

# Charity Commission Annual Return 2025

**FULLNESS OF JOY MIRACLE CENTRE**

Charity registration number: 1203088

**Most of the information you give in this form will become publicly available on the Register of Charities. Any field that the Charity Commission will not display will be clearly marked.**

**This document is a record of the information provided in the Annual Return 2025.**

## Financial period

**Financial period start date**

02/04/2024

**Financial period end date**

01/04/2025

## Income and spending

**Income £**

£3,500

**Spending £**

£3,500

## Number of contracts from government

How many contracts (other than grant agreements) did your charity receive from central government or a local authority during the financial period for this return?

0

## Number of grants from government

How many grants did your charity receive from central government or a local authority during the financial period for this return?

1

## Value of grants from government

What was the total value of the grants received from central government or a local authority during the financial period for this return?

£3,500

## Recipients of grants

Please round all figures to the nearest pound (do not enter decimal points or commas).Individuals

£3,500

Other charities

£0

Other organisations that are not charities

£0

## Grant recipients related parties

Are any of the grant recipients related parties to the charity?

No

## Trustee payments

Excluding out of pocket expenses, for what were any of the trustees paid during the financial period for this return?

☒ e. None of the trustees have been paid

Did any of the trustees resign and take up employment with your charity in the financial period of this return?

No

## Income from outside the UK

Did your charity receive income from outside of the United Kingdom in the financial period of this return?

No

## Delivering activities outside the United Kingdom

Did your charity deliver charitable activities outside of the United Kingdom in the financial period of this return?

No

## Spending outside of the United Kingdom

Did your charity spend funds outside of the United Kingdom in the financial period of this return?

No

## Trading subsidiaries

Does the charity have any trading subsidiaries?

No

## Employment contract types

**People were permanently employed by your charity**

0

**People were on fixed-terms contracts with your charity**

0

**Self-employed people were working for your charity**

0

## Governance policies

**Internal charity financial controls policy and procedures**

Not applicable

**Safeguarding policy and procedures**

Not applicable

**Financial reserves policy and procedures**

Not applicable

**Complaints policy and procedures**

Not applicable

**Serious incident reporting policy and procedures**

Not applicable

**Internal risk management policy and procedures**

Not applicable

**Trustee expenses policy and procedures**

Yes

**Trustee conflicts of interest policy and procedures**

Not applicable

**Investing charity funds policy and procedures**

Yes

**Campaigns and political activity policy and procedures**

Not applicable

**Bullying and harassment policy and procedures**

Not applicable

**Social media policy and procedures**

Not applicable

**Engaging external speakers at charity events policy and procedures**

Not applicable

## Safeguarding

**Has your charity provided services to children and/or adults at risk in the financial period of the return?**

No

## External risk and impact

**Donations,**

Not applicable

**Other income - grants**

No impact

**Other income - contracts**

Not applicable

**Other income - investment**

Not applicable

**Expenditure on charitable activities**

Not applicable

**Expenditure on overheads**

Not applicable

**Number of volunteers**

Not applicable

**Number of employees**

Not applicable

**Number of trustees**

Not applicable

**Fundraising activities**

Not applicable

**Capacity to deliver services**

Not applicable

**Total service demand**

Not applicable

## Volunteers

Excluding trustees, provide an estimate of the number of volunteers who carried out charitable activities on behalf of your charity in the United Kingdom during the financial period of this return?

2

## Privacy statement

Any information you give us will be held securely and processed only in accordance with the rule on data protection. We will not disclose your personal details to anyone unconnected to the Charity Commission unless:

- you have consented to their release; or
- we are legally obliged to disclose them; or
- we regard disclosure as either (a) necessary so that we can properly carry out our statutory functions or (b) necessary in the public interest.

**We may share and disclose information about you with relevant public authorities, regulatory bodies and agencies, outside the Charity Commission but only if:**

- we can lawfully do so; and**
- we decide that disclosure is necessary for national security, crime detection, prevention, and law enforcement, or other issues in the public interest**

**Information we collect about you**

**We will use this information:**

**To enable us to carry out our statutory functions and duties;**

**This will include the following actions:**

- (a) update, consolidate, and improve the accuracy of our records;**
- (b) undertake crime detection and prevention and law enforcement and assist the third parties specified above to investigate or prevent crime and carry out law enforcement;**
- (c) data analysis, testing, research, statistical and survey purposes**

**Information we receive from other sources.**

**Information we receive from other sources**

**We may combine this information with information you give to us and information we collect about you.**

**We may use this information and the combined information for the purposes set out above (depending on the types of information we receive).**

**We will ensure that any such disclosure and use is proportionate; considers your right to respect for your private life; and is done fairly and lawfully in accordance with the data protection principles of the Data Protection Act.**

**The Data Protection Act 1998 regulates the use of 'personal data', which is essentially any information, however stored, about identifiable living individuals.**

**As a 'data controller' under the Act, the Charity Commission must comply with it. Any changes we may make to our privacy statement in the future will be set out in the replacement version of this form.**

**Please check back frequently to see any updates or changes to our privacy policy.**

## **Declaration**

**Your role at the charity (select one):**

☒ **Trustee**

**Given names**

Flora

<b>Family name</b>	Ajayi
<b>Telephone number</b>	07581202996
<b>Email</b>	Pastorflora1@gmail.com
<b>Date submitted</b>	04/03/2026

**It is a criminal offence under section 60 of the Charities Act 2011 for anyone to knowingly or recklessly provide false or misleading information to the commission; this includes suppressing, concealing or destroying documents.**





THE OFFICIALS  
THE FULLNESS OF JOY MIRACLE CENTRE  
55 SUFFOLK ROAD  
ENFIELD  
EN3 4AY

## Your Community Account

## At a glance

### 29 Apr - 28 May 2025

Start balance	£36.17
Money out	£42.95
► Commission charges	£0.00
Money in	£35.00
► Gross interest earned	£0.00
End balance	<b>£28.22</b>

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

Date	Description	Money out £	Money in £	Balance £
29 Apr	Start Balance			36.17
30 Apr	<b>Giro</b> Direct Credit From Emmanuela Ize-lyam Ref: Phillipa Offering		35.00	71.17
7 May	<b>DD</b> Direct Debit to Barclays Ref: 0524A6538309617	42.95		28.22
28 May	Balance carried forward			28.22
	Total Payments/Receipts	42.95	35.00	

**Anything wrong?** If you notice any incorrect or unusual transactions, see the next page for how to get in touch with us.

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## Your Community Account

## At a glance

Date	Description	Money out £	Money in £	Balance £
29 Mar	Start Balance			1,329.26
31 Mar	<b>Giro</b> Direct Credit From Emmanuela Ize-lyam Ref: Phillipa Offering		50.00	1,379.26
4 Apr	<b>—</b> Transfer to Mrs Flora Ajayi Nigerian Crusade	1,300.00		79.26
7 Apr	<b>DD</b> Direct Debit to Barclays Ref: 0524A6538309617	43.09		36.17
28 Apr	Balance carried forward			36.17
	Total Payments/Receipts	1,343.09	50.00	

### 29 Mar - 28 Apr 2025

Start balance	£1,329.26
Money out	£1,343.09
► Commission charges	£0.00
Money in	£50.00
► Gross interest earned	£0.00
End balance	<b>£36.17</b>

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

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## Your Community Account

## At a glance

Date	Description	Money out £	Money in £	Balance £
28 Feb	Start Balance			1,307.29
	<b>Giro</b> Direct Credit From Emmanuela Ize-Iyam Ref: Phillipa Offering		25.00	1,332.29
	<b>Giro</b> Direct Credit From Flora Ajayi Ref: Apostle Flora TI		40.00	1,372.29
7 Mar	<b>DD</b> Direct Debit to Barclays Ref: 0524A6538309617	43.03		1,329.26
28 Mar	Balance carried forward			1,329.26
	Total Payments/Receipts	43.03	65.00	

### 28 Feb - 28 Mar 2025

Start balance	£1,307.29
Money out	£43.03
► Commission charges	£0.00
Money in	£65.00
► Gross interest earned	£0.00
End balance	£1,329.26

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## Your Community Account

## At a glance


Date	Description	Money out £	Money in £	Balance £
29 Jan	Start Balance			1,350.55
7 Feb	DD Direct Debit to Barclays Ref: 0524A6538309617	43.26		1,307.29
27 Feb	Balance carried forward			1,307.29
	Total Payments/Receipts	43.26	0.00	

**Anything wrong?** If you notice any incorrect or unusual transactions, see the next page for how to get in touch with us.

### 29 Jan - 27 Feb 2025

Start balance	£1,350.55
Money out	£43.26
► Commission charges	£0.00
Money in	£0.00
► Gross interest earned	£0.00
End balance	£1,307.29

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# Your Community Account

## At a glance

Date	Description	Money out £	Money in £	Balance £
28 Dec	Start Balance			1,203.89
7 Jan	<b>DD</b> Direct Debit to Barclays Ref: 0524A6538309617	43.34		1,160.55
13 Jan	<b>Giro</b> Direct Credit From E Gustave Ref: Ena		50.00	1,210.55
17 Jan	<b>Giro</b> Direct Credit From E Gustave Ref: Ena		40.00	1,250.55
20 Jan	<b>Giro</b> Direct Credit From E Gustave Ref: Ena		100.00	1,350.55
28 Jan	Balance carried forward			1,350.55
	Total Payments/Receipts	43.34	190.00	


### 28 Dec 2024 - 28 Jan 2025

Start balance	£1,203.89
Money out	£43.34
▶ Commission charges	£0.00
Money in	£190.00
▶ Gross interest earned	£0.00
End balance	£1,350.55

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Compensation Scheme.

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# Your Community Account

## At a glance

Date	Description	Money out £	Money in £	Balance £
29 Nov	Start Balance			1,147.27
2 Dec	<b>Giro</b> Direct Credit From Emmanuela Ize-lyam Ref: Phillipa Offering		100.00	1,247.27
9 Dec	<b>DD</b> Direct Debit to Barclays Ref: 0524A6538309617	43.38		1,203.89
27 Dec	Balance carried forward			1,203.89
	Total Payments/Receipts	43.38	100.00	

**Anything wrong?** If you notice any incorrect or unusual transactions, see the next page for how to get in touch with us.

### 29 Nov - 27 Dec 2024

Start balance	£1,147.27
Money out	£43.38
▶ Commission charges	£0.00
Money in	£100.00
▶ Gross interest earned	£0.00
End balance	£1,203.89

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## Your Community Account

## At a glance

Date	Description	Money out £	Money in £	Balance £
29 Oct	Start Balance			1,095.79
7 Nov	<b>DD</b> Direct Debit to Barclays Ref: 0524A6538309617	43.52		1,052.27
15 Nov	<b>Giro</b> Direct Credit From E Gustave Ref: Ena		20.00	1,072.27
18 Nov	<b>Giro</b> Direct Credit From E Gustave Ref: Ena		75.00	1,147.27
28 Nov	Balance carried forward			1,147.27
	Total Payments/Receipts	43.52	95.00	

### 29 Oct - 28 Nov 2024

Start balance	£1,095.79
Money out	£43.52
► Commission charges	£0.00
Money in	£95.00
► Gross interest earned	£0.00
End balance	£1,147.27

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## Your Community Account

## At a glance

Date	Description	Money out £	Money in £	Balance £
28 Sep	Start Balance			1,139.34
7 Oct	DD Direct Debit to Barclays Ref: 0524A6538309617	43.55		1,095.79
28 Oct	Balance carried forward			1,095.79
	Total Payments/Receipts	43.55	0.00	

**Anything wrong?** If you notice any incorrect or unusual transactions, see the next page for how to get in touch with us.

### 28 Sep - 28 Oct 2024

Start balance	£1,139.34
Money out	£43.55
► Commission charges	£0.00
Money in	£0.00
► Gross interest earned	£0.00
End balance	£1,095.79

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## Your Community Account

## At a glance

### 29 Aug - 27 Sep 2024

Start balance	£4,633.04
Money out	£3,543.70
► Commission charges	£0.00
Money in	£50.00
► Gross interest earned	£0.00
End balance	£1,139.34

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

Date	Description	Money out £	Money in £	Balance £
29 Aug	Start Balance			4,633.04
30 Aug	 Cash Withdrawal at Barclays 43Enfield	3,300.00		1,333.04
	 Transfer to E Women Ltd Fjmc	200.00		1,133.04
9 Sep	 Direct Debit to Barclays Ref: 0524A6538309617	43.70		1,089.34
23 Sep	 Direct Credit From E Gustave Ref: Ena		50.00	1,139.34
27 Sep	Balance carried forward			1,139.34
	Total Payments/Receipts	3,543.70	50.00	

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## Your Community Account

## At a glance

Date	Description	Money out £	Money in £	Balance £
27 Jul	Start Balance			1,156.82
7 Aug	<b>DD</b> Direct Debit to Barclays Ref: 0524A6538309617	43.78		1,113.04
	<b>Giro</b> Direct Credit From Enfield Voluntary Ref: Grant Payment		3,500.00	4,613.04
20 Aug	<b>Giro</b> Direct Credit From N Gaishu Ref: Nkem		20.00	4,633.04
28 Aug	Balance carried forward			4,633.04
	Total Payments/Receipts	43.78	3,520.00	

### 27 Jul - 28 Aug 2024

Start balance	£1,156.82
Money out	£43.78
► Commission charges	£0.00
Money in	£3,520.00
► Gross interest earned	£0.00
End balance	<b>£4,633.04</b>

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Compensation Scheme.

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## Your Community Account

## At a glance

Date	Description	Money out £	Money in £	Balance £
29 Jun	Start Balance			1,170.63
2 Jul	<b>Giro</b> Direct Credit From E Gustave Ref: Ena		10.00	1,180.63
8 Jul	<b>DD</b> Direct Debit to Barclays Ref: 0524A6538309617	43.81		1,136.82
	<b>Giro</b> Direct Credit From N Gaishu Ref: Nkem		20.00	1,156.82
26 Jul	Balance carried forward			1,156.82
	Total Payments/Receipts	43.81	30.00	

### 29 Jun - 26 Jul 2024

Start balance	£1,170.63
Money out	£43.81
► Commission charges	£0.00
Money in	£30.00
► Gross interest earned	£0.00
End balance	£1,156.82

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Compensation Scheme.

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## Your Community Account

## At a glance

Date	Description	Money out £	Money in £	Balance £
29 May	Start Balance			1,214.60
7 Jun	DD Direct Debit to Barclays Ref: 0524A6538309617 This Is A New Direct Debit Payment	43.97		1,170.63
28 Jun	Balance carried forward			1,170.63
	Total Payments/Receipts	43.97	0.00	

**Anything wrong?** If you notice any incorrect or unusual transactions, see the next page for how to get in touch with us.

### 29 May - 28 Jun 2024

Start balance	£1,214.60
Money out	£43.97
► Commission charges	£0.00
Money in	£0.00
► Gross interest earned	£0.00
End balance	£1,170.63

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## Your Community Account

## At a glance

### 27 Apr - 28 May 2024

Date	Description	Money out £	Money in £	Balance £
27 Apr	Start Balance			1,256.27
7 May	<b>STO</b> Standing Order to Flora Foods Ltd Ref:- Loan	41.67		1,214.60
28 May	Balance carried forward			1,214.60
	Total Payments/Receipts	41.67	0.00	

Start balance	£1,256.27
Money out	£41.67
► Commission charges	£0.00
Money in	£0.00
► Gross interest earned	£0.00
End balance	£1,214.60

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## Your Community Account

## At a glance

Date	Description	Money out £	Money in £	Balance £
29 Mar	Start Balance			1,247.94
2 Apr	<b>Giro</b> Direct Credit From Ekhatior R Ref: 29Healing Rosy		20.00	1,267.94
	<b>Giro</b> Direct Credit From R Ogana Ref: Mrs Ogana		30.00	1,297.94
4 Apr	<b>STO</b> Standing Order to Flora Foods Ltd Ref:- Loan	41.67		1,256.27
26 Apr	Balance carried forward			1,256.27
	Total Payments/Receipts	41.67	50.00	

### 29 Mar - 26 Apr 2024

Start balance	£1,247.94
Money out	£41.67
► Commission charges	£0.00
Money in	£50.00
► Gross interest earned	£0.00
End balance	£1,256.27

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Compensation Scheme.

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