

UNITED LIFE CHAPEL

England & Wales · Charity number 1190785

Details

Status Registered

Legal form CIO

Registered 2020-08-10

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

Contact

Address 40 Armfield Street
Coventry
CV6 7GE

Phone 02477054754

Email unitedlifecoventry@gmail.com

Website www.unitedlifechapel.org

Activities

Objects: "TO ADVANCE THE CHRISTIAN FAITH THROUGHOUT ENGLAND FOR THE BENEFIT OF THE PUBLIC, MAINLY BUT NOT EXCLUSIVELY, THROUGH THE HOLDING OF PRAYER MEETINGS, CELEBRATION OF RELIGIOUS FESTIVALS, DISTRIBUTING LITERATURE AND BROADCASTING ABOUT CHRISTIANITY TO ENLIGHTEN OTHERS ABOUT THE CHRISTIAN FAITH AND TO PROVIDE OUTREACH AND PASTORAL CARE FOR THE COMMUNITY".

Activities: This is a Christian-based charity now in operation in England and Ghana. We offer physical, emotional and public educational assistance to the community in different ways. We share the message of the Bible as well as providing an opportunity for fellowship for members and the people in various communities among others.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Cameroon
- Congo (Democratic Republic)
- Ghana
- Jamaica
- Kenya
- Liberia
- Nigeria
- Uganda
- United States
- Zimbabwe
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£126,084	£92,342	-	-
2024-03-31	£157,835	£89,557	-	-
2023-03-31	£86,953	£67,624	-	-
2022-03-31	£66,156	£40,465	-	-
2021-03-31	£47,826	£27,733	-	-

Trustees

Name	Role	Appointed
Michael Ofori Owusu	Chair	2020-08-01
Angela Appiah		2022-07-24
Augustine Asomah Tawiah		2020-11-03
David Tankoano		2022-07-24
Gilbert Shyaka		2022-07-24

UNITED LIFE CHAPEL

England & Wales - Charity number 1190785

Accounts

UNITED LIFE CHAPEL

A CHARITABLE UN-INCORPORATED ASSOCIATION
TRUSTEES' REPORT
AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2025

UNITED LIFE CHAPEL

LEGAL AND ADMINISTRATIVE INFORMATION

FOR THE YEAR ENDED 31 MARCH 2025

Trustees

Michael Ofori Owusu
Gilbert Shyaka
David Tankoano
Angela Appiah
Augustine Asomah Tawiah

Charity Number

1190785

Registered Office

40 Armfield Street
Armfield Street
Coventry
CV6 7GE

Bankers

Barclays Bank PLC

Independent Examiner

SA Accountancy Practice
693 Lords Wood Lane
Chatham
ME5 8RA

UNITED LIFE CHAPEL

CONTENTS

FOR THE YEAR ENDED 31 MARCH 2025

Trustees' Report

Independent Examiner's Report

Statement of Financial Activities

Balance Sheet

Notes to the Financial Statements

UNITED LIFE CHAPEL

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

Trustees' report and financial statements

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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 2019).

Governance

The charity is governed by a constitution signed and approved by the church's trustees.

Objectives and Activities

The main activities of the organisation is to extend the gospel of the Lord Jesus Christ to communities, foster fellowship for spiritual edification, and support the emotional and physical needs of its members and the wider community. Our fellowships transcend the borders of the United Kingdom and reach the uttermost parts of the world.

Review of Affairs

The organisation, through the distribution of tracts and group and individual virtual evangelism, has continued to spread the gospel across various communities. Sunday church services and Friday prayer meetings are currently held both in person and online via Zoom and YouTube.

This enables the gospel of Jesus Christ to reach people from diverse backgrounds. The online services have had a significant positive impact, helping to build a "church without walls."

During this period, a weekly Wednesday youth service was introduced with the aim of engaging and empowering young people in the church and the community. We also held our annual Easter Family Camp, bringing together all our branches and affiliations in the UK.

The charity successfully acquired a church building, The Full Assembly Church Auditorium, located at 40 Armfield Street, Coventry. This property, now an asset of the church, was purchased through a mortgage with a monthly repayment of £1,000.

Additionally, United Life Chapel secured funding from the National Lottery to support the community by providing food, clothing, shelter, games equipment, and entertainment.

During the year, the church began the process of purchasing its current place of worship through a mortgage. This process is ongoing.

The Men's and Women's Ministries marked their respective annual anniversaries by organising forums to discuss various topics related to men, women, youth, and family relationships. These programs attracted many participants and helped resolve numerous domestic issues.

The church also organised marriage seminars to support couples within and outside the church community.

Despite the challenges faced this year, by the grace of God, we were able to reach many people with the help of technology. As we move forward, we look forward to applying the experiences gained during this challenging time to enhance our in-person operations.

Vision for Next Year

United Life Chapel remains committed to its vision and mission. Our purpose continues to drive us as we pursue the following goals:

- Open more branches in the UK.
- Continue to positively impact the local community.
- Provide financial and material support to those in need.
- Establish a music school to engage youth in our community.

- Set up a coffee morning initiative to engage the elderly in our community.

It is our hope and prayer that through dedication and hard work, the Lord will bless and help us achieve our purpose. The organisation remains committed to maintaining positive momentum in the coming years by offering excellent value for money and fostering strong, healthy relationships with our members and the wider community.

Charity Independent Examiners & Accountants

SA Accountancy Practice continues to serve as the charity's accountants and independent examiners. They have expressed their willingness to continue in this capacity.

Trustees' Responsibilities

The Charities Act 1993 requires trustees to prepare financial statements for each financial year that give a true and fair view of the charity's financial activities and financial position at the end of the year.

In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Make judgments and estimates that are reasonable and prudent.
- Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records and must accurately reflect the charity's financial position at any given time. These records must ensure compliance with the Charities Act 1993.

This report has been prepared in accordance with the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities (issued March 2005) and the Charities Act 1993.

The trustees declare that they have approved the Trustees' Report above.

Trustees

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Michael Ofori Owusu (Appointed On: 10/08/2020)
Gilbert Shyaka (Appointed On: 24/07/2022)
David Tankoano (Appointed On: 24/07/2022)
Angela Appiah (Appointed On: 24/07/2022)
Augustine Asomah Tawiah (Appointed On: 03/11/2020)

Trustees' responsibilities statement

The trustees, who are also the directors of Charity For United Life Chapel for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the 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, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material 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 operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. 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.

This report was approved by the trustees and signed on its behalf by:

Michael Ofori Owusu
Chairman

Date : **30 January 2026**

**SA Accountancy
Practice Limited**

UNITED LIFE CHAPEL

INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 MARCH 2025

Independent Examiner's Report to the Trustees of United Life Chapel

I report to the Charity Trustees on my examination of the accounts of the charity for the year ended 31 March 2025 which consists of the statement of financial activities, balance sheet and the related notes

Responsibilities and basis of report

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 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

The charity's gross income did not exceed £250,000 and are not expected to have an independent examiners report. I am qualified to undertake the examination by being a qualified member of ACCA

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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.



Name: **Mark Essandoh**

for and on behalf of **SA Accountancy Practice**

Date: **30 January 2026**

**SA Accountancy
Practice Limited**

UNITED LIFE CHAPEL

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2025

Recommended categories by activity	Notes	Unrestricted funds £	Total Funds 2025 £	Total Funds 2024 £
Income and endowments from:				
Donations and legacies	2	126,084	126,084	-
Total		126,084	126,084	-
Expenditure on:				
Raising funds	3	11,114	11,114	-
Charitable activities	4	67,339	67,339	-
Other	5	13,889	13,889	-
Total		92,342	92,342	-
Net income		33,742	33,742	-
Net movement in funds		33,742	33,742	-
Reconciliation of funds:				
Total funds brought forward		31,413	31,413	31,413
Total funds carried forward		65,155	65,155	31,413

UNITED LIFE CHAPEL

BALANCE SHEET

FOR THE YEAR ENDED 31 MARCH 2025

Recommended categories by activity	Notes	Unrestricted funds £	Total Funds 2025 £	Total Funds 2024 £
Fixed assets				
Tangible assets	6	43,399	43,399	5,998
Total fixed assets		43,399	43,399	5,998
Current assets				
Debtors	7	3,000	3,000	-
Cash at bank and in hand	8	55,927	55,927	(2,812)
Total current assets		58,927	58,927	(2,812)
Creditors: amounts falling due within one year	9	10,917	10,917	-
Net current assets/(liabilities)		48,010	48,010	(2,812)
Total assets less current liabilities		91,409	91,409	3,186
Creditors: amounts falling due after one year	10	30,000	30,000	-
Provisions for liabilities		(2,426)	(2,426)	-
Total net assets		63,835	63,835	3,186
Funds of the Charity				
Unrestricted funds	11	65,155	65,155	31,413
Restricted funds	11	-	-	-
Endowment funds	11	-	-	-
Total funds		65,155	65,155	31,413

For the year ended 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

These accounts have been prepared and delivered in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 30 January 2026 and signed on its behalf by:

Michael Ofori Owusu
Chairman

Date : **30 January 2026**

UNITED LIFE CHAPEL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting Policies

The principal accounting policies adopted by the Charity, which is a public benefit entity, in the preparation of the accounts are as follows.

1.1 Basis of preparation

These accounts have been prepared under the historical cost convention, as modified by the inclusion of charitable properties and fixed asset investments and investment properties at valuation.

These accounts 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 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

These accounts are presented in pounds sterling and rounded to the nearest pound.

1.2 Going concern

The Trustees have prepared financial projections, taking into consideration the current economic conditions and have, at the time of approving these accounts, a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the accounts.

2. Income from Donations and Legacies

Analysis	Unrestricted funds	Total funds 2025
	£	£
Gift Aid	20,560	20,560
Membership subscriptions and sponsorships which are in substance donations	350	350
Missions	1,374	1,374
Other	8,578	8,578
Tithes & Offerings	95,222	95,222
Total	126,084	126,084

3. Expenditure on Raising Funds

Analysis	Unrestricted funds	Total funds 2025
	£	£
Volunteer- Temporary Staff & Recruitment	4,368	4,368
Staging fund raising events	4,741	4,741
Rent collection, property repairs and maintenance charges	2,005	2,005
Total	11,114	11,114

4. Expenditure on Charitable Activities

Analysis	Unrestricted funds	Total funds 2025
	£	£
Honorarium	2,300	2,300
Charity management & administration	39,056	39,056
Charity running cost	14,497	14,497
Donations	466	466
Printing and stationery	2,641	2,641
Bank charges	67	67
Legal/professional fees	6,658	6,658
Staff costs	1,654	1,654
Total	67,339	67,339

5. Other Expenditure

Analysis	Unrestricted funds	Total funds 2025
	£	£
General Insurance	387	387
Other Expenditure	98	98
Depreciation Charge for the Year - Computer Equipment	13,404	13,404
Total	13,889	13,889

6. Tangible Fixed Assets

	Fixtures & Fittings	Computer Equipment	Plant & Machinery
	£	£	£
6.1 Cost or valuation			
At 01 April 2024	3,186	-	-
Additions	-	53,617	-
Disposals	-	-	-
Revaluations	-	-	-
Transfers	-	-	-
At 31 March 2025	3,186	53,617	-
6.2 Depreciation and impairments			
At 01 April 2024	-	-	-
Charge for the year	-	13,404	-
Disposals	-	-	-
Revaluations	-	-	-
Transfers	-	-	-
At 31 March 2025	-	13,404	-
6.3 Net book value			
At 01 April 2024	3,186	-	-
At 31 March 2025	3,186	40,213	-

7. Debtors: Amounts falling due within one year

	Total funds 2025
	£
Other debtors	3,000
Total	3,000

8. Cash at bank and in hand

	Total funds 2025	Total funds 2024
	£	£
Cash at bank and in hand	55,927	(2,812)
Total	55,927	(2,812)

9. Creditors: Amounts falling due within one year

	Total funds 2025
	£
Trade creditors	1,304
Taxation and social security	9,613
Total	10,917

10. Creditors: Amounts falling due after one year

	Total funds 2025
	£
Loans - VFC Building	30,000
Total	30,000

11. Charity funds

11.1 Details of material funds held and movements during the CURRENT reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
	£	£	£	£	£	£
Unrestricted funds						
	31,533	126,084	92,342	-	-	65,274
General Fund	5,486	-	-	-	-	5,486
Unrestricted General Funds	25,927	-	-	-	-	25,927

11.2 Details of material funds held and movements during the PREVIOUS reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
	£	£	£	£	£	£
Unrestricted funds						
General Fund	5,486	-	-	-	-	5,486
Unrestricted General Funds	25,927	-	-	-	-	25,927

UNITED LIFE CHAPEL

England & Wales - Charity number 1190785

Accounts

UNITED LIFE CHAPEL
TRUSTEES' REPORT
AND
FINANCIAL STATEMENTS
FOR THE YEAR END
31 March 2024



TRUSTEES' REPORT.....	3
INDEPENDENT EXAMINER'S REPORT.....	8
STATEMENT OF FINANCIAL ACTIVITIES.....	11
BALANCE SHEET.....	12
NOTES TO THE FINANCIAL STATEMENTS.....	13



Governance

The charity is governed by a constitution signed and approved by the trustees of the church.

Objectives and Activities

The main activity of the organisation is to extend the gospel of the Lord Jesus Christ to communities, foster fellowship for spiritual edification, and support the emotional and physical needs of its members and the wider community. Our fellowships transcend the borders of the United Kingdom and reach the uttermost parts of the world.

Review of Affairs

The organisation, through the distribution of tracts, group and individual virtual evangelism, has continued to spread the gospel throughout various communities. Sunday church services and Friday prayer meetings are currently held both in person and online via Zoom and YouTube.

This enables the gospel of Jesus Christ to reach people from diverse backgrounds. The online services have had a significant positive impact, helping to build a “church without walls.”

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The charity successfully acquired a new church building, The Full Assembly Church Auditorium, located at 40 Armfield Street, Coventry. This property, now an asset of the church, was purchased through a mortgage with a monthly repayment of £1,000.

Additionally, United Life Chapel secured funding from the National Lottery to support the community by providing food, clothing, shelter, games equipment, and entertainment.

During the year, the church began the process of purchasing its current place of worship through a mortgage. This process is ongoing.

The Men’s and Women’s Ministries marked their respective annual anniversaries by organising forums to discuss various topics related to men, women, youth, and family relationships. These programs attracted many participants and helped resolve numerous domestic issues.



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Despite the challenges faced this year, by the grace of God, we were able to reach many people with the help of technology. As we move forward, we look forward to applying the experiences gained during this challenging time to enhance our in-person operations.

Vision for Next Year

United Life Chapel remains committed to its vision and mission. Our purpose continues to drive us as we pursue the following goals:

- Open more branches in the UK.
- Continue to positively impact the local community.
- Provide financial and material support to those in need.
- Establish a music school to engage youth in our community.
- Set up a coffee morning initiative to engage the elderly in our community.

It is our hope and prayer that through dedication and hard work, the Lord will bless and help us achieve our purpose. The organisation remains committed to maintaining positive momentum in the coming years by offering excellent value for money and fostering strong, healthy relationships with our members and the wider community.

Charity Independent Examiners & Accountants

SA Accountancy Practice continues to serve as the charity's accountants and independent examiners. They have expressed their willingness to continue in this capacity.

Trustees' Responsibilities

The Charities Act 1993 requires trustees to prepare financial statements for each financial year that give a true and fair view of the charity's financial activities and financial position at the end of the year.



In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Make judgments and estimates that are reasonable and prudent.
- Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records, which must accurately reflect the charity's financial position at any given time. These records must ensure compliance with the Charities Act 1993.

This report has been prepared in accordance with the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities (issued March 2005) and the Charities Act 1993.

The trustees declare that they have approved the Trustees' Report above.



I report on the accounts of the Charity for the year ended 31 March 2024, which are set out on the following pages which have been prepared on the basis of the accounting policies shown in the corresponding pages.

Respective responsibilities of trustees and examiner

The trustees of the charity are responsible for the preparation of accounts: they consider that the audit requirement under section 43(2) of the Charities Act 1993 (the 1993 Act)), does not apply. It is my responsibility to:

Examine the accounts under section 43(3) of the 1993 Act.

Follow the procedures laid down in the General Directions given by the Charity Commissioners made under section 43(7)(b) of the 1993 Act, and

State whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINERS REPORT

My examination was carried out in accordance with the General Direction given by the Charity Commissioner's. An examination included a review of the accounting records kept. It also includes consideration of any unusual items of disclosures in the accounts. And seeking examinations from you as trustees concerning any matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and as a result I do not express an audit opinion on the view given by the accounts.

INDEPENDENT EXAMINER'S STATEMENT

In accordance with my examination, no matter has come to my attention:

Which gives me a reasonable cause to believe that in any material respect the requirements:



to keep accounting record in accordance with section 41 of the 1993 Act and to prepare which accord with the accounting records and to comply with the accounting requirements of the 1993 Act. have not been met.

To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

SA Accountancy Practice Limited
SA Accountancy Practice

Certified Chartered Accountants

Equitable House

10 Woolwich New Road

London SE18 6AB



Recommended categories by activity	Notes	Unrestricted funds £	Total Funds 2024 £	Total Funds 2023 £
Income and endowments from:				
Donations and legacies	2	154,948	154,948	114,754
Other trading activities	3	2,887	2,887	4,702
Investments	4	-	-	65
Total		157,835	157,835	119,521
Expenditure on:				
Raising funds	5	22,188	22,188	101,437
Charitable activities	6	65,299	65,299	35,718
Other	8	2,070	2,070	25,778
Total		89,557	89,557	162,933
Net income/(expenditure)		68,278	68,278	(43,412)
Net movement in funds		68,278	68,278	(43,412)
Reconciliation of funds:				
Total funds brought forward		16,458	16,458	-
Total funds carried forward		84,736	84,736	(43,412)



Recommended categories by activity	Notes	Unrestricted funds £	Total Funds 2024 £	Total Funds 2023 £
Fixed assets				
Tangible assets	9	118,278	118,278	11,996
Total fixed assets		118,278	118,278	11,996
Current assets				
Cash at bank and in hand	10	87,098	87,098	(5,623)
Total current assets		87,098	87,098	(5,623)
Creditors: amounts falling due within one year	11	3,000	3,000	-
Net current assets/(liabilities)		84,098	84,098	(5,623)
Total assets less current liabilities		202,376	202,376	6,373
Creditors: amounts falling due after one year	12	50,000	50,000	-
Total net assets or liabilities		152,376	152,376	6,373
Funds of the Charity				
Unrestricted funds	13	84,736	84,736	16,458
Restricted income funds	13	-	-	-
Endowment funds	13	-	-	-
Total funds		84,736	84,736	16,458

The financial statements were approved by the Board on 18-Jan-2025 and signed on its behalf by:

Michael Owusu

Michael Owusu
Trustee Chair



1 Accounting Policies

1.1 Accounting Policies

The principal accounting policies adopted by the Charity, which is a public benefit entity, in the preparation of the accounts are as follows.

1.2 Basis of preparation

These accounts have been prepared under the historical cost convention, as modified by the inclusion of charitable properties and fixed asset investments and investment properties at valuation.

These accounts 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 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

These accounts are presented in pounds sterling and rounded to the nearest pound.

1.3 Going concern

The Trustees have prepared financial projections, taking into consideration the current economic conditions and have, at the time of approving these accounts, a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the accounts.

1.4 Change of accounting policy

These accounts have been prepared to give a ‘true and fair’ view

1.5 Income from donations or grants

Income from donations and grants is recognised when the charity is entitled to the funds, the receipt is probable and the amount can be measured reliably. For donations, this is usually on receipt. For grants, this is usually when a formal offer is made in writing. If a donation or grant contains terms and conditions outside of the charity’s control which must be met before the charity is entitled to the funds, or if the donor specifies that the funds must be used in future time periods, then the income is deferred.

1.6 Legacies

Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

1.7 Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.



1.8 Donated goods

Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.

- **a) Donated goods for distribution to beneficiaries** The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.
- **b) Donated goods for resale** Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.
- **c) Donated goods and services capitalised as Tangible fixed assets** Goods donated for on-going use by a charity in carrying out its activities are recognised as tangible fixed assets with the corresponding gain recognised as income from donations within the SoFA.

1.9 Expenditure

Expenditure is recognised when a present legal or constructive obligation exists at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefits will be required to settle the obligation, and the amount can be estimated reliably. It is inclusive of VAT which cannot be recovered.

Direct costs are those costs which directly attribute to its activities. Wages and salaries are allocated to direct costs based on an estimate of time spent on charitable activities by staff members.

Support costs include staff costs and are those which do not produce a direct output. Staff costs relate to specific activities and this is reflected in the allocation of payroll costs based on the percentage of time spent.

All costs, including governance costs, are allocated between the expenditure categories of the charity on a basis designed to reflect the use of the resource. Costs relating to a particular activity are charged directly; others are apportioned on an appropriate basis.

Support costs and overheads have been calculated by allocating staff time to the level of involvement in the various activities of the Charity.

1.10 Tangible fixed assets

Tangible fixed assets, such as land and buildings, plant, vehicles and equipment, are held to provide an on-going economic benefit to a charity through their contribution, directly or indirectly, to the provision of goods or services by the charity.

Tangible fixed assets, other than freehold land, are stated at cost or valuation less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Name	Rate (%)	Year	Method
Plant & Machinery	20%		SL
Fixtures & Fittings	20%		SL
Land & Building	0%		N/A



Note: Provide an option to increase rows as per user requirement.

We have to provide the above tabular form in the accounting policy screen to enter details manually and upon saving the data, it should appear in the report without headings.

2 Income from Donations and Legacies

Analysis	Unrestricted funds £	Total funds 2024 £	Total funds 2023 £
Donation and gifts	79,279	79,279	54,385
General grants provided by Government/other charities	10,490	10,490	-
Gift Aid	38,859	38,859	32,237
Legacies	450	450	15,072
Other	1,423	1,423	13,060
Other Donations	24,447	24,447	-
	<u>154,948</u>	<u>154,948</u>	<u>114,754</u>

3 Income from Other Trading Activities

Analysis	Unrestricted funds £	Total funds 2024 £	Total funds 2023 £
Events	2,887	2,887	4,702
	<u>2,887</u>	<u>2,887</u>	<u>4,702</u>

4 Income from Investments

Analysis	Total funds 2024 £	Total funds 2023 £
Interest income	-	65
	<u>-</u>	<u>65</u>



5 Expenditure on Raising Funds

	Total funds 2024	Total funds 2023
Analysis	£	£
Incurring seeking donations	19,297	94,360
Intellectual property licencing costs	727	3,505
Rent collection, property repairs and maintenance charges	2,164	3,572
	<u>22,188</u>	<u>101,437</u>

6 Expenditure on Charitable Activities

	Total funds 2024	Total funds 2023
Analysis	£	£
Charity management & administration	44,640	10,503
Charity running cost	1,145	100
Cost of services	5,522	121
Donations	2,610	21,102
Legal/professional fees	3,146	3,254
Staff costs	6,180	-
Support Costs	2,056	638
	<u>65,299</u>	<u>35,718</u>

7 Support Costs

	Total funds 2024	Total funds 2023
Analysis	£	£
Governance Costs		
Accountants fees	2,056	638
	<u>2,056</u>	<u>638</u>



8 Other Expenditure

Analysis	Unrestricted funds £	Total funds 2024 £	Total funds 2023 £
Donations	-	-	5,040
Other Expenditure	-	-	20,738
Depreciation Charge for the Year - Plant & Machinery	1,590	1,590	-
Depreciation Charge for the Year - Fixtures & Fittings	480	480	-
	2,070	2,070	25,778



9 Tangible Fixed Assets

9.1 Cost or valuation

	Freehold Land & Buildings	Plant & Machinery	Fixtures & Fittings
	£	£	£
At 01 April 2023	-	3,598	2,400
Additions	110,000	4,350	-
Disposals	-	-	-
Revaluations	-	-	-
Transfers	-	-	-
At 31 March 2024	110,000	7,948	2,400

9.2 Amortisation and impairments

	Freehold Land & Buildings	Plant & Machinery	Fixtures & Fittings
	£	£	£
At 01 April 2023	-	-	-
Additions	-	1,590	480
Disposals	-	-	-
Revaluations	-	-	-
Transfers	-	-	-
At 31 March 2024	-	1,590	480

9.3 Net book value

	Freehold Land & Buildings	Plant & Machinery	Fixtures & Fittings
	£	£	£
At 01 April 2023	-	3,598	2,400
At 31 March 2024	110,000	6,358	1,920



10 Cash at bank and in hand

	Total funds 2024	Total funds 2023
	£	£
Barclays Bank	87,098	-
Cash at bank and on hand	-	(5,623)
	<u>87,098</u>	<u>(5,623)</u>

11 Creditors: Amounts falling due within one year

	Total funds 2024	Total funds 2023
	£	£
Other creditors	3,000	-
	<u>3,000</u>	<u>-</u>

12 Creditors: Amounts falling due after one year

	Total funds 2024	Total funds 2023
	£	£
Bank loans and overdrafts	50,000	-
	<u>50,000</u>	<u>-</u>



13 Charity funds

13.1 Details of material funds held and movements during the CURRENT reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
	£	£	£	£	£	£
Unrestricted funds						
General Fund	5,486	-	-	-	-	5,486
Total	5,486	-	-	-	-	5,486

13.2 Details of material funds held and movements during the PREVIOUS reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
	£	£	£	£	£	£
Unrestricted funds						
General Fund	-	86,953	(81,466)	-	-	5,486
General Fund	-	86,953	(81,466)	-	-	5,486
General Fund	-	86,953	(81,466)	-	-	5,486
Total	-	260,859	(244,398)	-	-	16,458

13.3 Transfers between funds

This Year

	Amount £
Between unrestricted and restricted funds	-
Between endowment and restricted funds	-
Between endowment and unrestricted funds	-



Last Year

	Amount
	£
Between unrestricted and restricted funds	-
Between endowment and restricted funds	-
Between endowment and unrestricted funds	-

UNITED LIFE CHAPEL

England & Wales - Charity number 1190785

Accounts

UNITED LIFE CHAPEL



Annual Returns & Accounts
For Year Ended 31 March 2022

TRUSTEES: Augustine Asomah Tawiah
Michael Ofori Owusu
Evremond Gipew Kukatula

REGISTERED OFFICE: 40 Armfield Street
Coventry
CV6 7GE

CHARITY REGISTERED No. 1011221

BANKERS: Barclays Bank PLC

ACCOUNTANTS: **SA Accountancy Practice**
Chartered Accountants
Suit 201 A, Equitable House
10 Woolwich New Road
London SE18 6AB

REPORT OF THE TRUSTEE'S FOR THE FINANCIAL YEAR ENDED 31 MARCH 2022

Governance

The charity is governed by a constitution signed and approved by the trustees of the church.

Objectives and activities

The main activity of the organisation is to extend the gospel of the Lord Jesus Christ to the communities, having fellowship with one another for edification and supporting the emotional and physical needs of its members and the wider community. Our fellowships transcend across the borders of United Kingdom to the uttermost parts of the world.

Review of Affairs

The organisation, through distribution of tracts, group & individual virtual evangelism has continued to propagate the gospel throughout the communities.

Sunday church service and Friday prayer meeting are currently being held in-person and also online via zoom and YouTube. This enabled the gospel of Jesus Christ to reach different people of different backgrounds. There were an encouraging number of positive impacts with online services, building a church without walls.

During this year period there was a weekly Wednesday youth service with aim of engaging and empowering the youth in church and the community

We also held our yearly Easter Family Camp with all our branches and affiliations in the UK.

United Life Chapel was able to secure national lottery funds to support our community with food, clothing, shelter, games equipment, entertainment etc.

During the year the church began in the purchasing of their current place of worship under a mortgage purchase. This is currently on-going

The Men's & Women's ministries marked their respective yearly anniversaries by organising forums to discuss various issues related to men, women, youth, and family relationships. These programmes also attracted a lot of participants and helped resolve a lot of domestic issues. The church also organised marriage seminars to help married couples in and out of church community.

Though this year was challenging, by the grace of God we were still able to reach many with the help of technology and we are looking forward to operating differently when we go in person with the experience gained during this challenging time.

Vision for next year:

United Life Chapel is always committed to focusing on our established vision until we have achieved our mission. Our acclaimed purpose has really propelled us to stick to the visions as spelt out as follows;

Open more branches in the UK.

Continue to affect the local community in a positive way.

Continue to offer support in cash and in kind to the needy.

Pioneer a music school to involve the youth in our community

To set up coffee morning to engage the elderly in our community

It is our hope and prayer that through our dedication and hard work, the Lord will bless and help us to achieve our purpose. The organisation's commitment to maintaining a positive momentum over the coming years is to offer excellent value for money. We also want to continue to develop a healthy and attractive relationship with our members and the entire community.

Charity Examiners

SA Accountancy Practice continue to act as the charity's accountants (Independent Examiners) and they have expressed their willingness to act in that capacity.

TRUSTEES RESPONSIBILITIES

The Charity Act 1993 requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing these financial statements, the trustees are required to:

Select suitable accounting policies and then apply them consistently.

Make judgements and estimates that are reasonable and prudent.

Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993.

This report has been prepared in accordance with the Statement of Recommended Practice, Accounting and Reporting by Charities (issued March 2005) and in accordance with the Charities Act 1993.

The Trustees declare that they have approved the Trustees report above.

Signed on behalf of the charity's trustees

Date: 31/01/2023

Trustee M. Owusu

02 January 2023

**REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF UNITED LIFE FOR THE YEAR ENDED 31
MARCH 2022**

I report on the accounts of the Charity for the year ended 31 March 2022, which are set out on the following pages which have been prepared on the basis of the accounting policies shown in the corresponding pages.

Respective responsibilities of trustees and examiner

The trustees of the charity are responsible for the preparation of accounts: they consider that the audit requirement under section 43(2) of the Charities Act 1993 (the 1993 Act)), does not apply. It is my responsibility to:

Examine the accounts under section 43(3) of the 1993 Act.

Follow the procedures laid down in the General Directions given by the Charity Commissioners made under section 43(7)(b) of the 1993 Act, and

State whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINERS REPORT

My examination was carried out in accordance with the General Direction given by the Charity Commissioner's. An examination included a review of the accounting records kept. It also includes consideration of any unusual items of disclosures in the accounts. And seeking examinations from you as trustees concerning any matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and as a result I do not express an audit opinion on the view given by the accounts.

INDEPENDENT EXAMINER'S STATEMENT

In accordance with my examination, no matter has come to my attention:

Which gives me a reasonable cause to believe that in any material respect the requirements:

to keep accounting record in accordance with section 41 of the 1993 Act and

to prepare which accord with the accounting records and to comply with the accounting requirements of the 1993 Act.

have not been met.

To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

SA Accountancy Practice
Chartered Accountants
Suit 201 A, Equitable House
10 Woolwich New Road
London SE18 6AB

**SA Accountancy
Practice Limited**

Date: 29/12/2022

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted Income Fund £	CY 2022 £	PY 2021 £
<i>Incoming Resources</i>				
Voluntary income	2	80,275	80,275	47,826
Investment income	2	–	–	–
Total Incoming Resources		80,275	80,275	47,826
<i>Resources Expanded</i>				
Charitable Activities	3	42,676	42,676	27,733
Governance Costs		–	–	–
Total Resources Expanded		42,676	42,676	27,733
Net Incoming Resources		37,599	37,599	20,092
Transfer between funds		–	–	–
Net Resources For This Year		37,599	37,599	20,092
Total Funds Brought Forward		20,092	20,092	0
Total Funds Carried Forward		57,691	57,691	20,092

BALANCE SHEET AS AT 31 MARCH 2022

	Notes	2022 £	2021 £
Fixed Assets			
Tangible Assets	4	16,520	1,040
Current Assets			
Debtors		12,402	-
Cash at bank and in hand		28,769	19,052
Total Current Assets		<u>41,171</u>	<u>19,052</u>
Current Liabilities			
Amounts falling due within one year		-	-
Net Current Assets		<u>41,171</u>	<u>19,052</u>
Long term liabilities			
Amounts falling due after one year		-	-
Net Assets/(Liabilities)		<u>57,691</u>	<u>20,092</u>
FUNDS			
Unrestricted Funds	5	57,691	20,092
Restricted Funds		-	-
		<u>57,691</u>	<u>20,092</u>

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

1. Accounting Policies

1.1 Basis of Accounting

The financial statements have been prepared under the historical cost convention. The accounts have been prepared in accordance with applicable accounting standards, Charities SORP2005 (Accounting and Reporting by Charities) and comply with the Charities (Accounts and Reports) Regulations 20085 issued under the Charities Act 1993 (as amended Charities Act 2006)

1.2 Incoming Resources

Voluntary incomes are received by way of donations and are recognised as incoming resources when receivable, except insofar as they are incapable of financial measurement. These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources.
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA. Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate. This is only included in the SoFA once the related goods or services have been delivered. Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.

Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

1.3 Tangible Fixed Assets and Depreciation

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows:

Instruments:	25%
Fixtures, Fittings and Office Equipment:	25%
Van:	33%

1.4 Expenditure and Liabilities

Liability recognition: Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs: Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with performance conditions: Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions: These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Support Costs: Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

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

2. Incoming Resources

	Current Year	Total 2022 £
Incoming Resource		
Tithe	43,746	43,746
Offering	10,255	10,255
Other Income	15,684	15,684
Gift Aid	10,590	10,590
Total	0	80,275

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

3. Resources Expended

	Current Year	
	2022	2021
Rent	5,500	6,000
Ministry Support	11,052	9,900
Welfare	491	700
Special Events	5,838	0
Advertising	128	0
IT Cost	1,233	645
COVID-19	0	0
Stationary Expense	600	151
Fuel	0	43
Telephone Expense & Internet	64	379
Honorarium	500	1,126
Staff Training	0	0
Travel	1,700	98
General Expense	1,521	783
Programme Costs	2,828	152
Conferences	1,586	0
Utility	1,507	2,820
Missions	645	3,148
Outreach	560	241
Departmental Cost	0	141
Professional Fees	445	500
Refreshment		0
Insurance	664	259
Payroll Cost	0	0
Membership Fees	192	300
Depreciation	5,622	347
	42,676	27,733

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

4. Tangible Fixed assets

	Instruments	Fixtures and Equipment	Total
	£	£	£
<i>Balance brought forward</i>	500	886	1,386
Additions	5,672	15,430	21,102
Disposal/Write Off	-	-	-
Balance carried forward	6,172	16,316	22,488

Depreciation Calculation

<i>Basis</i>	SL	SL	Tota;
<i>Rate</i>	25%	25%	
<i>Balance brought forward</i>	125	222	347
Charge for the year	1,543	4,079	5,622
Disposal/Write Off	-	-	-
Balance carried forward	1,668	4,301	5,969

Net Book Value

<i>Brought forward</i>	0	0	0
Carried forward	4,504	12,016	16,520

5. Funds

Unrestricted Funds

	2022
	£
Balance Brought Down	20,092
Net Income Resources	37,599
Balance Carried Forward	57,691

UNITED LIFE CHAPEL

England & Wales - Charity number 1190785

Accounts

UNITED LIFE CHAPEL



Annual Returns & Accounts
For Year Ended 31 March 2021

TRUSTEES: Augustine Asomah Tawiah
Michael Ofori Owusu
Evremond Gipew Kukatula

REGISTERED OFFICE: 40 Armfield Street
Coventry
CV6 7GE

CHARITY REGISTERED No. 1011221

BANKERS: Barclays Bank PLC

ACCOUNTANTS: **SA Accountancy Practice**
Chartered Accountants
Suit 201 A, Equitable House
10 Woolwich New Road
London SE18 6AB

REPORT OF THE TRUSTEE'S FOR THE FINANCIAL YEAR ENDED 31 MARCH 2021

Governance

The charity is governed by a constitution signed and approved by the trustees of the church.

Objectives and activities

The main activity of the organisation is to extend the gospel of the Lord Jesus Christ to the communities, having fellowship with one another for edification and supporting the emotional and physical needs of its members and the wider community. Our fellowships transcend across the borders of United Kingdom to the uttermost parts of the world.

Review of Affairs

The organisation, through distribution of tracts, group & individual virtual evangelism has continued to propagate the gospel throughout the communities in spite of COVID 19

During the pandemic period Sunday church service and Friday prayer meeting were held online via zoom and YouTube. This enabled the gospel of Jesus Christ to reach different people of different backgrounds. There were an encouraging number of positive impacts with online services

During this year period there was a weekly Wednesday youth service with aim of engaging and empowering the youth in church and the community

We also held our yearly Easter Family Camp with all our branches and affiliations in the UK.

Our yearly easter family camp event was held online via zoom which attracted participants from 15 countries to be part of this event

United Life Chapel was able to secure national lottery funds to support our community with food, clothing, shelter, games equipment, entertainment etc. The church trained volunteers to support with our COVID RELIEF project in the community

In August 2020 we gained independence from our sister church United Life Northampton as a new charity registration under the name United Life Chapel. Our financial ties with Northampton therefore ceased from this date. Our end of year account therefore only includes details from April 2020 to July 2020. There was also change of trustees for United Life during this period. All necessary administrative activities to support change of trustees are done and documented.

The Men's & Women's ministries marked their respective yearly anniversaries by organising forums to discuss various issues related to men, women, youth, and family relationships. These programmes also attracted a lot of participants and helped resolve a lot of domestic issues. The church also organised marriage seminars to help married couples in and out of church community.

Though this year was challenging, by the grace of God we were still able to reach many with the help of technology and we are looking forward to operating differently when we go in person with the experience gained during this challenging time.

Vision for next year:

United Life Chapel is always committed to focusing on our established vision until we have achieved our mission. Our acclaimed purpose has really propelled us to stick to the visions as spelt out as follows;

Open more branches in the UK.

Continue to affect the local community in a positive way.

Continue to offer support in cash and in kind to the needy.

Pioneer a music school to involve the youth in our community

To set up coffee morning to engage the elderly in our community

It is our hope and prayer that through our dedication and hard work, the Lord will bless and help us to achieve our purpose. The organisation's commitment to maintaining a positive momentum over the coming years is to offer excellent value for money. We also want to continue to develop a healthy and attractive relationship with our members and the entire community.

Charity Examiners

SA Accountancy Practice were appointed as the charity's accountants (Independent Examiners) and they have expressed their willingness to act in that capacity.

TRUSTEES RESPONSIBILITIES

The Charity Act 1993 requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing these financial statements, the trustees are required to:

Select suitable accounting policies and then apply them consistently.

Make judgements and estimates that are reasonable and prudent.

Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993.

This report has been prepared in accordance with the Statement of Recommended Practice, Accounting and Reporting by Charities (issued March 2005) and in accordance with the Charities Act 1993.

The Trustees declare that they have approved the Trustees report above.

Signed on behalf of the charity's trustees

Date:12 December 2021

Trustee: Michael Ofori Owusu (Chair)

M. Owusu

**REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF UNITED LIFE FOR THE YEAR ENDED 31
MARCH 2021**

I report on the accounts of the Charity for the year ended 31 March 2021, which are set out on the following pages which have been prepared on the basis of the accounting policies shown in the corresponding pages.

Respective responsibilities of trustees and examiner

The trustees of the charity are responsible for the preparation of accounts: they consider that the audit requirement under section 43(2) of the Charities Act 1993 (the 1993 Act)), does not apply. It is my responsibility to:

Examine the accounts under section 43(3) of the 1993 Act.

Follow the procedures laid down in the General Directions given by the Charity Commissioners made under section 43(7)(b) of the 1993 Act, and

State whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINERS REPORT

My examination was carried out in accordance with the General Direction given by the Charity Commissioner's. An examination included a review of the accounting records kept. It also includes consideration of any unusual items of disclosures in the accounts. And seeking examinations from you as trustees concerning any matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and as a result I do not express an audit opinion on the view given by the accounts.

INDEPENDENT EXAMINER'S STATEMENT

In accordance with my examination, no matter has come to my attention:

Which gives me a reasonable cause to believe that in any material respect the requirements:

to keep accounting record in accordance with section 41 of the 1993 Act and

to prepare which accord with the accounting records and to comply with the accounting requirements of the 1993 Act.

have not been met.

To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**SA Accountancy Practice
Chartered Accountants
Suit 201 A, Equitable House
10 Woolwich New Road
London SE18 6AB**

Date: 13/12/2021

**SA Accountancy
Practice Limited**

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021

		Unrestricted	CY	<i>PY</i>
	Notes	Income Fund	2021	
		£	£	
<i>Incoming Resources</i>				
Voluntary income	2	47,826	47,826	
Investment income	2	–	–	
Total Incoming Resources		47,826	47,826	
<i>Resources Expanded</i>				
Charitable Activities	3	27,733	27,733	
Governance Costs		–	–	
Total Resources Expanded		27,733	27,733	
Net Incoming Resources		20,092	20,092	
Transfer between funds		–	–	
Net Resources For This Year		20,092	20,092	
Total Funds Brought Forward		0	0	
Total Funds Carried Forward		20,092	20,092	

BALANCE SHEET AS AT 31 MARCH 2021

	Notes	2021 £
Fixed Assets		
Tangible Assets	4	1,040
Current Assets		
Debtors		-
Cash at bank and in hand		19,052
Total Current Assets		<u>19,052</u>
Current Liabilities		
Amounts falling due within one year		-
Net Current Assets		<u>19,052</u>
Long term liabilities		
Amounts falling due after one year		-
Net Assets/(Liabilities)		<u>20,092</u>
FUNDS	5	
Unrestricted Funds		20,092
Restricted Funds		-
		<u>20,092</u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

1. Accounting Policies

1.1 Basis of Accounting

The financial statements have been prepared under the historical cost convention. The accounts have been prepared in accordance with applicable accounting standards, Charities SORP2005 (Accounting and Reporting by Charities) and comply with the Charities (Accounts and Reports) Regulations 20085 issued under the Charities Act 1993 (as amended Charities Act 2006)

1.2 Incoming Resources

Voluntary incomes are received by way of donations and are recognised as incoming resources when receivable, except insofar as they are incapable of financial measurement. These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources.
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA. Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

This is only included in the SoFA once the related goods or services have been delivered. Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.

Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

1.3 Tangible Fixed Assets and Depreciation

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows:

Instruments:	25%
Fixtures, Fittings and Office Equipment:	25%
Van:	33%

1.4 Expenditure and Liabilities

Liability recognition: Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs: Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with performance conditions: Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions: These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Support Costs: Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

2. Incoming Resources

	Current Year	Total 2021 £
Incoming Resource		
Tithe	33,232	33,232
Offering	5,297	5,297
Other Income	9,297	9,297
Gift Aid		
Total	0	47,826

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

3. Resources Expended

	Current Year	2021
Rent	6,000	6,000
Ministry Support	9,900	9,900
Welfare	700	700
Maintenance and Car Expenses	0	0
Advertising	0	0
IT Cost	645	645
Council Tax	0	0
Stationary Expense	151	151
Fuel	43	43
Telephone Expense & Internet	379	379
Honorarium	1,126	1,126
Staff Training	0	0
Travel	98	98
General Expense	783	783
Programme Costs	152	152
Income correction	0	0
Utility	2,820	2,820
Missions	3,148	3,148
Outreach	241	241
Departmental Cost	141	141
Professional Fees	500	500
Refreshment	0	0
Insurance	259	259
Payroll Cost	0	0
Membership Fees	300	300
Depreciation		347
	27,387	27,733

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

4. Tangible Fixed assets

	Instruments	Fixtures and Equipment	Total
	£	£	£
<i>Balance brought forward</i>	0	0	0
Additions	500	886	1,386
Disposal/Write Off	-	-	-
Balance carried forward	500	886	1,386

Depreciation Calculation

<i>Basis</i>	SL	SL	
<i>Rate</i>	25%	25%	Total;
<i>Balance brought forward</i>	0	0	0
Charge for the year	125	222	347
Disposal/Write Off	-	-	-
Balance carried forward	125	222	347

Net Book Value

<i>Brought forward</i>	0	0	0
Carried forward	375	665	1,040

5. Funds

Unrestricted Funds

	2021
	£
Balance Brought Down	0
Net Income Resources	20,092
Balance Carried Forward	20,092