

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

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## SHIELD OF FAITH FAMILY CHRISTIAN CHURCH

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### TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

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

#### REFERENCE AND ADMINISTRATIVE DETAILS

<b>CHARITY NAMES</b>	Shield of Faith Family Christian Church
<b>CHARITY NUMBER</b>	1180095
<b>REGISTERED ADDRESS</b>	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

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### TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

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#### 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

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### TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

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#### **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.

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## TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

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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.

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## TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

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### 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

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## INDEPENDENT EXAMINER'S REPORT YEAR ENDED 31 MARCH 2022

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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



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**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2022**

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

## STATEMENT OF FINANCIAL POSITION AT 31 MARCH 2022

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

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

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## NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022

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### 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.

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## NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022

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### **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.

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## NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022

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### 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
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## NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022

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### 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

	<b>Freehold Buildings The Meeting Room £</b>	<b>Fixtures, Fittings &amp; Equipment £</b>	<b>Total £</b>
<b>Cost</b>			
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
<b>Depreciation</b>			
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
<b>Net Book Value</b>			
As at 31 March 2021	661,320	6,716	668,036
As at 31 March 2022	661,320	24,433	685,753

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**NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022**

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**9 Current Assets**

	<b>Total Funds 2022</b>	<b>Total Funds 2021</b>
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.

<b>Total</b>	<b>23,766</b>	<b>17,896</b>
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**10 Creditors – Amounts due within 1 year**

Accruals – Accounts Examination fees	750	1,500
<b>Total</b>	<b>750</b>	<b>1,500</b>

**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)
<b>Total</b>	<b>8,367</b>	<b>55,537</b>

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)
<b>Total</b>	<b>420,687</b>	<b>436,859*</b>
<b>Original figure included</b>		<b>428,458</b>

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.

<b>Overall total</b>	<b>429,054</b>	<b>483,995</b>
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## NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022

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### 12 Contingent Liabilities

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

### 13 Reserves

	<b>Total Funds 2022</b>	<b>Total Funds 2021</b>
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



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**INCOME AND EXPENDITURE STATEMENT FOR THE YEAR ENDED 31 MARCH 2022**

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	Unrestricted Funds	Restricted Funds	Total Funds period to 31.3.22	Total Funds period to 31.3.21
	£	£	£	£
<b>INCOME</b>				
Donations	86,683	86,683		90,127
Rent	46,172	46,172		10,584
Gift aid	41,941	41,941		
<b>TOTAL INCOME</b>	<b>174,796</b>	<b>174,796</b>		<b>100,711</b>
<b>EXPENDITURE</b>				
<b>Operating and Administrative Expenses</b>				
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		-
<b>SUBTOTAL</b>	<b>93,267</b>	<b>93,267</b>		<b>50,082</b>
<b>Governance Expenditure</b>				
Accounts examination fee	750	750		750
Excess fee charged	750	750		
Trustee expenses				345
<b>SUBTOTAL</b>	<b>1,500</b>	<b>1,500</b>		<b>1,095</b>
<b>TOTAL EXPENDITURE</b>	<b>94,767</b>	<b>94,767</b>		<b>51,177</b>
<b>SURPLUS FOR THE YEAR</b>	<b>80,029</b>	<b>80,029</b>		<b>49,534</b>