

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

England & Wales · Charity number 1180095

Details

Status Registered

Legal form Other

Registered 2018-09-27

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

Contact

Address Unit 1
Marchant Road
Hinckley
Leicestershire
LE10 0LQ

Phone 01455250555

Email shieldofaith319@gmail.com

Website shieldofaith.org.uk

Activities

Objects: TO ADVANCE THE CHRISTIAN RELIGION FOR THE BENEFIT OF THE PUBLIC IN ACCORDANCE WITH THE GOSPEL OF JESUS CHRIST. TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS OR SERVICES OF ANY KIND, INCLUDING THE PROVISION OF COUNSELLING AND SUPPORT IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT.

Activities: Church activities for the public

Classification

- **How:** Provides Services
- **What:** The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Other Charitable Purposes
- **Who:** People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£149,120	£114,652	-	-
2024-03-31	£120,068	£100,613	-	-
2023-03-31	£165,905	£129,391	-	-
2022-03-31	£174,796	£94,767	-	-
2021-03-31	£100,711	£51,177	-	-

Trustees

Name	Role	Appointed
MARILOU SUMALIA CASAYURAN	Chair	2016-06-19
JO-ANN POBLADOR		2016-06-19
MARIA FE ATMOSPORA AGDALPEN		2016-06-19

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

England & Wales - Charity number 1180095

Accounts

Registered Charity Number : 1180095

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

Trustees Annual Report, Financial Statements and
Independent Examiner's Report

Year ended 31 March 2025

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

Trustees Report	2-6
Statement of Trustee’s Responsibilities	7
Independent Examiner’s Report	8
Statement of Financial Activities	9
Statement of Financial Position	10
Notes to the Financial Statements	11-16
Statement of Income and Expenditure	17

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report for the year ended 31 March 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

CHARITY NAMES	Shield of Faith Family Christian Church
CHARITY NUMBER	1180095
REGISTERED ADDRESS	The Meeting Centre 1 Marchant Road Hinckley Leicestershire LE10 0LQ

TRUSTEES

The following persons acted as Trustees of the Charity throughout the year.

Jo-Ann Poblador (Secretary)
Maria Fe Atmospera Agdalpen
Marilou Sumalia Casayuran (Chairman)

INDEPENDENT ACCOUNTANT

Gail Griffin
G R Associates
Calle Naranjo 1
El Pinar de Campoverde 03191
Pilar de la Horadada
Comunidad Valenciana
Spain

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2025

OBJECTIVES AND ACTIVITIES

Objectives and aims

To advance the Christian religion for the benefit of the public in accordance with the Gospel of Jesus Christ. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods and services of any kind, including the provision of counselling and support in such parts of the United Kingdom or the World as the trustees from time to time may think fit.

Church Ministries

Pastoral Care	Pastor Sarah Yumul and Pastor Tony Yumul
Youth Ministry	Josh Casayuran
Evangelism	Pastor Sarah Yumul and Pastor Tony Yumul
Worship Ministry	Paolo Daguio
Children Ministry	Rhona Asuncion
Faith Group Ministry/Discipleship	Pastor Sarah Yumul and Pastor Tony Yumul
Life Class	Pastor Sarah Yumul
TMC (church building) Administration	John Shaw
Discipleship/Mentoring	Pastor Sarah Yumul, Pastor Tony Yumul
Media/Sound Ministry	Elaiza Racelis and Paolo Daguio
Ushering Ministry	Del Weir and Jo-Ann Poblador
Security	John Shaw
Transport	Mark Weir

Significant Church Activities

- The Worship Sunday Service is 10.30am to 12.30pm and Prayer meeting every Friday at 6.00pm
- Kaizen – Youth fellowship every three months to encourage young people in the community to know more about Christ.

Cell Group Ministry or Intentional Discipleship

The Church has cell/small groups led by cell group leaders. We meet one a week, sharing life, the Word of God on brethren's house or through online platforms. Through this activity, believers or disciples were strengthened and encouraged one another, not only spiritually but emotionally in every aspect of our lives, as we pray together and enjoy our fellowship to one another.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2025

Primary Meetings and Fellowship

The Primary Cell/Faith leaders meeting is once a week and led by Pastor Tony Yumul and Pastor Sarah Yumul.

The purpose of the meeting is to strengthen, encourage and build up the leaders in winning souls and making them true disciples of Jesus Christ through Intentional Discipleship.

Life Class/Encounter and Mentoring

All congregation, especially new members in church or the cell group are encouraged to attend these sessions to equip and train from being a believer to becoming a leader. Also, to have the compassion in reaching out to the lost souls and have the ability to participate, and to help in bringing hope to the less fortunate people by providing emotional, physical, material and spiritual help. Leaders and disciples had the opportunity to attend conference last 18-20 October 2024 with different guest speakers from abroad.

Board of Trustees and The Meeting Centre administration meeting.

The meeting is every 3 months which covered church finances, planning, evaluation and goals.

Other relevant and regular activities in Church.

Church anniversary every March
Mother's day celebration every March
Good Friday and Easter Sunday in April
Father's Day celebration every June
Baptism in May
Picnic day during summer
Local or national mentoring every October
Pastor's appreciation month in October
Thanksgiving every November
Christmas celebrations in December
Cross over Service (New Year celebrations)

PUBLIC BENEFIT STATEMENT

The Charity meets the Charity Commission's public benefit criteria by providing donations, not only in Leicester, but other areas of the UK and abroad. This year the church hosted and supported community and charity events within Hinckley and also extended support abroad.

- MS Society Hinckley – a charity that offers friendship, support and information about the MS journey uses our church building to meet, greet and exercise every week. The Church offered the building for them to be used free of charge and any amount donation for tea, coffee and biscuits.
- Barnados Charity Organisation – used the church building free of charge for their short meetings every month.
- 13 July 2024 – Comi con charity event by using the TMC church building and volunteers from church helped in the preparation of the food.
- 27 July 2024 – picnic day at Wicksteed Park, Kettering. Church members and community invites had fellowship to one another with games, programmes and food to share funded by the church.
- August 2024 – Mental Health Awareness support held in the church building free of charge. A walk-in session opportunity for the Hinckley community.
- 21 September 2024 – Church Encounter. New members of the congregation were given an opportunity to experience the deepest love of Jesus in our lives through the cross. It is a one day event with different anointed speakers who share their powerful wisdom and testimonies.
- 18-20 October 2024 – Ignite Conference. Supporting and mentoring church leaders and members in Leicester and other churches in the UK.
- 3 November 2024 – Pastor Scott Hunter from America came to share his wisdom in healing ministry.
- 24 November 2024 – Thanksgiving celebration. The church prepared a buffet meal for the congregations and community after Sunday Service.
- 22 December 2024 – Christmas church celebrations with programme, presentation and a buffet meal to share with congregation and the community and visitors.
- 31 December 2024 – Cross over service, new year celebrations.
- 18 January 2025 – Sunday school teachers training.
- 16 March 2025 – the Shield of Faith Church's 9th anniversary. A celebration of God's faithfulness in our church. Programme, games and food provided to share with congregation and visitors.

Achievement

The Youth Ministry is growing fast, young people are encouraged to join and engage in winning souls, church activities and ministry. Every three months, they have Youth Service/Kaizen in which young people from the age of 11 years up to young professionals are invited to attend and enjoy fellowship with one another and to know more about God's purpose in their lives. Few adults volunteering to help out at this event. The church was able to connect and build more rapport with other churches in Hinckley and also in the community.

We are so blessed and privileged that we were able to support other charities this year in ways by allowing them to use our church building.

This year we are so blessed that our church hosted a 3 day event in October that was called Ignite Conference to equip church leaders and members in their faith and calling to the Lord.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2025

First Children Sunday School Teachers training held in the Shield of Faith church together with new recruit teachers/members

Future Developments

Shield of Faith Family Christian Church is praying for multiplication of souls, more leaders and workers to rise up and be equipped so we can reach out to more souls and open more cell/faith groups in every locality and not just here in Leicester city. To reach out to more youths in colleges and universities. To have open doors of opportunity, to have bible study for families and friends whom we have already connected to. Praying that our church and our building will be used as a channel of blessing, especially to those in need, emotionally, mentally, financially and mostly, the spiritual aspect of their lives. To continue to support small charities in our community, especially in Hinckley.

Going Concern

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern, nor any significant areas of uncertainty that affect the carrying value of assets held by the Charity.

Structure, Governance and Management

Type of Charity

The Charity is an Unincorporated Association

Type of Governing Document

The Charity is governed by its Constitution dated 19 June 2016.

Trustee Selection

Trustees are appointed by the majority decision of members at a General Meeting of Members

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2025

Statement of Trustee’s Responsibilities in relation to Financial Statements

The Trustees are responsible for preparing the Trustee’s Report and Financial Statements in accordance with applicable law and United Kingdom Accounting Standards. The law applicable to Charities in England and Wales requires Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity 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 of the Charities SORP
- Made judgements and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements, and
- 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 accounting records which disclose with reasonable accuracy the financial position of the Charity and enable them to ascertain that the financial statements comply with the Charities Act 2011 and the provision of the governing document. 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.

Approved by the Trustees on _____

And signed on their behalf by

Trustee

Signature

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

INDEPENDENT EXAMINER'S REPORT YEAR ENDED 31 MARCH 2025

I report on the accounts of the company for the year ended 31 March 2025 which are set out on pages 8 to 16.

Respective responsibilities of the Trustees and Examiner

The Trustees (and those 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 required.

Having satisfied myself that the charity is not subject to 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 procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act
- State whether particular matters have come to my attention

Basis of Independent Examiners Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of 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. However, all paperwork has been examined in the course of the financial year and it is my opinion that these accounts represent a true and fair view of the charitable activities in the financial year ended 31 March 2025.

Independent Examiners Report

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 property understanding of the accounts to be reached, save the removal of historic balances which are no longer relevant.

G Griffin
Gail Griffin MAAT
G R Associates

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	Note	Restricted Funds	Unrestricted Funds	Total Fund 2025 £	Total Fund 2024 £
INCOMING RESOURCES					
Donations	2		110,496	110,496	93,857
Gift Aid			25,724	25,724	26,211
Other income			12,900	12,900	-
TOTAL INCOMING RESOURCES			149,120	149,120	120,068
RESOURCES EXPENDED					
Charitable activities			113,902	113,902	99,863
Governance costs	3		750	750	750
Raising funds					
TOTAL RESOURCES EXPENDED			114,652	114,652	100,613
NET INCOMING RESOURCES			34,468	34,468	19,455
RECONCILIATION OF FUNDS					
Total funds brought forward			336,434	336,434	316,979
TOTAL FUNDS CARRIED FORWARD			370,902	370,902	336,434

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

STATEMENT OF FINANCIAL POSITION AT 31 MARCH 2025

	Note	2025 £	2024 £
FIXED ASSETS			
Tangible fixed assets	8	676,213	680,514
CURRENT ASSETS			
TMC income in previous accounts		-	18,346
Cash at bank and in hand	9	7,619	19,856
Debtors, prepayments	9	14,011	16,042
CREDITORS			
Amounts falling due within 1 year	10	750	9,977
NET CURRENT ASSETS		20,880	44,267
TOTAL ASSETS LESS CURRENT LIABILITIES		697,093	724,781
CREDITORS			
Amounts falling due after 1 year	11	326,191	388,347
NET ASSETS		370,902	336,434
FUNDS			
Unrestricted funds		370,902	336,434
Restricted funds			-
TOTAL FUNDS		370,902	336,434

The notes on pages 10-15 form part of the financial statements.

These financial statements have been approved by the Trustees on _____
and signed on their behalf by

Trustee

Signature

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2025

1 Accounting Policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities : Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – Charities SORP (FRS102), and the Charities Act 2011.

Basis of preparation

Shield of Faith Family Christian Church meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the Charity.

Income and endowments

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be reliably measured.

Donations and legacies

Donations are recognised when the Charity has been notified in writing of both the amount and settlement date.

In the event that a donation is subject to conditions that require a level of performance by the Charity before the Charity is entitled to the funds, the income is deferred and not recognised until either of those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the Charity and it is probable that these conditions will be fulfilled within the reporting period.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable that settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings, they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2025

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the Charity's compliance with constitutional and statutory requirements, including audit, strategic management and costs reimbursed for expenses incurred.

Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK Corporation Tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of Income or Capital Gains received within the categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £300.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows :

Music equipment	3 years RB
Office equipment	3 years RB

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant rise of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the Trustee's discretion in furtherance of the objectives of the Charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2025

2 Incoming Resources

	Restricted Funds	Unrestricted Funds	Total Funds 2025 £	Total Funds 2024 £
Tithes & Offerings		110,496	110,496	73,857
Gift Aid		25,724	25,724	26,211
Other income		12,900	12,900	
Total		149,120	149,120	120,068

3 Governance Costs

Accounts examination		750	750	750
Expenses				
Total		750	750	750

4 Net incoming/outgoing resources

Net outgoing resources for the year include

Depreciation of fixed assets		4,301	4,301	6,098
------------------------------	--	-------	-------	-------

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2025

5 Trustees remuneration and expenses

Any costs incurred have been included in the schedule of expenses and relate to the cost of transportation and other out of pocket expenses.

6 Staff costs

During the year there were no staff on the payroll of the charity and all payments made to persons rendering a service to the Charity were made as contractor payments.

7 Taxation

The Charity is registered with HMRC and it has been ascertained that they are currently exempt from taxation to the extent allowable by law for registered charities.

8 Fixed Assets

	Freehold Buildings The Meeting Room £	Fixtures, Fittings & Equipment £	Vehicle	Total £
Cost				
As at 31 March 2024	661,320	42,735		704,055
Additions in year		NIL	8,995	8,995
	661,320	42,735	8,995	713,050
Depreciation				
As at 31 March 2024		31,816	720	32,536
Charge for the year		3,639	662	4,301
As at 31 March 2025		35,455	1,382	36,837
Net Book Value				
As at 31 March 2024	661,320	10,919	8,275	680,514
As at 31 March 2025	661,320	7,280	7,613	676,213

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2025

9 Current Assets

	Total Funds 2025	Total Funds 2024
Cash at bank and in hand	7,619	19,856
Debtors and prepayments	8,011	16,042
TMC debtors and bank from 2023	6,000	18,346

Short terms loans have been made to some of the members. There is no urgency to repay these as they have been made to alleviate financial hardship and it is at the pastor's discretion as to whether repayment will be required going forward. The sum of £1000 has been repaid post balance sheet date.

The prepayment relates to the full year's insurance having been paid part way through the year and which relates to the following financial year.

Total	21,630	54,244
--------------	---------------	---------------

10 Creditors – Amounts due within 1 year

Accruals – Accounts Examination fees	750	750 9,227
--------------------------------------	-----	--------------

Total	750	9,977
--------------	------------	--------------

11 Creditors – Amounts due after 1 year

Interest free loans	82,500	82,500
Less repayments 2023	(8,367)	(8,367)
Less repayments 2022	(47,170)	(47,170)
Less repayments 2021	(24,170)	(24,170)
Less repayments 2020	(2,793)	(2,793)
Total	NIL	NIL

Mortgage loan	455,000	455,000
Less payments 2025	(62,156)	
Less repayments 2024	(16,170)	(16,170)
Less repayments 2023	(16,170)	(16,170)
Less repayments 2022	(16,170)	(16,170)
Less repayments 2021	(14,352)	(14,352)
Less repayments 2020	(3,791)	(3,791)
Total	326,191	388,347

Overall total	326,191	388,347
----------------------	----------------	----------------

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2025

12 Contingent Liabilities

Except as reflected in the Financial Statements, there were no contingent liabilities for the year and the previous years.

13 Reserves

	Total Funds 2025	Total Funds 2024
As at 31 March 2024	336,434	316,979
Net surplus for the year	34,468	19,455
As at 31 March 2025	370,902	336,434

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

INCOME AND EXPENDITURE STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

	Unrestricted Funds	Restricted Funds	Total Funds period to 31.3.25	Total Funds period to 31.3.24
	£	£	£	£
INCOME				
Donations	110,496		110,496	93,857
Gift aid	25,724		25,724	26,211
Other income	12,900		12,900	-
TOTAL INCOME	149,120		149,120	120,068
EXPENDITURE				
Operating and Administrative Expenses				
Staff costs and expenses	53,130	53,130		39,414
Stationery and sundries	62	62		215
Refreshments and catering	2,971	2,971		5,106
Office equipment	3,456	3,456		4,877
Marketing expenses	-	-		124
Insurance	2,510	2,510		597
Bank charges and interest	16,794	16,794		16,492
Grants, donations	3,437	3,437		5,170
Retreat	8,135	8,135		-
Telephone and internet	324	324		501
Utility costs	8,056	8,056		11,882
Depreciation	4,301	4,301		6,098
Repairs and maintenance	811	811		2,478
Cleaning	-	-		-
Discretionary loans	1,000	1,000		3,050
HMRC fine	200	200		-
Transportation costs	7,509	7,509		3,696
Licences	-	-		163
Guest speakers expenses	1,206	1,206		
SUBTOTAL	113,902	113,902		99,863
Governance Expenditure				
Accounts examination fee	750	750		750
Excess fee charged	-	-		-
Trustee expenses				
SUBTOTAL	750	750		750
TOTAL EXPENDITURE	114,652	114,652		100,613
SURPLUS FOR THE YEAR	34,468	34,468		19,455

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

England & Wales - Charity number 1180095

Accounts

Registered Charity Number : 1180095

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

Trustees Annual Report, Financial Statements and
Independent Examiner's Report

Year ended 31 March 2024

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

Trustees Report	2-6
Statement of Trustee's Responsibilities	7
Independent Examiner's Report	8
Statement of Financial Activities	9
Statement of Financial Position	10
Notes to the Financial Statements	11-16
Statement of Income and Expenditure	17

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2024

The Trustees present their annual report for the year ended 31 March 2024.

REFERENCE AND ADMINISTRATIVE DETAILS

CHARITY NAMES	Shield of Faith Family Christian Church
CHARITY NUMBER	1180095
REGISTERED ADDRESS	The Meeting Centre 1 Marchant Road Hinckley Leicestershire LE10 0LQ

TRUSTEES

The following persons acted as Trustees of the Charity throughout the year.

Jo-Ann Poblador (Secretary)
Maria Fe Atmospera Agdalpen
Marilou Sumalia Casayuran (Chairman)

INDEPENDENT ACCOUNTANT

Gail Griffin
G R Associates
Calle Naranjo 1
El Pinar de Campoverde 03191
Pilar de la Horadada
Comunidad Valenciana
Spain

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2024

OBJECTIVES AND ACTIVITIES

Objectives and aims

To advance the Christian religion for the benefit of the public in accordance with the Gospel of Jesus Christ. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods and services of any kind, including the provision of counselling and support in such parts of the United Kingdom or the World as the trustees from time to time may think fit.

Church Ministries

Pastoral Care	Pastor Sarah Yumul and Pastor Tony Yumul
Youth Ministry	Sean Yumul and Josh Casayuran
Evangelism	Pastor Sarah Yumul and Pastor Tony Yumul
Worship Ministry	Faith Agdalpen and Paolo Daguio
Children Ministry	Rhona Asuncion
Cell Ministry/Discipleship	Pastor Sarah Yumul and Pastor Tony Yumul
Life Class	Pastor Sarah Yumul
TMC (church building) Administration	John Shaw
Discipleship/Mentoring	Pastor Sarah Yumul, Pastor Tony Yumul
Media/Sound Ministry	Elaiza Racelis and Paolo Daguio
Ushering Ministry	Del Weir and Jo-Ann Poblador
Security	John Shaw and Brian Atkins
Transport	Mark Weir

Significant Church Activities

- The Worship Sunday Service is 10.30am to 12.30pm and Prayer meeting every Friday at 6.00pm
- Kaizen – Youth fellowship every three months to encourage young people in the community to know more about Christ.

Cell Group Ministry or Intentional Discipleship

The Church has cell/small groups led by cell group leaders. We meet one a week, sharing life, the Word of God on brethren's house or through online platforms. Through this activity, believers or disciples were strengthened and encouraged one another, not only spiritually but emotionally in every aspect of our lives, as we pray together and enjoy our fellowship to one another.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2024

Primary Meetings and Fellowship

The Primary Cell leaders meeting is every 3-4 months and led by Pastor Tony Yumul and Pastor Sarah Yumul.

The purpose of the meeting is to strengthen, encourage and build up the leaders in winning souls and making them true disciples of Jesus Christ through Intentional Discipleship.

Life Class Ministry (Equipping/Mentoring)

All congregation, especially new members in church or the cell group are encouraged to attend these sessions to equip and train from being a believer into becoming a leader. Also, to have the compassion in reaching out to the lost souls and ability to participate, and to help in bringing hope to the less fortunate people by providing emotional, physical, material and spiritual help. Leaders and disciples had the opportunity to attend conference last 20-21 October 2023 with different guest speakers from abroad.

Board of Trustees and The Meeting Centre administration meeting.

The meeting is every 3 months regarding church finances, planning, evaluation and goals.

Other relevant and regular activities in Church.

Church anniversary every March
Mother's day celebration every March
Good Friday and Easter Sunday in April
Father's Day celebration every June
Baptism every April or May
Picnic day during summer
Local or national mentoring every October
Pastor's appreciation month in October
Thanksgiving every November
Christmas celebrations in December

PUBLIC BENEFIT STATEMENT

The Charity meets the Charity Commission's public benefit criteria by providing donations, not only in Leicester, but other areas of the UK and abroad. This year the church hosted and supported charity events within the church building and also extended support abroad.

- MS Society Hinckley – a charity that offers friendship, support and information about the MS journey uses our church building to meet, greet and exercise every week.
- 15 July 2023 – Comi con charity event by using the TMC church building and volunteers from church helped in the preparation of the food.
- 19 August 2023 – picnic day. The church invited friends and family to have fellowship to one another. Games and a variety of food were provided.
- 2 September 2023 – Independence celebration for our Ukrainian community. The event was held in the Meeting Centre and our church helped and provided a buffet meal.
- 9 September 2023 – Foster awareness. The team raised awareness of fostering and the impact that foster carers have on young people through campaigns.
- 29 September 2023 – MS Society Hinckley and District's 55 year dinner and fundraising.
- 20-21 October 2023 – Ignite Conference. Supporting and mentoring church leaders and members in London.
- 26 November 2023 – Thanksgiving celebration. Church prepared a buffet meal for the congregation and community after Sunday service.
- 17 December 2023 – Christmas church celebration. The church prepared a party and buffet meal to share with the congregation and community/visitors.
- 25 December 2023 – prepared Christmas lunch for homeless and vulnerable elderly people. Shield of Faith, along with the Salvation Army Church and charity in Hinckley prepared Christmas songs and provided gifts, such as groceries to take home for those who needed it.
- 7 January 2024 – Sunday School graduation day. Church invited community and friends to witness how the children learn about God's word at a young age.
- 7 February 2024 – Ministers meeting. All churches in Hinckley were gathered in the Meeting Centre.
- 21 February 2024 – charity fashion show. This was held at the Meeting Centre to support cancer patients – GEMS charity.
- 9 February 2024 – Sikh worship was held in the Meeting Centre to support their community.
- 17 March 2024 – the Shield of Faith Church's 8th anniversary. Celebrated and prepared food for the congregation and the community.
- 29 March 2024 – Good Friday. All churches in Hinckley joined together to partake in a 'walk of faith'. A privilege since our beloved Pastor Sarah was the speaker.
- 30 March 2024 – Church Encounter. New and old members of the congregation were given an opportunity to experience the deepest love of Jesus in our lives.

Achievement

The Shield of Faith Family Christian Church by the grace and wisdom of God, has been able to help and support other charities, as well as extending help abroad this year.

The Youth Ministry is growing fast, young people are encouraged to join and engage in winning souls, church activities and ministry. Every three months, they have Youth Service/Kaizen in which young people from the age of 11 years up to young professional are invited to attend and enjoy fellowship with one another and to know more about God's plan in their lives. Few adults are volunteering to help out with this event. The church was able to connect and build more rapport with other churches in Hinckley and in the community. We are so blessed and privileged that we were able to support other charities this year by allowing them to use our church building.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2024

This year we were so blessed that our church hosted an Encounter (Retreat) for the first time and by the grace of God, more than 30 people attended. The church was able to provide a minibus for transport for church members and visitors from Leicester going to the Meeting Centre.

Future Developments

Shield of Faith Family Christian Church is praying for multiplication of souls, more leaders and workers to rise up and be equipped so we can reach out to more souls and open more cell groups in every locality and not just here in Leicester city. To reach out to more youths in colleges and universities. To have open doors of opportunity, to have bible study for families and friends whom we have already connected to. Praying that our church and our building will be used as a channel of blessing, especially to those in need, emotionally, mentally, financially and mostly, the spiritual aspect of their lives. To continue to support small charities in our community, especially in Hinckley.

Going Concern

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern, nor any significant areas of uncertainty that affect the carrying value of assets held by the Charity.

Structure, Governance and Management

Type of Charity

The Charity is an Unincorporated Association

Type of Governing Document

The Charity is governed by its Constitution dated 19 June 2016.

Trustee Selection

Trustees are appointed by the majority decision of members at a General Meeting of Members

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2024

Statement of Trustee’s Responsibilities in relation to Financial Statements

The Trustees are responsible for preparing the Trustee’s Report and Financial Statements in accordance with applicable law and United Kingdom Accounting Standards. The law applicable to Charities in England and Wales requires Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity 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 of the Charities SORP
- Made judgements and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements, and
- 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 accounting records which disclose with reasonable accuracy the financial position of the Charity and enable them to ascertain that the financial statements comply with the Charities Act 2011 and the provision of the governing document. 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.

Approved by the Trustees on _____

And signed on their behalf by

Trustee

Signature

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

INDEPENDENT EXAMINER'S REPORT YEAR ENDED 31 MARCH 2024

I report on the accounts of the company for the year ended 31 March 2024 which are set out on pages 8 to 16.

Respective responsibilities of the Trustees and Examiner

The Trustees (and those 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 required.

Having satisfied myself that the charity is not subject to 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 procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act
- State whether particular matters have come to my attention

Basis of Independent Examiners Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of 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. However, all paperwork has been examined in the course of the financial year and it is my opinion that these accounts represent a true and fair view of the charitable activities in the financial year ended 31 March 2024.

Independent Examiners Report

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 property understanding of the accounts to be reached, save the removal of historic balances which are no longer relevant.

Gail Griffin MAAT
G R Associates

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2024

	Note	Restricted Funds	Unrestricted Funds	Total Fund 2024 £	Total Fund 2023 £
INCOMING RESOURCES					
Donations	2		93,857	93,857	76,502
Rent			NIL	NIL	77,432
Gift Aid			26,211	26,211	11,971
TOTAL INCOMING RESOURCES			120,068	120,068	165,905
RESOURCES EXPENDED					
Charitable activities			99,863	99,863	128,391
Governance costs	3		750	750	1,000
Raising funds					
TOTAL RESOURCES EXPENDED			100,613	100,613	129,391
NET INCOMING RESOURCES			19,455	19,455	36,514
RECONCILIATION OF FUNDS					
Total funds brought forward			316,979	316,979	280,465
TOTAL FUNDS CARRIED FORWARD			336,434	336,434	316,979

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

STATEMENT OF FINANCIAL POSITION AT 31 MARCH 2024

	Note	2024 £	2023 £
FIXED ASSETS			
Tangible fixed assets	8	680,514	677,617
CURRENT ASSETS			
TMC income in previous accounts		18,346	NIL
Cash at bank and in hand	9	19,856	37,796
Debtors, prepayments	9	16,042	6,833
CREDITORS			
Amounts falling due within 1 year	10	9,977	750
NET CURRENT ASSETS		44,267	43,879
TOTAL ASSETS LESS CURRENT LIABILITIES		724,781	721,496
CREDITORS			
Amounts falling due after 1 year	11	388,347	404,517
NET ASSETS		336,434	316,979
FUNDS			
Unrestricted funds		336,434	316,979
Restricted funds			-
TOTAL FUNDS		336,434	316,979

The notes on pages 10-15 form part of the financial statements.

These financial statements have been approved by the Trustees on _____
and signed on their behalf by

Trustee

Signature

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2024

1 Accounting Policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities : Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – Charities SORP (FRS102), and the Charities Act 2011.

Basis of preparation

Shield of Faith Family Christian Church meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the Charity.

Income and endowments

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be reliably measured.

Donations and legacies

Donations are recognised when the Charity has been notified in writing of both the amount and settlement date.

In the event that a donation is subject to conditions that require a level of performance by the Charity before the Charity is entitled to the funds, the income is deferred and not recognised until either of those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the Charity and it is probable that these conditions will be fulfilled within the reporting period.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable that settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings, they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2024

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the Charity's compliance with constitutional and statutory requirements, including audit, strategic management and costs reimbursed for expenses incurred.

Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK Corporation Tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of Income or Capital Gains received within the categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £300.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows :

Music equipment	3 years RB
Office equipment	3 years RB

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant rise of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the Trustee's discretion in furtherance of the objectives of the Charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2024

2 Incoming Resources

	Restricted Funds	Unrestricted Funds	Total Funds 2024 £	Total Funds 2023 £
Tithes & Offerings		93,857	93,8757	76,502
Rent		NIL	NIL	77,432
Gift Aid		26,211	26,211	11,971
Total		120,068	120,068	165,905

3 Governance Costs

Accounts examination		750	750	750
Expenses				
Total		750	750	1,000

4 Net incoming/outgoing resources

Net outgoing resources for the year include

Depreciation of fixed assets		6,098	6,098	8,136
------------------------------	--	-------	-------	-------

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2024

5 Trustees remuneration and expenses

Any costs incurred have been included in the schedule of expenses and relate to the cost of transportation and other out of pocket expenses.

6 Staff costs

During the year there were no staff on the payroll of the charity and all payments made to persons rendering a service to the Charity were made as contractor payments.

7 Taxation

The Charity is registered with HMRC and it has been ascertained that they are currently exempt from taxation to the extent allowable by law for registered charities.

8 Fixed Assets

	Freehold Buildings The Meeting Room £	Fixtures, Fittings & Equipment £	Vehicle	Total £
Cost				
As at 31 March 2022	661,320	42,735		704,055
Additions in year		NIL	8,995	8,995
	661,320	42,735	8,995	713,050
Depreciation				
As at 31 March 2023		26,438		26,438
Charge for the year		5,378	720	6,098
As at 31 March 2023		31,816	720	32,536
Net Book Value				
As at 31 March 2023	661,320	16,297		677,617
As at 31 March 2024	661,320	10,919	8,275	680,514

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2024

9 Current Assets

	Total Funds 2024	Total Funds 2023
Cash at bank and in hand	19,856	37,796
Debtors and prepayments	16,042	6,833
TMC debtors and bank from 2023	18,346	

Short terms loans have been made to some of the members. There is no urgency to repay these as they have been made to alleviate financial hardship and it is at the pastor's discretion as to whether repayment will be required going forward. The sum of £1000 has been repaid post balance sheet date.

The prepayment relates to the full year's insurance having been paid part way through the year and which relates to the following financial year.

Total	54,244	44,629
--------------	---------------	---------------

10 Creditors – Amounts due within 1 year

Accruals – Accounts Examination fees	750	750
Expenses paid by TMC on behalf of SOF	9,227	

Total	9,977	750
--------------	--------------	------------

11 Creditors – Amounts due after 1 year

Interest free loans	82,500	82,500
Less repayments 2023	(8,367)	(8,367)
Less repayments 2022	(47,170)	(47,170)
Less repayments 2021	(24,170)	(24,170)
Less repayments 2020	(2,793)	(2,793)
Total	NIL	NIL

Mortgage loan	455,000	455,000
Less repayments 2024	(16,170)	
Less repayments 2023	(16,170)	(16,170)
Less repayments 2022	(16,170)	(16,170)
Less repayments 2021	(14,352)	(14,352)
Less repayments 2020	(3,791)	(3,791)
Total	388,347	405,517

Overall total	388,347	404,517
----------------------	----------------	----------------

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2024

12 Contingent Liabilities

Except as reflected in the Financial Statements, there were no contingent liabilities for the year and the previous years.

13 Reserves

	Total Funds 2024	Total Funds 2023
As at 31 March 2023	316,979	280,465
Net surplus for the year	19,455	36,514
As at 31 March 2024	336,434	316,979

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

INCOME AND EXPENDITURE STATEMENT FOR THE YEAR ENDED 31 MARCH 2024

	Unrestricted Funds	Restricted Funds	Total Funds period to 31.3.24	Total Funds period to 31.3.23
	£	£	£	£
INCOME				
Donations	93,857		93,857	76,502
Rent	NIL		NIL	77,432
Gift aid	26,211		26,211	11,971
TOTAL INCOME	120,068		120,068	165,905
EXPENDITURE				
Operating and Administrative Expenses				
Staff costs and expenses	39,414	39,414		62,982
Stationery and sundries	215	215		448
Refreshments and catering	5,106	5,106		,3,782
Office equipment	2,397	2,397		2,209
Marketing expenses	124	124		323
Insurance	597	597		1,511
Bank charges and interest	16,492	16,492		19,654
Grants, donations	5,170	5,170		2,148
Telephone and internet	501	501		1,352
Software, computer	2,480	2,480		705
Utility costs	11,882	11,882		14,281
Depreciation	6,098	6,098		8,136
Repairs and maintenance	2,478	2,478		4,803
Cleaning	-	-		813
Discretionary loans	3,050	3,050		-
HMRC fine	-	-		100
Transportation costs	3,696	3,696		5,198
Licences	163	163		
SUBTOTAL	99,863	99,863		128,391
Governance Expenditure				
Accounts examination fee	750	750		750
Excess fee charged	-	-		250
Trustee expenses				
SUBTOTAL	750	750		1,000
TOTAL EXPENDITURE	100,613	100,613		129,391
SURPLUS FOR THE YEAR	19,455	19,455		36,514

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

England & Wales - Charity number 1180095

Accounts

Registered Charity Number : 1180095

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

Trustees Annual Report, Financial Statements and
Independent Examiner's Report

Year ended 31 March 2023

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

Trustees Report	2-5
Statement of Trustee's Responsibilities	6
Independent Examiner's Report	7
Statement of Financial Activities	8
Statement of Financial Position	9
Notes to the Financial Statements	10-15
Statement of Income and Expenditure	16

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023

The Trustees present their annual report for the year ended 31 March 2023.

REFERENCE AND ADMINISTRATIVE DETAILS

CHARITY NAMES	Shield of Faith Family Christian Church
CHARITY NUMBER	1180095
REGISTERED ADDRESS	The Meeting Centre 1 Marchant Road Hinckley Leicestershire LE10 0LQ

TRUSTEES

The following persons acted as Trustees of the Charity throughout the year.

Jo-Ann Poblador (Secretary)
Maria Fe Atmospera Agdalpen
Marilou Sumalia Casayuran (Chairman)

INDEPENDENT ACCOUNTANT

Gail Griffin
G R Associates
Calle Naranjo 1
El Pinar de Campoverde 03191
Pilar de la Horadada
Comunidad Valenciana
Spain

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023

OBJECTIVES AND ACTIVITIES

Objectives and aims

To advance the Christian religion for the benefit of the public in accordance with the Gospel of Jesus Christ. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods and services of any kind, including the provision of counselling and support in such parts of the United Kingdom or the World as the trustees from time to time may think fit.

Church Ministries

Pastoral Care	Pastor Sarah Yumul and Pastor Tony Yumul
Youth Ministry	Sean Yumul and Josh Casayuran
Evangelism	Pastor Sarah Yumul and Pastor Tony Yumul
Worship Ministry	Faith Agdalpen and Paolo Daguio
Children Ministry	Rhona Asuncion
Cell Ministry/Discipleship	Pastor Sarah Yumul and Pastor Tony Yumul
Life Class	Pastor Sarah Yumul
TMC (church building) Administration	John Shaw

Discipleship/ Mentoring

Administration	Pastor Sarah Yumul, Pastor Tony Yumul, Jo-Ann Poblador, Maria Fe Agdalpen
Media/Sound Ministry	Elaiza Racelis and Paolo Daguio
Ushering Ministry	Del Weir and Jo-Ann Poblador
Security	John Shaw and Brian Atkins
Transport	Mark Weir

Significant Church Activities

The Worship Sunday Service at 2.30pm has changed to 10.30am on 1st Sunday April 2022 as agreed by the majority of the congregation. Prayer meeting still every Friday at 6.00pm. On 17 April 2022, we had our water baptism and 14 brethren committed themselves to be baptised.

Cell Group Ministry or Intentional Discipleship

The church has different cell groups led by cell group leaders. We have a cell group that meet once a week, sharing the Word of God on brethren's house or through online platform. Through this activity, believers are strengthened and encourage one another not only spiritually and emotionally, but in every aspect of our lives. As we pray together and enjoy our fellowship to one another.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023

Primary Meetings and Fellowship

The Primary Cell leaders meeting is every 3-4 months and led by Pastor Tony Yumul and Pastor Sarah Yumul.

The purpose of the meeting is to strengthen, encourage and build up the leaders in winning souls and making them true disciples of Jesus Christ through Intentional Discipleship.

Life Class Ministry (Equipping/Mentoring)

All congregation and new members in the cell group were encouraged to attend this training to equip, to train from being a believer into becoming a leader. Also, to have the compassion in reaching out to the lost souls and ability to participate, and to help in bringing hope to the less fortunate people by providing emotional, physical, material and spiritual help. Leaders had the opportunity to attend conference this year with different guest speakers from abroad.

PUBLIC BENEFIT STATEMENT

The Charity meets the Charity Commission's public benefit criteria by providing donations, not only in Leicester, but other areas of the UK and abroad. This year the church hosted and supported charity events within the church building and also extending support abroad.

- 15 May 2022 – Donation to typhoon victims in Ajuy, Iloilo, Philippines
- 4 June 2022 – Queen's Jubilee celebration – SOF church prepared hot and cold food and drinks to Hinckley and Leicester community with games and entertainment.
- 9 July 2022 – Comicon Charity event by using the TMC church building and volunteers from the church helped in the preparation of the food.
- 23 July 2022 – Sea of Thieves Charity event by using the TMC church building and volunteers from the church helped in the preparation of the food.
- August 2022 – Picnic Day. The church invited friends and family to have fellowship to one another. Games and a variety of food were provided.
- September 2022 – church women fellowship.
- 25 December 2022 – prepared Christmas lunch for homeless and vulnerable elderly people. Shield of Faith along with the other churches in Hinckley prepared Christmas songs and provided a few gifts, such as groceries, to take home to those who needed them.

We also have Youth Gathering/Fellowship every two to three months to encourage young people in the community to know more about Christ.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023

Achievement

The Shield of Faith Family Christian Church by the grace and wisdom of God, has been able to help and support other charities, as well as extending help abroad this year.

The Youth Ministry is growing fast, young people are encouraged to join and engage in winning souls, also in church activities and ministry. Every two to three months, they have Youth Service/Kaizen in which young people from the age of 11 years up to young professional are invited to attend and enjoy fellowship with one another. Few adults are volunteering to help out with this event.

Future Developments

Shield of Faith Family Christian Church is praying for multiplication of souls, more leaders and workers to arise so we can reach out to more souls and open more cell groups in every locality and not just here in Leicestershire. To reach out to more youths in colleges and universities. To have open doors of opportunity, to have bible study for families and friends who we have already connected to. Praying that our church and our building will be used as a channel of blessing, especially to those in need, emotionally, mentally, financially and mostly, the spiritual aspect of their lives.

Going Concern

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern, nor any significant areas of uncertainty that affect the carrying value of assets held by the Charity.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023

Structure, Governance and Management

Type of Charity

The Charity is an Unincorporated Association

Type of Governing Document

The Charity is governed by its Constitution dated 19 June 2016.

Trustee Selection

Trustees are appointed by the majority decision of members at a General Meeting of Members

Statement of Trustee’s Responsibilities in relation to Financial Statements

The Trustees are responsible for preparing the Trustee’s Report and Financial Statements in accordance with applicable law and United Kingdom Accounting Standards. The law applicable to Charities in England and Wales requires Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity 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 of the Charities SORP
- Made judgements and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements, and
- 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 accounting records which disclose with reasonable accuracy the financial position of the Charity and enable them to ascertain that the financial statements comply with the Charities Act 2011 and the provision of the governing document. 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.

Approved by the Trustees on _____

And signed on their behalf by

Trustee

Signature

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

INDEPENDENT EXAMINER'S REPORT YEAR ENDED 31 MARCH 2023

I report on the accounts of the company for the year ended 31 March 2023 which are set out on pages 8 to 16.

Respective responsibilities of the Trustees and Examiner

The Trustees (and those 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 required.

Having satisfied myself that the charity is not subject to 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 procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act
- State whether particular matters have come to my attention

Basis of Independent Examiners Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of 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. However, all paperwork has been examined in the course of the financial year and it is my opinion that these accounts represent a true and fair view of the charitable activities in the financial year ended 31 March 2023.

Independent Examiners Report

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 property understanding of the accounts to be reached, save the removal of historic balances which are no longer relevant.

Gail Griffin MAAT
G R Associates

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2023

	Note	Restricted Funds	Unrestricted Funds	Total Fund 2023 £	Total Fund 2022 £
INCOMING RESOURCES					
Donations	2		76,502	76,502	86,683
Rent			77,432	77,432	46,172
Gift Aid			11,971	11,971	41,941
TOTAL INCOMING RESOURCES			165,905	165,905	174,796
RESOURCES EXPENDED					
Charitable activities			128,391	128,391	93,267
Governance costs	3		1,000	1,000	1,500
Raising funds					
TOTAL RESOURCES EXPENDED			129,391	129,391	94,767
NET INCOMING RESOURCES			36,514	36,514	80,029
RECONCILIATION OF FUNDS					
Total funds brought forward			280,465	280,465	200,436
TOTAL FUNDS CARRIED FORWARD			316,979	316,979	280,465

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

STATEMENT OF FINANCIAL POSITION AT 31 MARCH 2023

	Note	2023 £	2022 £
FIXED ASSETS			
Tangible fixed assets	8	677,617	685,753
CURRENT ASSETS			
Cash at bank and in hand	9	37,796	16,525
Debtors, prepayments	9	6,833	7,991
CREDITORS			
Amounts falling due within 1 year	10	750	750
NET CURRENT ASSETS		43,879	23,766
TOTAL ASSETS LESS CURRENT LIABILITIES		721,496	709,519
CREDITORS			
Amounts falling due after 1 year	11	404,517	429,054
NET ASSETS		316,979	280,465
FUNDS			
Unrestricted funds		316,979	280,465
Restricted funds			-
TOTAL FUNDS		316,979	280,465

The notes on pages 10-15 form part of the financial statements.

These financial statements have been approved by the Trustees on _____
and signed on their behalf by

Trustee

Signature

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2023

1 Accounting Policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities : Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – Charities SORP (FRS102), and the Charities Act 2011.

Basis of preparation

Shield of Faith Family Christian Church meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the Charity.

Income and endowments

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be reliably measured.

Donations and legacies

Donations are recognised when the Charity has been notified in writing of both the amount and settlement date.

In the event that a donation is subject to conditions that require a level of performance by the Charity before the Charity is entitled to the funds, the income is deferred and not recognised until either of those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the Charity and it is probable that these conditions will be fulfilled within the reporting period.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable that settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings, they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2023

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the Charity's compliance with constitutional and statutory requirements, including audit, strategic management and costs reimbursed for expenses incurred.

Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK Corporation Tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of Income or Capital Gains received within the categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £300.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows :

Music equipment	3 years RB
Office equipment	3 years RB

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant rise of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the Trustee's discretion in furtherance of the objectives of the Charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2023

2 Incoming Resources

	Restricted Funds	Unrestricted Funds	Total Funds 2023 £	Total Funds 2022 £
Tithes & Offerings		76,502	86,683	86,683
Rent		77,432	46,172	46,172
Gift Aid		11,971	41,941	41,941
Total		165,905	174,796	174,796

3 Governance Costs

Accounts examination		750	750	750
Excess charge from previous year		250	250	750

There was an additional fee to be paid to the previous accountant in the sum of £250 which was paid in the financial year but referred to the previous year. This sum was unknown at the time of preparation of the previous years accounts.

Expenses

Total		1,000	1,000	1,500
-------	--	-------	-------	-------

4 Net incoming/outgoing resources

Net outgoing resources for the year include

Depreciation of fixed assets		8,136	8,136	12,198
------------------------------	--	-------	-------	--------

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2023

5 Trustees remuneration and expenses

Any costs incurred have been included in the schedule of expenses and relate to the cost of transportation and other out of pocket expenses.

6 Staff costs

During the year there were no staff on the payroll of the charity and all payments made to persons rendering a service to the Charity were made as contractor payments.

7 Taxation

The Charity is registered with HMRC and it has been ascertained that they are currently exempt from taxation to the extent allowable by law for registered charities.

8 Fixed Assets

	Freehold Buildings The Meeting Room £	Fixtures, Fittings & Equipment £	Total £
Cost			
As at 31 March 2022	661,320	42,735	704,055
Additions in year		NIL	
Depreciation			
As at 31 March 2022		18,302	18,302
Charge for the year		8,136	8,136
As at 31 March 2023		26,438	26,438
Net Book Value			
As at 31 March 2022	661,320	24,433	685,753
As at 31 March 2023	661,320	16,297	677,617

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2023

9 Current Assets

	Total Funds 2023	Total Funds 2022
Cash at bank and in hand	37,796	16,525
Debtors and prepayments	6,833	7,991

Short terms loans have been made to some of the members. There is no urgency to repay these as they have been made to alleviate financial hardship and it is at the pastor's discretion as to whether repayment will be required going forward. The sum of £1000 has been repaid post balance sheet date.

The prepayment relates to the full year's insurance having been paid part way through the year and which relates to the following financial year.

Total	44,629	23,766
--------------	---------------	---------------

10 Creditors – Amounts due within 1 year

Accruals – Accounts Examination fees	750	750
Total	750	750

11 Creditors – Amounts due after 1 year

Interest free loans	82,500	82,500
Less repayments 2023	(8,367)	
Less repayments 2022	(47,170)	(47,170)
Less repayments 2021	(24,170)	(24,170)
Less repayments 2020	(2,793)	(2,793)
Total	NIL	8,367

Mortgage loan	455,000	455,000
Less repayments 2023	(16,170)	
Less repayments 2022	(16,170)	(16,170)
Less repayments 2021	(14,352)	(14,352)
Less repayments 2020	(3,791)	(3,791)
Total	404,517	420,687

Overall total	404,517	429,054
----------------------	----------------	----------------

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2023

12 Contingent Liabilities

Except as reflected in the Financial Statements, there were no contingent liabilities for the year and the previous years.

13 Reserves

	Total Funds 2023	Total Funds 2022
As at 31 March 2022	280,465	200,436
Net surplus for the year	36,514	80,029
As at 31 March 2023	316,979	280,465

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

INCOME AND EXPENDITURE STATEMENT FOR THE YEAR ENDED 31 MARCH 2023

	Unrestricted Funds	Restricted Funds	Total Funds period to 31.3.23	Total Funds period to 31.3.22
	£	£	£	£
INCOME				
Donations	76,502		76,502	86,683
Rent	77,432		77,432	46,172
Gift aid	11,971		11,971	41,941
TOTAL INCOME	165,905		165,905	174,796
EXPENDITURE				
Operating and Administrative Expenses				
Staff costs and expenses	62,982	62,982		28,263
Stationery and sundries	448	448		981
Refreshments and catering	3,728	3,728		3,782
Office equipment	2,209	2,209		419
Marketing expenses	323	323		-
Insurance	1,511	1,511		1,491
Bank charges and interest	19,654	19,654		18,367
Grants, donations	2,148	2,148		4,586
Telephone and internet	1,352	1,352		749
Software	705	705		1,131
Utility costs	14,281	14,281		10,644
Depreciation	8,136	8,136		12,198
Repairs and maintenance	4,803	4,803		3,721
Cleaning	813	813		435
Discretionary loans	-	-		6,500
HMRC fine	100	100		
Transportation costs	5,198	5,198		
SUBTOTAL	128,391	128,391		93,267
Governance Expenditure				
Accounts examination fee	750	750		750
Excess fee charged	250	250		750
Trustee expenses				
SUBTOTAL	1,000	1,000		1,500
TOTAL EXPENDITURE	129,391	129,391		94,767
SURPLUS FOR THE YEAR	36,514	36,514		80,029

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

England & Wales - Charity number 1180095

Accounts

Registered Charity Number : 1180095

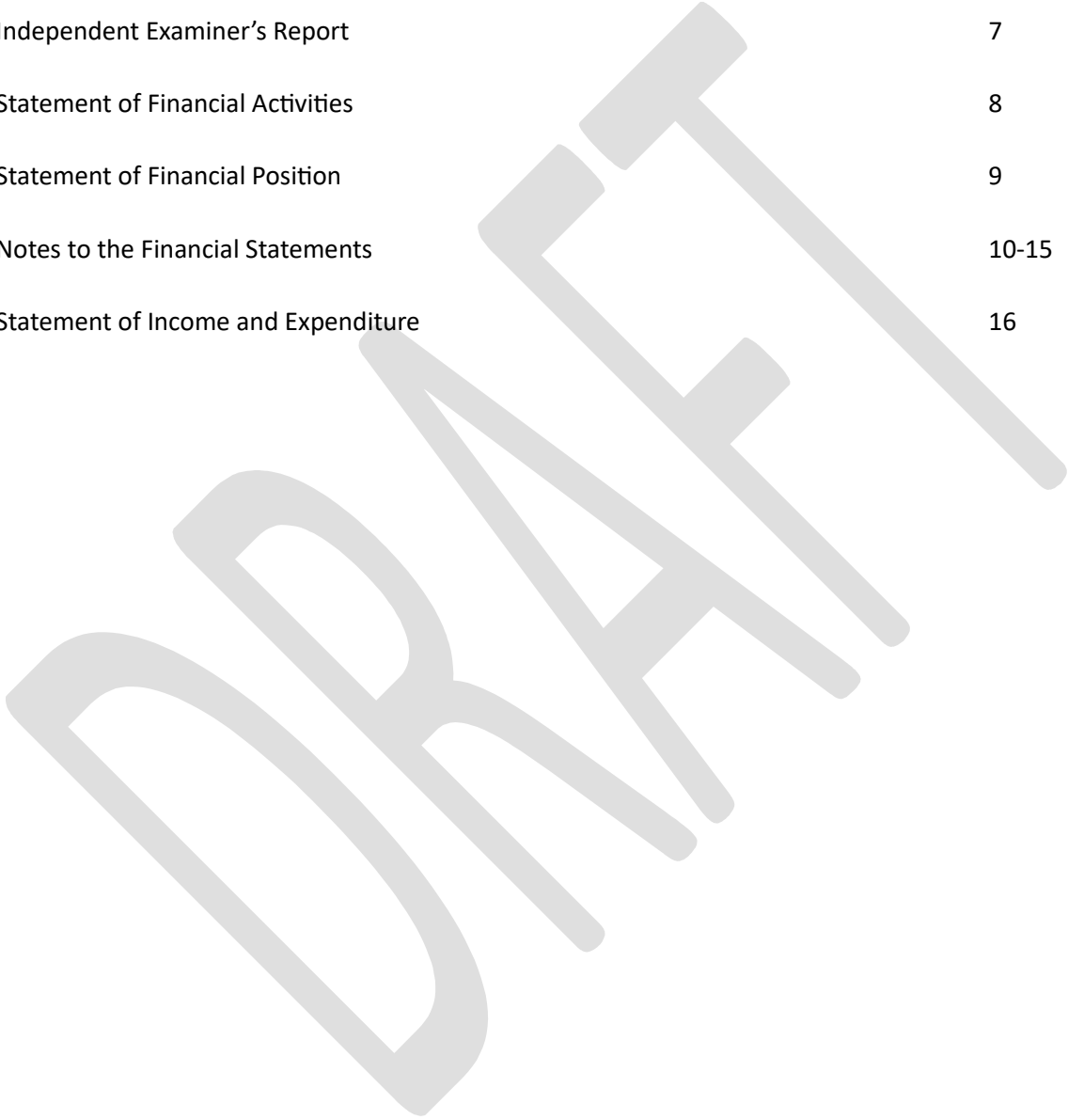
SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

Trustees Annual Report, Financial Statements and
Independent Examiner's Report

Year ended 31 March 2022

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

Trustees Report	2-5
Statement of Trustee’s Responsibilities	6
Independent Examiner’s Report	7
Statement of Financial Activities	8
Statement of Financial Position	9
Notes to the Financial Statements	10-15
Statement of Income and Expenditure	16



SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

The Trustees present their annual report for the year ended 31 March 2022.

REFERENCE AND ADMINISTRATIVE DETAILS

CHARITY NAMES	Shield of Faith Family Christian Church
CHARITY NUMBER	1180095
REGISTERED ADDRESS	The Meeting Centre 1 Marchant Road Hinckley Leicestershire LE10 0LQ

TRUSTEES

The following persons acted as Trustees of the Charity throughout the year.

Jo-Ann Poblador (Secretary)
Maria Fe Atmospera Agdalpen
Marilou Sumalia Casayuran (Chairman)

INDEPENDENT ACCOUNTANT

Gail Griffin
G R Associates
Calle Naranjo 1
El Pinar de Campoverde 03191
Pilar de la Horadada
Comunidad Valenciana
Spain

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

OBJECTIVES AND ACTIVITIES

Objectives and aims

To advance the Christian religion for the benefit of the public in accordance with the Gospel of Jesus Christ. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods and services of any kind, including the provision of counselling and support in such part of the United Kingdom or the World as the trustees from time to time may think fit.

Church Ministries

Pastoral Care	Senior Pastor Sarah Yumul and Pastor Tony Yumul
Youth Ministry	Patrick Daguio
Evangelism	Pastor Sarah Yumul and Pastor Tony Yumul
Worship Ministry	Faith Agdalpen and Patrick Daguio
Children Ministry	Rhona Asuncion and Gladys Torres
Cell Ministry/Discipleship	Pastor Sarah Yumul and Pastor Tony Yumul
Life Class	Pastor Sarah Yumul, Patrick Daguio and Jullia Josson

G12 Mentoring

Administration	Pastor Sarah Yumul, Jo-Ann Poblador, Maria Fe Agdalpen
Media/Sound Ministry	Elaiza Racelis and Paolo Daguio
Ushering Ministry	Jo-Ann Poblador and Del Weir
Security	John Shaw and Brian Atkins
Transport	Marilou Casayuran

Significant Church Activities

The Worship Sunday Service face to face in TMC at 2.30pm had started in March 2021 with precaution as we followed government guidelines re Covid. Prayer Meeting is still every Friday at 6.00pm

Cell Group Ministry or Intentional Discipleship

The church has different cell groups led by cell group leaders. We have a cell group that meet once a week and sharing the word of God as well as having fellowship to one another. Through this activity, believers are strengthened and encourage one another not only spiritually and emotionally, but in every aspect of our lives. As we pray together and enjoy our fellowship to one another.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

Primary Meetings and Fellowship

The Primary Cell leaders meeting is every first Sunday of the month at 2.00pm which is led by Pastor Tony Yumul and Pastor Sarah Yumul.

The purpose of the meeting is to strengthen, encourage and build up the leaders in winning souls and making them true disciples of Jesus Christ through Intentional Discipleship.

Life Class Ministry (Equipping/Mentoring)

All congregation and new members in the cell group were encouraged to attend this training to equip, to train from being a believer into becoming a leader of 12 disciples. Also, to have the compassion in reaching out to the lost souls and ability to participate, and to help in bringing hope to the less fortunate people by providing emotional, physical, material and spiritual help. Throughout the pandemic, training and equipping new believers did not stop us. By the Grace of God, we carry on doing our Life Class through online and Zoom.

PUBLIC BENEFIT STATEMENT

The Charity meets the Charity Commission's public benefit criteria by providing donations, not only in Leicester, but other areas of the UK and abroad. For example, by extending financial help to the family of our beloved sister in Christ whose niece had a major surgical operation that needs a large amount of money. We also extend financial support to a church in the Philippines that was affected by the typhoon and to small churches that needed financial support in their church building. We are still extending financial assistance for King Church International each month who are supporting the South Africa Feeding Programme for the relief of poverty. We also have Youth Gathering/Fellowship every two to three months to encourage young people in the community to know more about Christ.

Achievement

The Shield of Faith Family Christian Church by the grace and power of God has been able to carry out its normal activities face to face in meetings such as our Sunday Service, Friday Prayer Meeting and also the Cell Group meetings in midweek.

The Youth Ministry is growing fast, young people are encouraged to join and engage in winning souls, also in church activities and ministry. Every other month, they have Youth Service/Kaizen in which young people from the age of 11 years to young professional are invited to attend.

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

We are still supporting King Church International by monthly donation (money) to support in the feeding programme in South Africa.

Future Developments

Shield of Faith Family Christian Church is praying for multiplication of souls, more leaders and workers to arise so we can reach out to more souls and open more cell groups in every locality and not just here in Leicestershire, but also in other part of the United Kingdom. To reach out to more youths in colleges and universities. Additionally, one of our goals is to connect and support other small charities both locally and abroad.

Going Concern

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern, nor any significant areas of uncertainty that affect the carrying value of assets held by the Charity.

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

Structure, Governance and Management

Type of Charity

The Charity is an Unincorporated Association

Type of Governing Document

The Charity is governed by its Constitution dated 19 June 2016.

Trustee Selection

Trustees are appointed by the majority decision of members at a General Meeting of Members

Statement of Trustee's Responsibilities in relation to Financial Statements

The Trustees are responsible for preparing the Trustee's Report and Financial Statements in accordance with applicable law and United Kingdom Accounting Standards. The law applicable to Charities in England and Wales required Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity 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 of the Charities SORP
- Made judgements and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements, and
- 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 accounting records which disclose with reasonable accuracy the financial position of the Charity and enable them to ascertain that the financial statements comply with the Charities Act 2011 and the provision of the governing document. 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.

Approved by the Trustees on _____

And signed on their behalf by

Trustee

Signature

INDEPENDENT EXAMINER'S REPORT YEAR ENDED 31 MARCH 2022

I report on the accounts of the company for the year ended 31 March 2022 which are set out on pages 8 to 16.

Respective responsibilities of the Trustees and Examiner

The Trustees (and those 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 required.

Having satisfied myself that the charity is not subject to 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 procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act
- State whether particular matters have come to my attention

Basis of Independent Examiners Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of 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. However, all paperwork has been examined in the course of the financial year and it is my opinion that these accounts represent a true and fair view of the charitable activities in the financial year ended 30 June 2021.

Independent Examiners Report

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 property understanding of the accounts to be reached, save the removal of historic balances which are no longer relevant.

Gail Griffin MAAT
G R Associates

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2022

	Note	Restricted Funds	Unrestricted Funds	Total Fund 2022	Total Fund 2021
		£	£	£	£
INCOMING RESOURCES					
Donations	2		86,683	86,683	90,127
Rent			46,172	46,172	10,584
Gift Aid			41,941	41,941	
TOTAL INCOMING RESOURCES			174,796	174,796	100,711
RESOURCES EXPENDED					
Charitable activities			93,267	93,267	50,082
Governance costs	3		1,500	1,500	1,095
Raising funds					
TOTAL RESOURCES EXPENDED			94,767	94,767	51,177
NET INCOMING RESOURCES			80,029	80,029	49,534
RECONCILIATION OF FUNDS					
Total funds brought forward			200,436	200,436	150,902
TOTAL FUNDS CARRIED FORWARD			280,465	280,465	200,436

STATEMENT OF FINANCIAL POSITION AT 31 MARCH 2022

	Note	2022 £	2021 £
FIXED ASSETS			
Tangible fixed assets	8	685,753	668,035
CURRENT ASSETS			
Cash at bank and in hand	9	16,525	17,896
Debtors, prepayments	9	7,991	-
CREDITORS			
Amounts falling due within 1 year	10	750	1,500
NET CURRENT ASSETS		23,766	16,396
TOTAL ASSETS LESS CURRENT LIABILITIES		709,519	684,431
CREDITORS			
Amounts falling due after 1 year	11	429,054	483,995
NET ASSETS		280,465	200,436
FUNDS			
Unrestricted funds		280,465	200,436
Restricted funds			-
TOTAL FUNDS		280,465	200,436

The notes on pages 10-15 form part of the financial statements.

These financial statements have been approved by the Trustees on _____
and signed on their behalf by

Trustee

Signature

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022

1 Accounting Policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities : Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) – Charities SORP (FRS102), and the Charities Act 2011.

Basis of preparation

Shield of Faith Family Christian Church meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the Charity.

Income and endowments

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be reliably measured.

Donations and legacies

Donations are recognised when the Charity has been notified in writing of both the amount and settlement date.

In the event that a donation is subject to conditions that require a level of performance by the Charity before the Charity is entitled to the funds, the income is deferred and not recognised until either of those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the Charity and it is probable that these conditions will be fulfilled within the reporting period.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable that settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings, they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the Charity's compliance with constitutional and statutory requirements, including audit, strategic management and costs reimbursed for expenses incurred.

Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK Corporation Tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of Income or Capital Gains received within the categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £300.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows :

Music equipment	3 years RB
Office equipment	3 years RB

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant rise of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the Trustee's discretion in furtherance of the objectives of the Charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022

2 Incoming Resources

	Restricted Funds	Unrestricted Funds	Total Funds 2022 £	Total Funds 2021 £
Tithes & Offerings		86,683	86,683	90,127
Rent		46,172	46,172	10,584
Gift Aid		41,941	41,941	
Total		174,796	174,796	100,711

3 Governance Costs

Accounts examination		750	750	750
Excess charge from previous year		750	750	
The allowance was £750 for the year but an additional charge was made, hence the inclusion of this additional cost.				
Expenses				345
Total		1,500	1,500	1,095

4 Net incoming/outgoing resources

Net outgoing resources for the year include

Depreciation of fixed assets		12,198	12,198	2,564
------------------------------	--	--------	--------	-------

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022

5 Trustees remuneration and expenses

Any costs incurred have been included in the schedule of expenses and relate to the cost of transportation and other out of pocket expenses.

6 Staff costs

During the year there were no staff on the payroll of the charity and all payments made to persons rendering a service to the Charity were made as contractor payments.

7 Taxation

The Charity is registered with HMRC and it has been ascertained that they are currently exempt from taxation to the extent allowable by law for registered charities.

8 Fixed Assets

	Freehold Buildings The Meeting Room £	Fixtures, Fittings & Equipment £	Total £
Cost			
As at 31 March 2021	661,320	12,820	674,140
Additions in year		<u>29,915</u>	<u>29,915</u>
		42,735	704,055
Depreciation			
As at 31 March 2021		6,104	6,104
Charge for the year		12,198	12,198
As at 31 March 2022		18,302	18,302
Net Book Value			
As at 31 March 2021	661,320	6,716	668,036
As at 31 March 2022	661,320	24,433	685,753

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022

9 Current Assets

	Total Funds 2022	Total Funds 2021
Cash at bank and in hand	16,525	17,896
Debtors and prepayments	7,991	

Short terms loans have been made to some of the members. There is no urgency to repay these as they have been made to alleviate financial hardship and it is at the pastor's discretion as to whether repayment will be required going forward. The sum of £1000 has been repaid post balance sheet date.

The prepayment relates to the full year's insurance having been paid part way through the year and which relates to the following financial year.

Total	23,766	17,896
--------------	---------------	---------------

10 Creditors – Amounts due within 1 year

Accruals – Accounts Examination fees	750	1,500
Total	750	1,500

11 Creditors – Amounts due after 1 year

Interest free loans	82,500	82,500
Less repayments 2022	(47,170)	
Less repayments 2021	(24,170)	(24,170)
Less repayments 2020	(2,793)	(2,793)
Total	8,367	55,537

Mortgage loan	455,000	455,000
Less repayments 2022	(16,170)	
Less repayments 2021*	(14,352)	(22,751)*
Less repayments 2020	(3,791)	(3,791)
Total	420,687	436,859*
Original figure included		428,458

Figures amended to reflect mortgage statement at 31.3.21. Repayments expressed after interest added. It has been necessary to include an additional interest charge in the expenditure account to reflect the adjustment.

Overall total	429,054	483,995
----------------------	----------------	----------------

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022

12 Contingent Liabilities

Except as reflected in the Financial Statements, there were no contingent liabilities for the year and the previous years.

13 Reserves

	Total Funds 2022	Total Funds 2021
As at 31 March 2021	200,436	150,902
Net surplus for the year	80,029	49,534
As at 31 March 2022	280,465	200,436

INCOME AND EXPENDITURE STATEMENT FOR THE YEAR ENDED 31 MARCH 2022

	Unrestricted Funds	Restricted Funds	Total Funds period to 31.3.22	Total Funds period to 31.3.21
	£	£	£	£
INCOME				
Donations	86,683	86,683		90,127
Rent	46,172	46,172		10,584
Gift aid	41,941	41,941		
TOTAL INCOME	174,796	174,796		100,711
EXPENDITURE				
Operating and Administrative Expenses				
Staff costs and expenses	28,263	28,263		13,107
Stationery and sundries	981	981		1,666
Refreshments and catering	3,782	3,782		1,319
Office equipment	419	419		5,956
Printing and publishing				140
Insurance	1,491	1,491		1,492
Bank charges and interest	18,367	16,619		9,843
Grants, donations	4,586	4,586		2,273
Telephone and internet	749	749		776
Software	1,131	1,131		482
Utility costs	10,644	10,644		8,564
Depreciation	12,198	3,838		2,564
Repairs and maintenance	3,721	3,721		1,561
Cleaning	435	435		339
Discretionary loans	6,500	6,500		-
SUBTOTAL	93,267	93,267		50,082
Governance Expenditure				
Accounts examination fee	750	750		750
Excess fee charged	750	750		
Trustee expenses				345
SUBTOTAL	1,500	1,500		1,095
TOTAL EXPENDITURE	94,767	94,767		51,177
SURPLUS FOR THE YEAR	80,029	80,029		49,534

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

England & Wales - Charity number 1180095

Accounts

Registered Charity number: 1180095

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

Trustees Annual Report, Independent Examiner's Report and

Financial Statements

31 March 2021

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

Contents

Trustees Report	2
Statement of Trustees' Responsibilities	6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

Trustees Report for the Year Ended 31 MARCH 2021

The trustees present their annual report for the year ending 31 March 2021.

Reference and Administrative Details

Charity Names	Shield of Faith Family Christian Church
Charity Number	1180095
Principal Registered Address	Unit 1 Marchant Road HINCKLEY Leicestershire LE10 0LQ

Trustees

The following persons acted as Trustees of the charity during the period:

JO-ANN POBLADOR
MARIA FE ATMOSPORA AGDALPEN
MARILOU SUMALIA CASAYURAN

Objectives and Activities

Objectives

The objects of the charity are:

To advance the Christian religion for the benefit of the public in accordance with the gospel of Jesus Christ. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including the provision of counselling and support in such parts of the United Kingdom or the world as the trustees from time to time may think fit.

Activities

The charity provides a regular church facility for prayer and reflection for the local Christian community, and provides other moral and counselling support for those in need. Support was also provided to those in hardship due to Covid-19 locally and in South Africa and to victims of earthquake in Philippines.

The worship Sunday service was held through live stream or online from 5th of April 2020 to 7th of March 2021 because of pandemic (Covid 19). As well as the prayer meeting every Friday at 18:00 through live stream.

The church has different cell groups (G12) led by cell group leader. We have 14 active cell group that meet once a week and sharing the word of God as well having fellowship to one another. Covid 19 affects the face to face meeting of our cell groups so we meet via online to stay connected with church members and friends. The pandemic has brought a lot of

disadvantages but as a church we noticed the benefits as well. Through online we able to reach out other families and friends not only here in United Kingdom but other parts of the world.

The Primary Cell leaders meeting is every Friday 19:15 pm led by Pastor Tony Yumul and Pastor Sarah Yumul through online. The purpose of the meeting is to strengthen, encourage and build up the leaders in winning souls and making them true disciples of Jesus Christ through Intentional Discipleship with G12 vision and teachings.

All congregation and new members in the Life cell group were encouraged to attend this training to equip, to train from being believer into becoming a leader of 12 disciples. Also to have the compassion in reaching out to the lost souls and able to participate, help in bringing hope to the less fortunate people by providing emotional, physical, material and spiritual help. Throughout pandemic training and equipping new believers didn't stop us. By the grace of God we carry on doing our Life class through online or zoom. We managed to have mentoring or class sessions during November to December 2020 and also on March to April 2021 for school of leaders 1 (SOL1).

Church Ministries

Pastoral Care :	Senior Pastor Sarah Yumul and Pastor Tony Yumul
Youth Ministry :	Patrick Daguio
Evangelism:	Pastor Sarah Yumul and Pastor Tony Yumul
Worship Ministry:	Faith Agdalpen and Patrick Daguio
Children Ministry:	Rhona Asuncion and Gladys Torres
Cell Ministry /Discipleship:	Pastor Sarah Yumul and Pastor Tony Yumul
Life Class :	Pastor Sarah Yumul , Patrick Daguio and Jullia Josson

G12 Mentoring

Administration:	Pastor. Sarah Yumul, Jo-Ann Poblador, Maria Fe Agdalpen,
Media/Sound Ministry:	Elaiza Racelis and Paolo Daguio
Ushering Ministry :	Jo-Ann Poblador and Del Weir
Security:	John Shaw and Brian Atkins
Transport :	Marilou Casayuran

Public Benefit

The trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales. The charity advances the Christian faith and relieves financial hardship for those in need.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

Trustees Report for the Year Ended 31 MARCH 2021 (continued)

Achievements and performance

The charity settled in the premises purchased and conducted several activities for the public. The charity provided a regular church facility for prayer and reflection for the local Christian community, and provided other moral and counselling support for those in need. Support was also provided to those in hardship due to Covid-19 locally and in South Africa and to victims of earthquake in Philippines.

The worship Sunday service was held through live stream or online from 5th of April 2020 to 7th of March 2021 because of pandemic (Covid 19). As well as the prayer meeting every Friday at 18:00 through live stream.

The church has different cell groups (G12) led by cell group leader. We have 14 active cell group that meet once a week and sharing the word of God as well having fellowship to one another. Covid 19 affects the face to face meeting of our cell groups so we meet via online to stay connected with church members and friends. The pandemic has brought a lot of disadvantages but as a church we noticed the benefits as well. Through online we able to reach out other families and friends not only here in United Kingdom but other parts of the world.

The Primary Cell leaders meeting is every Friday 19:15 pm led by Pastor Tony Yumul and Pastor Sarah Yumul through online. The purpose of the meeting is to strengthen, encourage and build up the leaders in winning souls and making them true disciples of Jesus Christ through Intentional Discipleship with G12 vision and teachings.

All congregation and new members in the Life cell group were encouraged to attend this training to equip, to train from being believer into becoming a leader of 12 disciples. Also to have the compassion in reaching out to the lost souls and able to participate, help in bringing hope to the less fortunate people by providing emotional, physical, material and spiritual help. Throughout pandemic training and equipping new believers didn't stop us. By the grace of God we carry on doing our Life class through online or zoom. We managed to have mentoring or class sessions during November to December 2020 and also on March to April 2021 for school of leaders 1 (SOL1).

The charity by the grace and power of God has able to conduct Life Class and School of leaders 1 training through online which enable the new believers to know more and encounter Jesus Christ in their lives.

The Youth Ministry is growing fast, young people were encouraged to join and engage in winning souls, also in church activities and ministry. Every last Sunday of each month, a Youth Service/Kaizen for young people from age 11 years old to young professionals was held.

We supported King Church International by monthly donations to support in feeding programme in South Africa for those in hardship.

Financial review

The charity during the period secured donations of £100,711 comprising of Tithes, Offerings and General Donations from the congregations, as well as rental income from the NHS Blood Transplant Service for use of the premises. The expenditure for the period was £51,177, giving a surplus of £49,534. The charity succeeded in repaying £24,170 of interest free loans during the period and continued to meet its mortgage obligations for the charity premises.

Policy on reserves

The charity had Nil Restricted Reserves and held current assets of £17,896 in Unrestricted Reserves for the period and Net of Fixed Assets and liabilities held Unrestricted reserves of £200,436. The trustees policy on reserves is to retain the Unrestricted Reserves for future charitable expenditure in furtherance of the objects of the Charity.

Risk Management

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks faced by the charity and confirm that they have been established systems to mitigate the significant risks.

Going Concern

The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Future plans

The Charity intend to continue providing the valuable Church services for the community at their permanent building

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH
Trustees Report for the Year Ended 31 MARCH 2021 (continued)

Structure, Governance and Management

Type of Charity

The Charity is an unincorporated Association

Type of Governing Document

The charity is governed by its Constitution dated the 19th of June 2016.

Trustee Selection

Trustees are appointed by the majority decision of members at a General Meeting of members

Statement of Trustees' Responsibilities In relation to Financial Statements

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards. The law applicable to charities in England and Wales requires the trustee(s) to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

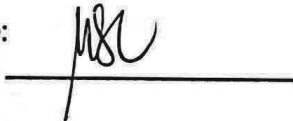
- select suitable accounting policies and then apply them consistently
- observe the methods and principles of the Charities SORP
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- 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 accounting records which disclose with reasonable accuracy the financial position of the charity and charity and enable them to ascertain that the financial statements comply with the Charities Act 2011 and the provisions of the governing document. 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.

Approved by the trustees on 28 January '22 and signed on their behalf

by: Marilyn S. Cosoywan
(Trustee)

Signature:



SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

Independent Examiner's Report

Report to the trustees of SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

Charity Number 1180095 **On the Accounts year ended** 31/03/2021 as set out on pages 6-13.

Responsibilities and basis of report

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

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

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

Independent Examiner's Statement

I have completed my examination. I 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:

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

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

Signed *MSuleman*

Date 28/01/2022

M F SULEMAN
Independent Examiner
Principal Accountant - BSCAT
c/o Fusion Consulting Services Ltd
103 London Road, Leicester, LE2 0PF

**SHIELD OF FAITH FAMILY CHRISTIAN CHURCH
STATEMENT OF FINANCIAL ACTIVITIES (SOFA)
FOR PERIOD ENDING 31 MARCH 2021**

	Note	Restricted Funds	Unrestricted Funds	Total Funds 2021 £	<i>Total Funds 2020 £</i>
INCOMING RESOURCES					
Incoming Resources					
Donations	2	-	90,127		115,673
Rent			10,584		-
Gift Aid			-		49,760
Total Incoming Resources		-	100,711	100,711	165,433
RESOURCES EXPENDED					
Charitable Activities			50,082	50,082	60,831
Governance Costs	3		1,095	1,095	1,925
Raising Funds			-		4,210
Total Resources Expended		-	51,177	51,177	66,966
NET INCOMING RESOURCES		-	49,534	49,534	98,467
Transfer between funds			-		
NET MOVEMENT IN FUNDS		-	49,534	49,534	98,467
RECONCILIATION OF FUNDS					
Total Funds brought forward			150,902	150,902	52,435
TOTAL FUNDS CARRIED FORWARD		-	200,436	200,436	150,902

**SHIELD OF FAITH FAMILY CHRISTIAN CHURCH
BALANCE SHEET
AS AT 31 MARCH 2021**

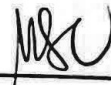
	Note	£	2021 £	2020 £
FIXED ASSETS				
Tangible Fixed Assets	8		668,035	664,296
CURRENT ASSETS				
Cash in bank and in hand	9	17,896		18,272
CREDITORS – Amounts falling due within 1 year	10	1,500		750
NET CURRENT ASSETS			16,396	17,522
TOTAL ASSETS LESS CURRENT LIABILITIES			684,431	681,818
CREDITORS – Amounts falling due after 1 year	11		483,995	530,916
NET ASSETS				681,818
FUNDS				
Unrestricted Funds			200,436	150,902
Restricted Funds			-	-
TOTAL FUNDS			200,436	150,902

The notes on pages 10-15 form part of the financial statements

These financial statements have been approved by the trustees on 28-01-2022 and signed on

their behalf by: Maribon S. Casayuran
(Trustee)

Signature:



SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS

1 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH meets the definition of a public benefit entity under FRS 102, Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the Charity has been notified in writing of both the amount and settlement date.

In the event that a donation is subject to conditions that require a level of performance by the Charity before the Charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the Charity and it is probable that these conditions will be fulfilled in the reporting period.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS (continued)

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the Charity's compliance with constitutional and statutory requirements, including audit, strategic management and costs reimbursed for expenses incurred.

Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £300.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Music Equipment: 5 years Office Equipment: 5 years

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustee's discretion in furtherance of the objectives of the Charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS (continued)

2 Incoming Resources

		Restricted Funds	Unrestricted Funds	Total Funds 2021	Total Funds 2020
		£	£	£	£
Donations					
	Tithes & Offerings	-	90,127	90,127	115,673
Rent					
	NHS Blood Transplant Service		10,584	10,584	-
Gift Aid			-	-	49,760
Total		-	100,711	100,711	165,433

3 Governance Costs

		Restricted Funds	Unrestricted Funds	Total Funds 2021	Total Funds 2020
		£	£	£	£
Governance Costs					
	Accounts Examination Fees	-	750	750	750
	Expenses	-	345	345	1,175
Total		-	1,095	1,095	1,925

4 Net incoming/outgoing resources

Net outgoing resources for the year include:

	Total 2021 £	Total 2020 £
Depreciation of fixed assets	2,564	1,303

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS (continued)

5 Trustee remuneration and expenses

During the year, no trustee was remunerated for services rendered to the charity. 2 trustees received expenses totalling £345 during the year to pay for items purchased and other sundry costs incurred in the delivery of activities of the charity and not for acting as trustees as follows Maria Fe Agdalpen - £145 and Jo-ann Poblador £200.

6 Staff Costs

During the year there were no staff on the payroll of the charity and all payments made to persons rendering a service to the charity were made as contractor payments.

7 Taxation

The Charity is registered with the Her Majestys Revenue & Customs (HMRC) and thus is exempt from taxation to the extent allowable by law for registered charities.

8 Fixed Assets

	Freehold Buildings The Meeting Room	Fixtures, Fittings & Equipment	Total
	£	£	£
<u>Cost</u>			
As at 31 March 2020	661,320	6,516	667,836
Additions	-	6,304	6,304
As at 31 March 2021	661,320	12,820	674,140
<u>Depreciation</u>			
As at 31 March 2020		3,540	3,540
Charge for the year		2,564	2,564
As at 31 March 2021		6,104	6,104
<u>Net Book Value</u>			
As at 31 March 2020	661,320	2,976	664,296
As at 31 March 2021	661,320	6,716	668,036

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)

9 Current Assets

	Total Funds 2021 £	Total Funds 2020 £
Cash at bank and in hand	17,896	18,272
Total	17,896	18,272

10 Creditors – Amounts due within 1 year

	Total Funds 2021 £	Total Funds 2020 £
Accruals – Accounts Examination Fees	1,500	750
Total	1,500	750

11 Creditors – Amounts due after 1 year

	Total Funds 2021 £	Total Funds 2020 £
Interest-free Loans	82,500	82,500
Less repayments 2021	(24,170)	-
Less repayments 2020	(2,793)	(2,793)
Total	55,537	79,707
Mortgage Loan	455,000	455,000
Less repayments 2021	(22,749)	-
Less payments 2020	(3,791)	(3,791)
Total	428,458	451,209
Total	483,995	530,916

12 Contingent Liabilities

Except as reflected in the Financial Statements, there were no contingent liabilities for the year and prior year.

SHIELD OF FAITH FAMILY CHRISTIAN CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)

13 Reserves

	Total Funds 2021 £
As at 31 March 2020	150,902
Net Surplus for the year	49,534
As at 31 March 2021	200,436

**SHIELD OF FAITH FAMILY CHRISTIAN CHURCH
INCOME EXPENDITURE STATEMENT
FOR YEAR ENDED 31 MARCH 2021**

	Unrestricted Funds	Restricted Funds	Total Funds Period to 31 Mar 21	Total Funds Period 31 Mar 20
Note	£	£	£	£
INCOME				
Donations	90,127	-	90,127	115,673
Rent	10,584	-	10,584	-
Gift Aid	-	-	-	49,760
SUB TOTAL	100,711	-	100,711	165,433
TOTAL INCOME	100,711	-	100,711	165,433
EXPENDITURE				
<u>Operating & Administrative Expenditure</u>				
Staff Costs & Expenses	12,886	-	12,886	15,852
Venue Hire	-	-	-	11,980
Stationery & Sundries	1,666	-	1,666	2,621
Refreshments & Catering	1,319	-	1,319	8,227
Training & Event Fees	-	-	-	4,374
Professional Costs	-	-	-	4,210
Travel Costs	221	-	221	5,458
Office Equipment	5,956	-	5,956	648
Printing & Publishing	140	-	140	533
Insurance	1,492	-	1,492	574
Bank Charges & Interest	9,843	-	9,843	1,703
Grants	2,273	-	2,273	1,000
Telephone & Internet	776	-	776	358
Accommodation	-	-	-	837
Software	482	-	482	745
Utility Costs	8,564	-	8,564	4,618
Depreciation	2,564	-	2,564	1,303
Repairs & Maintenance	1,561	-	1,561	-
Cleaning	339	-	339	-
SUBTOTAL	50,082	-	50,082	65,041
Governance Expenditure				
Accounts Examination Fees	750	-	750	750
Trustee Expenses	345	-	345	1,175
SUBTOTAL	1,095	-	1,095	1,925
TOTAL EXPENDITURE	51,177	-	51,177	66,966
SURPLUS FOR THE PERIOD	49,534	-	49,534	98,467