchurch.com">www.anchoroffaithglobalchurch.com</a>

## Activities

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**Objects:** THE OBJECT OF THE CIO IS FOR THE BENEFIT OF THE PUBLIC:TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS IN SUCH WAYS AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT

**Activities:** WE ARE A CHURCH THAT PROVIDES SPIRITUAL, PHYSICAL AND PHYSIOLOGICAL SUPPORT THROUGH THE WORD OF GOD. WE FEED THE HUNGRY AND CLOTH THE NAKED AMONG US THROUGH OUR "HOSPITALITY CHARITY MISSIONS".WE SUPPORT FAMILIES IN VARIOUS ISSUES AND DISABLED PEOPLE.WE OFFER FREE COUNSELLING FOR DEPRESSION, DRUG/ALCOHOL ABUSE, PRE-MARITAL/MARITAL AND FAMILY BREAKDOWN.WE MENTOR LEADERS AND DO TUITION ETC

## Classification

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- **How:** Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£4,467	£5,203	-	-
2024-06-30	£5,809	£5,223	-	-
2023-06-30	£7,900	£8,797	-	-
2022-06-30	£14,106	£12,842	-	-
2021-06-30	£11,678	£10,679	-	-

## Trustees

Name	Role	Appointed
Rev TOCHUKWU AMBROSE NWADIKE	Chair	2015-06-05
Boniface Mambwe		2021-01-26
PASTOR CLEOPATRA FLORENCE ZULU PHIRI		2015-01-10

**WOMAN AND HER LOVER MINISTRIES**

England & Wales - Charity number 1162046

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# Accounts

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**WOMAN AND HER LOVER MINISTRIES**

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**REPORT AND ACCOUNT FOR THE YEAR ENDED  
30TH JUNE 2025**

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**CHARITY NUMBER 1162046**

## **WOMAN AND HER LOVER MINISTRIES**

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**WOMAN AND HER LOVER MINISTRIES**

**Administrative Information**

**Charity Name:** WOMAN AND HER LOVER MINISTRIES

**Charity Registration :** 1162046

**Registered Office and Operational Address:** 48 Denmark Gardens  
Carshalton  
SM5 2JL

**Trustees:** Pastor Cleopatra Florence Zulu  
Rev. Tochukwu Ambrose Nwadike  
Boniface Mambwe

**Independent Examiner** TPC Consult (UK) Ltd  
Unit A  
82 James Carter Road  
Mildenhall  
IP28 7DE

## **WOMAN AND HER LOVER MINISTRIES**

### **Report of the Trustees for the year ended 30 June 2025**

The Trustees, are pleased to present the annual report together with the accounts for the year ended 30 June 2025

#### **Structure, Governance & Management**

The Charity was registered with Charity Commission on the 5th of June 2015 with the name, Anchor of Faith Global Church. This now is changed to Woman and her lover ministries. Its governing document is a CIO Foundation constitution. The Charity is governed by a board of trustees who meets to plan activities and monitor and to review them.

#### **Objectives & Activities**

The charity is established with a primary objective:

To advance the Christian Faith in accordance with its Statement of belief for the benefit of the public in United Kingdom and in other parts of the world, as the trustees may think fit from time to time. These objectives are charitable and our services are open to the members of the public. The Trustees confirm their due regard to the guidance issued by the Charity Commission on public benefits when deciding activities the charity should undertake.

#### **Achievement in the period**

The Organisation continues to hold successful meetings throughout the year in which individuals were equipped and educated on the principles and doctrines of the Christian faith.

The charity has been instrumental in helping rebuild marriages, relationships, and dysfunctional families. The charity engaged in outdoor church activities designed to remote its goals and objectives. The organisation offered tuition classes to pupils which were used to raise funds for the charity. Bible study, some tuition classes, and some other activities took place at the registered address. The charity was able to work strategically and in partnership with other organisations for the public good.

#### **Public Benefits Statement:**

Woman and her lover ministries is a family focused charity. As a result, most of our programmes are tailored towards the holistic development and support of the family unit. Training, confrences and workshop were held for the benefit of the church members and the community.

The principal funding sources for the charity are currently by way of donation. The total income for the period under review was £4467 and the total payments made £5203 with a net Income / (Payments) of (£489).

#### **Future Development**

The church intends to continue to host its regular activities and weekly services in the communt. The trustees continues to found new ways of thinking and doing things. So, the charity is exploring new ways to achieve its objectives, in an effort to be more effective, resourceful, and prudent.

## **WOMAN AND HER LOVER MINISTRIES**

### **Report of the Trustees for the year ended 30th June 2025**

#### **Reserve Policy**

It is the policy of the charity to ensure unrestricted funds are kept at a level which provides sufficient funds to cover management, administration and support costs on an on-going basis. At least 3 months of Unrestricted expenditure is maintained, which provides sufficient fund to support emergency expenditure that may arise.

It is also its policy to keep any surplus liquid fund in short-term deposits which can be readily accessed and where the capital is protected. The objective of the investment policy is to maximise interest while limiting risk. This policy is adopted as the surplus funds are expected to be used in the near future to fund future commitment.

#### **Risk Management**

The Trustees have conducted a review of the major risks which the charity is exposed, in particular those to operations and finances of the charity. The Trustees review the risk regularly at their meetings and are satisfied that systems are in place to mitigate exposure to major risks at all time.

Appropriate Criminal Records Bureau (CRB) checks, supported by relevant training and regularly reviewed policies are made for all those who work with children or other vulnerable groups within the Charity. Where appropriate, systems have been established to mitigate the risk the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions.

#### **Members of the Board of Trustees**

Members of the Board of Trustees, and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 1.

In accordance with charity law, as trustees, we certify that:

So far as we are aware, there is no relevant information of which the company's accountants are unaware; and as the trustees of the charity we have taken all steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the Charity's accountants are aware of that information.

#### **Approval**

This report was approved by the board of Trustees and signed on their behalf by:

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**Rev. Tochukwu A. Nwadike**

**Trustee**

**Date: 22/01/ 2026**

## WOMAN AND HER LOVER MINISTRIES

### Independent Examiner's Report to the Trustees of Woman and her lover ministries.

I report on the accounts of the above Charity for the year ended 30th June 2025 set out on the following pages.

#### Respective responsibilities of trustees and independent examiner

The Trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that independent examination is needed.

It is my responsibility to:

- \* examine the accounts under section 145 of the 2011 Act
- \* to follow the procedures laid down in the general Direction given by the Charity commission (under section 145(5)(b) of the 2011 Act, and
- \* to state whether particular matters have come to my attention.

#### Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

#### Independent examiner's statement

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

1. Which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with section 130 of the 2011 Act; and
- To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

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

-----  
Date: 22nd January 2026

Chioma John-Musa FFA, FIPA  
TPC Consult (UK) Ltd  
Unit A  
82 James Carter Road  
Mildenhall  
IP28 7DE

## WOMAN AND HER LOVER MINISTRIES

### Statement of Financial Activities for the year ended 30th June 2025

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
<b>INCOME</b>	3				
<b>Income from:</b>					
Donations		4,467	-	4,467	-
Charitable Activities		-	-	-	5,809
Investment income		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>4,467</b>	<b>-</b>	<b>4,467</b>	<b>5,809</b>
<b>Expenditure</b>	4				
<b>Expenditure on:</b>					
Raising fund		-	-	-	-
Charitable Activities		4,208	-	4,208	3,741
Other		995	-	995	1,481
<b>Total</b>		<b>5,203</b>	<b>-</b>	<b>5,203</b>	<b>5,223</b>
<b>Net Income / Expenditure</b>		<b>(736)</b>	<b>-</b>	<b>(736)</b>	<b>586</b>
<b>Other Recognised gain / (Loss)</b>					
Gain on revaluation of fixed asset		-	-	-	-
<b>Net movement in funds</b>		<b>(736)</b>	<b>-</b>	<b>(736)</b>	<b>586</b>
<b>Reconciliation of Funds</b>					
General Fund		247	-	247	(339)
<b>Total Fund carried forward</b>	7	<b>(489)</b>	<b>-</b>	<b>(489)</b>	<b>247</b>

## WOMAN AND HER LOVER MINISTRIES

### Balance Sheet as at 30th June 2025

	Notes	Unrestricted Fund	Restricted Fund	Total Fund	2025 Total Fund £	2024 Total Fund £
<b>Fixed assets</b>						
Tangible assets	<b>5</b>	-	-	-	-	-
Total Fixed Asset		-	-	-	-	-
<b>Current assets</b>						
Cash at bank and in hand	<b>6</b>	1,167	-	1,167	1,167	1,903
Debtors	<b>7</b>	-	-	-	-	-
<b>Total Current Asset</b>		1,167	-	1,167	1,167	1,903
Creditors: amounts falling due within one year	<b>8</b>	1,656	-	1,656	1,656	1,656
Net Current Assets / (Liabilities)		(489)	-	(489)	(489)	247
<b>Total Assets less Current Liabilities</b>		(489)	-	(489)	(489)	247
<b>Creditors amount falling due after one year</b>		-	-	-	-	-
		(489)	-	(489)	(489)	247
<b>Fund of the Charity</b>	<b>9</b>					
Restricted Funds		-	-	-	-	-
Unrestricted Funds		(489)	-	(489)	(489)	247
<b>Total funds</b>		(489)	-	(489)	(489)	247

We approve the Financial Statement, which comprises the Statement of Financial Activities, the Balance Sheet and the related notes. We acknowledge our responsibility for the Financial Information including the appropriate appropriation applicable of the Financial Reporting framework as set out in the notes.

Signed on behalf of all the Trustees.

Name: Rev. Tochukwu A. Nwadike  
Position: Trustee

Date of Approval: 22nd January 2026

## WOMAN AND HER LOVER MINISTRIES

### Notes to the financial statements for the year ended 30th June 2025

#### 1. BASIS OF PREPARATION

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

1.1 These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102

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

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

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

#### 2. ACCOUNTING POLICIES

This standard list of accounting policies has been applied by the charity

##### 2.1 Recognition of Income

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

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

##### Grant and Donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

Government Grant: When the charity has received government grants in the reporting period.

##### Tax reclaims on donations and gifts

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

Donated Goods: Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

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

#### 2.3 EXPENDITURE AND LIABILITIES

##### Liabilities Recognition

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

##### Grants and Support Costs

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

## WOMAN AND HER LOVER MINISTRIES

### Notes to the financial statements for the year ended 30th June 2025

#### Creditors

Creditors are measured at settlement amounts less any trade discounts

#### 2.4 ASSETS

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year. They are valued at cost.

#### Depreciation

Depreciation is provided at rates calculated to write off the cost of each asset, less their estimated residual value over its expected useful life.

#### Debtors

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

#### Current Assets

These include cash on deposit and cash equivalents with a maturity of less than one year

### 3. INCOME

	Unrestricted Fund	Restricted Fund	2025 Total	2024 Total
	£	£	£	£
Donation and Legacies				
Donation	4,467	-	4,467	-
Tuition	-	-	-	5,809
Other	-	-	-	-
	<u>4,467</u>	<u>-</u>	<u>4,467</u>	<u>5,809</u>
<b>Investment Income:</b>				
Bank Interest	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total Income	<u>4,467</u>	<u>-</u>	<u>4,467</u>	<u>5,809</u>

## WOMAN AND HER LOVER MINISTRIES

Notes to the financial statements for the year ended 30th June 2025

### 4. EXPENDITURE

	Unrestricted Fund	Restricted Fund	2025	2024
Charitable Expenditure				
Venue Hire	1,117		1,117	-
Travel & Subsistence	288		288	576
Printing, Postage & Stationery	229		229	59
Hospitality/ Refreshment	577		577	825
Consumables	300		300	563
Training - Books & periodicals	531		531	566
Music	-		-	-
Ministry Expenses	-		-	-
Admin	106		106	-
Welfare	-		-	-
Insurance & License	-		-	-
Telephone	576		576	576
Equipments expensed	483		483	577
<b>Total</b>	<b>4208</b>	<b>-</b>	<b>4208</b>	<b>3741</b>
			<b>2025</b>	<b>2024</b>
Support Cost				
Volunteers Expenses	-		-	0
Media and website	695		695	698
Utilities	-		-	0
Other	-		-	483
Repairs	-		-	-
Depreciation	-		-	-
<b>Total</b>	<b>695</b>	<b>-</b>	<b>695</b>	<b>1181</b>
Accountancy & Professional Services	300		300	300
<b>Total Expenditure</b>	<b>5203</b>	<b>-</b>	<b>5203</b>	<b>5223</b>

### 5. TANGIBLE FIXED ASSETS

	Equipment £	Furniture & Fitting £	Total £	2025 £
<b>COST</b>				
At 1 July 2024	-	-	-	-
Additions in period	-	-	-	-
At 30 June 2025	-	-	-	-
<b>DEPRECIATION</b>				
At 1 July 2024	-	-	-	-
Charge in period	-	-	-	-
At 30 June 2025	-	-	-	-
<b>NET BOOK VALUE</b>				
At 30 June 2025	-	-	-	-
<b>NET BOOK VALUE</b>				
At 1 July 2024	-	-	-	-

## WOMAN AND HER LOVER MINISTRIES

### Notes to the financial statements for the year ended 30th June 2025

#### 6. CASH AT BANK & IN HAND

	£	£	2025 £	2024 £
Cash	1,167	-	1,167	1,903

#### 7. DEBTORS

	£	£	2025 £	2024 £
Prepayments	-	-	-	-

#### 8. CREDITORS: Amounts falling due within one year

	£	£	2025 £	2024 £
Creditors	1,356	-	1,356.00	0
Accruals	300	-	300.00	1356
			0	300
	1,656	-	1,656	1,656

#### 9. FUNDS

	Unrestricted Fund	Restricted Fund	Total Fund	Total Fund	
	£	£	£	£	2025
General Funds	247	-	247	586	2024
Surplus (Deficit) for the year	(736)	-	(736)	(336)	
Total Fund	(489)	-	(489)	247	

#### 10. Trustee Remuneration & Related Pay Transactions

None of the trustees have been paid any remuneration or received any other benefits from an employment with the charity or a related entity. All works was carried out by volunteers for whom the Trustees are very grateful to.

**WOMAN AND HER LOVER MINISTRIES**

England & Wales - Charity number 1162046

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# Accounts

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**ANCHOR OF FAITH GLOBAL CHURCH**

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**REPORT AND ACCOUNT FOR THE YEAR ENDED  
30TH JUNE 2024**

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**CHARITY NUMBER 1162046**

## **ANCHOR OF FAITH GLOBAL CHURCH**

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**ANCHOR OF FAITH GLOBAL CHURCH**

**Administrative Information**

**Charity Name:** Anchor of Faith Global Church

**Charity Registration :** 1162046

**Registered Office and Operational Address:** 48 Denmark Gardens  
Carshalton  
SM5 2JL

**Trustees:** Pastor Cleopatra Florence Zulu  
Rev. Tochukwu Ambrose Nwadike  
Boniface Mambwe

**Independent Examiner** TPC Consult (UK) Ltd  
Unit A  
82 James Carter Road  
Mildenhall  
IP28 7DE

## **ANCHOR OF FAITH GLOBAL CHURCH**

### **Report of the Trustees for the year ended 30 June 2024**

The Trustees, are pleased to present the annual report together with the accounts for the year ended 30 June 2024

#### **Structure, Governance & Management**

The Charity was registered with Charity Commission on the 5th of June 2015. Its governing document is a CIO Foundation constitution. The Charity is governed by a board of trustees whom meets regularly to review, plan activities and monitor the financial position.

#### **Objectives & Activities**

The charity is established with a primary objective:

To advance the Christian Faith in accordance with its Statement of belief for the benefit of the public in United Kingdom and in other parts of the world, as the trustees may think fit from time to time. These objectives are charitable and our services are open to the members of the public. The Trustees confirm their due regard to the guidance issued by the Charity Commission on public benefits when deciding activities the charity should undertake.

#### **Achievement in the period**

The Organisation continues to hold successful meetings throughout the year in which individuals were equipped and educated on the principles and doctrines of the Christian faith.

The charity has been instrumental in helping rebuild marriages, relationships, and dysfunctional families. The charity engaged in outdoor church activities designed to remote its goals and objectives. The organisation offered tuition classes to pupils which were used to raise funds for the charity. Bible study, some tuition classes, and some other activities took place at the registered address. The charity was able to work strategically and in partnership with other organisations for the public good.

#### **Public Benefits Statement:**

Anchor of Faith Global Church is a family focused charity. As a result, most of our programmes are tailored towards the holistic development and support of the family unit. Training, confrences and workshop were held for the benefit of the church members and the community.

#### **Financial Review**

The principal funding sources for the charity are currently by way of Tuition, Tithe & Offering. The total income for the period under review was £5809 and the total payments made £5223 with a net Income / (Payments) of £586.

#### **Future Development**

The church intends to continue to host its regular yearly conferences and weekly services in the UK.

The impact of Covid-19 has affected the charity's ability to fully pursue its objectives. However, the pandemic has also brought about new ways of thinking and doing things. So, the charity is exploring new ways to achieve its objectives, in an effort to be more effective, resourceful, and prudent.

## **ANCHOR OF FAITH GLOBAL CHURCH**

### **Report of the Trustees for the year ended 30th June 2024**

#### **Reserve Policy**

It is the policy of the charity to ensure unrestricted funds are kept at a level which provides sufficient funds to cover management, administration and support costs on an on-going basis. At least 3 months of Unrestricted expenditure is maintained, which provides sufficient fund to support emergency expenditure that may arise.

It is also its policy to keep any surplus liquid fund in short-term deposits which can be readily accessed and where the capital is protected. The objective of the investment policy is to maximise interest while limiting risk. This policy is adopted as the surplus funds are expected to be used in the near future to fund future commitment.

#### **Risk Management**

The Trustees have conducted a review of the major risks which the charity is exposed, in particular those to operations and finances of the charity. The Trustees review the risk regularly at their meetings and are satisfied that systems are in place to mitigate exposure to major risks at all time.

Appropriate Criminal Records Bureau (CRB) checks, supported by relevant training and regularly reviewed policies are made for all those who work with children or other vulnerable groups within the Charity. Where appropriate, systems have been established to mitigate the risk the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions.

#### **Members of the Board of Trustees**

Members of the Board of Trustees, and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 1.

In accordance with charity law, as trustees, we certify that:

So far as we are aware, there is no relevant information of which the company's accountants are unaware; and as the trustees of the charity we have taken all steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the Charity's accountants are aware of that information.

#### **Approval**

This report was approved by the board of Trustees and signed on their behalf by:

---

**Rev. Tochukwu A. Nwadike**  
Trustee  
Date: 18th February 2025

## **ANCHOR OF FAITH GLOBAL CHURCH**

### **Independent Examiner's Report to the Trustees of Anchor of Faith Global Church**

I report on the accounts of the above Charity for the year ended 30th June 2024 set out on the following pages.

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

The Trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that independent examination is needed.

It is my responsibility to:

- \* examine the accounts under section 145 of the 2011 Act
- \* to follow the procedures laid down in the general Direction given by the Charity commission (under section 145(5)(b) of the 2011 Act, and
- \* to state whether particular matters have come to my attention.

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

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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

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

1. Which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with section 130 of the 2011 Act; and
- To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

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

-----  
Date: 18th February 2025

Chioma John-Musa FFA, FIPA  
TPC Consult (UK) Ltd  
Unit A  
82 James Carter Road  
Mildenhall  
IP28 7DE

# ANCHOR OF FAITH GLOBAL CHURCH

## Statement of Financial Activities for the year ended 30th June 2024

	Notes	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
<b>INCOME</b>	3				
<b>Income from:</b>					
Donations		-	-	-	-
Charitable Activities		5,809	-	5,809	7,900
Investment income		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<b>5,809</b>	<b>-</b>	<b>5,809</b>	<b>7,900</b>
<b>Expenditure</b>	4				
<b>Expenditure on:</b>					
Raising fund		-	-	-	-
Charitable Activities		3,741	-	3,741	6,810
Other		1,481	-	1,481	1,987
<b>Total</b>		<b>5,223</b>	<b>-</b>	<b>5,223</b>	<b>8,797</b>
<b>Net Income / Expenditure</b>		<b>586</b>	<b>-</b>	<b>586</b>	<b>-897</b>
<b>Other Recognised gain / (Loss)</b>					
Gain on revaluation of fixed asset		-	-	-	-
<b>Net movement in funds</b>		<b>586</b>	<b>-</b>	<b>586</b>	<b>(897)</b>
<b>Reconciliation of Funds</b>					
General Fund		-339	-	-339	558
<b>Total Fund carried forward</b>	7	<b>247</b>	<b>-</b>	<b>247</b>	<b>-339</b>

## ANCHOR OF FAITH GLOBAL CHURCH

### Balance Sheet as at 30th June 2024

	Notes	Unrestricted Fund	Restricted Fund	Total Fund	2024 Total Fund £	2023 Total Fund £
<b>Fixed assets</b>						
Tangible assets	<b>5</b>	-	-	-	-	-
Total Fixed Asset		-	-	-	-	-
<b>Current assets</b>						
Cash at bank and in hand	<b>6</b>	1,903	-	1,903	1,903	1,317
Debtors	<b>7</b>	-	-	-	-	-
<b>Total Current Asset</b>		1,903	-	1,903	1,903	1,317
Creditors: amounts falling due within one year	<b>8</b>	1,656	-	1,656	1,656	1,656
Net Current Assets / (Liabilities)		247	-	247	247	-339
<b>Total Assets less Current Liabilities</b>		247	-	247	247	-339
<b>Creditors amount falling due after one year</b>		-	-	-	-	-
		247	-	247	247	-339
<b>Fund of the Charity</b>	<b>9</b>					
Restricted Funds		-	-	-	-	-
Unrestricted Funds		247	-	247	247	-339
<b>Total funds</b>		247	-	247	247	-339

We approve the Financial Statement, which comprises the Statement of Financial Activities, the Balance Sheet and the related notes. We acknowledge our responsibility for the Financial Information including the appropriate appropriation applicable of the Financial Reporting framework as set out in the notes.

Signed on behalf of all the Trustees.

Name: Rev. Tochukwu A. Nwadike  
Position: Trustee

Date of Approval: 18th February 2025

## ANCHOR OF FAITH GLOBAL CHURCH

### Notes to the financial statements for the year ended 30th June 2024

#### 1. BASIS OF PREPARATION

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

1.1 These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102

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

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

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

#### 2. ACCOUNTING POLICIES

This standard list of accounting policies has been applied by the charity

##### 2.1 Recognition of Income

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

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

##### Grant and Donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

Government Grant: When the charity has received government grants in the reporting period.

##### Tax reclaims on donations and gifts

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

Donated Goods: Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

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

#### 2.3 EXPENDITURE AND LIABILITIES

##### Liabilities Recognition

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

##### Grants and Support Costs

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

## ANCHOR OF FAITH GLOBAL CHURCH

### Notes to the financial statements for the year ended 30th June 2024

#### Creditors

Creditors are measured at settlement amounts less any trade discounts

#### 2.4 ASSETS

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year. They are valued at cost.

#### Depreciation

Depreciation is provided at rates calculated to write off the cost of each asset, less their estimated residual value over its expected useful life.

#### Debtors

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

#### Current Assets

These include cash on deposit and cash equivalents with a maturity of less than one year

### 3. INCOME

Donation and Legacies	Unrestricted Fund	Restricted Fund	2024 Total	2023 Total
	£	£	£	£
Offering	-	-	-	-
Tuition	5,809	-	5,809	7,900
Other	-	-	-	-
	<u>5,809</u>	<u>-</u>	<u>5,809</u>	<u>7,900</u>
<b>Investment Income:</b>				
Bank Interest	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total Income	<u>5,809</u>	<u>-</u>	<u>5,809</u>	<u>7,900</u>

## ANCHOR OF FAITH GLOBAL CHURCH

### Notes to the financial statements for the year ended 30th June 2024

#### 4. EXPENDITURE

	Unrestricted Fund	Restricted Fund	2024	2023
Charitable Expenditure				
Venue Hire	-	-	-	-
Travel & Subsistence	576	-	576	790
Printing, Postage & Stationery	59	-	59	917
Hospitality/ Refreshment	825	-	825	1093
Consumables	563	-	563	917
Training - Books & periodicals	566	-	566	545
Music Expenses	-	-	-	529
Accountancy and Professional fees	-	-	-	-
Admin	-	-	-	270
Welfare	-	-	-	1056
Insurance & License	-	-	-	203
Telephone	576	-	576	589
Equipments	577	-	577	819
Total	3741	-	3741	6810
			2024	2023
Support Cost				
Volunteers Expenses	-	-	0	840
Media and website	698	-	698	378
Utilities	-	-	-	200
Other	483	-	483	269
Repairs	-	-	-	-
Depreciation	-	-	-	-
Total	1181	-	1,181	1687
Accountancy & Professional Services	300	-	300	300
Total Expenditure	5223	-	5223	8797

#### 5. TANGIBLE FIXED ASSETS

	Equipment £	Furniture & Fitting £	Total £	2024 £
<b>COST</b>				
At 1 July 2023	-	-	-	-
Additions in period	-	-	-	-
At 30 June 2024	-	-	-	-
<b>DEPRECIATION</b>				
At 1 July 2023	-	-	-	-
Charge in period	-	-	-	-
At 30 June 2024	-	-	-	-
<b>NET BOOK VALUE</b>				
At 30 June 2024	-	-	-	-
<b>NET BOOK VALUE</b>				
At 1 July 2023	-	-	-	-

## ANCHOR OF FAITH GLOBAL CHURCH

### Notes to the financial statements for the year ended 30th June 2024

#### 6. CASH AT BANK & IN HAND

	£	£	2024 £	2023 £
Cash	1,903	-	1,903	1,317

#### 7. DEBTORS

	£	£	2024 £	2023 £
Prepayments	-	-	-	-

#### 8. CREDITORS: Amounts falling due within one year

	£	£	2024 £	2023 £
Creditors	-	-	-	-
Accruals	1,356	-	1,356	1,356
	300	-	300	300
	1,656	-	1,656	1,656

#### 9. FUNDS

	Unrestricted Fund	Restricted Fund	Total Fund	Total Fund	2023
£	£	£	£	£	
General Funds	586	-	586		558
Surplus (Deficit) for the year	-339	-	-339		-897
Total Fund	247	-	247	-	339

#### 10. Trustee Remuneration & Related Pay Transactions

None of the trustees have been paid any remuneration or received any other benefits from an employment with the charity or a related entity. All works was carried out by volunteers for whom the Trustees are very grateful to.

**WOMAN AND HER LOVER MINISTRIES**

England & Wales - Charity number 1162046

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# Accounts

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**ANCHOR OF FAITH GLOBAL CHURCH**

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**REPORT AND ACCOUNT FOR THE YEAR ENDED  
30TH JUNE 2023**

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**CHARITY NUMBER 1162046**

## ANCHOR OF FAITH GLOBAL CHURCH

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**ANCHOR OF FAITH GLOBAL CHURCH**

**Administrative Information**

**Charity Name:** Anchor of Faith Global Church

**Charity Registration :** 1162046

**Registered Office and  
Operational Address:** 48 Denmark Gardens  
Carshalton  
SM5 2JL

**Trustees:** Pastor Cleopatra Florence Zulu  
Rev. Tochukwu Ambrose Nwadike  
Boniface Mambwe

**Independent Examiner** TPC Consult (UK) Ltd  
18 Peckover Close  
Peterborough  
PE2 8UQ

## **ANCHOR OF FAITH GLOBAL CHURCH**

### **Report of the Trustees for the year ended 30 June 2023**

The Trustees, are pleased to present the annual report together with the accounts for the year ended 30 June 2023

#### **Structure, Governance & Mana**

The Charity was registered with Charity Commission on the 5th of June 2015. Its governing document is a CIO Foundation constitution. The Charity is governed by a board of trustees whom meets regularly to review, plan activities and monitor the financial position.

#### **Objectives & Activities**

The charity is established with a primary objective:

To advance the Christian Faith in accordance with its Statement of belief for the benefit of the public in United Kingdom and in other parts of the world, as the trustees may think fit from time to time. These objectives are charitable and our services are open to the members of the public. The Trustees confirm their due regard to the guidance issued by the Charity Commission on public benefits when deciding activities the charity should undertake.

#### **Achievement in the period**

The Organisation continues to hold successful meetings throughout the year in which individuals were equipped and educated on the principles and doctrines of the Christian faith.

The charity has been instrumental in helping rebuild marriages, relationships, and dysfunctional families. The charity engaged in outdoor church activities designed to remote its goals and objectives. The organisation offered tuition classes to pupils which were used to raise funds for the charity. Bible study, some tuition classes, and some other activities took place at the registered address. The charity was able to work strategically and in partnership with other organisations for the public good.

#### **Public Benefits Statement:**

Anchor of Faith Global Church is a family focused charity. As a result, most of our programmes are tailored towards the holistic development and support of the family unit. Training, confrences and workshop were held for the benefit of the church members and the community.

#### **Financial Review**

The principal funding sources for the charity are currently by way of Tuition, Tithe & Offering.

The total income for the period under review was £7900 and the total payments made £8797 net Income / (Payments) of -£897

#### **Future Development**

The church intends to continue to host its regular yearly conferences and weekly services in the UK.

The impact of Covid-19 has affected the charity's ability to fully pursue its objectives. However, the pandemic has also brought about new ways of thinking and doing things. So, the charity is exploring new ways to achieve its objectives, in an effort to be more effective, resourceful, and prudent.

## **ANCHOR OF FAITH GLOBAL CHURCH**

### **Report of the Trustees for the year ended 30th June 2023**

#### **Reserve Policy**

It is the policy of the charity to ensure unrestricted funds are kept at a level which provides sufficient funds to cover management, administration and support costs on an on-going basis. At least 3 months of Unrestricted expenditure is maintained, which provides sufficient fund to support emergency expenditure that may arise.

It is also its policy to keep any surplus liquid fund in short-term deposits which can be readily accessed and where the capital is protected. The objective of the investment policy is to maximise interest while limiting risk. This policy is adopted as the surplus funds are expected to be used in the near future to fund future commitment.

#### **Risk Management**

The Trustees have conducted a review of the major risks which the charity is exposed, in particular those to operations and finances of the charity. The Trustees review the risk regularly at their meetings and are satisfied that systems are in place to mitigate exposure to major risks at all time.

Appropriate Criminal Records Bureau (CRB) checks, supported by relevant training and regularly reviewed policies are made for all those who work with children or other vulnerable groups within the Charity. Where appropriate, systems have been established to mitigate the risk the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions.

#### **Members of the Board of Trust**

Members of the Board of Trustees, and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 1.

In accordance with charity law, as trustees, we certify that:

So far as we are aware, there is no relevant information of which the company's accountants are unaware; and as the trustees of the charity we have taken all steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the Charity's accountants are aware of that information.

#### **Approval**

This report was approved by the board of Trustees and signed on their behalf by:

---

**Rev. Tochukwu A. Nwadike**  
**Trustee**  
**Date: 6th February 2024**

## **ANCHOR OF FAITH GLOBAL CHURCH**

### **Independent Examiner's Report to the Trustees of Anchor of Faith Global Church**

I report on the accounts of the above Charity for the year ended 30th June 2023 set out on the following pages.

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

The Trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that independent examination is needed.

It is my responsibility to:

- \* examine the accounts under section 145 of the 2011 Act
- \* to follow the procedures laid down in the general Direction given by the Charity commission (under section 145(5)(b) of the 2011 Act, and
- \* to state whether particular matters have come to my attention.

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

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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

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

1. Which gives me reasonable cause to believe that in any material respect the requirements:
  - To keep accounting records in accordance with section 130 of the 2011 Act; and
  - To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or
2. To which in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

-----  
Date: 6th February 2024

Chioma John-Musa FFA, FIPA  
TPC Consult (UK) Ltd  
18 Peckover Close  
Peterborough  
PE2 8UQ

## ANCHOR OF FAITH GLOBAL CHURCH

### Statement of Financial Activities for the year ended 30th June 2023

	Notes	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
<b>INCOME</b>	3				
<b>Income from:</b>					
Donations		-	-	-	-
Charitable Activities		7,900	-	7,900	14,106
Investment income		-	-	-	-
Other		-	-	-	-
<b>Total</b>		<u>7,900</u>	<u>-</u>	<u>7,900</u>	<u>14,106</u>
<b>Expenditure</b>	4				
<b>Expenditure on:</b>					
Raising fund		-	-	-	-
Charitable Activities		6810	-	6,810	8,262
Other		1987	-	1,987	4,580
<b>Total</b>		<u>8,797</u>	<u>-</u>	<u>8,797</u>	<u>12,842</u>
<b>Net Income / Expenditure</b>		<u>-897</u>	<u>-</u>	<u>-897</u>	<u>1,264</u>
<b>Other Recognised gain / (Loss)</b>					
Gain on revaluation of fixed asset		-	-	-	-
<b>Net movement in funds</b>		<u>(897)</u>	<u>-</u>	<u>(897)</u>	<u>1264</u>
<b>Reconciliation of Funds</b>					
General Fund		558	-	558 -	706
<b>Total Fund carried forward</b>	7	<u>-339</u>	<u>- -</u>	<u>339</u>	<u>558</u>

## ANCHOR OF FAITH GLOBAL CHURCH

### Balance Sheet as at 30th June 2022

	Notes	Unrestricted Fund	Restricted Fund	Total Fund	2023 Total Fund £	2022 Total Fund £
<b>Fixed assets</b>						
Tangible assets	5	-	-	-	-	-
Total Fixed Asset		-	-	-	-	-
<b>Current assets</b>						
Cash at bank and in hand	6	1,317	-	1,317	1,317	3,714
Debtors	7	-	-	-	-	-
<b>Total Current Asset</b>		1,317	-	1,317	1,317	3,714
Creditors: amounts falling due within one year	8	1,656	-	1,656	1,656	3156
Net Current Assets / (Liabilities)		-339	-	-339	-339	558
<b>Total Assets less Current Liabilities</b>		-339	-	-339	-339	558
<b>Creditors amount falling due after one year</b>		-	-	-	-	-
		-339	-	-	339	558
<b>Fund of the Charity</b>						
Restricted Funds	9	-	-	-	-	-
Unrestricted Funds		-339	-	-339	-339	558
<b>Total funds</b>		-339	-	-339	-339	558

We approve the Financial Statement, which comprises the Statement of Financial Activities, the Balance Sheet and the related notes. We acknowledge our responsibility for the Financial Information including the appropriate appropriation applicable of the Financial Reporting framework as set out in the notes.

Signed on behalf of all the Trustees.

Name: Rev. Tochukwu A. Nwadike  
Position: Trustee

Date of Approval: 6th February 2024

## **ANCHOR OF FAITH GLOBAL CHURCH**

### **Notes to the financial statements for the year ended 30th June 2023**

#### **1. BASIS OF PREPARATION**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

1.1 These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102

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

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

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

#### **2. ACCOUNTING POLICIES**

This standard list of accounting policies has been applied by the charity

##### **2.1 Recognition of Income**

These are included in the Statement of Financial Activities

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

##### **Grant and Donations**

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

Government Grant: When the charity has received government grants in the reporting period.

##### **Tax reclaims on donations and gifts**

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

Donated Goods: Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

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

#### **2.3 EXPENDITURE AND LIABILITIES**

##### **Liabilities Recognition**

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

##### **Grants and Support Costs**

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

## ANCHOR OF FAITH GLOBAL CHURCH

### Notes to the financial statements for the year ended 30th June 2023

#### Creditors

Creditors are measured at settlement amounts less any trade discounts

#### 2.4 ASSETS

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year. They are valued at cost.

#### Depreciation

Depreciation is provided at rates calculated to write off the cost of each asset, less their estimated residual value over its expected useful life.

#### Debtors

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

#### Current Assets

These include cash on deposit and cash equivalents with a maturity of less than one year

### 3. INCOME

	Unrestricted Fund	Restricted Fund	2023 Total	2022 Total
	£	£	£	£
Donation and Legacies				
Offering		-	-	-
Tuition	7,900	-	7,900	14,106
Other	-	-	-	-
	<u>7,900</u>	<u>-</u>	<u>7,900</u>	<u>14,106</u>

#### Investment Income:

Bank Interest	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total Income	<u>7,900</u>	<u>-</u>	<u>7,900</u>	<u>14,106</u>

## ANCHOR OF FAITH GLOBAL CHURCH

### Notes to the financial statements for the year ended 30th June 2023

#### 4. EXPENDITURE

	Unrestricted Fund	Restricted Fund	2023	2022
Charitable Expenditure				
Venue Hire			-	-
Travel & Subsistence			0	973
Printing, Postage & Stationery	790		790	322
Hospitality/ Refreshment	1093		1093	2510
Consumables	917		917	529
Training - Books & periodicals	545		545	2112
Music and Media Expenses	529		529	30
Honorarium	-		-	-
Admin	270		270	81
Welfare	1056		1056	547
Insurance & License	203		203	126
Telephone	589		589	624
Equipments	819		819	408
Total	<u>6810</u>		<u>6810</u>	<u>8262</u>
			<b>2023</b>	<b>2022</b>
Support Cost				
Volunteers Expenses	840		840	3633
Media and website	378		378	378
Utilities	200		200	-
Other (Pastoral expense)	269		269	269
Repairs	-		-	-
Depreciation	-		-	-
Total	<u>1687</u>	<u>-</u>	<u>1,687</u>	<u>4280</u>
Accountancy & Professional Services	<u>300</u>		<u>300</u>	<u>300</u>
Total Expenditure	<u>8797</u>	<u>-</u>	<u>8797</u>	<u>12842</u>

#### 5. TANGIBLE FIXED ASSETS

	Equipment £	Furniture & Fitting £	Total £	2023 £
<b>COST</b>				
At 1 July 2022	-	-	-	-
Additions in period	-	-	-	-
At 30 June 2023	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>DEPRECIATION</b>				
At 1 July 2022	-	-	-	-
Charge in period	-	-	-	-
At 30 June 2023	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>NET BOOK VALUE</b>				
At 30 June 2023	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
NET BOOK VALUE				
At 1 July 2022	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

## ANCHOR OF FAITH GLOBAL CHURCH

### Notes to the financial statements for the year ended 30th June 2023

#### 6. CASH AT BANK & IN HAND

			2023	2022
	£	£	£	£
Cash	1,317	-	1,317	3,714

#### 7. DEBTORS

			2023	2022
	£	£	£	£
Prepayments	-	-	-	-

#### 8. CREDITORS: Amounts falling due within one year

			2023	2022
	£	£	£	£
Creditors	1,356	-	1,356	2856
Accruals	300	-	300	300
	1,656	-	1,656	3,156

#### 9. FUNDS

	Unrestricted Fund	Restricted Fund	Total Fund	Total Fund	
	£	£	£	£	2022
General Funds	558	-	558		-706
Surplus (Deficit) for the year	(897)	-	-897		1264
Total Fund	339	-	339		558

#### 10. Trustee Remuneration & Related Pay Transactions

None of the trustees have been paid any remuneration or received any other benefits from an employment with the charity or a related entity. All works was carried out by volunteers for whom the Trustees are very grateful to.

**WOMAN AND HER LOVER MINISTRIES**

England & Wales - Charity number 1162046

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# Accounts

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**ANCHOR OF FAITH GLOBAL CHURCH**

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**REPORT AND ACCOUNT FOR THE YEAR ENDED  
30TH JUNE 2022**

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**CHARITY NUMBER 1162046**

## **ANCHOR OF FAITH GLOBAL CHURCH**

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**ANCHOR OF FAITH GLOBAL CHURCH**

**Administrative Information**

**Charity Name:** Anchor of Faith Global Church

**Charity Registration :** 1162046

**Registered Office and Operational Address:** 48 Denmark Gardens  
Carshalton  
SM5 2JL

**Trustees:** Pastor Cleopatra Florence Zulu  
Rev. Tochukwu Ambrose Nwadike  
Boniface Mambwe

**Independent Examiner** TPC Consult (UK) Ltd  
18 Peckover Close  
Peterborough  
PE2 8UQ

## **ANCHOR OF FAITH GLOBAL CHURCH**

### **Report of the Trustees for the year ended 30 June 2022**

The Trustees, are pleased to present the annual report together with the accounts for the year ended 30 June 2022

#### **Structure, Governance & Management**

The Charity was registered with Charity Commission on the 5th of June 2015. Its governing document is a CIO Foundation constitution. The Charity is governed by a board of trustees whom meets regularly to review, plan activities and monitor the financial position.

#### **Objectives & Activities**

The charity is established with a primary objective:

To advance the Christian Faith in accordance with its Statement of belief for the benefit of the public in United Kingdom and in other parts of the world, as the trustees may think fit from time to time. These objectives are charitable and our services are open to the members of the public. The Trustees confirm their due regard to the guidance issued by the Charity Commission on public benefits when deciding activities the charity should undertake.

#### **Achievement in the period**

The Organisation continues to hold successful meetings throughout the year in which individuals were equipped and educated on the principles and doctrines of the Christian faith. However, the impact of Covid-19 has created a residual effect, resulting in a lack of human capital, financial and church growth which has limited the charity's ability to fully carry out some of its objectives. Nonetheless, the charity has continued to conduct its church services and some meetings through zoom and other social media outlets, which drew different participants across the UK and globally. The charity is still playing some part in supporting those, in our community, who are still suffering from the residual effect of Covid-19, and those with pre-existing conditions, disabilities, etc.

The charity has been instrumental in helping rebuild marriages, relationships, and dysfunctional families. The charity engaged in outdoor church activities designed to remote its goals and objectives. The organisation offered tuition classes to pupils which were used to raise funds for the charity. Bible study, some tuition classes, and some other activities took place at the registered address. The charity was able to work strategically and in partnership with other organisations for the public good.

#### **Public Benefits Statement:**

Anchor of Faith Global Church is a family focused charity. As a result, most of our programmes are tailored towards the holistic development and support of the family unit. Training, conferences and workshop were held for the benefit of the church members and the community.

#### **Financial Review**

The principal funding sources for the charity are currently by way of Tuition, Tithes & Offering.

The total income for the period under review was £14106 and the total payments made £12842 net Income / (Payments) of £1264

#### **Future Development**

The church intends to continue to host its regular yearly conferences and weekly services in the UK.

The impact of Covid-19 has affected the charity's ability to fully pursue its objectives. However, the pandemic has also brought about new ways of thinking and doing things. So, the charity is exploring new ways to achieve its objectives, and it is thinking outside the box in its operations. In so doing, we hope the charity will be more effective, resourceful, and prudent.

## **ANCHOR OF FAITH GLOBAL CHURCH**

### **Report of the Trustees for the year ended 30th June 2022**

#### **Reserve Policy**

It is the policy of the charity to ensure unrestricted funds are kept at a level which provides sufficient funds to cover management, administration and support costs on an on-going basis. At least 3 months of Unrestricted expenditure is maintained, which provides sufficient fund to support emergency expenditure that may arise.

It is also its policy to keep any surplus liquid fund in short-term deposits which can be readily accessed and where the capital is protected. The objective of the investment policy is to maximise interest while limiting risk. This policy is adopted as the surplus funds are expected to be used in the near future to fund future commitment.

#### **Risk Management**

The Trustees have conducted a review of the major risks which the charity is exposed, in particular those to operations and finances of the charity. The Trustees review the risk regularly at their meetings and are satisfied that systems are in place to mitigate exposure to major risks at all time.

Appropriate Criminal Records Bureau (CRB) checks, supported by relevant training and regularly reviewed policies are made for all those who work with children or other vulnerable groups within the Charity. Where appropriate, systems have been established to mitigate the risk the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions.

#### **Members of the Board of Trustees**

Members of the Board of Trustees, and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 1.

In accordance with charity law, as trustees, we certify that:

So far as we are aware, there is no relevant information of which the company's accountants are unaware; and as the trustees of the charity we have taken all steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the Charity's accountants are aware of that information.

#### **Approval**

This report was approved by the board of Trustees and signed on their behalf by:

---

**Rev. Tochukwu A. Nwadike**

**Trustee**

**Date: 1st February 2023**

## **ANCHOR OF FAITH GLOBAL CHURCH**

### **Independent Examiner's Report to the Trustees of Anchor of Faith Global Church**

I report on the accounts of the above Charity for the year ended 30th June 2022 set out on the following pages.

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

The Trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that independent examination is needed.

It is my responsibility to:

- \* examine the accounts under section 145 of the 2011 Act
- \* to follow the procedures laid down in the general Direction given by the Charity commission (under section 145(5)(b) of the 2011 Act, and
- \* to state whether particular matters have come to my attention.

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

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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

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

1. Which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with section 130 of the 2011 Act; and
- To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

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

-----  
Date: 1st February 2023

Chioma John-Musa FFA, FIPA  
TPC Consult (UK) Ltd  
18 Peckover Close  
Peterborough  
PE2 8UQ

# ANCHOR OF FAITH GLOBAL CHURCH

## Statement of Financial Activities for the year ended 30th June 2022

	Notes	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	2021 Total Funds £
<b>INCOME</b>					
<b>Income from:</b>					
Donations	3	-	-	-	-
Charitable Activities		14,106	-	14,106	11,273
Investment income		-	-	-	-
Other		-	-	-	405.00
<b>Total</b>		<u>14,106</u>	<u>-</u>	<u>14,106</u>	<u>11,678</u>
<b>Expenditure</b>					
<b>Expenditure on:</b>					
Raising fund	4	-	-	-	-
Charitable Activities		8,262	-	8,262	8,432
Other		4,580	-	4,580	2,247
<b>Total</b>		<u>12,842</u>	<u>-</u>	<u>12,842</u>	<u>10,679</u>
<b>Net Income / Expenditure</b>		<u>1,264</u>	<u>-</u>	<u>1,264</u>	<u>999</u>
<b>Other Recognised gain / (Loss)</b>					
Gain on revaluation of fixed asset		-	-	-	-
<b>Net movement in funds</b>		<u>1,264</u>	<u>-</u>	<u>1,264</u>	<u>999</u>
<b>Reconciliation of Funds</b>					
General Fund		-706	-	-706	1,705
<b>Total Fund carried forward</b>	7	<u>558</u>	<u>-</u>	<u>558</u>	<u>-706</u>

## ANCHOR OF FAITH GLOBAL CHURCH

### Balance Sheet as at 30th June 2022

	Notes	Unrestricted Fund	Restricted Fund	2022 Total Fund £	2021 Total Fund £
<b>Fixed assets</b>					
Tangible assets	5	-	-	-	-
Total Fixed Asset		-	-	-	-
<b>Current assets</b>					
Cash at bank and in hand	6	3,714	-	3,714	3,400
Debtors	7	-	-	-	-
<b>Total Current Asset</b>		3,714	-	3,714	3,400
Creditors: amounts falling due within one year	8	3,156	-	3,156	4106
Net Current Assets / (Liabilities)		558	-	558	-706
<b>Total Assets less Current Liabilities</b>		558	-	558	-706
<b>Creditors amount falling due after one year</b>		-	-	-	-
		558	-	558	-706
<b>Fund of the Charity</b>	9				
Restricted Funds		-	-	-	-
Unrestricted Funds		558	-	558	-706
<b>Total funds</b>		558	-	558	-706

We approve the Financial Statement, which comprises the Statement of Financial Activities, the Balance Sheet and the related Notes.

We acknowledge our responsibility for the Financial Information including the appropriation of the applicable Financial Reporting framework as set out in the notes.

Signed on behalf of all the Trustees.

Name: Rev. Tochukwu A. Nwadike  
Position: Trustee

Date of Approval: 1st February 2023

## ANCHOR OF FAITH GLOBAL CHURCH

### Notes to the financial statements for the year ended 30th June 2022

#### 1. BASIS OF PREPARATION

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

1.1 These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102

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

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

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

#### 2. ACCOUNTING POLICIES

This standard list of accounting policies has been applied by the charity

##### 2.1 Recognition of Income

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

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

##### Grant and Donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

Government Grant: When the charity has received government grants in the reporting period.

##### Tax reclaims on donations and gifts

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

Donated Goods: Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

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

#### 2.3 EXPENDITURE AND LIABILITIES

##### Liabilities Recognition

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

##### Grants and Support Costs

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

## ANCHOR OF FAITH GLOBAL CHURCH

### Notes to the financial statements for the year ended 30th June 2022

#### Creditors

Creditors are measured at settlement amounts less any trade discounts

#### 2.4 ASSETS

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year. They are valued at cost.

#### Depreciation

Depreciation is provided at rates calculated to write off the cost of each asset, less their estimated residual value over its expected useful life.

#### Debtors

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

#### Current Assets

These include cash on deposit and cash equivalents with a maturity of less than one year

### 3. INCOME

	Unrestricted Fund	Restricted Fund	2022 Total £	2021 Total £
Donation and Legacies				
Offering		-	-	-
Tuition	14,106	-	14,106	11,273
Other	-	-	-	405
	<u>14,106</u>	<u>-</u>	<u>14,106</u>	<u>11,678</u>
<b>Investment Income:</b>			2022 £	2021 £
Bank Interest	-	-	-	-
Total Income	<u>14,106</u>	<u>-</u>	<u>14,106</u>	<u>11,678</u>

## ANCHOR OF FAITH GLOBAL CHURCH

Notes to the financial statements for the year ended 30th June 2022

### 4. EXPENDITURE

	Unrestricted Fund	Restricted Fund	2022	2021
Charitable Expenditure				
Venue Hire			-	-
Travel & Subsistence	973		973	1500
Printing, Postage & Stationery	322		322	2009
Hospitality/ Refreshment	2510		2510	861
Consumables	529		529	0
Training - Books & periodicals	2112		2112	1036
Music and Media Expenses	30		30	0
Honorarium	-		-	50
Admin	81		81	728
Welfare	547		547	200
Insurance & License	126		126	-
Telephone	624		624	628
Equipments	408		408	1419
<b>Total</b>	<b>8262</b>		<b>8262</b>	<b>8432</b>
			<b>2022</b>	<b>2021</b>
Support Cost				
Volunteers Expenses	3633		3633	
Media and website	378		378	735
Utilities	-		-	-
Other (Pastoral expense)	269		269	-
Repairs	-		-	-
Depreciation	-		-	1262
<b>Total</b>	<b>4280</b>	<b>-</b>	<b>4,280</b>	<b>1997</b>
Accountancy & Professional Services	300		300	250
<b>Total Expenditure</b>	<b>12842</b>	<b>-</b>	<b>12842</b>	<b>10679</b>

### 5. TANGIBLE FIXED ASSETS

	Equipment £	Furniture & Fitting £	Total £	2022 £
<b>COST</b>				
At 1 July 2021	6,903	975	7,878	7,878
Additions in period	-	-	-	-
At 30 June 2022	<b>6,903</b>	<b>975</b>	<b>7,878</b>	<b>7,878</b>
<b>DEPRECIATION</b>				
At 1 July 2021	6,903	975	7,878	7,878
Charge in period	-	-	-	-
At 30 June 2022	<b>6,903</b>	<b>975</b>	<b>7,878</b>	<b>7,878</b>
<b>NET BOOK VALUE</b>				
At 30 June 2022	-	-	-	-
<b>NET BOOK VALUE</b>				
At 1 July 2021	-	-	-	-

## ANCHOR OF FAITH GLOBAL CHURCH

### Notes to the financial statements for the year ended 30th June 2022

#### 6. CASH AT BANK & IN HAND

			2022	2021
	£	£	£	£
Cash	3,714	-	3,714	3,400

#### 7. DEBTORS

			2022	2021
	£	£	£	£
Prepayments	-	-	-	-

#### 8. CREDITORS: Amounts falling due within one year

			2022	2021
	£	£	£	£
Creditors	2,856	-	2,856	3,856
Accruals	300	-	300	250
	3,156	-	3,156	4,106

#### 9. FUNDS

	Unrestricted Fund	Restricted Fund	Total Fund	Total Fund
			2022	2021
	£	£	£	£
General Funds	-706	-	-706	-1705
Surplus (Deficit) for the year	1264	-	1264	999
Total Fund	558	-	558	706

#### 10. Trustee Remuneration & Related Pay Transactions

None of the trustees have been paid any remuneration or received any other benefits from an employment with the charity or a related entity. All works was carried out by volunteers for whom the Trustees are very grateful to.

**WOMAN AND HER LOVER MINISTRIES**

England & Wales - Charity number 1162046

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# Accounts

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**ANCHOR OF FAITH GLOBAL CHURCH**

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**REPORT AND ACCOUNT FOR THE YEAR ENDED  
30TH JUNE 2021**

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**CHARITY NUMBER 1162046**

## **ANCHOR OF FAITH GLOBAL CHURCH**

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Balance Sheet	6
Notes to the Financial Statements	7

**ANCHOR OF FAITH GLOBAL CHURCH**

**Administrative Information**

**Charity Name:** Anchor of Faith Global Church

**Charity Registration :** 1162046

**Registered Office and  
Operational Address:** 48 Denmark Gardens  
Carshalton  
SM5 2JL

**Trustees:** Pastor Cleopatra Florence Zulu  
Rev. Tochukwu Ambrose Nwadike  
Boniface Mambwe

**Independent Examiner** TPC Consult (UK) Ltd  
18 Peckover Close  
Peterborough  
PE2 8UQ

## **ANCHOR OF FAITH GLOBAL CHURCH**

### **Report of the Trustees for the year ended 30 June 2021**

The Trustees, are pleased to present the annual report together with the accounts for the year ended 30 June 2021

#### **Structure, Governance & Management**

The Charity was registered with Charity Commission on the 5th of June 2015. Its governing document is a CIO Foundation constitution. The Charity is governed by a board of trustees whom meets regularly to review, plan activities and monitor the financial position.

#### **Objectives & Activities**

The charity is established with a primary objective:

To advance the Christian Faith in accordance with its Statement of belief for the benefit of the public in United Kingdom and in other parts of the world, as the trustees may think fit from time to time. These objectives are charitable and our services are open to the members of the public. The Trustees confirm their due regard to the guidance issued by the Charity Commission on public benefits when deciding activities the charity should undertake.

#### **Achievement in the period**

The Organisation continues to hold successful meetings throughout the year in which individuals were equipped and educated on the principles and doctrines of the Christian faith. However, due to the Covid 19 restrictions, the charity was not able to carry out some of its yearly activities and conferences as earlier planned. Nonetheless, the charity was able to conduct its services and meetings through zoom which drew different participates across the UK and globally. The charity also played some part in supporting the community during Covid-19 lockdown. This meant that irrespective of Covid-19 restrictions, the charity was still, somehow, able to reach and help members of the community. The organisation offered some tuition classes which were used to raise funds for the charity. The charity was able to work strategically and in partnership with other organisations for the public good.

#### **Public Benefits Statement:**

Anchor of Faith Global Church is a family focused charity. As a result, most of our programmes are tailored towards the holistic development and support of the family unit. Training, confrences and workshop were held for the benefit of the church members and the community.

#### **Financial Review**

The principal funding sources for the charity are currently by way of Tuition, Tithes & Offering.

The total income for the period under review was £11,678 and the total payments made £10,679 net Income / (Payments) of £999

#### **Future Development**

The church intends to continue to host its regular yearly conferences and weekly services in the UK, in compliance with the government guidelines and when possible.

In view of the Covid - 19 Pandemic and its subsequent variants, still impacting the whole world, our events are mostly virtual at the moment. The Trustees continue to assess the situation, with the safety of members and the public in mind, and ensuring that the church comply with current Government regulation in respect of Social gathering.

## **ANCHOR OF FAITH GLOBAL CHURCH**

### **Report of the Trustees for the year ended 30th June 2021**

#### **Reserve Policy**

It is the policy of the charity to ensure unrestricted funds are kept at a level which provides sufficient funds to cover management, administration and support costs on an on-going basis. At least 3 months of Unrestricted expenditure is maintained, which provides sufficient fund to support emergency expenditure that may arise.

It is also its policy to keep any surplus liquid fund in short-term deposits which can be readily accessed and where the capital is protected. The objective of the investment policy is to maximise interest while limiting risk. This policy is adopted as the surplus funds are expected to be used in the near future to fund future commitment.

#### **Risk Management**

The Trustees have conducted a review of the major risks which the charity is exposed, in particular those to operations and finances of the charity. The Trustees review the risk regularly at their meetings and are satisfied that systems are in place to mitigate exposure to major risks at all time.

Appropriate Criminal Records Bureau (CRB) checks, supported by relevant training and regularly reviewed policies are made for all those who work with children or other vulnerable groups within the Charity. Where appropriate, systems have been established to mitigate the risk the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions.

#### **Members of the Board of Trustees**

Members of the Board of Trustees, and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 1.

In accordance with charity law, as trustees, we certify that:

So far as we are aware, there is no relevant information of which the company's accountants are unaware; and as the trustees of the charity we have taken all steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the Charity's accountants are aware of that information.

#### **Approval**

This report was approved by the board of Trustees and signed on their behalf by:

---

**Rev. Tochukwu A. Nwadike**

**Trustee**

**Date: 7th March 2022**

## **ANCHOR OF FAITH GLOBAL CHURCH**

### **Independent Examiner's Report to the Trustees of Anchor of Faith Global Church**

I report on the accounts of the above Charity for the year ended 30th June 2021 set out on the following pages.

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

The Trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that independent examination is needed.

It is my responsibility to:

- \* examine the accounts under section 145 of the 2011 Act
- \* to follow the procedures laid down in the general Direction given by the Charity commission (under section 145(5)(b) of the 2011 Act, and
- \* to state whether particular matters have come to my attention.

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

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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

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

1. Which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with section 130 of the 2011 Act; and
- To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

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

-----  
Date: 7th March 2022

Chioma John-Musa FFA, FIPA  
TPC Consult (UK) Ltd  
18 Peckover Close  
Peterborough  
PE2 8UQ

# ANCHOR OF FAITH GLOBAL CHURCH

## Statement of Financial Activities for the year ended 30th June 2021

	Notes	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	2020 Total Funds £
<b>INCOME</b>					
<b>Income from:</b>					
Donations	3	-	-	-	-
Charitable Activities		11,273	-	11,273	13,974
Investment income		-	-	-	-
Other		405	-	405	-
<b>Total</b>		<u>11,678</u>	<u>-</u>	<u>11,678</u>	<u>13,974</u>
<b>Expenditure</b>					
<b>Expenditure on:</b>					
Raising fund	4	-	-	-	-
Charitable Activities		8,432	-	8,432	9,990
Other		2,247	-	2,247	2,362
<b>Total</b>		<u>10,679</u>	<u>-</u>	<u>10,679</u>	<u>12,352</u>
<b>Net Income / Expenditure</b>		<u>999</u>	<u>-</u>	<u>999</u>	<u>1,622</u>
<b>Other Recognised gain / (Loss)</b>					
Gain on revaluation of fixed asset		-	-	-	-
<b>Net movement in funds</b>		<u>999</u>	<u>-</u>	<u>999</u>	<u>1,622</u>
<b>Reconciliation of Funds</b>					
General Fund		-1,705	-	-1,705	3,327
<b>Total Fund carried forward</b>	7	<u>-706</u>	<u>-</u>	<u>-706</u>	<u>-1,705</u>

## ANCHOR OF FAITH GLOBAL CHURCH

### Balance Sheet as at 30th June 2021

	Notes	Unrestricted Fund	Restricted Fund	2021 Total Fund £	2020 Total Fund £
<b>Fixed assets</b>					
Tangible assets	5	-	-	-	1,263
Total Fixed Asset		-	-	-	1,263
<b>Current assets</b>					
Cash at bank and in hand	6	3,400	-	3,400	6,139
Debtors	7	-	-	-	-
<b>Total Current Asset</b>		3,400	-	3,400	6,139
Creditors: amounts falling due within one year	8	4,106	-	4,106	9106
Net Current Assets / (Liabilities)		-706	0	-706	-2,967
<b>Total Assets less Current Liabilities</b>		-706	0	-706	-1,705
<b>Creditors amount falling due after one year</b>		-	-	-	-
		-706	-	-706	-1,705
<b>Fund of the Charity</b>	9				
Restricted Funds		-	-	-	-
Unrestricted Funds		-706	-	-706	-1,705
<b>Total funds</b>		-706	-	-706	-1,705

We approve the Financial Statement, which comprises the Statement of Financial Activities, the Balance Sheet and the related Notes.

We acknowledge our responsibility for the Financial Information including the appropriation of the applicable Financial Reporting framework as set out in the notes.

Signed on behalf of all the Trustees.

Name: Rev. Tochukwu A. Nwadike  
Position: Trustee

Date of Approval: 7th March 2022

## **ANCHOR OF FAITH GLOBAL CHURCH**

### **Notes to the financial statements for the year ended 30th June 2021**

#### **1. BASIS OF PREPARATION**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

1.1 These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102

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

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

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

#### **2. ACCOUNTING POLICIES**

This standard list of accounting policies has been applied by the charity

##### **2.1 Recognition of Income**

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

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

##### **Grant and Donations**

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

Government Grant: When the charity has received government grants in the reporting period.

##### **Tax reclaims on donations and gifts**

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

Donated Goods: Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

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

#### **2.3 EXPENDITURE AND LIABILITIES**

##### **Liabilities Recognition**

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

##### **Grants and Support Costs**

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

## ANCHOR OF FAITH GLOBAL CHURCH

### Notes to the financial statements for the year ended 30th June 2021

#### Creditors

Creditors are measured at settlement amounts less any trade discounts

#### 2.4 ASSETS

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year. They are valued at cost.

#### Depreciation

Depreciation is provided at rates calculated to write off the cost of each asset, less their estimated residual value over its expected useful life.

#### Debtors

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

#### Current Assets

These include cash on deposit and cash equivalents with a maturity of less than one year

### 3. INCOME

	Unrestricted Fund	Restricted Fund	2021 Total £	2020 Total £
Donation and Legacies				
Offering		-	-	756
Tuition	11,273	-	11,273	13,218
Other	405	-	405	-
	<u>11,678</u>	<u>-</u>	<u>11,678</u>	<u>13,974</u>
<b>Investment Income:</b>			2021 £	2020 £
Bank Interest	-	-	-	-
Total Income	<u>11,678</u>	<u>-</u>	<u>11,678</u>	<u>13,974</u>

## ANCHOR OF FAITH GLOBAL CHURCH

Notes to the financial statements for the year ended 30th June 2021

### 4. EXPENDITURE

	Unrestricted Fund	Restricted Fund	2021	2020
Charitable Expenditure				
Venue Hire			-	3011
Travel & Subsistence	1500		1500	340
Printing, Postage & Stationery	2009		2009	1623
Hospitality/ Refreshment	861		861	634
Consumables			-	958
Training - Books & periodicals	1036		1036	1243
Music and Media Expenses			-	1010
Honorarium	50		50	150
Admin	728		728	406
Welfare	200		200	-
Insurance & License	-		-	-
Telephone	628		628	614
Equipments	1419		1419	
Total	8432		8432	9990
Other			2021	2020
Support costs				
Media and website	735		735	142
Utilities	-		-	-
Other	-		-	-
Printing, Postage & Stationery	-		-	-
Repairs	-		-	-
Depreciation	1262		1262	1970
Total	1997	-	1997	2112
Accountancy & Professional Services	250		250	250
Total Expenditure	10679	-	10679	12352

### 5. TANGIBLE FIXED ASSETS

	Equipment £	Furniture & Fitting £	Total 2021 £
<b>COST</b>			
At 1 July 2020	6,903	975	7,878
Additions in period	-	-	-
At 30 June 2021	6,903	975	7,878
<b>DEPRECIATION</b>			
At 1 July 2020	5,844	772	6,616
Charge in period	1,059	203	1,262
At 30 June 2021	6,903	975	7,878
<b>NET BOOK VALUE</b>			
At 30 June 2021	-	-	-
<b>NET BOOK VALUE</b>			
At 1 July 2020	1,059	203	1,262

## ANCHOR OF FAITH GLOBAL CHURCH

### Notes to the financial statements for the year ended 30th June 2021

#### 6. CASH AT BANK & IN HAND

			2021	2020
	£	£	£	£
Cash	3,400	-	3,400	6,139

#### 7. DEBTORS

			2021	2020
	£	£	£	£
Prepayments	-	-	-	-

#### 8. CREDITORS: Amounts falling due within one year

			2021	2020
	£	£	£	£
Creditors	3,856	-	3,856	8856
Accruals	250	-	250	250
	4,106	-	4,106	9,106

#### 9. FUNDS

	Unrestricted Fund	Restricted Fund	Total Fund	Total Fund
			2021	2020
	£	£	£	£
General Funds	-1705	-	-1705	-3327
Surplus (Deficit) for the year	999	-	999	1622
Total Fund	-706	-	-706	-1,705

#### 10. Trustee Remuneration & Related Pay Transactions

None of the trustees have been paid any remuneration or received any other benefits from an employment with the charity or a related entity. All works was carried out by volunteers for whom the Trustees are very grateful to.