

GRACE LIFE CHURCH

England & Wales · Charity number 1163619

Details

Other names PRAYING FAMILY CHAPEL INTERNATIONAL

Status Registered

Legal form CIO

Registered 2015-09-17

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

Contact

Address Croydon Voluntary Action
Waterside Centre
26 Avenue Road
London
SE25 4DX

Phone 07533488681

Activities

Objects: TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS IN SUCH WAYS AND IN SUCH PARTS AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT

Activities: HOLDING REGULAR CHRISTIAN WORSHIP SERVICES TO PROMOTE THE MESSAGE OF THE CHRISTIAN FAITH IN THE COMMUNITY.

Classification

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

Geography

- Ghana
- Croydon

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£17,159	£16,539	-	-
2024-08-31	£21,246	£21,215	-	-
2023-08-31	£19,132	£23,440	-	-
2022-08-31	£21,666	£19,752	-	-
2021-08-31	£14,590	£6,545	-	-
2020-08-31	£12,257	£10,818	-	-

Trustees

Name	Role	Appointed
CYNTHIA AMARTEI	Chair	2015-09-01
EMILIA OKOYE		2019-05-09
Jenelle Darko		2026-04-29

GRACE LIFE CHURCH

England & Wales - Charity number 1163619

Accounts

GRACE LIFE CHURCH

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST AUGUST 2025

CHARITY NUMBER: 1163619

GRACE LIFE CHURCH
CROYDON VOLUNTARY ACTION
WATERSIDE CENTRE
26 AVENUE ROAD
LONDON
SE25 4DX

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GRACE LIFE CHURCH

TRUSTEES' REPORT YEAR ENDED 31ST AUGUST 2025

The trustees are pleased to present their report for the year ended 31st August 2025 for the charity, Grace Life Church with charity number 1163619.

The Trustees of the charity are: Ms Jenelle Darko
Ms Cynthia Amartei
Ms Emilia Okoye

The principal address of the charity is : Croydon Voluntary Action
Waterside Centre, 26 Avenue road
SE25 4DX

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity governing document is a CIO – Foundation Constitution registered 17th September 2015. The Charity is governed by a board on which the trustees are represented. It meets regularly to review, plan activities and monitor the financial position.

OBJECTIVES AND ACTIVITIES

The Objects of the organisation are first to advance the Christian faith in accordance with the statement of beliefs for the benefit in the United Kingdom and in such other parts of the world as the trustees may think fit from time to time. The trustees confirm that they have had due regard to the guidance issued by the Charity Commission on public benefit before deciding what activities the charity should undertake.

ACHIEVEMENTS AND PERFORMANCE

The Organisation continues to hold successful meetings through the year in which individuals were equipped and educated on the principles and doctrines of the Christian faith. The organisation has now moved its services back to in person services. It hired community halls in the area to host its services. This helped the members and attendants to come together for their regular services. This proved very beneficial as the congregation increased an increase in the number of attendants in the meetings.

FINANCIAL REVIEW

The income of the charity is above £17,000. This is a lower amount for this year of the charity the costs have been well managed over this period. The organisation is still in a good position to manage its costs. The main cost of the organisation was paying for the rent of its building that it uses for worship services.

RESERVE POLICY

It is the policy of the Charity to maintain unrestricted funds, which are the reserves of the charity at about 3 months of unrestricted expenditure. This provides sufficient funds to cover any emergency expenditures that may arise from time to time. The charity will seek to maintain this level throughout the year.

RISK MANAGEMENT

The charity have assessed all the major risks to which the charity is exposed to, in particular those related to operations and finances of the charity, and are satisfied that systems are in place to mitigate exposure to major risks.

TRUSTEE RESPONSIBILITIES

Under the Charities Act 2011, the trustees are required to prepare a statement of accounts for each accounting year which gives a true and fair view of the state of the church. They are required to:

1. Select suitable accounting policies and apply them consistently.
2. Make judgements and estimates that are reasonable and prudent.
3. State whether the applicable accounting standards have been followed.
4. Prepare financial statements on an ongoing basis.

They are responsible for keeping proper records which disclose with reasonable accuracy the finances of the church at any time and to ensure that such accounts comply with the Charities Act 2011. They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities.

Approved by the Trustees on 9th June 2026 and signed on their behalf by:

GRACE LIFE CHURCH

ACCOUNTS FOR THE YEAR ENDED 31st August 2025

1 Receipts & Payments Account (General Purpose Fund)

Income Receipts	£/ 2025	£/2024
Tithes and Offerings	17088	21159
Interest	71	87
Total Receipts	17159	21246
Direct Charitable Expenditure		
Rates	190	0
Admin	200	200
Media services	0	347
Hire of Hall	2166	3715
Subscriptions	35	0
Travel expenses	450	290
Advert	0	356
Welfare	1240	610
Insurance	0	71
Supplies	116	376
Pastor's allowance	5670	6600
Telephone	711	804
Benevolent giving	4690	100
Church events	0	6550
	15468	20019
Other Expenditure		
Equipment	791	776
Accounting services	280	420
Fixtures & Fittings	0	0
	1071	1196
Total Payments	16539	21215
Net Receipts/(Payments) for the year	620	31
Cash Funds brought forward	9204	9173
Cash Funds at the end of the year	9824	9204

GRACE LIFE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st August 2024

ACCOUNTING POLICIES

Basis of Accounting

These accounts have been prepared on the receipts and payments basis with all revenue and expenses shown on a cash basis. Non-monetary assets are shown at estimates of the value at the end of the year.

Funds

The CIO has a general unrestricted fund that receives voluntary donations from attendants at the services.

The CIO has no outstanding guarantees to third parties no any debts secured on the asstes of the CIO

Public Benefit

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or aims that are for public benefit. Details of how this is achieved are provided in the Trustees report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

Depreciation

Depreciation is calculated at 20% reducing balance method.

GRACE LIFE CHURCH

England & Wales - Charity number 1163619

Accounts

GRACE LIFE CHURCH

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST AUGUST 2024

CHARITY NUMBER: 1163619

GRACE LIFE CHURCH
CROYDON VOLUNTARY ACTION
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GRACE LIFE CHURCH

TRUSTEES' REPORT YEAR ENDED 31ST AUGUST 2024

The trustees are pleased to present their report for the year ended 31st August 2024 for the charity, Grace Life Church with charity number 1163619.

The Trustees of the charity are: Mrs Abigail Aggrey
Ms Cynthia Amartei
Ms Emilia Okoye

The principal address of the charity is : Croydon Voluntary Action
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ACHIEVEMENTS AND PERFORMANCE

The Organisation continues to hold successful meetings through the year in which individuals were equipped and educated on the principles and doctrines of the Christian faith. The organisation has now moved its services back to in person services. It hired community halls in the area to host its services. This helped the members and attendants to come together for their regular services. This proved very beneficial as the congregation increased an increase in the number of attendants in the meetings.

FINANCIAL REVIEW

The income of the charity is above £21,000. This is a higher amount for this year of the charity the costs have been well managed over this period. The organisation is still in a good position to manage its costs. The main cost of the organisation was paying for the rent of its building that it uses for worship services.

RESERVE POLICY

It is the policy of the Charity to maintain unrestricted funds, which are the reserves of the charity at about 3 months of unrestricted expenditure. This provides sufficient funds to cover any emergency expenditures that may arise from time to time. The charity will seek to maintain this level throughout the year.

RISK MANAGEMENT

The charity have assessed all the major risks to which the charity is exposed to, in particular those related to operations and finances of the charity, and are satisfied that systems are in place to mitigate exposure to major risks.

TRUSTEE RESPONSIBILITIES

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3. State whether the applicable accounting standards have been followed.
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Approved by the Trustees on 9th June 2025 and signed on their behalf by:

GRACE LIFE CHURCH

ACCOUNTS FOR THE YEAR ENDED 31st August 2024

1 Receipts & Payments Account (General Purpose Fund)

Income Receipts	£/ 2024	£/2023
Tithes and Offerings	21159	19068
Interest	87	64
Total Receipts	21246	19132
Direct Charitable Expenditure		
Mission	0	600
Admin	200	0
Media services	347	180
Hire of Hall	3715	3380
Music Services	0	150
Travel expenses	290	646
Advert	356	0
Welfare	610	1980
Insurance	71	268
Supplies	376	364
Pastor's allowance	6600	6530
Telephone	804	662
Benevolent giving	100	100
Church events	6550	5700
	20019	20560
Other Expenditure		
Equipment	776	2600
Accounting services	420	280
Fixtures& Fittings	0	0
	1196	2880
Total Payments	21215	23440
Net Receipts/(Payments) for the year	31	-4308
Cash Funds brought forward	9173	13481
Cash Funds at the end of the year	9204	9173

GRACE LIFE CHURCH

2 Statements of Assets and Liabilities at 31st August 2024

Monetary Assets

Cash Funds

	Unrestricted Funds	
	£/2024	£/2023
	£	
Cash at hand and in bank	9204	9173

Total Cash Funds

9204	9173
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Assets Retained for the

Charity's Own use

Non-monetary Assets and Liabilities

Musical Instruments	168	210
Equipments	3272	3314
Fixtures & Fittings		
	3440	3524

Liabilities

Bookkeeping	280	280
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NET ASSETS

12364	12417
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These accounts were approved by the trustees and signed on their behalf by:

Cynthia Amartei

GRACE LIFE CHURCH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st August 2024

ACCOUNTING POLICIES

Basis of Accounting

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Depreciation

Depreciation is calculated at 20% reducing balance method.

GRACE LIFE CHURCH

England & Wales - Charity number 1163619

Accounts

PRAYING FAMILY CHAPEL INTERNATIONAL

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST AUGUST 2023

CHARITY NUMBER: 1163619

PRAYING FAMILY CHAPEL INTERNATIONAL
CROYDON VOLUNTARY ACTION
WATERSIDE CENTRE
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PRAYING FAMILY CHAPEL INTERNATIONAL

TRUSTEES' REPORT YEAR ENDED 31ST AUGUST 2023

The trustees are pleased to present their report for the year ended 31st August 2023 for the charity, Praying Family Chapel International with charity number 1163619.

The Trustees of the charity are: Mrs Abigail Aggrey
Ms Cynthia Amartei
Ms Emilia Okoye

The principal address of the charity is : Croydon Voluntary Action
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FINANCIAL REVIEW

The income of the charity is above £19,000. This is a lower amount for this year of the charity the costs have been well managed over this period. The organisation is still in a good position to manage its costs. The main cost of the organisation was paying for the rent of its building that it uses for worship services.

RESERVE POLICY

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Approved by the Trustees on 11th April 2024 and signed on their behalf by:

PRAYING FAMILY CHAPEL INTERNATIONAL

ACCOUNTS FOR THE YEAR ENDED 31st August 2023

1 Receipts & Payments Account (General Purpose Fund)

Income Receipts	£/ 2023	£/2022
Tithes and Offerings	19068	21665
Interest	64	1
Total Receipts	19132	21666
Direct Charitable Expenditure		
Mission	600	0
Subscriptions	0	208
Media services	180	0
Hire of Hall	3380	3285
Music Services	150	0
Travel expenses	646	375
Stationary & Printing	0	43
Welfare	1980	400
Insurance	268	264
Supplies	364	741
Pastor's allowance	6530	6300
Telephone	662	810
Benevolent giving	100	2080
Church events	5700	5046
	20560	19552
Other Expenditure		
Equipment	2600	0
Accounting services	280	200
Fixtures & Fittings	0	0
	2880	200
Total Payments	23440	19752
Net Receipts/(Payments) for the year	-4308	1914
Cash Funds brought forward	13481	11567
Cash Funds at the end of the year	9173	13481

PRAYING FAMILY CHAPEL INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st August 2023

ACCOUNTING POLICIES

Basis of Accounting

These accounts have been prepared on the receipts and payments basis with all revenue and expenses shown on a cash basis. Non-monetary assets are shown at estimates of the value at the end of the year.

Funds

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The CIO has no outstanding guarantees to third parties no any debts secured on the asstes of the CIO

Public Benefit

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Depreciation

Depreciation is calculated at 20% reducing balance method.

GRACE LIFE CHURCH

England & Wales - Charity number 1163619

Accounts

PRAYING FAMILY CHAPEL INTERNATIONAL

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST AUGUST 2022

CHARITY NUMBER: 1163619

PRAYING FAMILY CHAPEL INTERNATIONAL
88A REGINA ROAD
LONDON
SE25 4TT

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PRAYING FAMILY CHAPEL INTERNATIONAL

TRUSTEES' REPORT YEAR ENDED 31ST AUGUST 2022

The trustees are pleased to present their report for the year ended 31st August 2022 for the charity, Praying Family Chapel International with charity number 1163619.

The Trustees of the charity are: Mrs Abigail Aggrey
Ms Cynthia Amartei
Ms Emilia Okoye

The principal address of the charity is : 88A REGINA ROAD
LONDON
SE25 4TT

STRUCTURE, GOVERNANCE AND MANAGEMENT

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OBJECTIVES AND ACTIVITIES

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ACHIEVEMENTS AND PERFORMANCE

The Organisation continues to hold successful meetings through the year in which individuals were equipped and educated on the principles and doctrines of the Christian faith. The organisation has now moved its services back to in person services. It hired community halls in the area to host its services. This helped the members and attendants to come together for their regular services. This proved very beneficial as the congregation increased an increase in the number of attendants in the meetings.

FINANCIAL REVIEW

The income of the charity is above £21,000. This is a good amount for this year of the charity the costs have been well managed over this period. The organisation is still in a good position to manage its costs. The main cost of the organisation was paying for the rent of its building that it uses for worship services.

RESERVE POLICY

It is the policy of the Charity to maintain unrestricted funds, which are the reserves of the charity at about 3 months of unrestricted expenditure. This provides sufficient funds to cover any emergency expenditures that may arise from time to time. The charity will seek to maintain this level throughout the year.

RISK MANAGEMENT

The charity have assessed all the major risks to which the charity is exposed to, in particular those related to operations and finances of the charity, and are satisfied that systems are in place to mitigate exposure to major risks.

TRUSTEE RESPONSIBILITIES

Under the Charities Act 2011, the trustees are required to prepare a statement of accounts for each accounting year which gives a true and fair view of the state of the church. They are required to:

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They are responsible for keeping proper records which disclose with reasonable accuracy the finances of the church at any time and to ensure that such accounts comply with the Charities Act 2011. They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities.

Approved by the Trustees on 3rd May 2023 and signed on their behalf by:

PRAYING FAMILY CHAPEL INTERNATIONAL

ACCOUNTS FOR THE YEAR ENDED 31st August 2022

1 Receipts & Payments Account (General Purpose Fund)

Income Receipts	£/ 2022	£/2021
Tithes and Offerings	21665	14589
Interest	1	1
Total Receipts	21666	14590
Direct Charitable Expenditure		
Subscriptions	208	
Media services		86
Hire of Hall	3285	500
Advertising	0	165
Travel expenses	375	1870
Stationary & Printing	43	0
Welfare	400	400
Insurance	264	0
Supplies	741	31
Pastor's allowance	6300	2700
Telephone	810	433
Benevolent giving	2080	
Church events	5046	
	19552	6185
Other Expenditure		
Equipment	0	160
Accounting services	200	200
Fixtures & Fittings	0	0
	200	360
Total Payments	19752	6545
Net Receipts/(Payments) for the year	1914	8045
Cash Funds brought forward	11567	3522
Cash Funds at the end of the year	13481	11567

PRAYING FAMILY CHAPEL INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st August 2022

ACCOUNTING POLICIES

Basis of Accounting

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Funds

The CIO has a general unrestricted fund that receives voluntary donations from attendants at the services.

The CIO has no outstanding guarantees to third parties no any debts secured on the asstes of the CIO

Public Benefit

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Depreciation

Depreciation is calculated at 20% reducing balance method.

GRACE LIFE CHURCH

England & Wales - Charity number 1163619

Accounts

PRAYING FAMILY CHAPEL INTERNATIONAL

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST AUGUST 2021

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PRAYING FAMILY CHAPEL INTERNATIONAL

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The Trustees of the charity are: Mrs Abigail Aggrey
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ACHIEVEMENTS AND PERFORMANCE

The Organisation continues to hold successful meetings through the year in which individuals were equipped and educated on the principles and doctrines of the Christian faith. The organisation moved all its services online due to the pandemic. However, this allowed more people to access its programs through Facebook and ZOOM. This also proved to be beneficial as they were able to reach more people with their message,

FINANCIAL REVIEW

The income of the charity is above £14,000. This is a good amount for this year of the charity the costs have been well managed over this period. The organisation is still in a good position to manage its costs. The main cost of the organisation was paying for the rent of its building that it uses for worship services.

RESERVE POLICY

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Approved by the Trustees on 29th April 2022 and signed on their behalf by:

PRAYING FAMILY CHAPEL INTERNATIONAL

ACCOUNTS FOR THE YEAR ENDED 31st August 2021

1 Receipts & Payments Account (General Purpose Fund)

Income Receipts	£/ 2021	£/2020
Tithes and Offerings	14589	12255
Interest	1	2
Total Receipts	14590	12257
Direct Charitable Expenditure		
Music Services		
Media services	86	
Hire of Hall	500	2200
Advertising	165	0
Travel expenses	1870	2812
Stationary	0	18
Welfare	400	526
Professional fee	0	0
Supplies	31	74
Pastor's allowance	2700	3600
Telephone	433	624
Refreshments		26
Church events		
	6185	9880
Other Expenditure		
Equipment	160	738
Accounting services	200	200
Fixtures & Fittings	0	0
	360	938
Total Payments	6545	10818
Net Receipts/(Payments) for the year	8045	1439
Cash Funds brought forward	3522	2083
Cash Funds at the end of the year	11567	3522

PRAYING FAMILY CHAPEL INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st August 2021

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England & Wales - Charity number 1163619

Accounts

PRAYING FAMILY CHAPEL INTERNATIONAL

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST AUGUST 2020

CHARITY NUMBER: 1163619

PRAYING FAMILY CHAPEL INTERNATIONAL
88A REGINA ROAD
LONDON
SE25 4TT

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PRAYING FAMILY CHAPEL INTERNATIONAL

TRUSTEES' REPORT YEAR ENDED 31ST AUGUST 2020

The trustees are pleased to present their report for the year ended 31st August 2020 for the charity, Praying Family Chapel International with charity number 1163619.

The Trustees of the charity are: Mrs Abigail Aggrey
Ms Cynthia Amartei
Ms Emilia Okoye

The principal address of the charity is : 88A REGINA ROAD
LONDON
SE25 4TT

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity governing document is a CIO – Foundation Constitution registered 17th September 2015. The Charity is governed by a board on which the trustees are represented. It meets regularly to review, plan activities and monitor the financial position.

OBJECTIVES AND ACTIVITIES

The Objects of the organisation are first to advance the Christian faith in accordance with the statement of beliefs for the benefit in the United Kingdom and in such other parts of the world as the trustees may think fit from time to time . The trustees confirm that they have had due regard to the guidance issued by the Charity Commission on public benefit before deciding what activities the charity should undertake.

ACHIEVEMENTS AND PERFORMANCE

The Organisation continues to hold successful meetings through the year in which individuals were equipped and educated on the principles and doctrines of the Christian faith. The organisation also held several conferences during the year in which individuals came from all around the community to attend. This continues to be a source of spiritual enrichment in helping many members of the community.

FINANCIAL REVIEW

The income of the charity is above £12,000. This is a good amount for this year of the charity the costs have been well managed over this period. The organisation is still in a good position to manage its costs. The main cost of the organisation was paying for the rent of its building that it uses for worship services.

RESERVE POLICY

It is the policy of the Charity to maintain unrestricted funds, which are the reserves of the charity at about 3 months of unrestricted expenditure. This provides sufficient funds to cover any emergency expenditures that may arise from time to time. The charity will seek to maintain this level throughout the year.

RISK MANAGEMENT

The charity have assessed all the major risks to which the charity is exposed to, in particular those related to operations and finances of the charity, and are satisfied that systems are in place to mitigate exposure to major risks.

TRUSTEE RESPONSIBILITIES

Under the Charities Act 2011, the trustees are required to prepare a statement of accounts for each accounting year which gives a true and fair view of the state of the church. They are required to:

1. Select suitable accounting policies and apply them consistently.
2. Make judgements and estimates that are reasonable and prudent.
3. State whether the applicable accounting standards have been followed.
4. Prepare financial statements on an ongoing basis.

They are responsible for keeping proper records which disclose with reasonable accuracy the finances of the church at any time and to ensure that such accounts comply with the Charities Act 2011. They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities.

Approved by the Trustees on 10th May 2021 and signed on their behalf by:

PRAYING FAMILY CHAPEL INTERNATIONAL

ACCOUNTS FOR THE YEAR ENDED 31st August 2020

1 Receipts & Payments Account (General Purpose Fund)

Income Receipts	£/ 2020	£/2019
Tithes and Offerings	12255	12189
Interest	2	1
Total Receipts	12257	12190
Direct Charitable Expenditure		
Music Services		100
Honorarium		300
Hire of Hall	2200	2230
Advertising		208
Travel expenses	2812	2650
Stationary	18	174
Welfare	526	930
Professional fee	0	0
Supplies	74	0
Pastor's allowance	3600	3300
Telephone	624	577
Refreshments	26	126
Church events		100
	9880	10695
Other Expenditure		
Equipment	738	991
Accounting services	200	200
Fixtures & Fittings	0	0
	938	1191
Total Payments	10818	11886
Net Receipts/(Payments) for the year	1439	304
Cash Funds brought forward	2083	1779
Cash Funds at the end of the year	3522	2083

PRAYING FAMILY CHAPEL INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st August 2020

ACCOUNTING POLICIES

Basis of Accounting

These accounts have been prepared on the receipts and payments basis with all revenue and expenses shown on a cash basis. Non-monetary assets are shown at estimates of the value at the end of the year.

Funds

The CIO has a general unrestricted fund that receives voluntary donations from attendants at the services.

The CIO has no outstanding guarantees to third parties no any debts secured on the asstes of the CIO

Public Benefit

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or aims that are for public benefit. Details of how this is achieved are provided in the Trustees report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

Depreciation

Depreciation is calculated at 20% reducing balance method.