

PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT

England & Wales · Charity number 1176100

Details

Other names PCGNLD

Status Registered

Legal form CIO

Registered 2017-12-05

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

Contact

Address 64 Larbert Road
Streatham Vale
London
SW16 5BJ

Phone 02077312041

Activities

Objects: THE OBJECTS OF THE CIO ARE:(1) TO ADVANCE THE CHRISTIAN FAITH FOR THE BENEFIT OF THE PUBLIC IN ACCORDANCE WITH THE STATEMENT OF BELIEFS IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT INCLUDING PROMOTING AN UNDERSTANDING OF EQUAL TREATMENT OF ALL;(2) THE RELIEF OF SICKNESS AND POVERTY OF THE GENERAL PUBLIC BY PROVIDING: GOODS TO INDIVIDUALS IN NEED, WHICH THEY COULD NOT OTHERWISE AFFORD THROUGH LACK OF MEANS, AND TO CHARITIES OR OTHER ORGANISATIONS WORKING TO PREVENT OR RELIEVE POVERTY;(3) TO HELP YOUNG PEOPLE THROUGH LEISURE TIME ACTIVITIES TO DEVELOP THEIR CAPABILITIES THAT THEY MAY GROW TO FULL MATURITY AS INDIVIDUALS AND MEMBERS OF SOCIETY;(4) THE TRUSTEES MUST USE THE INCOME AND MAY USE THE CAPITAL OF THE CHURCH IN PROMOTING THE OBJECTS

Activities: (1) Advance the Christian faith, in accordance with the Statement of Beliefs in the UK, for the benefit of the public, including promoting an understanding of equality for all.(2) The relief of sickness and poverty of the general public by providing goods and services to individuals and organisations working to prevent or relieve poverty.(3) To help young people develop their capabilities.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** The General Public/mankind

Geography

- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£136,484	£134,684	-	-
2023-12-31	£118,850	£106,002	-	-
2022-12-31	£84,410	£81,357	-	-
2021-12-31	£73,376	£77,653	-	-
2020-12-31	£49,756	£61,210	-	-

Trustees

Name	Role	Appointed
Charles Ayim		2022-12-21
Dr YAW OHENE-ABUAKWA		2016-12-18
Eunice Asomaning		2026-03-01
Foster Ampofo		2022-09-01
Rev Henry Darko		2022-12-01
Verissa Takyiwaa Akotoa		2022-12-21

PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT

England & Wales - Charity number 1176100

Accounts

Charity number: 1176100

Presbyterian Church of Ghana North London District , UK

UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31/12/2024

Prepared By:
AL ACCOUNTANTS
11 Dudley Street
Coventry
West Midland
CV6 7EE

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31/12/2024**

TRUSTEES

Dr Yaw Ohene-Abuakwa
Mr Charles Anim
Ms Verissa Takiywaa Akoto
Rev Henry Darko
Rev Foster Ampofo
Ms Roseline Mann Boye-Doe

SECRETARY

Mrs Roseline Mann Boye-Doe

REGISTERED OFFICE

64 Lambert Road
Streatham Vale
London
SW16 5BJ

CHARITY NUMBER

1176100

ACCOUNTANTS

AL ACCOUNTANTS
11 Dudley Street
Coventry
West Midland
CV6 7EE

**ACCOUNTS
FOR THE YEAR ENDED 31/12/2024**

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FOR THE YEAR ENDED 31/12/2024

TRUSTEES' REPORT

The trustees present their report and accounts for the year ended 31/12/2024

The information with respect to trustees and advisors set out on page 1 forms part of this report. The financial statements and trustees report comply with current statutory requirements, the PCG Constitution, applicable Accounting Standards in the United Kingdom, the Statement of Recommended Practice 'Charities SORP (FRS 102)' effective 1 January 2015 and the Charities Act 2011.

The Presbyterian Church of Ghana North London District ('PCG NLD') is a charitable incorporated organisation and registered with the Charity Commission as a charity on 5 December 2017 (charity registration number 1176100)

STRUCTURE GOVERNANCE AND MANAGEMENT

The charity is governed by its constitution.

The Board of Trustees manage the affairs of the charity and are responsible for setting the strategic direction and policies of the charity. Trustees are appointed for a term of four years by a resolution passed at a properly convened meeting of the District Council. They are eligible for re-election for another four-year term.

In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity. Trustees meet quarterly to discuss all relevant matters. When required, an emergency meeting can be called outside these scheduled meetings.

The Trustees meet formally at least four times each year. They review and approve:

1. PCG NLD's financial results and statutory returns;
2. Internal controls (including delegation of authorities and segregation of duties);
3. Risks associated with the PCG NLD's activities and appropriate mitigation measures in respect of these;
4. A strategic plan and annual budget for PCG NLD;
5. Management accounts, variances from budget, and non-financial performance indicators;

FOR THE YEAR ENDED 31/12/2024

TRUSTEES' REPORT

6. Certain proposed actions that are above the remit of the PCG NLD Standing Committee.

The Board is supported in items 1-5 by a committee known as The NLD Standing Committee and NLD Finance Committee. They take responsibility on behalf of the PCG NLD Board of Trustees to ensure that there is a framework for accountability; for examining and reviewing systems and methods of control, both financial and otherwise, including risk analysis and risk management and for ensuring that PCG NLD is complying with all aspects of the law, the PCG constitution, relevant regulations and good practice. It reports to the Board and makes recommendations as appropriate

OBJECTIVES AND ACTIVITIES

The objectives of the CIO are:

- (1) To advance the Christian faith for the benefit of the public in accordance with the Statement of Beliefs in such ways and in such parts of the United Kingdom as the trustees from time to time may think fit including promoting an understanding of equal treatment of all;
- (2) The relief of sickness and poverty of the general public by providing goods to individuals in need, which they could not otherwise afford through lack of means, and to charities or other organisations working to prevent or relieve poverty;
- (3) To help young people through leisure time activities to develop their capabilities that they may grow to full maturity as individuals and members of society.
- (4) The trustees must use the income and may use the capital of the Church in promoting the objectives.

FOR THE YEAR ENDED 31/12/2024

TRUSTEES' REPORT

The PCG NLD Standing Committee have operational management of PCG NLD and report on the performance against the strategic plan and budget as approved at the PCG NLD Standing Committee

RISK MANAGEMENT

The Board of Trustees has conducted a review of the major risks to which the charity is exposed. The trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate them in particular those related to the operations and finances of the charity.

Significant external risks to funding have led the Board of Trustees to implement a policy, taking into account, the level of income receivable from various funders, to seek each year, to match income and expenditure and to avoid accumulating a deficit such that PCG North London District is able to continue its operations successfully.

Internal risks are minimised by the implementation of procedures for the authorisation of all transactions and projects and by ensuring a consistent quality of delivery for all operational aspect of the charity. These procedures are periodically reviewed to ensure that they will meet the needs of the charity.

FOR THE YEAR ENDED 31/12/2024

TRUSTEES' REPORT

FINANCIAL REVIEW

The income of the charity for the period came entirely from congregational assessments and donations from the public. The total incoming resources was £ 136318(2023-£118850) and total resources expended was £134518(2023-106002) making a surplus of £1800 (2023 surplus £12648) for the year .

RESERVE POLICY

The Board of Trustees has examined the charity's requirement for reserve in light of the main risk to the charity. It has established a policy whereby the unrestricted funds held by the charity should be 6 months of forthcoming unavoidable operational expenditure. The reserves are needed to meet the working capital requirements of the charity in the event of significant drop in income.. The trustees did not meet the required level, but are confident that the various churches under the district will meet their commitment by paying their assessment when due and the required level will rise for the district to continue operating as a going concern. The total funds held at 31 December 2024 was negative 1641 (2023 £5997))

The trustees regard this as inadequate and would endeavour to increase contributions to reserve from future surplus until the target is met

The report was prepared in accordance with the special provisions within Part 15 of the Companies Act 2006.

This report was approved by the Board of Trustees on 08/10/2025



Charles Ayim
Lay Rep

INDEPENDENT EXAMINER'S STATEMENT

FOR THE YEAR ENDED 31/12/2024

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT , UK

I report on the accounts of the company for the year ended 31/12/2024 .

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The 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 an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of .

Having satisfied myself that the charity is not subject to an audit under company law and is eligible for independent examination, it is my responsibility to:

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

BASIS OF INDEPENDENT EXAMINERS 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently 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 EXAMINERS 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 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Date:

Akwasi Adu-Larbi

ACMA, CGMA, Msc

11 Dudley Street

Coventry CV6 7EE

AL ACCOUNTANTS
Professional Accountants & Tax Advisers
70 Annalee Road
South Ockendon,
Essex
RM15 5BZ

Statement of Financial Activities
for the year ended 31/12/2024

	Unrestr icted funds	Restric ted funds	2024 Total	2023 Total
	£	£	£	£
Income				
Income from generated funds				
Voluntary Income				
Total Income and endowments	136,484	-	136,484	118,849
Expenses	136,484	-	136,484	118,849
Costs of generating funds				
Expenditure on Charitable activities				
Total Expenses	134,684	-	134,684	106,002
Net gains on investments	134,684	-	134,684	106,002
Net Income	1,800	-	1,800	12,847
Gains/(losses) on revaluation of fixed assets				
Net movement in funds:				
Net income for the year	1,800	-	1,800	12,847
Total funds brought forward	(3,441)	-	(3,441)	(7,669)
Net funds carried forward	(1,641)	-	(1,641)	5,178

This statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities

Presbyterian Church of Ghana North London District, UK

BALANCE SHEET AT 31/12/2024

	Notes	2024 £	2023 £
FIXED ASSETS			
Tangible assets	2	-	-
CURRENT ASSETS			
Debtors (amounts falling due within one year)	3	45,888	43,971
Cash at bank and in hand		<u>2,965</u>	<u>5,997</u>
		48,853	49,968
CREDITORS: Amounts falling due within one year	4	<u>50,292</u>	<u>44,790</u>
NET CURRENT (LIABILITIES) / ASSETS		(1,639)	5,178
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>(1,639)</u>	<u>5,178</u>
Accumulated Funds			
General fund	5		
Designated funds-Group Funds		(11,356)	(1,273)
		<u>9,717</u>	<u>6,451</u>
		<u>(1,639)</u>	<u>5,178</u>

For the year ending 31/12/2024 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.
 The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
 The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
 These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the board of trustees on 06/10/2025 and signed on their behalf by



Verissa Takyiwaa Akoto
Trustee

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31/12/2024**

1. ACCOUNTING POLICIES

1a. Basis Of Accounting

The accounts have been prepared under the historical cost convention.
The accounts have been prepared in accordance with FRS102 - The Financial Reporting Standard applicable in the UK and Republic of Ireland and the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

1b. Incoming Resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

1c. Resources Expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

1d. Allocation And Apportionment Of Costs

All costs relate to the single activity of the charitable company and are recognised accordingly.

1e. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds are funds set aside by the trustees out of unrestricted general funds for the specific future purposes or projects.

1f. Depreciation

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

2. TANGIBLE FIXED ASSETS

	Equipment £	Total £
Cost		
At 01/01/2024		
At 31/12/2024	3,500	3,500
Depreciation	3,500	3,500
At 01/01/2024		
At 31/12/2024	3,500	3,500
Net Book Amounts	3,500	3,500
At 31/12/2024	-	-

Presbyterian Church of Ghana North London District , UK

3. DEBTORS

	2024	2023
	£	£
Amounts falling due within one year:		
Accrued Income	45,688	43,971
	<u>45,688</u>	<u>43,971</u>
PCG Ressurrection Congregation £ 5680		
PCG Hossanna Congregation £5139		
PCG Calvary Congregation £21685		
PCG Anointed Congregation £6471		
Mortgage Supplement £6713		

4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Presbytery Accruals	33,514	28,012
Revival Congregation	16,778	16,778
	<u>50,292</u>	<u>44,790</u>
Presbytery Mission Support	29382	23537
Rev J Asumeng Pension	1292	2475
Catechist Accruals	2040	1200
Independent Examiner	800	800

5. UNRESTRICTED FUNDS

	Brought forward	Income	Outgoing resources	Transfers	Carried forward
	£	£	£	£	£
General fund	(10,786)	130,027	(130,597)	-	-(11,356)
Bible and Study Group	1,377	1,290	(515)	-	2,152
Singing Band	26	378	(170)	-	234
YAF	266	1,122	(610)	-	778
Women Fellowship	3,971	390	(170)	-	4,191
Men Fellowship	(283)	1,383	(1,745)	-	(645)
Choir	1,988	525	(874)	-	1,639
Children/JY/YGP	-	1,368	-	-	1,368
	<u>(3,441)</u>	<u>136,483</u>	<u>(134,681)</u>	<u>-</u>	<u>(1,639)</u>

6. RELATED PARTY TRANSACTIONS

There was no hospitality expenses paid to any trustee during the year (2023- Nil)
 Two trustees were paid allowances during the year
 Charles Ayim-£750 and Verissa Takyiwaa Akoto-£750
 The following two trustees were paid a salary of: Rev Henry Darko-£13665 as District Minister and Rev Foster Ampofo-£10200 as Pastor.

7. STAFF COSTS AND NUMBERS

The average number of employees during the year was 2(2023-1)
 No employee received emoluments of more than £60000
 The Charity had many voluntary staff and salaries paid to two trustees during the year as shown above..

Presbyterian Church of Ghana North London District , UK

**Incoming Resources
for the year ended 31/12/2024**

	2024	2023
	£	£
Incoming resources		
Incoming resources from generated funds		
District Minister Induction	-	900
10th Anniversary clothes order	4,734	4,120
10th Europe Anniversary Fund	130	1,309
9th District Session	-	1,810
10th District Session	-	810
Easter Offering	400	4,670
Junior Youth	-	190
Moderator's Club	80	3,140
Evangelism training	-	960
Teachers training	-	850
District Offertory	<u>3,567</u>	<u>1,154</u>
	8,911	19,913
Mission Support	92,000	87,200
Moderator send off	-	800
Bible Study and Prayer Group	1,293	10
Sundry Income	624	900
Presbytery Conference fees	1,750	1,925
Junior Youth	-	1,475
Choir	525	410
Mortgage Supplement	5,170	5,676
Donations	-	540
Donation	1,948	-
Chairperson send off & induction	3,640	-
Singing Band	378	-
Men Fellowship	1,383	-
Women Fellowship	390	-
YAF	1,122	-
Children/JY/YPG	<u>1,368</u>	<u>-</u>
	111,591	98,936
Ramseyer Training Centre	456	-
Youth Camp	10,337	-
Agenda club 100	420	-
9/10/11 District Session	4,350	-
Presbyters conference	<u>420</u>	<u>-</u>
	15,983	-
	<u>136,485</u>	<u>118,849</u>
	<u>136,485</u>	<u>118,849</u>

Presbyterian Church of Ghana North London District , UK

**Expenses
for the year ended 31/12/2024**

	2024	2023
	£	£
Expenses		
Costs of generating funds		
Charitable Activities		
Insurance		
Water bill	307	-
Churches Together England	945	-
Hospitality Expenses	1,104	-
Training	685	-
Youth Ministry	695	-
Ministers Stipend	500	-
Catechist Allowance	32,324	26,999
Emmus Day expenses	5,055	3,600
Pension/NI	2,146	-
Chairperson induction	1,032	-
Youth Camp	3,650	-
Europe Presbytery conference	9,334	900
Council Tax	-	7,996
Independent Examiner	2,206	1,234
Moderator Club100	800	800
10th Anniversary cloth order	-	2,000
Computer	5,200	5,520
Manse Repairs and Maintenance	1,000	1,345
Utility Bill-EDF/GAS	-	600
Other District Expenses	2,679	6,272
Presbytery Mission Support	3,492	6,581
Training	26,554	22,724
Printing, Stationery and postage	771	1,750
Travel	1,595	299
BSPG	2,455	1,878
10th Anniversary Europe Presbytery Fund	100	-
Bible and Study Prayer	1,030	909
Presbytery conference fees	415	-
Women Fellowship	8,150	300
ZOOM Expenses	170	1,100
Singing Band	-	234
Choir	170	500
Lay Rcp.	874	692
Treasurer	188	750
Secretary	825	750
Bank charges	990	900
Mobile/Telephone/internet	115	107
Men fellowship	1,358	-
Mortgage Supplement	1,745	-
Broadband/TV	7,939	9,262
Donations	519	-
	3,200	-

Sundry expenses

YAF

1,757	-
610	-
<u>134,684</u>	<u>106,002</u>

Presbyterian Church of Ghana North London District , UK

**Expenses
for the year ended 31/12/2024**

<u>2024</u>	<u>2023</u>
<u>134,684</u>	<u>106,002</u>

PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT

England & Wales - Charity number 1176100

Accounts

Charity number: 1176100

Presbyterian Church of Ghana North London District , UK

**UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31/12/2023**

Prepared By:
AL Accountants
70 Annalee Road
South Ockendon
RM15 5BZ

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31/12/2023**

TRUSTEES

Dr Yaw Ohene-Abuakwa
Rev Henry Darko
Rev Foster Ampofo
Verissa Takyiwaa Akoto
Charles Ayim

SECRETARY

Mrs Roseline Mann Boye-Doe

REGISTERED OFFICE

64 Lambert Road
Streatham Vale
London
SW16 5BJ

CHARITY NUMBER

1176100

ACCOUNTANTS

AL Accountants
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**ACCOUNTS
FOR THE YEAR ENDED 31/12/2023**

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**FOR THE YEAR ENDED 31/12/2023
TRUSTEES' REPORT**

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The Trustees meet formally at least four times each year. They review and approve:

1. PCG NLD's financial results and statutory returns;
2. Internal controls (including delegation of authorities and segregation of duties);
3. Risks associated with the PCG NLD's activities and appropriate mitigation measures in respect of these;
4. A strategic plan and annual budget for PCG NLD;
5. Management accounts, variances from budget, and non-financial performance indicators;
6. Certain proposed actions that are above the remit of the PCG NLD Standing Committee.

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FOR THE YEAR ENDED 31/12/2023
TRUSTEES' REPORT

OBJECTIVES AND ACTIVITIES

The objectives of the CIO are:

- (1) To advance the Christian faith for the benefit of the public in accordance with the Statement of Beliefs in such ways and in such parts of the United Kingdom as the trustees from time to time may think fit including promoting an understanding of equal treatment of all;
 - (2) The relief of sickness and poverty of the general public by providing goods to individuals in need, which they could not otherwise afford through lack of means, and to charities or other organisations working to prevent or relieve poverty;
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 - (4) The trustees must use the income and may use the capital of the Church in promoting the objectives.
- The PCG NLD Standing Committee have operational management of PCG NLD and report on the performance against the strategic plan and budget as approved at the PCG NLD Standing Committee.

RISK MANAGEMENT

The Board of Trustees has conducted a review of the major risks to which the charity is exposed. The trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate them in particular those related to the operations and finances of the charity. Significant external risks to funding have led the Board of Trustees to implement a policy, taking into account, the level of income receivable from various funders, to seek each year, to match income and expenditure and to avoid accumulating a deficit such that PCG North London District is able to continue its operations successfully.

Internal risks are minimised by the implementation of procedures for the authorisation of all transactions and projects and by ensuring a consistent quality of delivery for all operational aspect of the charity. These procedures are periodically reviewed to ensure that they will meet the needs of the charity.

FOR THE YEAR ENDED 31/12/2023
TRUSTEES' REPORT

FINANCIAL REVIEW

The income of the charity for the period came entirely from congregational assessments and donations from the public. The total incoming resources was £ 118850(2022-£84410) and total resources expended was £106002(2022-81357) making a surplus of £12848 (2022 surplus £3053) for the year .

RESERVE POLICY

The Board of Trustees has examined the charity's requirement for reserve in light of the main risk to the charity. It has established a policy whereby the unrestricted funds held by the charity should be 6 months of forthcoming unavoidable operational expenditure. The reserves are needed to meet the working capital requirements of the charity in the event of significant drop in income., The trustees did not meet the required level, but are confident that the various churches under the district will meet their commitment by paying their assessment when due and the required level will rise for the district to continue operating as a going concern. The total funds held at 31 December 2023 was £5997 (2022 £10613))

The trustees regard this as inadequate and would endeavour to increase contributions to reserve from future surplus until the target is met.

FOR THE YEAR ENDED 31/12/2023
TRUSTEES' REPORT

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

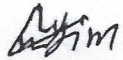
The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year, which give a true and fair view of the state of affairs of the charity and the incoming resources and application of resources, including the income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the applicable law and regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The report was prepared in accordance with the special provisions within Part 15 of the Companies Act 2006.

This report was approved by the Board of Trustees on 28/10/2024



Charles Ayim
Trustee

**FOR THE YEAR ENDED 31/12/2023
TRUSTEES' REPORT**

INDEPENDENT EXAMINER'S STATEMENT

FOR THE YEAR ENDED 31/12/2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT , UK

I report on the accounts of the company for the year ended 31/12/2023 .

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The trustees are responsible for the preparation of the accounts. The 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 an independent examination is needed.

Having satisfied myself that the charity is not subject to an audit under company law and is eligible for independent examination, it is my responsibility to:

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

BASIS OF INDEPENDENT EXAMINERS 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently 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 EXAMINERS STATEMENT

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

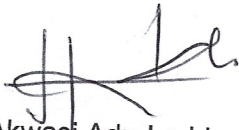
(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

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

.....



Akwasi Adu-Larbi
ACMA, CGMA, Msc
AL Accountants

70 Annalee Road
South Ockendon
RM15 5BZ

**INDEPENDENT EXAMINER'S STATEMENT
FOR THE YEAR ENDED 31/12/2023**

AL ACCOUNTANTS
Professional Accountants & Tax Advisers
70 Annalee Road
South Ockendon,
Essex
RM15 5BZ

Presbyterian Church of Ghana North London District, UK

Statement of Financial Activities
for the year ended 31/12/2023

	Unrestr icted funds	Restric ted funds	2023 Total	2022 Total
	£	£	£	£
Income				
Income from generated funds				
Voluntary Income				
Total Income and endowments	118,850	-	118,850	84,410
Expenses	118,850	-	118,850	84,410
Costs of generating funds				
Expenditure on Charitable activities				
Total Expenses	106,002	-	106,002	81,357
Net gains on investments	106,002	-	106,002	81,357
Net Income	12,848	-	12,848	3,053
Gains/(losses) on revaluation of fixed assests				
Net movement in funds:				
Net income for the year	12,848	-	12,848	3,053
Total funds brought forward	(7,669)	-	(7,669)	17,246
Net funds carried forward	5,179	-	5,179	20,299

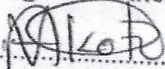
This statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities

BALANCE SHEET AT 31/12/2023

	Notes	2023 £	2022 £
FIXED ASSETS			
Tangible assets	2	-	-
CURRENT ASSETS			
Debtors (amounts falling due within one year)	3	43,971	49,682
Cash at bank and in hand		<u>5,997</u>	<u>10,613</u>
		49,968	60,295
CREDITORS: Amounts falling due within one year	4	<u>44,790</u>	<u>39,996</u>
NET CURRENT ASSETS		<u>5,178</u>	<u>20,299</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>5,178</u>	<u>20,299</u>
Accumulated Funds		<u>5,178</u>	<u>20,299</u>
Unrestricted funds			
General fund	5		
Designated funds		(1,273)	10,102
		<u>6,451</u>	<u>10,197</u>
		<u>5,178</u>	<u>20,299</u>

For the year ending 31/12/2023 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.
 The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
 The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
 These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the board of trustees on 28/10/2024 and signed on their behalf by


 Verissa Takyiwaa Akoto
 Treasurer/Trustee

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31/12/2023**

1. ACCOUNTING POLICIES

1a. Basis Of Accounting

The accounts have been prepared under the historical cost convention.
The accounts have been prepared in accordance with FRS102 - The Financial Reporting Standard applicable in the UK and Republic of Ireland and the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

1b. Incoming Resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

1c. Resources Expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

1d. Allocation And Apportionment Of Costs

All costs relate to the single activity of the charitable company and are recognised accordingly.

1e. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds are funds set aside by the trustees out of unrestricted general funds for the specific future purposes or projects.

1f. Depreciation

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Equipment

straight line 25%

2. TANGIBLE FIXED ASSETS

	Equipment £	Total £
Cost		
At 01/01/2023		
At 31/12/2023	3,500	3,500
Depreciation	<u>3,500</u>	<u>3,500</u>
At 01/01/2023		
At 31/12/2023	3,500	3,500
Net Book Amounts	<u>3,500</u>	<u>3,500</u>
At 31/12/2023	<u>-</u>	<u>-</u>

3. DEBTORS

	2023 £	2022 £
Amounts falling due within one year:		
Accrued Income	43,971	49,682
	<u>43,971</u>	<u>49,682</u>
PCG Hossana congregation	2264	
PCG Calvary congregation	25930	20491
PCG Resurrection Congregation 11543.00		
Mortgage Supplement	4234	

4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Presbytery Accruals		
Revival Congregation Gift Aid	28,012	23,218
	16,778	16,778
	<u>44,790</u>	<u>39,996</u>
Presbytery Mission Support	23537	15697
Rev.J Asumeng Pension	2475	4075
Independent Examiner	800	800
Catechist Accruals	1200	0

5. UNRESTRICTED FUNDS

	Brought forward	Income resources	Outgoing resources	Transfers	Carried forward
	£	£	£	£	£
General fund	(15,227)	116,763	102,809	-	(1,273)
Designated Fund	7,558	2,085	(3,192)	-	6,451
	<u>(7,669)</u>	<u>118,848</u>	<u>106,001</u>	<u>-</u>	<u>5,178</u>

6. RELATED PARTY TRANSACTIONS

There was no hospitality expenses paid to any trustee during the year(2021-Nil)

Two trustees were paid allowances during rhe year

Charles Ayim-£750 and Verissa Takyiwaa Akoto-£750

7. STAFF COSTS AND NUMBERS

The average number of employees during the year was 1(2022-1)

No employee received emoluments of more than £60000

The Charity had many voluntary staff and no salaries have been paid to trustees during the year.

Presbyterian Church of Ghana North London District , UK

Incoming Resources
for the year ended 31/12/2023

	2023	2022
	£	£
Incoming resources		
Incoming resources from generated funds		
District Minister Induction	900	-
10th Anniversary clothes order	4,120	-
10th Europe Anniversary Fund	1,309	-
9th District Session	1,810	-
10th District Session	810	-
Easter Offering	4,670	-
Junior Youth	190	-
Moderator's Club	3,140	-
Evangelism training	960	-
Teachers training	850	-
District Offertory	1,154	-
	19,913	-
Mission Support	87,200	66,804
Moderator send off	800	-
Bible Study and Prayer Group	10	370
Sundry Income	900	9,794
Presbytery Conference	1,925	400
Junior Youth	1,475	-
Men Fellowship	-	100
Women Fellowship	-	341
Choir	410	157
Mortgage Supplement	5,676	5,294
Donations	540	1,150
	98,936	84,410
	118,849	84,410
	118,849	84,410

Presbyterian Church of Ghana North London District , UK

Expenses
for the year ended 31/12/2023

Expenses	2023 £	2022 £
Costs of generating funds		
Charitable Activities		
Ministers Stipend		
Catechist Allowance	26,999	13,826
Junior Youth	3,600	-
Europe Presbytery conference	900	-
Council Tax	7,996	-
Independent Examiner	1,234	-
Moderator Club100	800	800
10th Anniversary cloth order	2,000	-
Laptop	5,520	-
Manse Repairs and Maintenance	1,345	-
Utility Bill	600	-
Other District Expenses	6,272	2,558
Presbytery Mission Support	6,581	5,024
Training	22,724	17,995
Printing, Stationery and postage	1,750	-
Travel	299	-
Telephone	1,878	3,121
10th Anniversary Europe Presbytery Fund	-	420
Bible and Study Prayer	909	-
Presbyters conference	-	250
Women Fellowship	300	400
ZOOM Expenses	1,100	50
Singing Band	234	223
Choir	500	600
Lay Rep.	692	730
Treasurer	750	500
Secretary	750	625
Bank charges	900	300
Global Presbyterian Worship Centre	107	138
Mortgage Supplement	-	1,200
Other Ministerial Expenses	9,262	5,293
Presbytery Conference	-	13,604
Hosanna Congregation Mission Support written off	-	2,660
Resurrection Congregation Mission Support written off	-	5,126
Young People's Guide Expenses written off	-	2,950
Depreciation of equipment	-	2,089
	-	875
	<u>106,002</u>	<u>81,357</u>

Expenses
for the year ended 31/12/2023

<u>2023</u>	<u>2022</u>
<u>106,002</u>	<u>81,357</u>

PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT

England & Wales - Charity number 1176100

Accounts

Charity number: 1176100

Presbyterian Church of Ghana North London District , UK

UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31/12/2022

Prepared By:
AL Accountants
70 Annalee Road
South Ockendon
RM15 5BZ

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31/12/2022**

TRUSTEES

Dr Yaw Ohene-Abuakwa
Mr Emmanuel Adofo
Ms Linda Nsiah
Mr Jonathan Peasah

SECRETARY

Emmanuel Adofo

REGISTERED OFFICE

64 Lambert Road
Streatham Vale
London
SW16 5BJ

CHARITY NUMBER

1176100

ACCOUNTANTS

AL Accountants
70 Annalee Road
South Ockendon
RM15 5BZ

ACCOUNTS
FOR THE YEAR ENDED 31/12/2022

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Detailed Statement of Financial Activities	14

FOR THE YEAR ENDED 31/12/2022

TRUSTEES' REPORT

The trustees present their report and the independently examined financial statements for the year ended 31/12/2022

The information with respect to trustees and advisors set out on page 1 forms part of this report. The financial statements and trustees report comply with current statutory requirements, the PCG Constitution, applicable Accounting Standards in the United Kingdom,

the Statement of Recommended Practice 'Charities SORP (FRS 102)' effective 1 January 2015 and the Charities Act 2011.

The Presbyterian Church of Ghana North London District ('PCG NLD') is a charitable incorporated organisation and registered with the Charity Commission as a charity on 5 December 2017 (charity registration number 1176100).

STRUCTURE GOVERNANCE AND MANAGEMENT

The charity is governed by its constitution.

The Board of Trustees manage the affairs of the charity and are responsible for setting the strategic direction and policies of the charity. Trustees are appointed for a term of four years by a resolution passed at a properly convened meeting of the District Council. They are eligible for re-election for another four-year term.

In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity. Trustees meet quarterly to discuss all relevant matters. When required, an emergency meeting can be called outside these scheduled meetings.

The Trustees meet formally at least four times each year. They review and approve:

1. PCG NLD's financial results and statutory returns;
2. Internal controls (including delegation of authorities and segregation of duties);
3. Risks associated with the PCG NLD's activities and appropriate mitigation measures in respect of these;
4. A strategic plan and annual budget for PCG NLD;
5. Management accounts, variances from budget, and non-financial performance indicators;
6. Certain proposed actions that are above the remit of the PCG NLD Standing Committee.

The Board is supported in items 1-5 by a committee known as The NLD Standing Committee and NLD Finance Committee. They take responsibility on behalf of the PCG NLD Board of Trustees to ensure that there is a framework for accountability; for examining and reviewing systems and methods of control, both financial and otherwise, including risk analysis and risk management and for ensuring that PCG NLD is complying with all aspects of the law, the PCG constitution, relevant regulations and good practice. It reports to the Board and makes recommendations as appropriate

FOR THE YEAR ENDED 31/12/2022

TRUSTEES' REPORT

OBJECTIVES AND ACTIVITIES

The objectives of the CIO are:

- (1) To advance the Christian faith for the benefit of the public in accordance with the Statement of Beliefs in such ways and in such parts of the United Kingdom as the trustees from time to time may think fit including promoting an understanding of equal treatment of all;
- (2) The relief of sickness and poverty of the general public by providing goods to individuals in need, which they could not otherwise afford through lack of means, and to charities or other organisations working to prevent or relieve poverty;
- (3) To help young people through leisure time activities to develop their capabilities that they may grow to full maturity as individuals and members of society.
- (4) The trustees must use the income and may use the capital of the Church in promoting the objectives.

The PCG NLD Standing Committee have operational management of PCG NLD and report on the performance against the strategic plan and budget as approved at the PCG NLD Standing Committee.

RISK MANAGEMENT

The Board of Trustees has conducted a review of the major risks to which the charity is exposed. The trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate them in particular those related to the operations and finances of the charity.

Significant external risks to funding have led the Board of Trustees to implement a policy, taking into account, the level of income receivable from various funders, to seek each year, to match income and expenditure and to avoid accumulating a deficit such that PCG North London District is able to continue its operations successfully.

Internal risks are minimised by the implementation of procedures for the authorisation of all transactions and projects and by ensuring a consistent quality of delivery for all operational aspect of the charity. These procedures are periodically reviewed to ensure that they will meet the needs of the charity.

FINANCIAL REVIEW

The income of the charity for the period came entirely from congregational assessments and donations from the public. The total incoming resources was £ 84410(2021-£73376) and total resources expended was £81357(2021-77653) making a surplus of £3053 (2021 loss £4277) for the year .

FOR THE YEAR ENDED 31/12/2022

TRUSTEES' REPORT

RESERVE POLICY

The Board of Trustees has examined the charity's requirement for reserve in light of the main risk to the charity. It has established a policy whereby the unrestricted funds held by the charity should be 6 months of forthcoming unavoidable operational expenditure. The reserves are needed to meet the working capital requirements of the charity in the event of significant drop in income., The trustees did not meet the required level, but are confident that the various churches under the district will meet their commitment by paying their assessment when due and the required level will rise and the district will continue to operate as a going concern. The total funds held at 31 December 2022 was £10613 (2021 £4155).

The free reserve is £416(2021-£4615).taking into account designated funds of £10197 to the groups in the district .The trustees regard this as inappropriate and would endeavour to increase contributions to reserve from future surplus until the target is met.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year, which give a true and fair view of the state of affairs of the charity and the incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the applicable law and regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

FOR THE YEAR ENDED 31/12/2022

TRUSTEES' REPORT

The report was prepared in accordance with the special provisions within Part 15 of the Companies Act 2006.
This report was approved by the Board of Trustees on 18/10/2023



Emmanuel Adofo
Trustee

INDEPENDENT EXAMINER'S STATEMENT

FOR THE YEAR ENDED 31/12/2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT , UK

I report on the accounts of the company for the year ended 31/12/2022 .

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The trustees are responsible for the preparation of the accounts. The 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 an independent examination is needed.

Having satisfied myself that the charity is not subject to an audit under company law and is eligible for independent examination, it is my responsibility to:

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

BASIS OF INDEPENDENT EXAMINERS 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently 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 EXAMINERS 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 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached,

.....

INDEPENDENT EXAMINER'S STATEMENT

FOR THE YEAR ENDED 31/12/2022



Akwasi Adu-Larbi
ACMA, CGMA, Msc
AL Accountants
70 Annalee Road
South Ockendon
RM15 5BZ

AL ACCOUNTANTS
Professional Accountants & Tax Advisers
70 Annalee Road
South Ockendon,
Essex
RM15 5BZ

**Statement of Financial Activities
for the year ended 31/12/2022**

	Unrestricted funds	Restricted funds	2022	2021
	£	£	Total	Total
			£	£
Income				
Income from generated funds				
Voluntary Income	84,410	-	84,410	73376
Total Incoming Resources	84,410	-	84,410	73376
Expenses				
Costs of generating funds				
Expenditure on Charitable activities	81,357	-	81,357	77,653
Total Expenses	81,357	-	81,357	77,653
Net gains on investments				
Net Income/(Loss)	3,053	-	3,053	(4277)
Net movement in funds:				
Net income for the year	3,053	-	3,053	(4277)
Total funds brought forward 1 January 2022	17246	-	17246	10520
Net funds carried forward 31 December 2022	20,299	-	20,299	(6243)

This statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities

Presbyterian Church of Ghana North London District , UK

BALANCE SHEET AT 31/12/2022

	Notes		2022 £		2021 £
FIXED ASSETS					875
Tangible assets	2		-		-
CURRENT ASSETS					
Debtors (amounts falling due within one year)	3	49,682	30973		
Cash at bank and in hand		<u>10,613</u>	<u>4155 -</u>		
		60,295	35128-		
CREDITORS: Amounts falling due within one year	4	<u>39,996</u>	<u>29760</u>		
NET CURRENT ASSETS / (LIABILITIES)			<u>20,299</u>		<u>5368</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>20,299</u>		<u>6243</u>
Accumulated Funds					
Unrestricted funds	6				
General fund			10,102		(2527)
Designated funds			<u>10,197</u>		<u>8770</u>
			<u>20,299</u>		<u>6243</u>

For the year ending 31/12/2022 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the board of trustees on 18/10/2023 and signed on their behalf by

.....

Linda Nsiah
Treasurer

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31/12/2022**

1. ACCOUNTING POLICIES

1a. Basis Of Accounting

The accounts have been prepared under the historical cost convention.

The accounts have been prepared in accordance with FRS102 - The Financial Reporting Standard applicable in the UK and Republic of Ireland and the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

1b. Incoming Resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

1c. Resources Expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

1d. Allocation And Apportionment Of Costs

All costs relate to the single activity of the charitable company and are recognised accordingly.

1e. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds are funds set aside by the trustees out of unrestricted general funds for the specific future purposes or projects.

1f. Depreciation

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Radio Equipment

straight line 25%

2. TANGIBLE FIXED ASSETS

	Equipment £	Total £
Cost		
Additions	3,500	3,500
At 31/12/2022	<u>3,500</u>	<u>3,500</u>
Depreciation		
At 01/01/2022	2,625	2,625
For the year	875	875
At 31/12/2022	<u>3,500</u>	<u>3,500</u>
Net Book Amounts		
At 31/12/2022	<u>-</u>	<u>-</u>
At 31/12/2021	<u>875</u>	<u>875</u>

3. DEBTORS

	2022 £	2021 £
Amounts falling due within one year:		
Total debtors	<u>49,682</u>	<u>30,973</u>
	<u>49,682</u>	<u>30,973</u>

4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Total creditors	23,218	22,078
Revival Congregation-Gift Aid	<u>16,778</u>	<u>7,682</u>
	<u>39,996</u>	<u>29,760</u>
Europe Presbytery -Mission Support	15,697	
Independent Examiner	800	
Rev J. Asumeng	4,075	
Presbytery Mortgage Repayment	2,646	

5. UNRESTRICTED FUNDS

	Brought forward	Incoming resources	Outgoing resources	Transfers	Carried forward
	£	£	£	£	£
General fund	6387	83,041	(79,326)	-	10,102
Designated Fund	10859	1,368	(2,030)	-	10,197
	<u>17246</u>	<u>84,409</u>	<u>(81,356)</u>	<u>-</u>	<u>20,299</u>

6. RELATED PARTY TRANSACTIONS

There was no hospitality expenses paid to any trustee during the year(2021-Nil)

Two trustees were paid allowances during the year

Mr Jonathan Peasah-£500 and Ms Linda Nsiah-£625

7. STAFF COSTS AND NUMBERS

The average number of employees during the year was 1(2021-1)

No employee received emoluments of more than £60000

The Charity had many voluntary staff and no salaries have been paid to trustees during the year.

Presbyterian Church of Ghana North London District , UK

Incoming Resources
for the year ended 31/12/2022

	2022	2021
	£	£
Incoming resources		
Incoming resources from generated funds		
Mission Support	66,804	57,770
Bible Study and Prayer Group	370	294
Sundry Income	9,794	2278
Presbyters Conference	400	1980
Men Fellowship	100	-
Women Fellowship	341	180
Choir	157	-
Mortgage Supplement	5,294	1050
Donations	1,150	7,670
Welfare	-	1,510
Valedictory	-	644
	84,410	73376
	84,410	73376
	84,410	73376

Presbyterian Church of Ghana North London District , UK

Expenses
for the year ended 31/12/2022

	2022	2021
	£	£
Expenses		
Costs of generating funds		
Charitable Activities		
Ministers Stipend	13,826	14,120
Catechist Allowance	-	950
Visa Expenses	-	7,091
Pension	-	1,000
Group Expenses	-	2,899
Independent Examiner	800	1,000
Computer Cost	-	674
Utility Bill	2,558	1,788
Other District Expenses	5,024	-
Presbytery Assessment	17,995	15,500
Printing, Stationery and postage	-	9
Travel	3,121	-
Telephone	420	-
Internet	-	278
Bible and Study Prayer	250	-
Presbyters conference	400	-
Women Fellowship	50	-
ZOOM Expenses	223	-
Singing Band	600	-
Choir	730	-
Lay Rep.	500	1,600
Treasurer	625	1,600
Secretary	300	950
Bank charges	138	-
Global Presbyterian Worship Centre	1,200	-
Mortgage Supplement	5,293	-
Other Ministerial Expenses	13,604	2,467
Presbytery Conference	2,660	-
Donations	-	2,330
Sundry expenses	-	871
Hosanna Congregation Mission Support written off	5,126	-
Resurrection Congregation Mission Support written off	2,950	-
Young People's Guide Expenses written off	2,089	-
Mission Support Written off	-	21,651
Depreciation of equipment	875	875
	<u>81,357</u>	<u>77,653</u>

Presbyterian Church of Ghana North London District , UK

Expenses
for the year ended 31/12/2022

<u>2022</u>	<u>2021</u>
<u>81,357</u>	<u>77,653</u>

PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT

England & Wales - Charity number 1176100

Accounts

PRESBYTERIAN CHURCH OF GHANA NORTH LNDON DISTRICT, UK

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2021**

CHARITY NUMBER: 1176100

PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT, UK

**ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR
ENDED DECEMBER 2021**

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PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT,UK

CHARITY INFORMATION

Registered Charity Name	Presbyterian Church of Ghana North London District, UK
Status	Charitable Incorporated Organisation (CIO)
Charity registration number	1176100
Principal office and registered office	64 Lambert Road Streatham Vale London SW16 5BJ
Trustees	Dr Yaw Ohene- Abuakwa Chair Mr Emmanuel Adofo Secretary Ms Linda Nsiah Treasurer Mr Jonathan Peasah LayRep
Bankers	HSBC Plc 20-21 Electric Parade George Lane South Woodford London E18 2LX
Independent Examiner	AL Accountants 70 Annalee Road South Ockendon Essex RM15 5BZ

PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT, UK TRUSTEES ANNUAL REPORT YEAR ENDED 31 DECEMBER 2021

The Trustees present their annual report and the independently examined financial statements for the year ended 31 December 2021

The information with respect to trustees and advisors set out on page 1 forms part of this report. The financial statements and trustees report comply with current statutory requirements, the PCG Constitution, applicable Accounting Standards in the United Kingdom, the Statement of Recommended Practice 'Charities SORP (FRS 102)' effective 1 January 2015 and the Charities Act 2011.

STATUS AND ADMINISTRATION

The Presbyterian Church of Ghana North London District ('PCG NLD') is a charitable incorporated organisation and registered with the Charity Commission as a charity on 5 December 2017 (charity registration number 1176100).

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is governed by its constitution.

The Board of Trustees manage the affairs of the charity and are responsible for setting the strategic direction and policies of the charity. Trustees are appointed for a term of four years by a resolution passed at a properly convened meeting of the District Council. They are eligible for re-election for another four-year term.

In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity. Trustees meet quarterly to discuss all relevant matters. When required, an emergency meeting can be called outside these scheduled meetings.

The Trustees meet formally at least four times each year. They review and approve:

1. PCG NLD's financial results and statutory returns;
2. Internal controls (including delegation of authorities and segregation of duties);
3. Risks associated with the PCG NLD's activities and appropriate mitigation measures in respect of these;
4. A strategic plan and annual budget for PCG NLD;
5. Management accounts, variances from budget, and non-financial performance indicators;
6. Certain proposed actions that are above the remit of the PCG NLD Standing Committee.

The Board is supported in items 1-5 by a committee known as The NLD Standing Committee and NLD Finance Committee. They take responsibility on behalf of the PCG NLD Board of Trustees to ensure that there is a framework for accountability; for examining and reviewing systems and methods of control, both financial and otherwise, including risk analysis and risk management and for ensuring that PCG NLD is complying with all aspects of the law, the PCG constitution, relevant regulations and good practice. It reports to the Board and makes recommendations as appropriate.

PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT, UK TRUSTEES ANNUAL REPORT YEAR ENDED 31 DECEMBER 2021-continued

RISK MANAGEMENT

The Board of Trustees has conducted a review of the major risks to which the charity is exposed. The trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate them in particular those related to the operations and finances of the charity.

Significant external risks to funding have led the Board of Trustees to implement a policy, taking into account, the level of income receivable from various funders, to seek each year, to match income and expenditure and to avoid accumulating a deficit such that PCG North London District is able to continue its operations successfully.

Internal risks are minimised by the implementation of procedures for the authorisation of all transactions and projects and by ensuring a consistent quality of delivery for all operational aspect of the charity. These procedures are periodically reviewed to ensure that they will meet the needs of the charity.

OBJECTIVES AND ACTIVITIES

The objectives of the CIO are:

- (1) To advance the Christian faith for the benefit of the public in accordance with the Statement of Beliefs in such ways and in such parts of the United Kingdom as the trustees from time to time may think fit including promoting an understanding of equal treatment of all;
- (2) The relief of sickness and poverty of the general public by providing goods to individuals in need, which they could not otherwise afford through lack of means, and to charities or other organisations working to prevent or relieve poverty;
- (3) To help young people through leisure time activities to develop their capabilities that they may grow to full maturity as individuals and members of society.
- (4) The trustees must use the income and may use the capital of the Church in promoting the objectives.

The PCG NLD Standing Committee have operational management of PCG NLD and report on the performance against the strategic plan and budget as approved at the PCG NLD Standing Committee.

ACHIEVEMENTS AND PERFORMANCE

The District has been able to set up the radio equipment at the District Minister's residence and it is currently about 85% complete and should be operational by the middle of the year 2022.

In spite of the covid-19 challenges, the district was able to organise some prayer events to enhance the spiritual growth of members and to evangelise within the district.

The Easter activities were very successful with the request to organise more prayer sessions frequently since dampng souls were uplifted and strengthened in the name of the Lord from the testimonies given by the Congregants and the invited guests. The programme also attracted Christians from different denominations

**PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT, UK
TRUSTEES ANNUAL REPORT YEAR ENDED 31 DECEMBER 2021-continued**

CHALLENGES AND FUTURE STRATEGIC PLANS:

- The outbreak of the covid-19 pandemic has been a huge challenge so the district should embark on more virtual events to minimise the impact of the covid-19 pandemic.
- Further training to be offered to the District Strategic Plan Facilitation Teams (SPFT) to enable them complete and submit the needed report in a timely manner.

The covid-19 pandemic brought about some challenges such as not being able to hold face to face meetings or worship at the Church premises but the district continued to use other creative means to ensure that the District Session Council meetings and other events were held virtually.

Unfortunately, the District was unable to embark on the Leadership Seminars this year as planned due to the outbreak of the pandemic. Consideration will be given to holding such training virtually in the coming year.

The district has not been able to plant churches as planned due to the Covid-19 pandemic and the Government related national lockdown. However, the District has recorded statistics of the Boroughs in London for the establishment of a Church with the slogan as 1-Borough, 1-Church in the next 2 to 3 years' time by God willing

It is regrettable that Youth Camp had to be cancelled due to covid-19 pandemic and its subsequent restrictions. The planned activities that could not take place this year will take place next year when the covid-19 is over or under control.

FINANCIAL REVIEW

The income of the charity for the period came entirely from congregational assessments and donations from the public. The total incoming resources was £ 73376(2020-49756) and total resources expended was £77653(2020-61210) making a deficit of £4277(2020 loss £11454) for the year

The income dropped significantly as a result of the pandemic where there was no face-to-face meeting to worship and donate and this also had an effect on congregational assessment

**PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT, UK
TRUSTEES ANNUAL REPORT YEAR ENDED 31 DECEMBER 2021-continued**

RESERVE POLICY

The Board of Trustees has examined the charity's requirement for reserve in light of the main risk to the charity. It has established a policy whereby the unrestricted funds held by the charity should be 6 months of forthcoming unavoidable operational expenditure. The reserves are needed to meet the working capital requirements of the charity in the event of significant drop in income, but due to the effect of the pandemic, the trustees did not meet the required level. They are confident that with the ease of the knockdown where members will meet face to face to worship and contribute financially the required level will rise and the district will continue to operate as a going concern. The total funds held at 31 December 2021 was £4155 (2020- £4023)

The free reserve is negative £-4615 (2020- £-5942). The trustees regard this as inappropriate and would endeavour to increase contributions to reserve from future surplus until the target is met.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year, which give a true and fair view of the state of affairs of the charity and the incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the applicable law and regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees



Dr Yaw Ohene-Abuakwa

Chair

Date: 10th OCT 2022

PRESBYTERIAN CHURCH OF GHANA
NORTH LONDON DISTRICT, UK

STATEMENT OF FINANCIAL ACTIVITIES FOR
THE YEAR ENDED 31 DECEMBER 2021

		Unrestricted Funds		Total	Total
	Notes	General £	Designated £	2021	2020 £
INCOMING RESOURCES					
Incoming resources from generated funds:					
Voluntary Income	2	70922		70922	49706
Activities for generating funds	3		2454	2454	50
Total incoming resources		<u>70922</u>	<u>2454</u>	<u>73376</u>	<u>49756</u>
RESOURCES EXPENDED					
Charitable activities:					
Ministerial cost	4	41128		41128	42576
Management & Administration	5	30296	1699	31995	14894
Donations	6	2330	1200	3530	2540
Governance Cost	7	1000		1000	1200
Total resources expended		<u>74754</u>	<u>2899</u>	<u>77653</u>	<u>61210</u>
Net incoming /(Outgoing) resources before transfers Group funds		-3832	-445	-4277	-11454
Gross transfer between funds					
Net movement in funds		-3832	-445	-4277	22974
Total funds b/fwd. 1 January 2021		1305	9215	10520	
Total funds c/fwd. 31 December 2021		<u>-2527</u>	<u>8770</u>	<u>6243</u>	<u>11620</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 8 to 14 form part of these financial statements.

PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT, UK

BALANCE SHEET
AS AT 31st DECEMBER 2021

	Notes	Unrestricted Funds		Restricted Funds	Total	Total
		General	Designated		2021	2020
FIXED ASSETS		£	£	£		£
Tangible assets	14	875			875	1750
CURRENT ASSETS						
Debtors	8	30973	-	-	30973	25674
Bank and cash balances	9	-4615	8770		4155	4023
		<u>26358</u>	<u>8770</u>	<u>-</u>	<u>35128</u>	<u>29697</u>
CURRENT LIABILITIES						
Creditors payable within one year	10	29760	-	-	29760	19827
NET CURRENT ASSETS		<u>-3402</u>	<u>8770</u>	<u>-</u>	<u>5367</u>	<u>8770</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>-2527</u>	<u>8770</u>	<u>-</u>	<u>6243</u>	<u>11520</u>
Creditors payable after one year		-	-	-		-
TOTAL NET ASSETS		<u>-2527</u>	<u>8770</u>	<u>-</u>	<u>6243</u>	<u>11520</u>
ACCUMULATED FUNDS						
General unrestricted funds	11	-2527		-	-2527	10308
Designated Funds	12		8770	-	8770	10243
		<u>-2527</u>	<u>8770</u>	<u>-</u>	<u>6243</u>	<u>20548</u>

These financial statements were approved by the trustees on
and signed on their behalf by :

10th Oct 2022



Linda Nalah
Treasurer

**PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT.UK
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021**

1. ACCOUNTING POLICIES

a) Basis of accounting

The accounts have been prepared under the historical cost convention and in accordance with applicable United Kingdom accounting standards and the requirements of the Statement of Recommended Practice Accounting and Reporting by Charities issued in March 2005 (SORP2005)

The accrual basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

b) Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitments.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

c) Incoming resources

Recognition of Incoming Resources

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources;
- the monetary value can be measured with sufficient reliability; and
- investment income is included when receivable.

d) Resources expended

Recognition of Expenditure and Liabilities

Expenditure is recognised on an accruals basis as a liability is incurred, Expenditure includes any VAT which cannot be fully recovered and is classified under headings of the statement of financial activities to which it relates.

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

e) Cost of Charitable Activities

These comprise those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. They include both costs that can be directly allocated to the charity's activities and costs of an indirect nature necessary to support these activities.

**PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT.UK
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021**

f) Cash flow statement

The trustees have taken advantage of the exemption in Financial Reporting Standard NO 1 (revised) from including a cash flow statement in the accounts on the grounds that the charity is small.

g) Governance Cost

These are the costs associated with the governance arrangements of the charity. They include the costs of the preparation and examination of the statutory accounts, trustees' meetings and the cost of any legal advice given to trustees on governance or constitutional matters.

h) Management and administration of the charity

Management and administration costs represent expenditure incurred in the management of the charity's assets, organisational administration and compliance with charitable and statutory requirements.

l) Taxation

As a charity, the organisation is exempt from income and corporation tax to the extent that its income and gains are applicable to the charitable purposes only, no provision for taxation has been made in these financial statements.

J) Depreciation

All assets costing more than £1000 are capitalised.
Depreciation is provided on tangible fixed assets at the following annual rates calculated to write off assets over their estimated useful lives.

Equipment, Fixtures and Fittings	25% straight line (over 4 years)
Motor Vehicles	25% Straight line (over 4 years)

PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT, UK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES-continued
FOR THE YEAR ENDED 31 DECEMBER 2021

	Unrestricted Funds General £	Designated £	TOTAL 2021	Total 2020 £
2 VOLUNTARY INCOME				
District Mission Support	57770	-	57770	40068
Donations-General	7670	-	7670	1008
Donation-Welfare	1510	-	1510	-
Sundries	2278	-	2278	2500
Presbytery Manse	1050	-	1050	-
Valedictory	644	-	644	-
Plot of Land	-	-	-	1000
Turnout support	-	-	-	3184
Profit on sale of District car	-	-	-	1946
	<u>70922</u>	<u>-</u>	<u>70922</u>	<u>49706</u>
3 ACTIVITIES FOR GENERATING FUNDS				
District Fundraising event	-	-	-	-
District Council fees	-	-	-	50
Group Funds	-	2454	2454	-
	<u>70922</u>	<u>2454</u>	<u>73376</u>	<u>49756</u>
Total Incoming Resources	<u>70922</u>	<u>2454</u>	<u>73376</u>	<u>49756</u>
Resources Expended-Charitable Activities				
4 Ministerial Costs				
Europe Presbytery Assessment	15500	-	15500	12927
Other Presbytery Expenses	2467	-	2467	-
Ministers and Preachers Stipends	14120	-	14120	17100
Other Ministerial Expenses	-	-	-	8199
Catechists Allowances	950	-	950	1350
Visa Expenses	7091	-	7091	3000
Employer 's NI	1000	-	1000	-
	<u>41128</u>	<u>-</u>	<u>41128</u>	<u>42576</u>
5 Management & Administration				
Officials Allowances	4450	-	4450	3800
District Car Expenses	-	-	-	106
Travel & Transport	-	-	-	3845
Printing, Stationery & Postage	9	-	9	470
Sundries	571	-	571	555
Radio Fixing and Zoom	-	-	-	837
Utility bill	1788	-	1788	3197
Subscription	-	-	-	132
Mission Support written off	21651	-	21651	-
Internet	278	-	278	-
Computer	674	-	674	-
	<u>29421</u>	<u>-</u>	<u>29421</u>	<u>12942</u>
Other Programmes				
Hospitality Expenses	-	-	-	-
Group Expenses	-	2899	2899	1078
Other Expenses				
Depreciation	875	-	875	875
	<u>875</u>	<u>-</u>	<u>875</u>	<u>875</u>
Total	<u>30296</u>	<u>2899</u>	<u>33195</u>	<u>14894</u>
Total Resources Expended	71424	2899	74323	0 57470

**PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT,UK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES-continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	2021	2020
	£	£	£		£
6 Donations					
Farewell donation -Midland District		-	-		1000
Rev Larsey		-	-		500
Edjeikoomhene		-	-		200
Cat. Ankoma Adjei		-	-		520
Cat Kwame Boakye		-	-		320
Mercy Korboa's Family	200	1000	-	1200	-
Prof. Daniels	130	-	-	130	-
Rev Prof Abamfo Ofori Atiemo	1000	100	-	1100	-
Rev Larsey 's Family	1000	100	-	1100	-
Total	<u>2330</u>	<u>1200</u>		<u>3530</u>	<u>2540</u>
7 Governance Costs					
Independent Examiner	1000	-	-	1000	1000
Training Cost					200
Total	<u>1000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1200</u>
Total expended resources	<u>74754</u>	<u>2899</u>	<u>-</u>	<u>77653</u>	<u>61210</u>
8 Debtors					
Anointed Congregation-London	6242		-	6242	-
Ramseyer Congregation-London	1840		-	1840	-77
Calvary Congregation -London	9466		-	9466	9020
Hosanna Congregation	5126		-	5126	6799
Resurrection Congregation-Colchester	2950		-	2950	5832
Revival Congregation	1349		-	1349	-
Loan-PCG Trinity Belgium/Holland	4000		-	4000	4000
	<u>30973</u>		<u>-</u>	<u>30973</u>	<u>25574</u>

**PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT, UK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES-continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Unrestricted Funds	Restricted	TOTAL	TOTAL
	General	Designated Funds	2021	2020
	£	£	£	
9 Bank and Cash Balance				
HSBC	4615	8770	-	4155
	<u>4615</u>	<u>8770</u>	<u>-</u>	<u>4155</u>
10 Creditors				
Independent Examiner	1000	-	-	1000
Europe Presbytery	14786	-	-	14786
Gift aid -refund to Revival	7682	-	-	7682
Gift aid -refund to Luton Congregation	920	-	-	920
Gift aid-Ramseyer	372	-	-	372
Mission Support-Revival	-	-	-	1280
Employer's NI	5000	-	-	3000
Conduit Funds-Dawhenya Land				750
	<u>29760</u>	<u>-</u>	<u>-</u>	<u>29760</u>
				<u>19827</u>

Staff Costs and Numbers

The average number of employees during the year was 1 (2020-2)

No employee received emoluments of more than £60,000 during the year

During the year, the Charly had many voluntary staff.
No salaries have been paid to trustees during the year.

**PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT,UK
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES-continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

MOVEMENT OF FUNDS

	At 01/01/2021	Incoming Resources	Outgoing Resources	At 31/12/2021	2020 31/12/2020
11 Unrestricted Funds	2305	70922	74754	-1527	120
Less Pre year adjustment-2020 Employer's NI	-1000	-	-	-1000	2425
	<u>1305</u>	<u>70922</u>	<u>74754</u>	<u>-2527</u>	<u>2305</u>
12 Designated Funds	9215	2454	2899	8770	9215
	<u>10520</u>	<u>73376</u>	<u>77653</u>	<u>6243</u>	<u>11520</u>

13 DESIGNATED FUNDS

	At 1 Jan.21	Incoming Resources	Outgoing Resources	At 31.Dec.2021	At 2020
Men Fellowship	-383			-383	-383
Choir	3633	294	734	3193	3633
Bible Study And Prayer Group	1247	-	-	1247	1247
Young Adults Fellowship	1311	-	965	346	1311
Singing Band	628	-	-	628	628
Women Fellowship	4870	180	-	5050	4870
Presbyters Conference		1980	1200	780	
Young People'sGuide	-2089			-2089	-2089
	<u>9215</u>	<u>2454</u>	<u>2899</u>	<u>8770</u>	<u>9215</u>

RELATED PARTY

There was no hospitality expenses paid to any trustee during the year(2020-Nil)
Three trustees were paid during the year.

Mr Emmanuel Adofo	950
Mr Jonathan Peasah	1600
Linda Nsiah	1600
Total	<u>4150</u>

**PRESBYTERIAN CHURCH OF GHANA
NORTH LONDON DISTRICT ,UK**

**NOTES TO THE STATEMENT OF FINANCIAL ACTICVITIES-continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

14 TANGIBLE FIXED ASSET

	Radio Equipment	Total 2021	Total 2020
Cost	£	£	£
Brought forward 1 January 2021	3500	3500	3500
Disposal in the year			
Carried forward 31 December 2021	<u>3500</u>	<u>3500</u>	<u>3500</u>
Depreciation			
Brought forward 1 January 2021	1750	1750	1750
Depreciation for the year	875	875	875
Released In the year			
Carried forward 31 December 2021	<u>2625</u>	<u>2625</u>	<u>2625</u>
Net Book Value			
As at 31 December 2021	875	875	<u>-</u>
As at 31 December 2020	<u>1750</u>	<u>1750</u>	<u>1750</u>

PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT

Independent Examiner's Report to the Trustees of PRESBYTERIAN CHURCH OF GHANA
NORTH LONDON DISTRICT, UK.
Year ended 31 December 2021

I report to the trustees on my examination of the financial statements of Presbyterian Church of Ghana North London District, UK (The Charity) for the year ended 31 December 2021, which are set out on pages 6 to 14.

Respective Responsibilities of trustees and Examiner

As the charity's trustees you 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 an 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 Directions 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 Report

My examination was carried out in accordance with the 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently 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.

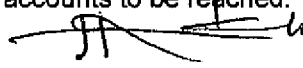
Independent Examiner's Statement

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 comply with the accounting requirements of the 2011 Act have not been met; or

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


.....
Akwasi Adu Larbi
ACMA, CGMA, MSc
Independent Examiner
70 Annalee Road,
South Ockendon,
Essex RM15 5BZ

AL ACCOUNTANTS
Professional Accountants & Tax Advisers
70 Annalee Road
South Ockendon,
Essex
RM15 5BZ

PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT

England & Wales - Charity number 1176100

Accounts

**PRESBYTERIAN CHURCH OF GHANA
NORTH LONDON DISTRICT,UK**

**Trustees' Report And Financial Statements
For The Year Ended
31 December 2020**

Charity Number: 1176100

PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT, UK

**ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR
ENDED DECEMBER 2020**

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PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT,UK

CHARITY INFORMATION

Registered Charity Name Presbyterian Church of Ghana North London District, UK

Status Charitable Incorporated Organisation (CIO)

Charity registration number 1176100

Principal office and registered office
St Margaret The Queen
Barcombe Avenue
Streatham Hill
London
SW12 3BH

Trustees
Dr Yaw Ohene- Abuakwa Chair
Mr Emmanuel Adofo Secretary
Ms Linda Nsiah Treasurer
Mr Jonathan Peasah LayRep

Bankers
HSBC Pic
20-21 Electric Parade
George Lane
South Woodford
London
E18 2LX

Independent Examiner
AL Accountants
70 Annalee Road
South Ockendon
Essex
RM15 5BZ

PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT, UK TRUSTEES ANNUAL REPORT YEAR ENDED 31 DECEMBER 2020

The Trustees present their annual report and the independently examined financial statements for the year ended 31 December 2020

The information with respect to trustees and advisors set out on page 1 forms part of this report. The financial statements and trustees report comply with current statutory requirements, the PCG Constitution, applicable Accounting Standards in the United Kingdom, the Statement of Recommended Practice 'Charities SORP (FRS 102)' effective 1 January 2015 and the Charities Act 2011.

STATUS AND ADMINISTRATION

The Presbyterian Church of Ghana North London District ('PCG NLD') is a charitable incorporated organisation and registered with the Charity Commission as a charity on 5 December 2017 (charity registration number 1176100).

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is governed by its constitution.

The Board of Trustees manage the affairs of the charity and are responsible for setting the strategic direction and policies of the charity. Trustees are appointed for a term of four years by a resolution passed at a properly convened meeting of the District Council. They are eligible for re-election for another four-year term.

In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity. Trustees meet quarterly to discuss all relevant matters. When required, an emergency meeting can be called outside these scheduled meetings.

The Trustees meet formally at least four times each year. They review and approve:

1. PCG NLD's financial results and statutory returns;
2. Internal controls (including delegation of authorities and segregation of duties);
3. Risks associated with the PCG NLD's activities and appropriate mitigation measures in respect of these;
4. A strategic plan and annual budget for PCG NLD;
5. Management accounts, variances from budget, and non-financial performance indicators;
6. Certain proposed actions that are above the remit of the PCG NLD Standing Committee.

The Board is supported in items 1-5 by a committee known as The NLD Standing Committee and NLD Finance Committee. They take responsibility on behalf of the PCG NLD Board of Trustees to ensure that there is a framework for accountability; for examining and reviewing systems and methods of control, both financial and otherwise, including risk analysis and risk management and for ensuring that PCG NLD is complying with all aspects of the law, the PCG constitution, relevant regulations and good practice. It reports to the Board and makes recommendations as appropriate.

**PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT, UK
TRUSTEES ANNUAL REPORT YEAR ENDED 31 DECEMBER 2020-continued**

RISK MANAGEMENT

The Board of Trustees has conducted a review of the major risks to which the charity is exposed. The trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate them in particular those related to the operations and finances of the charity.

Significant external risks to funding have led the Board of Trustees to implement a policy, taking into account, the level of income receivable from various funders, to seek each year, to match income and expenditure and to avoid accumulating a deficit such that PCG North London District is able to continue its operations successfully.

Internal risks are minimised by the implementation of procedures for the authorisation of all transactions and projects and by ensuring a consistent quality of delivery for all operational aspect of the charity. These procedures are periodically reviewed to ensure that they will meet the needs of the charity.

OBJECTIVES AND ACTIVITIES

The objectives of the CIO are:

- (1) To advance the Christian faith for the benefit of the public in accordance with the Statement of Beliefs in such ways and in such parts of the United Kingdom as the trustees from time to time may think fit including promoting an understanding of equal treatment of all;
- (2) The relief of sickness and poverty of the general public by providing goods to individuals in need, which they could not otherwise afford through lack of means, and to charities or other organisations working to prevent or relieve poverty;
- (3) To help young people through leisure time activities to develop their capabilities that they may grow to full maturity as individuals and members of society.
- (4) The trustees must use the income and may use the capital of the Church in promoting the objectives.

The PCG NLD Standing Committee have operational management of PCG NLD and report on the performance against the strategic plan and budget as approved at the PCG NLD Standing Committee.

ACHIEVEMENTS AND PERFORMANCE

Elevation of Midlands District:

The Midlands Sub-District which was carved out of the North London District was successfully elevated as a District on 9th February 2020 at Milton Keynes.

It is very commendable that the elevation service of the Midland District was well organised and well attended by across the Europe Presbytery

The following Congregations who are located in the Midlands District ceased to be part of the North London District due to the elevation: Hope Congregation, Luton, Faith Congregation, Leeds, Prince of Peace Congregation, Birmingham, Ascension Congregation, Manchester.

**PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT, UK
TRUSTEES ANNUAL REPORT YEAR ENDED 31 DECEMBER 2020 -continued**

FINANCIAL ASSISTANCE

The North London District offered financial support to Trinity Congregation, Turnout in Belgium towards the purchase of their church premises. Similar gesture was extended to Calvary Congregation within the North London District

CHALLENGES AND FUTURE STRATEGIC PLANS:

- The outbreak of the covid-19 pandemic has been a huge challenge so the District should embark on more virtual events to minimise the impact of the covid-19 pandemic.
- Further training to be offered to the District Strategic Plan Facilitation Teams (SPFT) to enable them complete and submit the needed report in a timely manner.

REMARKS

The covid-19 pandemic brought about some challenges such as not being able to hold face to face meetings or worship at the Church premises but the District continued to use other creative means to ensure that the District Session Council meetings and other events were held virtually.

Unfortunately, the District was unable to embark on the Leadership Seminars this year as planned due to the outbreak of the pandemic. Consideration will be given to holding such training virtually in the coming year.

The District has not been able to plant churches as planned due to the outbreak of covid-19 and its related national lockdown. However, the District will explore areas such as Croydon and Enfield where there are lots of Ghanaians.

It is regrettable that Youth Camp had to be cancelled due to covid-19 pandemic and its subsequent restrictions. The planned activities that could not take place this year will take place next year when the covid-19 is over or under control.

FINANCIAL REVIEW

The income of the charity for the period came entirely from congregational assessments and donations from the public. The total incoming resources was £ £49756 (2019-157,527) and total resources expended was £61210 (2019-179781) making a loss of £11454 (2019 loss £22254) for the year

The income dropped significantly as a result of the pandemic where there was no face-to-face meeting to worship and donate and this also had an effect on congregational assessment.

**PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT, UK
TRUSTEES ANNUAL REPORT YEAR ENDED 31 DECEMBER 2020-continued**

RESERVE POLICY

The Board of Trustees has examined the charity's requirement for reserve in light of the main risk to the charity. It has established a policy whereby the unrestricted funds held by the charity should be 6 months of forthcoming unavoidable operational expenditure. The reserves are needed to meet the working capital requirements of the charity in the event of significant drop in income, but due to the effect of the pandemic, the trustees did not meet the required level. They are confident that with the ease of the knockdown where members will meet face to face to worship and contribute financially, the required level will rise and the district will continue to operate as a going concern. The total funds held at 31 December 2020 was £4023 (2019- £25017).

The free reserve is negative £-5942 (2019- £14024). The trustees regard this as inappropriate and would endeavour to increase contributions to reserve from future surplus until the target is met.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year, which give a true and fair view of the state of affairs of the charity and the incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

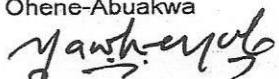
The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the applicable law and regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees

Dr Yaw Ohene-Abuakwa

Chair

Date:


27 SEPT. 2021

PRESBYTERIAN CHURCH OF GHANA
NORTH LONDON DISTRICT,UK

STATEMENT OF FINANCIAL ACTIVITIES FOR
THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted Funds		Total	TOTAL
		General £	Designated £	2020 £	2019 £
INCOMING RESOURCES					
Incoming resources from generated funds:					
Voluntary Income	2	49706		49706	136434
Activities for generating funds	3	-	50	50	21093
Total incoming resources		<u>49706</u>	<u>50</u>	<u>49756</u>	<u>157527</u>
RESOURCES EXPENDED					
Charitable activities:					
Ministerial cost	4	42576			76170
Management & Administration	5	13816	1078	14894	66063
Donations	6	2540		2540	4536
Governance Cost	7	1200		1200	7307
Transfer of assessment receivable-Midland Distric	8	-		-	25705
Total resources expended		<u>60132</u>	<u>1078</u>	<u>61210</u>	<u>179781</u>
Net incoming /(Outgoing) resources before transfers		-10426	-1028	-11454	-22254
Group funds					
Gross transfer between funds					
Net movement in funds		-10426	-1028	-11454	-22254
Total funds b/fwd. 1 January 2020		12731	10243	22974	42803
Total funds c/fwd. 31 December 2020		<u>2305</u>	<u>9215</u>	<u>11520</u>	<u>20549</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 8 to 14 form part of these financial statements.

PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT, UK

BALANCE SHEET
AS AT 31st DECEMBER 2020

	Notes	Unrestricted Funds		Restricted	Total	Total
		General	Designated	Funds	2020	2019
		£	£	£		£
FIXED ASSETS						
Tangible assets	17	1750			1750	4125
CURRENT ASSETS						
Debtors	9	25574	-	-	25574	27833
Bank and cash balance	10	-5942	9215	750	4023	25017
		<u>19632</u>	<u>9215</u>	<u>750</u>	<u>29597</u>	<u>52850</u>
CURRENT LIABILITIES						
Creditors payable within one year	11	19077	-	750	19827	36426
NET CURRENT ASSETS		<u>555</u>	<u>9215</u>	<u>-</u>	<u>9770</u>	<u>16424</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		2305	9215	-	11520	20549
Creditors payable after one year		-	-	-		-
TOTAL NET ASSETS		<u>2305</u>	<u>9215</u>	<u>-</u>	<u>11520</u>	<u>20549</u>
ACCUMULATED FUNDS						
General unrestricted funds	13	2305		-	2305	10306
Designated Funds	14		9215	-	9215	10243
		<u>2305</u>	<u>9215</u>	<u>-</u>	<u>11520</u>	<u>20549</u>

These financial statements were approved by the trustees on 27/Sept/2021
and signed on their behalf by :

Linda Nsiah
Treasurer



27 SEPT 2021

**PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT.UK
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020**

1. ACCOUNTING POLICIES

a) Basis of accounting

The accounts have been prepared under the historical cost convention and in accordance with applicable United Kingdom accounting standards and the requirements of the Statement of Recommended Practice Accounting and Reporting by Charities issued in March 2005 (SORP2005)

The accrual basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

b) Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitments.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

c) Incoming resources

Recognition of Incoming Resources

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources;
- the monetary value can be measured with sufficient reliability; and
- investment income is included when receivable.

d) Resources expended

Recognition of Expenditure and Liabilities

Expenditure is recognised on an accruals basis as a liability is incurred, Expenditure includes any VAT which cannot be fully recovered and is classified under headings of the statement of financial activities to which it relates.

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

e) Cost of Charitable Activities

These comprise those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. They include both costs that can be directly allocated to the charity's activities and costs of an indirect nature necessary to support these activities.

**PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT.UK
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020**

f) Cash flow statement

The trustees have taken advantage of the exemption in Financial Reporting Standard NO 1 (revised) from including a cash flow statement in the accounts on the grounds that the charity is small.

g) Governance Cost

These are the costs associated with the governance arrangements of the charity. They include the costs of the preparation and examination of the statutory accounts, trustees' meetings and the cost of any legal advice given to trustees on governance or constitutional matters.

h) Management and administration of the charity

Management and administration costs represent expenditure incurred in the management of the charity's assets, organisational administration and compliance with charitable and statutory requirements.

l) Taxation

As a charity, the organisation is exempt from income and corporation tax to the extent that its income and gains are applicable to the charitable purposes only, no provision for taxation has been made in these financial statements.

J) Depreciation

All assets costing more than £1000 are capitalised.
Depreciation is provided on tangible fixed assets at the following annual rates calculated to write off assets over their estimated useful lives.

Equipment, Fixtures and Fittings	25% straight line (over 4 years)
Motor Vehicles	25% Straight line (over 4 years)

PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT, UK
 NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES-continued
 FOR THE YEAR ENDED 31 DECEMBER 2020

	Unrestricted Funds General £	Designated £	Total 2020 £	TOTAL 2019 £
2 VOLUNTARY INCOME				
District Assessments	40068	-	40068	135138
Sundries	2500	-	2500	1296
Visa Fees	0	-	0	-
Plot of Land	1000	-	1000	-
Turnout support	3184	-	3184	-
Profit on sale of District car	1946	-	1946	-
Donations	1008	-	1008	-
	49706	-	49706	136434
3 ACTIVITIES FOR GENERATING FUNDS				
District Fundraising event	-	-	-	6718
District Council fees	-	-	-	6755
Group Funds	-	50	50	7620
	-	50	50	21093
Total Incoming Resources	49706	50	49756	157527
Resources Expended-Charitable Activities				
4 Ministerial Costs				
Europe Presbytery Assessment	12927	-	12927	29327
Ministers and Preachers Stipends	17100	-	17100	34575
Other Ministerial Expenses	8199	-	8199	-
Catechists Allowances	1350	-	1350	8320
Employers NI	-	-	-	3000
Visa Fees	3000	-	3000	-
	42576	-	42576	75222
5 Management & Administration				
Officials Allowances	3800	-	3800	3740
Mission House -Rent	-	-	-	19200
District Car Expenses	106	-	106	711
Travel & Transport	3845	-	3845	6901
Meeting & Conferences	-	-	-	10146
Printing, Stationery & Postage	470	-	470	905
Sundries	555	-	555	2721
Radio Fixing and Zoom	837	-	837	-
Mobile & TV Licence	1614	-	1614	-
Light & Heating	1583	-	1583	-
Subscription	132	-	132	-
Assessment written off-Colchester	-	-	-	8084
	12941	-	12941	52408
Other Programmes				
Hospitality Expenses	-	-	-	3988
Group Expenses	-	1078	1078	8292
	-	1078	1078	12280
Other Expenses				
Depreciation	875	-	875	1375
	875	-	875	1375
Total	13816	1078	14894	66063

PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT, UK
 NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES-continued
 FOR THE YEAR ENDED 31 DECEMBER 2020

	Unrestricted Funds		Restricted	TOTAL	Total
	General	Designated	Funds	2020	2019
	£	£	£	£	£
6 Donations					
Farewell donation -Midland District	1000	-	-	1000	-
Rev Larsey	500	-	-	500	-
Edjeikoomhene	200	-	-	200	-
Cat. Ankoma Adjei	520	-	-	520	-
Cat Kwame Boakye	320	-	-	320	-
Dr Yaw Ohene-Abuakwa-Lay Rep					3346
Hosanna Congregation					400
Gethsemane-Northampton					200
Redemption-Telford					100
Mrs Asumeng					100
Isaac Offeh					100
Jonathan Peasah					150
Mrs Asumeng					100
Mrs Betty Oware					40
	<u>2540</u>			<u>2540</u>	<u>4536</u>
7 Governance Costs					
Independent Examiner	1000	-	-	1000	1000
Training Cost	200	-	-	200	6307
	<u>1200</u>	<u>-</u>	<u>-</u>	<u>1200</u>	<u>7307</u>
Total expended resources					
8 Transfer of assessment to Midland District					
Faith Congregation-Leeds	-	-	-	-	11961
Prince of Peace congregation-Birmingham	-	-	-	-	3306
Ascension Congregation-Manchester	-	-	-	-	7709
Bethel Congregation-Wolves	-	-	-	-	1165
Milton Keynes Congregation	-	-	-	-	-1
Gethsemane congregation-Northampton	-	-	-	-	700
Redemption Congregation- Telford	-	-	-	-	865
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>25705</u>
Total expended resources					
	<u>60132</u>	<u>1078</u>	<u>-</u>	<u>61210</u>	<u>178833</u>
9 Debtors					
Ramseyer Congregation-London	-77	-	-	-77	7902
Calvary Congregation -London	9020	-	-	9020	12433
Hosanna Congregation	6799	-	-	6799	2519
Resurrection Congregation-Colchester	5832	-	-	5832	4854
Loan-PCG Trinity Belgium/Holland	4000	-	-	4000	
	<u>25574</u>	<u>-</u>	<u>-</u>	<u>25574</u>	<u>27708</u>

PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT, UK
 NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES-continued
 FOR THE YEAR ENDED 31 DECEMBER 2020

	Unrestricted Funds		Restricted	TOTAL	Total
	General	Designated	Funds	2020	2019
	£	£		£	
10 Bank and Cash Balance					
HSBC	-5942	9215		3273	24267
Conduit Funds			750	750	750
	<u>-5942</u>	<u>9215</u>	<u>750</u>	<u>4023</u>	<u>25017</u>
11 Creditors					
Finance Director Allowance	-	-	-		2425
Independent Examiner	1000	-	-	1000	1000
Europe Presbytery	8674	-	-	8674	18731
Gift aid -refund to Revival	2713	-	-	2713	3897
Gift aid -refund to Luton Congregation	2410	-	-	2410	-
Mission Support-Revival	1280	-	-	1280	3823
Employer's NI	3000	-	-	3000	3000
Others	-	-	-		2800
	<u>19077</u>	-	-	<u>19077</u>	<u>35676</u>
Conduit Funds					
Dawhenya Land			750	750	750
	<u>19077</u>	<u>-</u>	<u>750</u>	<u>19827</u>	<u>36426</u>

12 Staff Costs and Numbers

The average number of employees during the year was 2 (2019-2)

No employee received emoluments of more than £60,000 during the year

During the year, the Charity had many voluntary staff. No salaries have been paid to trustees during the year.

PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT,UK
 NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES-continued
 FOR THE YEAR ENDED 31 DECEMBER 2020

MOVEMENT OF FUNDS

	At 01-Jan-20	Incoming Resources	Outgoing Resources	At 31-Dec-20	2019
13 Unrestricted Funds	10306	49706	60132	13025	5239
Prior year adjustment	2425	-	-	2425	5067
	<u>12731</u>	<u>49706</u>	<u>60132</u>	<u>15450</u>	<u>10306</u>
14 Designated Funds	10243	50	1078	9215	10243
	<u>22974</u>	<u>49756</u>	<u>61210</u>	<u>24665</u>	<u>20549</u>

15 DESIGNATED FUNDS

	At 1 Jan.20	Incoming Resources	Outgoing Resources	At 31.Dec.2020	At 2019
Men Fellowship	-383			-383	-383
Choir	3633			3633	3633
Bible Study And Prayer Group	1547		300	1247	1547
Young Adults Fellowship	1489		178	1311	1489
Singing Band	626			626	626
Women Fellowship	5420	50	600	4870	5420
Young People's Guide	-2089			-2089	-2089
	<u>10243</u>	<u>50</u>	<u>1078</u>	<u>9215</u>	<u>10243</u>

16 RELATED PARTY

There was no hospitality expenses paid to any trustee during the year(2019-Nil)
 In note 5 under officials allowance, three Trustees were paid £3800

Mr Emmanuel Adofo	1800
Mr Jonathan Peasah	1500
Linda Nsiah	500
Total	<u>3800</u>

PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT, UK
 NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES-continued
 FOR THE YEAR ENDED 31 DECEMBER 2020

17 TANGIBLE FIXED ASSET

Cost	Radio Equipment £	District car £	Total 2020	Total 2019 £
Brought forward 1 January 2020	3500	2000	5500	5500
Additions in the year				
Disposal in the year		2000	-2000	
Carried forward 31 December 2020	<u>3500</u>	-	<u>3500</u>	<u>5500</u>
Depreciation				
Brought forward 1 January 2020	875	500	1375	1375
Depreciation for the year	875		875	
Released in the year		500	-500	
Carried forward 31 December 2020	<u>1750</u>	-	<u>1750</u>	<u>1375</u>
Net Book Value				
As at 31 December 2020	<u>1750</u>	<u>-</u>	1750	<u>-</u>
As at 31 December 2019	<u>2625</u>	<u>1500</u>	<u>-</u>	<u>4125</u>

PRESBYTERIAN CHURCH OF GHANA NORTH LONDON DISTRICT

Independent Examiner's Report to the Trustees of PRESBYTERIAN CHURCH OF GHANA
NORTH LONDON DISTRICT, UK.
Year ended 31 December 2020

I report to the trustees on my examination of the financial statements of Presbyterian Church of Ghana North London District, UK (The Charity) for the year ended 31 December 2020, which are set out on pages 6 to 14.

Respective Responsibilities of trustees and Examiner

As the charity's trustees you 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 an 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 Directions 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 Report

My examination was carried out in accordance with the 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently 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.

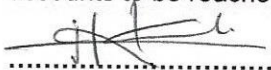
Independent Examiner's Statement

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 comply with the accounting requirements of the 2011 Act have not been met; or

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


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Akwasi Adu Larbi
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