



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name

ENDTIME BELIEVERS CHAPEL

No (if any)

1177793

Receipts and payments accounts

CC16a

For the period from	Period start date 01/04/2020		Period end date 31/03/2021
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donation	10692	-	-	10692	10,955
Loan	-	50000	-	50000	-
	-	-	-	-	
	-	-	-	-	
	-	-	-	-	
	-	-	-	-	
	-	-	-	-	
	-	-	-	-	
Sub total (Gross income for AR)	10692	50000	-	60692	10072
A2 Asset and investment sales, (see table).					
Cash in bank b/f	1188	-	-	1188	1183
	-	-	-	-	
Sub total	-	-	-	-	
Total receipts	11880	50000	-	61880	11255

A3 Payments

Hall hire	3550	-	-	3550	7800
Volunteers	1200	-	-	1920	1920
Miscellaneous	648	-	-	648	1230
New premises lease	-	10000	-	10000	-
Solicitor's fee	-	300	-	300	-
Furniture and furnishing	-	4258	-	4258	-
Church office	-	2000	-	2000	-
PA System	-	3500	-	3500	-
Investment	-	22000	-	22000	-
Sub total	5398	42058	-	47456	10950
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total		-	-		
Total payments	5398	42058	-	47456	10950
Net of receipts/(payments)	5294	7942	-	-	1188
A5 Transfers between funds	-	-	-	-	
A6 Cash funds last year end	1188	-	-	-	
Cash funds this year end	6482	7942 -	-	14424	1183

Section B Statement of assets and liabilities at the end of the period				
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		-	-	
		-	-	
		-	-	
	Total cash funds	-	-	

(agree balances with receipts and payments account(s))

OK
Unrestricted
funds

OK
Restricted
funds

OK
Endowment
funds

to nearest £

to nearest £

to nearest £

Details

B2 Other monetary assets

-
-
-
-
-
-

-
-
-
-
-
-

Details

B3 Investment assets

Fund to which
asset belongs

Cost (optional)

-
-
-
-
-

Current value
(optional)

Details

B4 Assets retained for the charity's own use

Fund to which
asset belongs

Cost (optional)

-
-
-
-
-
-
-
-
-
-

Current value
(optional)

Details

B5 Liabilities

Fund to which
liability relates

Amount due
(optional)

-
-

When due
(optional)



		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of a

	Rev Francis Blessing Owusu	01/05/202
	FELICIA ADOMAH-KAKYIRE	01/05/202



Section A

Independent Examiner's Report

**Report to the
trustees/members of**

ENDTIME BELIEVERS CHAPEL

**On accounts for the year
ended**

31/03/2021

**Charity no
(if any)**

1177793

Set out on pages

Pages 1 & 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2021

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

**Independent
examiner's statement**

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Date:

05/05/2021

Name:

CHUKS AJUKA

**Relevant professional
qualification(s) or body
(if any):**

FICB (Fellow Institute of Certified Bookkeepers)
License number: 17362

Address:

Unit 5, 95 Miles road

Mitcham, Surrey

CR4 3FH

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



Trustees' Annual Report for the period							
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	04	2020	To	31	03	2021

Section A Reference and administration details

Charity name

ENDTIME BELIEVERS CHAPEL

Other names charity is known by

Registered charity number (if any) **1177793**

Charity's principal address

23 Overton Drive

Chadwell Heath

Postcode

RM6 4EN

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Felicia Adomah Kakyire	TRUSTEE		
2	Helina Birago - Berchie	TRUSTEE	31/01/2021	
3	Rev Francis Blessing Owusu	CHAIR		
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	CONSTITUTION OF A Charitable Incorporated Organisation
How the charity is constituted (eg. trust, association, company)	<u>Charitable Incorporated Organisation</u>
Trustee selection methods (eg. appointed by, elected by)	APART FROM THE INITIAL TRUSTEES, THE BOARD OF TRUSTEES APPOINT TRUSTEES.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Summary of the objects of the charity set out in its governing document

OUR OBJECTIVE

To advance the Christian religion in London and other places; within England and Wales, and overseas, in accordance with the statements of belief appearing in the schedule and Christian doctrines, for the benefit of the public

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The provision of places of worship;
 Providing services of Christian worship and Fellowship; Religious teachings, Facilities or services to allow
 Believers to practice their faith or follow its doctrines.
 Carrying out Christian devotional acts;
 Organising services of Christian worship and Fellowship, prayer meetings, Christian teaching/preaching,
 public celebration of religious festivals.
 Raising awareness and understanding of Christian beliefs and practices;

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

The income of this charity is above £60,000. This is a good amount for this year of the charity, the costs and investments have been well managed over this period. This is a higher income than expected and the organisation is in a good position to progress in the coming year. The main costs of the organisation were; paying for long lease for a new suitable premises, and investment in a property in Kumasi, Ghana. The organisation has a loan to be repaid at low interest rate, over four year period, starting in September 2021 and is a going concern.

In September 2021, after undertaking the process of 'Due Diligence' and risk assessment, the trustees purchased a house in Kumasi, Ghana, through the services of a property agent. It is worthy of note that the value of purchased property is appreciating, after seven months of investment.

The trustees also procured a building in the UK, for the church to use as venue for all our activities. We now have unrestricted access 24/7 to the premises, and there is opportunity for the trustees to generate additional income by sub-letting the hall at times it's not in use.

Section E

Financial review

Brief statement of the charity's policy on reserves

During the lockdown at the height of the COVID-19, in 2020 our church could not assemble for our regular services and activities in England. Due to lockdown, we had very low income. In order for us to be able to continue to deliver services to people and communities affected by COVID-19 and to help our organisation overcome the acute financial difficulties, we face as a result of the pandemic, the trustees decided to seek for other sources of funding, including loans. In August 2020, we successfully applied for the 'Bounce-Back Loan' and we got £50,000 (fifty thousand Pounds). The trustees agreed to invest part of this loan in property in Ghana, where the outbreak and effects of the pandemic was relatively low compared to Western Europe and USA.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The church intends to continue to host its conferences in UK. The organisation plan to focus on increasing the number of attendants in their services in the future. The intended re-appointment of our present Independent Examiner at the upcoming trustee meeting is expected to support the financial operations by making it more effective.

RESERVE POLICY

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



Section F

Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Rev Francis Blessing Owusu	Felicia Adomah Kakyire
Position (eg Secretary, Chair, etc)	Chair / trustee	trustee
Date	01/05/2021	