

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

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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.

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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
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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
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10 Creditors – Amounts due within 1 year

Accruals – Accounts Examination fees	750	750 9,227
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Total	750	9,977
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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

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
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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