

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

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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**

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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**

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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

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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**

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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						
	5,486	-	-	-	-	5,486
Unrestricted General Funds	25,927	-	-	-	-	25,927