

Christ Apostolic Church River Of Life

2022 Church Annual Report

Glory be to the almighty God for His manifestation in our midst and for all the blessings, victory and achievements in the year past. May His name be praised for ever in Jesus' name. The church 2022 annual report is as follows.

Spiritual Growth And Stability:- The presence of God was felt in our midst every members and worshippers testified to the Divine sensation they felt while in the presence of God.

Sunday And Mid-Week Service:- The church is able to observe its service and meetings, Our service commences 10am-1pm on Sundays with varieties of activities such as Anointing To Function; Interactive and Impartation Service. Our Bible study comes up every Tuesday, the Unified Bible Study booklet was very helpful. Friday is dedicated for prayer in which the minister in charge and associate under the directive of Holy Spirit lead the church in prayer.

Church Growth And Membership:- The church this year experience rapid growth numerically and physical stability and improvements in little ways in which it was needed. But we hope and prepare for major growth and improvement in year to come.

Evangelism:- The church most especially the women embark on street evangelism with positive result and God glorifying His name. The church social media platform is also a vital tool for evangelism with most vital part of the service such as sermon, Sunday school bible study and Friday prayer streamed live and bible references including prayer posted to encourage those who view the internet for that purpose. People also reached far and wide across the globe. Glory be to God.

Church Anniversary:- The church anniversary was held in grand style this year with dignitaries from all across United Kingdom in attendance. The theme for this year church anniversary is "His Endureth Mercy". Taking from the book of Psalm 136. Appreciation goes to everyone for their contributions towards the success of the anniversary, we hope the year to come to be more of success in Jesus' name.

Other programmes:- Are able to observe quarterly prayer programmes and teachings with various themes and topics in which the body of Christ is blessed.

District Co-ordinating Council (DCC):- The authority of this great mission under the leadership of Pastor S. O Oladele advised that all assemblies should be identified with a District, Zone or DCC. The church has applied to join southern DCC in London under the chairmanship of Pastor Sunday Asoso, the application is under consideration, the minister in charge has attended meetings with the ministers and officials of the Zone. There will be an official visit from the DCC in the new year by the grace of God.

Children Department:- Our children department is up and running with help of the committed members, though improvement is needed which we are trusting God for the new year.

Church Committee:- The church is a registered charity under the Charity Commission according to the directive of the government of United Kingdom. The church trustee consist of three people in person of Mrs Bukola Olasupo, Mr Sunday Owolabi and Madam Iyabo Obasuyi. While all ministers and Mrs Bunmi Akinwuntan joined to form the church committee. The committee has started to meet from October this year and hope to meet regularly. Mrs Bunmi Akinwuntan is the secretary.

Finance:- The church is financed by the proceed of tithe offering and voluntary donations, the ministers in charge also take the responsibilities to cover up when its necessary. The monthly outgoings include Rent:- £721.90; Phone Bill:- £58.00; Ink subscription:- £3.00; Streaming subscription:- £22.00. There are quarterly outgoing like electricity and other utilities which are varies in price. You cheerful donations and contributions goes a long way, so therefore we encourage you to be faithful and more committed in the new year so that we can do more of the things that needed to be done.

Assistance:- The church has been able to render assistance to various people in various form, but we hope to expand our hand of care and hospitality in the new year.

2023 Vision:- In the new year, there are things we intended doing in other to expand out missions and the gospel. These includes

- ➔ Kick starting Nottingham branch.
- ➔ Improvement in our service and activities
- ➔ Setting up various department such as Usher, Choir, Youth and many more.
- ➔ Sponsoring ministers, instrumentalist and other church workers.
- ➔ Engage more with the community with activities and other relevant responsibilities.
- ➔ Involve in the building decision making by joining the trustee of Koco Community which will enable the church to have access to the building when needed.
- ➔ Equipped the youth, and intensified in evangelism.
- ➔ Any necessary change, adjustment and improvement as recommended or advised.

Finally, we appreciate everyone who has worshipped and visited us during any of our service and activities we hope to see you some other day. All members too are appreciated for standing for Christ and your commitment to the church and the things of God. Let us do more in the new year, we also encourage those who are lagging behind to wake up and join this chariot before it's too late.

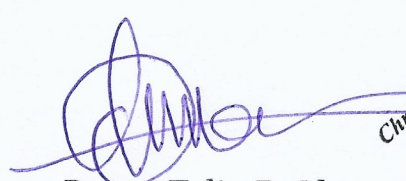
Happy new year thank you and God bless in Jesus name.

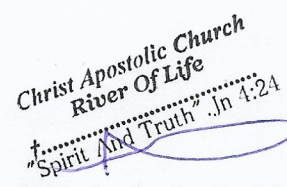
Financial Report

Months	Income	Expenditure	Balance
January	£903.00	£845.38	£57.62
February	£513.00	£880.35	-£367.35
March	£666.00	£803.92	-£137.92
April	£761.00	£969.58	-£208.58
May	£1,520.55	£1,495.95	£24.60
June	£534.00	£1,039.95	-£505.95
July	£674.00	£852.93	-£178.93
August	£735.00	£879.67	-£144.67
September	£994.00	£1,189.26	-£195.26
October	£950.00	£952.00	-£2.00
November	£1,096.00	£897.90	£198.10
December	£1,265.10	£968.26	£286.84
Total:-	£10,611.65	£11,785.15	-£1,173.50

2022 Financial Year Summary

Total income for the year is £10,611.65, while expenditure is £11,758.15 leaving the outstanding balance to -£1,173.50. The outstanding was owed to the minister in charge who use his personal money to cover the expenses.


 Christ Apostolic Church
 River Of Life
 "Spirit And Truth" Jn 4:24
 Pastor Felix B Olasupo
 Minister In charge
 27/07/2023


 Christ Apostolic Church
 River Of Life
 "Spirit And Truth" Jn 4:24
 Mrs Bukola E Olasupo
 Trustee Chair Person

24 Sep 2022 - 21 Jun 2023

Christ Apostolic Church River of Life

- Sort Code 20-45-45
- Account no. 23758915
- SWIFTBIC BUKGB22
- IBAN GB10 BUKB 2045 4523 7589 15

THE OFFICIALS
CHRIST APOSTOLIC CHURCH RIVER OF L
KOCO COMMUNITY RESOURCE CENTRE
15 ARCHES INDUSTRIAL ESTATE
SPON END
COVENTRY
CV1 3JQ

Your Flexible Current Account statement

Current account statement

At a glance



Start balance	-£40.08
Money in	£12,150.30
Money out	£12,110.30
End balance	-£0.08

NOTICEBOARD

Your deposit is eligible for protection by the Financial Services Compensation Scheme.
























Your transactions

Giro Bank Giro **DD** Direct Debit  Mobile  Online  Other **STO** Standing Order

Date	Description	Money out	Money in	Balance
24 Sep	Start balance			-40.08
26 Sep	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Repayment	29.00		
	Giro Received From O Uwague		3.00	
	Giro Received From Bukola Akinade Ref: Bukola Akinade		10.00	
	Giro Received From E Akinterinwa Ref: Tithe		158.10	102.02
27 Sep	Giro Received From Felix Olasupo Ref: Tithe		140.00	242.02
29 Sep	DD Direct Debit to H3G Ref: 984002354401270922	15.77		226.25
03 Oct	STO Payment to Koco Community Ref: Room28-29	721.90		
	Giro Received From E Akinterinwa Ref: Offering		5.00	
	Giro Received From Bukola Akinade Ref: Bukola Akinade		12.00	
	Giro Received From Felix Olasupo Ref: Tithe		210.00	
	 Transfer From Sort Code 20-61-51 Account 13869334 Ref: Loan		167.00	

























Continued

Your transactions

Date	Description	Money out	Money in	Balance
03 Oct	 Transfer From Sort Code 20-61-51 Account 13869334 Ref: Offering		92.00	
	 Bill Payment From Ogunlusi A T Ref: Offering		10.00	0.35
10 Oct	 Received From Bukola Akinade Ref: Bukola Akinade		20.00	20.35
14 Oct	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Refund	60.00		
	 Oluwapelumi Olasup Money to Dad		40.00	0.35
17 Oct	 Direct Debit to H3G Collections Ref: 110000224600100008	18.00		
	 Bill Payment to Felix Santanda Ref: Repayment	40.00		
	 Received From E Akinterinwa Ref: Offering		5.00	
	 Received From Bukola Akinade Ref: Bukola Akinade		20.00	
	 Received From Idiat Akinwuntan Ref: Cac		110.00	
	 Transfer From Sort Code 20-61-51 Account 13869334 Ref: Offering		10.00	87.35
18 Oct	 Bill Payment to Koco Community Ref: Room28-29	89.22		
	 Transfer From Sort Code 20-61-51 Account 13869334 Ref: Offering		2.00	0.13
19 Oct	 Direct Debit to Vodafone Ltd Ref: 7031474647-1003	29.41		-29.28
24 Oct	 Received From Bukola Akinade Ref: Bukola Akinade		10.00	
	 Received From E Akinterinwa Ref: Offering		10.00	
	 Received From Idiat Akinwuntan Ref: Cac		10.00	
	 Bill Payment From Olasupo B Ref: Gift		5.00	5.72
26 Oct	 Received From Mary Getchell Ref: Mary Getchell		50.00	55.72
27 Oct	 Received From Felix Olasupo Ref: Tithe		140.00	195.72
28 Oct	 Bill Payment to Koco Community Ref: Room28-29	50.00		
	 Bill Payment to Felix Santanda Ref: Repayment	600.00		
	 Received From Felix Olasupo Ref: Tithe		600.00	145.72
























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Your transactions

Date	Description	Money out	Money in	Balance
31 Oct	 Received From O Uwague		2.00	
	 Received From E Akinterinwa Ref: Offering		10.00	
	 Received From Bukola Akinade Ref: Bukola Akinade		15.00	172.72
01 Nov	 Payment to Koco Community Ref: Room28-29	721.90		
	 Received From Felix Olasupo Ref: Offering		56.00	
	 Received From Felix Olasupo Ref: Loan		274.00	
	 Bill Payment From Olasupo B Ref: Gift		220.00	0.82
04 Nov	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Repayment	20.00		
	 Received From Felix Olasupo Ref: Paid With Starling		20.00	0.82
07 Nov	 Bill Payment to Bukola Stanlin Ref: Mumy	20.00		
	 Received From Bukola Akinade Ref: Bukola Akinade		10.00	
	 Received From Christianah Toluwa Ref: Charity to Church		50.00	40.82
10 Nov	 Bill Payment to Felix Olasupo Ref: Repayment	28.00		12.82
11 Nov	 Bill Payment From Olasupo B Ref: Gift		30.00	42.82
14 Nov	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Repayment	17.00		
	 Bill Payment to Koco Community Ref: Room28-29	50.00		
	 Received From Bukola Akinade Ref: Bukola Akinade		10.00	
	 Received From Felix Olasupo Ref: Offering		10.00	
	 Bill Payment From Olasupo B Ref: Gift		10.00	5.82
16 Nov	 Direct Debit to H3G Collections Ref: 110000224600100009	18.00		
	 Direct Debit to Vodafone Ltd Ref: 7031474647-1003	29.41		-41.59
21 Nov	 Received From Bukola Akinade Ref: Bukola Akinade		15.00	-26.59
28 Nov	 Received From E Akinterinwa Ref: Offering		10.00	
	 Received From Idiat Akinwuntan Ref: Cac		16.00	

























Continued

Your transactions

Date	Description	Money out	Money in	Balance
28 Nov	 Received From Bukola Akinade Ref: Bukola Akinade		35.00	
	 Received From Felix Olasupo Ref: Offering		140.00	174.41
30 Nov	 Bill Payment From Olasupo B Ref: Gift		210.00	384.41
01 Dec	 Payment to Koco Community Ref: Room28-29	721.90		
	 Bill Payment From Olasupo B Ref: Gift		40.00	
	 Koco Community Ref: Room28-29 Insufficient Funds to Make This/Other Payments Rejection		721.90	424.41
05 Dec	 Bill Payment to Koco Community Ref: Room28-29	500.00		
	 Received From Idiat Akinwuntan Ref: Cac		2.00	
	 Received From E Akinterinwa Ref: Offering		10.00	
	 Received From Felix Olasupo Ref: Offering		20.00	
	 Received From Bukola Akinade Ref: Bukola Akinade		25.00	
	 Bill Payment From Eshile M Ref: Margaret Eshile		20.00	1.41
12 Dec	 Bill Payment to Koco Community Ref: Room28-29	121.00		
	 Received From E Akinterinwa Ref: Offering		10.00	
	 Received From Bukola Akinade Ref: Bukola Akinade		25.00	
	 Received From Mary Getchell Ref: Mary Getchell		50.00	
	 Received From Obasuyi IE Ref: Gift Aid		100.00	65.41
15 Dec	 Direct Debit to H3G Collections Ref: 110000224600100010	18.00		
	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Repayment.	65.00		
	 Received From Idiat Akinwuntan Ref: Cac		50.00	
	 Received From Idiat Akinwuntan Ref: Bunmi		50.00	82.41
19 Dec	 Direct Debit to Vodafone Ltd Ref: 7031474647-1003	29.41		
	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Repayment.	100.00		

























Continued

Your transactions

Date	Description	Money out	Money in	Balance
19 Dec	 Bill Payment to Koco Community Ref: Room28-29	100.00		
	 Received From Bukola Akinade Ref: Bukola Akinade		30.00	
	 Received From Felix Olasupo Ref: Offering		175.00	
	 Bill Payment From Olasupo B Ref: Gift		5.00	63.00
22 Dec	 Bill Payment to Felix Olasupo Ref: Jaironsim	10.00		
	 Received From Felix Olasupo Ref: Offering		140.00	193.00
23 Dec	 Bill Payment From Olasupo B Ref: Gift		150.00	343.00
28 Dec	 Received From E Akinterinwa Ref: Offering		10.00	
	 Received From Bukola Akinade Ref: Bukola Akinade		20.00	
	 Received From Felix Olasupo Ref: Offering		50.00	
	 Bill Payment From Olasupo B Ref: Gift		80.00	503.00
03 Jan	 Payment to Koco Community Ref: Room28-29	721.90		
	 Received From Bukola Akinade Ref: Bukola Akinade		10.00	
	 Received From Idiat Akinwuntan Ref: Cac		10.00	
	 Received From Felix Olasupo Ref: Offering		20.00	
	 Received From Felix Olasupo Ref: Loan		50.00	
	 Received From Felix Olasupo Ref: Offering		100.50	
	 Transfer From Sort Code 20-61-51 Account 13869334 Ref: Loan		30.00	1.60
06 Jan	 Bill Payment to Felix Santanda Ref: Repayment	10.00		
	 Received From Idiat Akinwuntan Ref: Cac		35.00	26.60
09 Jan	 Received From E Akinterinwa Ref: Offering		10.00	
	 Received From Bukola Akinade Ref: Bukola Akinade		20.00	
	 Bill Payment From Olasupo B Ref: Gift		5.00	61.60
11 Jan	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Sunday School Pham	78.00		
























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Your transactions

Date	Description	Money out	Money in	Balance
11 Jan	 Transfer From Sort Code 20-61-51 Account 13869334 Ref: Offering		17.00	0.60
16 Jan	 Direct Debit to H3G Ref: 110000224600100011	18.00		
	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Repayment	70.00		
	 Received From Idiat Akinwuntan Ref: Cac		5.00	
	 Received From Bukola Akinade Ref: Bukola Akinade		120.00	37.60
17 Jan	 Received From Felix Olasupo Ref: Offering		40.00	77.60
18 Jan	 Direct Debit to Vodafone Ltd Ref: 7031474647-1003	29.41		
	 Received From Felix Olasupo Ref: Offering		5.00	53.19
19 Jan	 Bill Payment to Idiat Akinwuntan Ref: Food	10.00		43.19
23 Jan	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Repayment	60.00		
	 Received From Bukola Akinade Ref: Bukola Akinade		10.00	
	 Received From E Akinterinwa Ref: Offering		10.00	
	 Received From M Adekola Ref: A4 Paper		20.00	23.19
24 Jan	 Bill Payment to Koco Community Ref: Room28-29	50.00		
	 Received From Felix Olasupo Ref: Offering		30.00	3.19
26 Jan	 Bill Payment to Koco Community Ref: Room28-29	150.00		
	 Bill Payment From Olasupo B Ref: Gift		150.00	3.19
27 Jan	 Received From Felix Olasupo Ref: Tithe		140.00	143.19
30 Jan	 Received From Idiat Akinwuntan Ref: Cac		5.00	
	 Received From M Adekola Ref: Offering 29/1/23		10.00	
	 Received From E Akinterinwa Ref: Offering		10.00	168.19
31 Jan	 Bill Payment From Olasupo B Ref: Gift		70.00	238.19
01 Feb	 Payment to Koco Community Ref: Room28-29	721.90		
	 Received From Idiat Akinwuntan Ref: Cac		160.00	

Continued

Your transactions

Date	Description	Money out	Money in	Balance
01 Feb	 Koco Community Ref: Room28-29 Insufficient Funds to Make This/Other Payments Rejection		721.90	398.19
02 Feb	 Bill Payment to Koco Community Ref: Room28-29	450.00		
	 Received From Felix Olasupo Ref: Offering		51.00	
	 Transfer From Sort Code 20-61-51 Account 13869334 Ref: Gift		1.00	0.19
06 Feb	 Bill Payment to Felix Olasupo Ref: Project	11.00		
	 Received From E Akinterinwa Ref: Offering		10.00	
	 Transfer From Sort Code 20-61-51 Account 13869334 Ref: to Niger		11.00	10.19
08 Feb	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Optional	10.00		0.19
14 Feb	 Direct Debit to H3G Ref: 110000224600100012	18.00		-17.81
16 Feb	 Direct Debit to Vodafone Ltd Ref: 7031474647-1003	29.41		-47.22
20 Feb	 Received From J Eboh Ref: Offering		1.00	
	 Received From Akinade BS Ref: Cac Sutton-in-Ashf		140.00	93.78
23 Feb	 Received From Felix Olasupo Ref: Offering		20.00	113.78
27 Feb	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Optional	40.00		
	 Bill Payment to Koco Community Ref: Room28-29	262.02		
	 Received From J Eboh Ref: Offering		1.00	
	 Received From E Akinterinwa Ref: Offering		10.00	
	 Received From M Adekola Ref: Offering 26/2/23		20.00	
	 Received From Felix Olasupo Ref: Offering		260.00	102.76
01 Mar	 Payment to Koco Community Ref: Room28-29	721.90		
	 Received From Idiat Akinwuntan Ref: Oluwabunmilayo		160.00	
	 Received From Felix Olasupo Ref: Offering		240.00	
	 Bill Payment From Olasupo B Ref: Gift		220.00	0.86






Continued

Your transactions

Date	Description	Money out	Money in	Balance
06 Mar	 Bill Payment to Felix Santanda Ref: Suttoninashfield	10.00		
	 Received From J Eboh Ref: Offering		1.00	
	 Received From Idiat Akinwuntan Ref: Oluwabunmilayo		5.00	
	 Received From M Adekola Ref: Offering 05/03/23		10.00	6.86
13 Mar	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Repayment	51.00		
	 Received From J Eboh Ref: Offering		1.00	
	 Received From B Odewade Ref: Offering		20.00	
	 Received From Ajanaku Agun Ref: Sent From Monzo		20.00	
	 Bill Payment From Olasupo B Ref: Gift		5.00	1.86
15 Mar	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Repayment	150.00		
	 Received From Akinade BS Ref: Cac Sutton-in-Ashf		150.00	1.86
17 Mar	 Direct Debit to H3C Ref: 110000224600100013	18.00		-16.14
20 Mar	 Received From Idiat Akinwuntan Ref: Oluwabunmilayo		5.00	
	 Received From M Adekola Ref: Offering 19/03/23		10.00	
	 Received From Ajanaku Agun Ref: Sent From Monzo		20.00	18.86
21 Mar	 Direct Debit to Vodafone Ltd Ref: 7031474647-1003	29.41		-10.55
27 Mar	 Received From J Eboh Ref: Offering		2.00	
	 Received From Ajanaku Agun Ref: Sent From Monzo		10.00	
	 Received From E Akinterinwa Ref: Offering		10.00	
	 Received From M Adekola Ref: Offering 26/03/23		15.00	
	 Received From O Mustapha		20.00	
	 Received From Felix Olasupo Ref: Offering		55.00	
	 Received From Felix Olasupo Ref: Tithe		140.00	241.45
31 Mar	 Bill Payment From Olasupo B Ref: Gift		238.00	479.45

























Continued

Your transactions

Date	Description	Money out	Money in	Balance
03 Apr	STO Payment to Koco Community Ref: Room28-29	721.90		
	 Bill Payment to Felix Olasupo Ref: Project	40.00		
	Giro Received From J Eboh Ref: Offering		5.00	
	Giro Received From M Adekola Ref: Offering 02/04/23		10.00	
	Giro Received From E Akinterinwa Ref: Offering		10.00	
	Giro Received From Ajanaku Agun Ref: Sent From Monzo		20.00	
	Giro Received From Felix Olasupo Ref: Offering		290.00	52.55
04 Apr	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Sutton Banner	42.00		10.55
06 Apr	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Conference Payment	220.00		
	Giro Received From Felix Olasupo Ref: Offering		20.00	
	Giro Received From Felix Olasupo Ref: Offering		190.00	0.55
11 Apr	Giro Received From J Olorunsola		5.00	
	Giro Received From Ajanaku Agun Ref: Sent From Monzo		10.00	
	Giro Received From M Adekola Ref: Offering /Easter S		15.00	30.55
14 Apr	DD Direct Debit to H3G Ref: 110000224600100014	18.00		
	Giro Received From Akinade BS Ref: Cac Sutton-in-Ashf		140.00	152.55
17 Apr	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Church	20.00		
	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Church	110.00		
	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Churxh	20.00		
	Giro Received From J Eboh Ref: Offering		5.00	
	Giro Received From Idiat Akinwuntan Ref: Oluwabunmilayo		5.00	
	Giro Received From Mojisola Eboh Ref: Sent From Monzo		5.00	17.55
18 Apr	DD Direct Debit to Vodafone Ltd Ref: 7031474647-1003	29.41		-11.86
























Continued

Your transactions

Date	Description	Money out	Money in	Balance
24 Apr	 Received From J Oguntola		5.00	
	 Received From M Adekola Ref: Offering 23/4/23		10.00	3.14
25 Apr	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Ink and Streaming	25.00		
	 Received From Felix Olasupo Ref: Offering		45.00	23.14
26 Apr	 Bill Payment to Felix Olasupo Ref: Project	11.00		12.14
28 Apr	 Received From Felix Olasupo Ref: Offering		150.00	162.14
02 May	 Payment to Koco Community Ref: Room28-29	721.90		
	 Bill Payment to Felix Olasupo Ref: Project	8.00		
	 Received From J Eboh Ref: Offering		5.00	
	 Received From O Aderinto Ref: Sent From Monzo		5.00	
	 Received From M Adekola Ref: Offering		10.00	
	 Received From Felix Olasupo Ref: Loan		300.00	
	 Bill Payment From Olasupo B Ref: Gift		250.00	2.24
09 May	 Received From O Uwague		4.00	
	 Received From B Odewade Ref: Offering		10.00	
	 Bill Payment From Oluwatobiloba Ref: Offering		5.00	21.24
15 May	 Direct Debit to H3G Ref: 110000224600100015	18.00		
	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Church Printer	50.00		
	 Bill Payment to Felix Santanda Ref: Sutton Brannch	130.00		
	 Received From E Akinterinwa Ref: Offering		10.00	
	 Received From Akinade BS Ref: Cac Sutton-in-Ashf		150.00	
	 Bill Payment From Eshile M Ref: Margaret Eshile		20.00	3.24
17 May	 Direct Debit to Vodafone Ltd Ref: 7031474647-1003	33.50		-30.26
19 May	 Received From Felix Olasupo Ref: Gift		25.00	-5.26











Continued

Your transactions

Date	Description	Money out	Money in	Balance
22 May	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Print	10.00		
	 Received From B Odewade Ref: Offering		10.00	
	 Received From M Adekola Ref: Offering		10.00	
	 Bill Payment From Ogunlusi A T Ref: Anniversary		200.00	204.74
23 May	 Bill Payment to Felix Santanda Ref: Repayment	200.00		4.74
26 May	 Received From Felix Olasupo Ref: Offering		150.00	154.74
30 May	 Bill Payment to Koco Community Ref: Room28-29	241.95		
	 Received From Okwuchukwu Okonkwo Ref: Sent From Monzo		2.00	
	 Received From Lilian Adeyemo		5.00	
	 Received From M Adekola Ref: Offering		10.00	
	 Received From Mojisola Eboh Ref: Offering		10.00	
	 Received From Oluwasegun Aderint Ref: Sent From Revolut		40.00	
	 Received From Akinade BS Ref: Akinade		50.00	
	 Bill Payment From Ogunlusi A T Ref: Offering		10.00	39.79
31 May	 Received From Felix Olasupo Ref: Offering		260.00	
	 Bill Payment From Olasupo B Ref: Gift		250.00	549.79
01 Jun	 Payment to Koco Community Ref: Room28-29	721.90		
	 Koco Community Ref: Room28-29 Insufficient Funds to Make This/Other Payments Rejection		721.90	549.79
02 Jun	 Bill Payment to Felix Olasupo Ref: Project	3.27		
	 Bill Payment to Koco Community Ref: Room28-29	550.00		
	 Transfer From Sort Code 20-61-51 Account 13869334 Ref: Grapic Design		4.00	0.52
05 Jun	 Received From J Eboh Ref: Offering		5.00	5.52
12 Jun	 Transfer to Sort Code 20-61-51 Account 13869334 Ref: Repayment	40.00		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
12 Jun	 Received From J Eboh Ref: Offering		5.00	
	 Received From E Akinterinwa Ref: Offering		10.00	
	 Received From Oluwasegun Aderint Ref: Sent From Revolut		20.00	0.52
14 Jun	 Direct Debit to H3G Ref: 110000224600100016	18.00		-17.48
15 Jun	 Bill Payment to Felix Santanda Ref: Suttonassembly	130.00		
	 Received From Akinade BS Ref: Cac RL Sutton-in-A		151.00	3.52
16 Jun	 Direct Debit to Vodafone Ltd Ref: 7031474647-1003	33.60		-30.08
19 Jun	 Received From J Eboh Ref: Offering		5.00	
	 Received From E Akinterinwa Ref: Offering		10.00	
	 Received From M Adekola Ref: S/Offering		15.00	-0.08
21 Jun	End balance			-0.08

► **Anything Wrong?** If you've spotted any incorrect or unusual transactions, see the next page for how to get in touch with us.

Credit interest rates

This account does not pay credit interest

How it works

Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and businesses – are covered by the scheme. We will issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS, once a calendar year usually with your account statement.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

Using your Barclays debit card - what costs and what doesn't

If you use your debit card in the UK Barclays will not charge you for using your debit card in the UK when making purchases, making a cash withdrawal, or when buying travellers' cheques or foreign currency. A small number of ATM providers may charge a transaction fee but they should tell you about this on-screen before you commit to any transaction.

If you use your debit card abroad or make a debit card payment in a foreign currency (either abroad or in the UK) we'll charge you a 2.99% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website. This rate does not apply to Travel Wallet transactions.

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme. In most circumstances, Visa converts transactions into sterling using the Visa Exchange Rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange rate may be different on that day.

You'll find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank in the Barclays App or at the following website: <https://www.barclays.co.uk/travel/using-debit-card-abroad/> This is updated twice a day. This may help you to decide whether you want to accept the

conversion rate offered by the retailer or ATM provider or accept our rate.

Transferring money between countries

If you need to transfer money between countries, you may be asked for your SWIFTBIC (Bank Identification Code) and IBAN (International Bank Account Number). These are on the front of your statement and you'll need them so that international banks can identify your account correctly. Full details are on: business.barclays.co.uk/bb/iban

How we pay interest

If your account pays interest and is in credit, we work out your interest on the balance of your account at the close of business every day. Interest is calculated on the statement balance or the cleared balance, depending on the type of account you have. Where credit interest rate(s) are shown on your statement, these are current at the time of printing the statement and may have changed during the statement period. Unless we say otherwise, any interest rates we show are gross annual rates.

If you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance (with the exception of interest earned on ISAs, which continue to be free from UK tax for eligible customers). For information and guidance please refer to HMRC's website

www.gov.uk/hmrc/savingsallowance.

The management of your tax affairs is your responsibility, including making any required declarations to HMRC.

If you use your overdraft Facility

If your account is overdrawn, and you don't pay off the full amount you owe, any credits paid into your account will reduce any balance in excess of your arranged overdraft facility first, and then your payments will go towards repayment of your overdraft.

To help you understand the charges associated with using your arranged overdraft, you can visit Barclays.co.uk/youroverdraft or ask for a copy of 'Our Bank charges explained' in branch. You can also tailor the alerts you receive, which can help you stay in control and on top of your finances.

Getting information from Barclays

We send information to customers with their statements about relevant new offers and products, and about how to get the best from their existing Barclays accounts. If you don't get these messages and you'd like to, or if you do and you'd rather you didn't, you can call 0345 7 345 345, go to barclays.co.uk, or come into a branch. And if you change your mind at any time, just get in touch.

Get in touch

► Our main number

0345 7 345 345

Open 24/7 including holidays

► From abroad

+44 2476 842 100

Open 24/7 including holidays

► Write to us

Barclays, Leicester LE87 2BB

► Find a branch

barclays.co.uk/branch-finder/

0800 400 100

Open 24/7 including holidays

► Your home branch

SMALL BUSINESS

BANKING TEL 0845 600 4545

► Online banking help

0345 600 2323

Open 24/7 including holidays

► Lost and stolen cards

0800 400 100 (or +44

2476 842 099 from

abroad)

Open 24/7 including holidays

Tell us straight away if:

- you do not receive a Barclays card you were expecting
- any of your cards are lost, stolen or damaged
- you think someone else may know your PIN.

Call charges will apply (please check with your service provider). We may monitor or record calls for quality, security, and training.

For a Braille, large print or audio version of your statement call
0800 400 100 (via TextDirect if appropriate) or contact your branch