

## **GHANAMMA PRESBYTERIAN CHURCH UK**

A CHARITABLE INCORPORATED ORGANISATION (CIO)

TRUSTEES' REPORT

AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 JULY 2025

**GHANAMMA PRESBYTERIAN CHURCH UK**  
**LEGAL AND ADMINISTRATIVE INFORMATION**

FOR THE YEAR ENDED 31 JULY 2025

**Trustees**

Kwaku Amaning  
Isaac Ossei  
Mavis Adu  
Charlotte Ohene  
Janet Ossei

**Charity Number**

1205739

**Registered Office**

Flat A  
210 Bow Common Lane  
London  
E3 4HH

# **GHANAMMA PRESBYTERIAN CHURCH UK**

## **CONTENTS**

FOR THE YEAR ENDED 31 JULY 2025

Trustees' Report

Statement of Financial Activities

Balance Sheet

Notes to the Financial Statements

# GHANAMMA PRESBYTERIAN CHURCH UK

## TRUSTEES' REPORT

FOR THE YEAR ENDED 31 JULY 2025

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

### Trustee's Report for the Year Ended 31 July 2025

The Trustees of Ghanamma Presbyterian Church UK are pleased to present their annual report together with the financial statements for the year ended 31 July 2025.

### Objectives and Activities

The principal aim of Ghanamma Presbyterian Church UK is the advancement of the Christian faith in accordance with the doctrines and practices of the Presbyterian Church. This includes:

- Providing meaningful opportunities for Christian worship, teaching, and fellowship
- Extending pastoral care and support within and beyond our congregation
- Promoting spiritual formation and discipleship
- Organising charitable and community-focused activities
- Encouraging mutual care, faith-sharing, and outreach

### Key activities during the year included:

- Regular worship services and weekly prayer meetings
- Lay participation in preaching and ministry
- Outreach efforts, including home communion for members who cannot attend Church services due to illness or infirmity

### Structure, Governance, and Management

Ghanamma Presbyterian Church UK is governed by its Constitution, adopted on 15 November 2023. The Constitution outlines the structure, governance framework, and charitable objectives of the Church.

- **Trustee Appointment:** Trustees are nominated from among the Church membership and elected by secret ballot during the Annual Church General Meeting. Trustees serve for a four-year term and may be re-elected for a further four-year period.
- **Leadership and Oversight:** The Board of Trustees holds overall responsibility for governance and strategic direction. Operational management is delegated to the leadership team under the Board's oversight.
- **Meetings:** The Trustees meet monthly to discuss governance, operational matters, and strategic planning. Additional meetings are convened as necessary.
- **Trustee Selection:** Appointments are guided by the need for relevant skills, spiritual maturity, and an active commitment to advancing the Church's mission.

### Risk Management

The Trustees have undertaken a comprehensive review of the significant risks the charity faces—particularly those relating to operations, finance, and safeguarding.

Mitigation measures implemented during the year include:

- Adoption of financial controls and budget monitoring
- Insurance coverage to manage potential liabilities
- Procedures to ensure safe and inclusive engagement in worship and activities

These systems and measures provide reasonable assurance that risks are properly managed and reviewed regularly.

### Achievements and Performance

This year marks Ghanamma Presbyterian Church UK's second full year of ministry—a year that demonstrated sustained growth in worship attendance, deepened community connections, and increased lay involvement.

Significant developments during the year include:

- **New Financial Reporting Period:** The Church changed its financial reporting year-end from 31 August to 31 July in order to ensure smoother administrative operations and alignment with other practical considerations.

- **Adoption of Accounting Software:** The Church successfully implemented a new accounting software system, enhancing the reliability and accessibility of financial reporting and administration.

The Church achieved the following notable milestones during the period:

- **Expanded Ecumenical Engagement:** The Church registered with Churches Together in Clapham, an ecumenical body that fosters unity and collaboration among Christian churches in the Clapham area. This membership not only affirms our place within the wider Christian community but also provides opportunities for shared worship, outreach initiatives, and resource sharing. The Church is committed to participating actively in joint initiatives that promote Christian unity and serve the local community.
- **Increased Congregational Participation:** The year saw a marked increase in engagement from congregants, particularly in Sunday services where more members have contributed to preaching and other aspects of worship ministry. This development reflects ongoing spiritual growth and a deepening sense of shared responsibility among the Church family.
- **Community Support through the Robes Project:** The Church has also completed registration to support the Robes Project in the upcoming year. This initiative, based at our host venue St Peter's Anglican Church in Clapham, offers winter night shelter and hospitality for people experiencing homelessness. The Trustees are encouraged by the enthusiastic response to this partnership and view it as a vital expression of the Church's commitment to social action and Christian compassion.

The Trustees are heartened by the positive feedback from both congregants and community members, as well as by the steady increase in engagement across various Church activities. We look forward to building on this momentum in the year ahead.

### Financial Review

The financial statements for the period ended 31 July 2025 reflect the activities of the charity. The charity's income primarily derived from offertories, monthly dues, donations, fundraising efforts, and contributions from the congregation.

The total income for the year amounted to £24,360, with total expenditure of £17,693, resulting in a net surplus of £6,667. The Trustees are committed to ensuring financial sustainability and will continue to monitor income and expenditure closely.

### Reserves Policy

The Trustees aim to maintain reserves equivalent to at least three months of operating costs to ensure the Church can meet its obligations and continue its work during periods of income fluctuation. As of 31 July 2025, unrestricted reserves stood at £21,521, exceeding the three-month operating cost target.

After reviewing the financial position, the Trustees concluded that the Church has adequate resources to fulfil its objectives and operate as a going concern. They have also assessed potential risks and confirmed that no major risks currently threaten the charity.

### Plans for Future Periods

The Trustees have set the following priorities for the coming year:

- **Outreach Expansion:** Deepen our outreach to vulnerably situated individuals in the local community
- **Youth Engagement:** Develop structured youth activities and ministries to engage younger members
- **Discipleship and Fellowship:** Introduce regular Bible studies, teaching sessions, and small group discipleship programs
- **Membership Growth:** Focused evangelistic initiatives to expand Church membership
- **Fundraising Initiatives:** Host events to support ongoing ministry and charitable missions locally and abroad

### Trustees' Responsibilities

The Trustees are responsible for:

- Complying with the Church's Constitution and charity law
- Ensuring the preparation of financial statements that offer a true and fair view of the Church's financial position and performance
- Maintaining accounting records adequate to explain transactions
- Safeguarding the Church's assets and ensuring they are used solely in furtherance of charitable purposes
- Preventing and detecting fraud and ensuring sound financial governance

The Trustees remain committed to upholding these responsibilities and ensuring the continued success of Ghanamma Presbyterian Church UK.

## Acknowledgements

The Trustees express their heartfelt gratitude to the Church leadership, congregation, volunteers, and all supporters who contribute time, prayer, and resources towards making Ghanamma Presbyterian Church UK a beacon of hope and faith. Your continued dedication fuels our collective ministry.

Signed on behalf of the Trustees:

Mr Kwaku Amaning

Trustee

Date:

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

  
Kwaku Amaning (Jan 8, 2026 17:28:43 GMT)

**Kwaku Amaning**  
**Trustee**

Date : **31 October 2025**

# GHANAMMA PRESBYTERIAN CHURCH UK

## STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 JULY 2025

Recommended categories by activity	Notes	Unrestricted funds £	Total Funds 2025 £	Total Funds 2024 £
<b>Income and endowments from:</b>				
Donations and legacies	2	24,151.94	24,151.94	20,625.20
Investments	3	207.80	207.80	70.12
<b>Total</b>		<b>24,359.74</b>	<b>24,359.74</b>	<b>20,695.32</b>
<b>Expenditure on:</b>				
Charitable activities	4	17,692.76	17,692.76	13,769.75
<b>Total</b>		<b>17,692.76</b>	<b>17,692.76</b>	<b>13,769.75</b>
Net income		6,666.98	6,666.98	6,925.57
<b>Net movement in funds</b>		<b>6,666.98</b>	<b>6,666.98</b>	<b>6,925.57</b>
<b>Reconciliation of funds:</b>				
Total funds brought forward		14,854.25	14,854.25	7,928.68
<b>Total funds carried forward</b>		<b>21,521.23</b>	<b>21,521.23</b>	<b>14,854.25</b>


# GHANAMMA PRESBYTERIAN CHURCH UK

## BALANCE SHEET

FOR THE YEAR ENDED 31 JULY 2025

Recommended categories by activity	Notes	Unrestricted funds £	Total Funds 2025 £	Total Funds 2024 £
Current assets				
Debtors	6	505.05	505.05	-
Cash at bank and in hand	7	21,688.18	21,688.18	15,526.25
<b>Total current assets</b>		<b>22,193.23</b>	<b>22,193.23</b>	<b>15,526.25</b>
Creditors: amounts falling due within one year	8	672.00	672.00	672.00
<b>Net current assets/(liabilities)</b>		<b>21,521.23</b>	<b>21,521.23</b>	<b>14,854.25</b>
<b>Total net assets</b>		<b>21,521.23</b>	<b>21,521.23</b>	<b>14,854.25</b>
<b>Funds of the Charity</b>				
Unrestricted funds	9	21,521.23	21,521.23	14,854.25
Restricted income funds	9		-	-
Endowment funds	9		-	-
<b>Total funds</b>		<b>21,521.23</b>	<b>21,521.23</b>	<b>14,854.25</b>

The financial statements were approved by the trustees on 31 October 2025 and signed on its behalf by:

  
[Kwaku Amaning \(Jan 8, 2026 17:28:43 GMT\)](#)  
**Kwaku Amaning**  
**Trustee**

Date : **31 October 2025**



# GHANAMMA PRESBYTERIAN CHURCH UK

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 JULY 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.

#### 1.3 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.

### 2. Income from Donations and Legacies

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Donation and gifts	-	-	50.00
Gift Aid	3,567.24	3,567.24	-
Harvest	2,885.00	2,885.00	2,575.00
Monthly fees	6,805.30	6,805.30	6,955.30
Offertory	7,366.40	7,366.40	8,078.90
Thanksgiving	1,388.00	1,388.00	1,375.00
Welfare Fund	2,140.00	2,140.00	1,591.00
<b>Total</b>	<b>24,151.94</b>	<b>24,151.94</b>	<b>20,625.20</b>

### 3. Income from Investments

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Interest income	207.80	207.80	70.12
<b>Total</b>	<b>207.80</b>	<b>207.80</b>	<b>70.12</b>

#### 4. Expenditure on Charitable Activities

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Ministers' Stipend and Catechist Expenses	7,640.00	7,640.00	4,175.00
Church and Hall Hire	5,100.00	5,100.00	4,540.00
Musical Equipment	-	-	287.97
Palm Crosses	9.60	9.60	9.30
Holy Communion	45.00	45.00	180.16
Welfare Donations	1,993.32	1,993.32	1,480.00
Incidental Supplies	74.60	74.60	159.50
Events and celebrations	685.98	685.98	1,094.39
Postage, printing and stationery	586.12	586.12	631.43
<b>Total</b>	<b>16,134.62</b>	<b>16,134.62</b>	<b>12,557.75</b>
Support Costs	1,558.14	1,558.14	1,212.00
	<b>17,692.76</b>	<b>17,692.76</b>	<b>13,769.75</b>

#### 5. Support Costs

Analysis	Total funds 2025	Total funds 2024
	£	£
<b>Support Costs</b>		
<b>Governance Costs</b>		
Accountants fees	1,558.14	1,212.00
	<b>1,558.14</b>	<b>1,212.00</b>

#### 6. Debtors: Amounts falling due within one year

	Total funds 2025
	£
Trade debtors	505.05
<b>Total</b>	<b>505.05</b>

#### 7. Cash at bank and in hand

	Total funds 2025	Total funds 2024
	£	£
Cash at bank and in hand	21,688.18	15,526.25
<b>Total</b>	<b>21,688.18</b>	<b>15,526.25</b>

#### 8. Creditors: Amounts falling due within one year

	Total funds 2025	Total funds 2024
	£	£
Accruals and deferred income	672.00	672.00
<b>Total</b>	<b>672.00</b>	<b>672.00</b>

## 9. Charity funds

### 9.1 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
	£	£	£	£	£	£
<b>Unrestricted funds</b>						
Unrestricted General Funds	7,928.68	-	-	-	-	7,928.68
	<b>14,854.25</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14,854.25</b>

### 9.2 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
	£	£	£	£	£	£
<b>Unrestricted funds</b>						
	<b>7,928.68</b>	<b>20,695.32</b>	<b>13,769.75</b>	<b>-</b>	<b>-</b>	<b>14,854.25</b>