

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

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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.

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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
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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
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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
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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
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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
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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