

# MIRACLE CHURCH OF GOD IN CHRIST

England & Wales · Charity number 291224

## Details

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**Status** Registered

**Legal form** Trust

**Registered** 1985-02-27

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

## Contact

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**Address** 36-38 Alexandra Road  
Bedford  
Bedfordshire  
MK40 1JB

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**Website** [www.miraclecogic.org.uk](http://www.miraclecogic.org.uk)

## Activities

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**Objects:** ADVANCEMENT OF RELIGIOUS AND OTHER CHARITABLE PURPOSES CCARRIED ON IN CONNECTION WITH THE MIRACLE CHURCH OF GOD IN CHRIST AND IN PARTICULAR TO FURTHER EDUCATION IN THE BASIC PRINCIPLES OF CHRISTIAN MORALITY.

**Activities:** The advancement of Christian and other charitable purposes and in, particular, to further education in the basic principles of Christian morality.

## Classification

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- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

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- Barbados
- Ghana
- Jamaica
- Bedford
- Central Bedfordshire
- Northamptonshire

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£252,607	£235,728	-	-
2024-03-31	£279,750	£288,186	-	-
2023-03-31	£249,071	£224,663	-	-
2022-03-31	£249,043	£188,108	-	-
2021-03-31	£219,184	£170,742	-	-

## Trustees

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Name	Role	Appointed
<b>Rev FRANCIS VAUGHAN</b>	Chair	
Abiola Agemoh-Davies		2022-12-01
Carol Allen		2026-04-01
Joyce Ruth Haye		2025-04-01

**MIRACLE CHURCH OF GOD IN CHRIST**

England & Wales - Charity number 291224

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# Accounts

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MIRACLE CHURCH  
OF GOD IN CHRIST

**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT AND UNAUDITED ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**MIRACLE CHURCH OF GOD IN CHRIST**  
**LEGAL AND ADMINISTRATIVE INFORMATION**  
**FOR THE YEAR ENDED 31 MARCH 2025**

<b>TRUSTEES:</b>	Francis Vaughan Sylvester Kavalo Eutis Marshall Delroy Samuels Abiola Agemoh-Davies Gwendolyn Young
<b>CHARITY NUMBER:</b>	291224
<b>COMPANY REGISTRATION NUMBER:</b>	14022328
<b>PRINCIPLE ADDRESS:</b>	36-38 Alexandra Road Bedford MK40 1JB
<b>AUDITOR:</b>	Bennett Verby Ltd 7 St Petersgate Stockport SK1 1EB
<b>BANKERS:</b>	Lloyds Bank 34 High Street Bedford MK40 1SB

**MIRACLE CHURCH OF GOD IN CHRIST**  
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**FOR THE YEAR ENDED 31 MARCH 2025**

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**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2025**

The Trustees are pleased to present their report and accounts for the year ending 31 March 2025.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Church's Trust Deed, the Companies Act 2006, The Charities Act 2011 and the Statement of Recommended Practice applicable to charities preparing accounts in accordance with the Financial Reporting Standard applicable in UK and Republic of Ireland (FRS102) issued in January 2019.

By the Grace of God and the continuing help of our supporters we were able to meet many of our objectives for the year and take on some additional responsibilities.

We reiterate our mandate as contained in the Trust document:

- To conduct daily public worship in the House of God
- To witness to the lost
- To preach and uphold the doctrine of the New Birth/Water Baptism by immersion and the Lord's Supper
- To maintain Sunday School and Bible Study classes
- To promote community integration working with local community organisations to care for the aged and indigent within our community
- To maintain a robust outreach ministry by distributing Christian literature, visiting local care homes, the local hospital and prisons and holding open-air meetings and to make use of the media to reach the lost for Christ.

**Structure, Governance and Management**

The church was established by a Charitable Trust Deed on 23 January 1985 and registered as a limited company by guarantee on 4 April 2022. The Trustees also serve as the directors of the company.

The members of the Trustees who served during the year were:

- Mr Francis Vaughan - General Overseer and Chair of Trustees
- Mr Sylvester Kavalo
- Mrs Eutis Marshall (Resigned in August 2024)
- Mr Delroy Samuels
- Mrs Abiola Agemoh-Davies
- Ms Gwendolyn Young (Resigned in March 2025)

**Recruitment and Appointment of Trustees**

Existing trustees, by resolution, appoint new trustees at planned meetings. The Board of Trustees, which make the financial and management decisions, oversee the activities of the church. The spiritual and educational guidance of the congregation is delegated to the pastors, elders and departmental leaders who are appointed by the Board.

**Trustees Inductions and Training**

All trustees are familiar with the workings of the church and charity being drawn from long-standing members that have a skill set to offer and empathy with our core values.

New trustees are invited and encouraged to attend a short training session led by the Chair of the Board and the Treasurer.

This will cover:

- The duties of the Trustees
- The main documents which set out the operational framework for the Charity including the Governing Documents
- Resources and the current financial position as set out in the latest published accounts

**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2025**

- Future plans and objectives

### **Staff and Volunteers**

The effort, commitment, and skills of our staff and volunteers are the core of our charity. New staff undertake a comprehensive induction programme, including familiarisation with various policies and procedures such as our Health and Safety Policy. Some of our long-standing staff and volunteers have worked with us for many years, contributing their time and skills to the charity. Many of our members also volunteer to assist with different areas of our community outreach programmes.

### **Mission and Objectives**

At the heart of Miracle Church's mission is the promotion of Christian and charitable goals, with an emphasis on teaching the essential principles of the Christian faith. Currently, the charity oversees congregations in Bedford, Northampton, Jamaica, Ghana, and Barbados and remains dedicated to meeting the diverse needs of each community.

Miracle Church's missions and objectives are achieved through a diverse range of activities. These include our weekly church worship services, prayer meetings, Sunday School, Youth Meetings, and outreach programmes, all designed to meet the spiritual needs of the church and the wider communities we serve. Additionally, we organise various activities through our ministries, focusing on the development of men, women, and young people, as well as other initiatives aimed at addressing the individual needs of those we serve.

As a proud member of the Evangelical Alliance, Miracle Church actively works with local organisations such as the Bedford Ecumenical Committee, Bedfordshire University Chaplaincy, and HOPE Bedfordshire. This ongoing involvement shows the church's dedication to positively impacting society. Through these partnerships, we have achieved notable success in collaborating with other organisations and the wider community, and it is something we can all be proud of.

### **Sunday and Weekday Services**

The Miracle Church of God in Christ is centred around prayer, and all our ministries focus on prayer, which is at the heart of our work. Each day, the church is open for prayer for both the congregation and the community from 1pm to 2pm. Our Sunday services are dedicated to praising God, with the theme being the family. Tuesday evening hosts the main prayer meeting, with the theme of rebuilding the prayer altar. Wednesday evening features the church's Bible Study to empower believers. Thursday evening is reserved for choir practice for the church choir. Friday evening is dedicated to the youth, including youth services, singing, and musical instrument training. Saturday evening hosts a prayer meeting at the church and online.

### **Milestones and Celebrations**

Our 63rd Annual International Convention commenced on Friday, 19th July, and concluded on Sunday, 21<sup>st</sup> July 2024. Theme: Romans 8:31: *"What shall we then say to these things? If God be for us, who can be against us?"*

Convention speakers included the following notable men of God: Bishop Lloyd Crossfield from the Freedom Centre, Southall, London; Dr. Philip O'Connor from Kent; and Bishop Sean Samuel from the Assembly, Nottingham.

Friends, families, and the wider church community were all part of this joyous celebration. The church's

unwavering commitment to unity and community engagement was palpable at this event, especially during the joint national choir performance. This performance brought together past and present members, fostering a sense of inclusivity and shared faith and purpose.

### **Community Engagement and Impact**

Miracle Church's commitment to community outreach is exemplified by its Christmas Community Meal and the successful Holiday Club organised by the Sunday School and Youth Department. These endeavours have united the community and birthed a church and community choir, fostering connections among children and young people across Bedford.

The women's department played a crucial role in community building through various events, such as fundraisers, bazaars, coffee mornings, and more recently, the establishment of a food bank, which has been well received by the community. Within this food bank, there are facilities to direct recipients to other services that could be helpful to them.

### **Extended Outreach Initiatives**

Miracle Church has expanded its outreach through a breakfast club in partnership with two local primary schools, supplying

**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2025**

over sixty breakfast packages to pupils. The Breakfast Club is now managed by the local authority, and the relationship with these schools continues today, with the schools' choir coming to sing and participate in church community events. The Tuesday drop-in has been a remarkable success, engaging the community and the general public, offering services to at-risk individuals and families, particularly focusing on the elderly, children in need, and those with additional needs. The Church, as established, provides musical instrument training for the church and community, initially focusing on drum and percussion training. The plan moving forward is to include training for more instruments for young people.

**Risk Management and Safeguarding**

Miracle Church has implemented robust financial and operating procedures to ensure operational efficiency and resilience. The charity remains dedicated to continuous risk assessment, with a heightened focus on safeguarding, considering it a top priority.

**Future Endeavour's**

Looking ahead, Miracle Church envisions furthering its mission through the following strategic areas:

1. **Advancement of Christian Gospel:** Through diverse activities such as church services, Bible Study, prayer meetings, conferences, conventions, and evangelistic outreaches.
2. **Organizational and Leadership Development:** Empowering members through training and development to foster spiritual growth and leadership skills.
3. **Expanded Charitable Initiatives:** Addressing the impending cost of living crisis and other community issues through widened charitable efforts.
4. **Sunday School and Youth Department Development:** Encouraging spiritual growth and development among the younger members.
5. **Planned Summer School:** Encompassing education, social development, music, arts and crafts, life skills, health and well-being training, and cultural and heritage projects.
6. **Establishment of a Food Bank and Social Outreach:** The Church is in the process of establishing a food bank after the success of the school's breakfast club.
7. **Establishment of a Miracle Church of God Ministerial Training Programme: for the training and development in ministry for individuals seeking to know more and move forward in ministry.**
8. **Digital Media Utilisation:** Increasing digital media usage and training to inspire young people to use technology to promote the gospel.

Miracle Church remains committed to empowering lives, fostering unity, and positively influencing communities. Through strategic initiatives and unwavering dedication, the church aims to continue its transformative journey for years.

**Conclusion**

We, the trustees of the Miracle Church of God in Christ, according to the commission given to us in St. Matthew 28:19–20 endeavour to serve the people in the church, community and overseas.

We thank you for your support in helping us to accomplish this work.

On behalf of the Board of Trustees:



Bishop Francis Vaughan  
Chairman

Dated: 19<sup>th</sup> December 2025

**MIRACLE CHURCH OF GOD IN CHRIST**  
**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**Opinion**

We have audited the financial statements of Miracle Church Of God In Christ ('the charitable company') for the year ended 31 March 2025 which comprise of the statement of income and retained earnings, the balance sheet, and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at [date] and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the [entity]'s ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

**Other information**

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**MIRACLE CHURCH OF GOD IN CHRIST**  
**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has [have] been prepared in accordance with applicable legal requirements.

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

**Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out on pages 4-6, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

**Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of the industry;
- we focussed on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, taxation legislation, data

**MIRACLE CHURCH OF GOD IN CHRIST**  
**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

- protection, anti-bribery, employment, environmental and health and safety legislation;
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit;

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to whether they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify and unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias;
- investigated the rationale behind significant or unusual transactions
- 

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims;
- reviewing correspondence with HMRC, relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities).

This description forms part of our auditor's report.

**Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Ian Buckley (Senior Statutory Auditor)  
For and on behalf of Bennett Verby Ltd, Statutory Auditor  
**7 St Petersgate**  
**Stockport**  
**Cheshire**  
**SK1 1EB**

**19th December 2025**

**MIRACLE CHURCH OF GOD IN CHRIST**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 MARCH 2025**

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>2025</u> £	<u>Total</u> <u>2024</u> £
<b>Incoming resources</b>					
<b>Income and endowments from:</b>					
Donations and legacies	2	132,050	-	132,050	167,812
Charitable activities	3	3,082	-	3,082	2,959
Investments	4	117,475	-	117,475	108,979
<b>Total incoming resources</b>		<b>252,607</b>	<b>-</b>	<b>252,607</b>	<b>279,750</b>
<b>Resources expended</b>					
<b>Expenditure on:</b>					
Raising funds		38,664	-	38,664	78,966
Charitable activities		189,801	-	189,801	202,620
Governance costs		6,600	-	6,600	6,600
<b>Total resources expended</b>		<b>235,065</b>	<b>-</b>	<b>235,065</b>	<b>288,186</b>
<b>Net income/(expenditure)</b>		<b>17,542</b>	<b>-</b>	<b>17,542</b>	<b>(8,436)</b>
<b>Other recognised gains/(losses):</b>					
Loss on disposal of fixed assets		663	-	663	-
<b>Net movement in funds</b>		<b>16,879</b>	<b>-</b>	<b>16,879</b>	<b>(8,436)</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		3,489,383	-	3,489,383	3,497,819
<b>Total funds carried forward</b>		<b>3,506,262</b>	<b>-</b>	<b>3,506,262</b>	<b>3,489,383</b>

**MIRACLE CHURCH OF GOD IN CHRIST**  
**BALANCE SHEET**  
**AS AT 31 MARCH 2025**

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>2025</u> £	<u>Total</u> <u>2024</u> £
<b>Fixed assets</b>					
Tangible assets	12	3,976,025	-	3,976,025	3,978,371
<b>Current assets</b>					
Debtors	13	54,795	-	54,795	41,742
Investments	14	17,306	-	17,306	17,306
Cash at bank and in hand		160,327	-	160,327	150,435
<b>Total current assets</b>		<u>232,428</u>	<u>-</u>	<u>232,428</u>	<u>209,483</u>
<b>Creditors: amounts falling due within one year</b>					
	15	17,189	-	17,189	11,670
<b>Net current assets/(liabilities)</b>		<u>215,239</u>	<u>-</u>	<u>215,239</u>	<u>197,813</u>
<b>Total assets less current liabilities</b>		<u>4,191,264</u>	<u>-</u>	<u>4,191,264</u>	<u>4,176,184</u>
<b>Total net asset /(liabilities)</b>		<u>4,191,264</u>	<u>-</u>	<u>4,191,264</u>	<u>4,176,184</u>
<b>Funds of the Charity</b>					
Unrestricted funds	17	1,340,249	-	1,340,249	1,325,169
Revaluation reserve	17	2,851,015	-	2,851,015	2,851,015
<b>Total funds</b>		<u>4,191,264</u>	<u>-</u>	<u>4,191,264</u>	<u>4,176,184</u>

Approved and authorised for issue by the Trustees on 19th December 2025 and were signed on its behalf by:



Bishop Francis Vaughan  
Chairman

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**1 Accounting policies**

**1.1 Basis of preparation**

The accounts have been prepared under the historical cost convention modified to include the revaluation of certain fixed assets.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with Financial Reporting Standards applicable in the United Kingdom and Republic of Ireland (FRS 102) issued in October 2019 and The Charities Act 2011 and UK Generally Accepted Accounting Practice as it applies from 1 January 2019.

**1.2 Incoming resources**

Income, including that gifted under the Gift Aid Scheme, is taken into account when received by the Charity. Income received in circumstances where a claim for repayment of tax has been or will be made to the H M Revenue & Customs is grossed up for tax recoverable. Any amounts of tax not yet reclaimed from H M Revenue & Customs is shown within the Charity's debtors. Interest and Rental Income are taken into account when receivable.

**1.3 Resources expended**

Expenditure is taken into account when incurred by the Charity regardless of when payment is made and is allocated to appropriate heading in the accounts. Grants and Donations payable are taken into account at the earlier of when they are paid or become constructive obligation of the Charity.

**1.4 Tangible fixed assets and depreciation**

Tangible Fixed Assets other than Freehold Property are stated at cost or valuation less depreciation. Depreciation is provided at rates calculated to write off the cost or valuation less estimated residual value of each asset over its expected useful life, as follows:

Freehold property	-
Fixtures, fittings & equipment	10% - 25% on cost
Motor vehicles	25% on Cost
Computer equipment	33.33% on cost

**1.5 Investments**

Current Asset Investments are stated at market value.

**1.6 Commitments for future expenditure**

Other than normal commitments under Contracts of Employment, there are no contractual obligations to future expenditure at Balance Sheet date. Where the Trustees have authorised expenditure, which is not legally enforceable or become constructive obligations, amounts are set aside into funds designated for the purpose.

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

<b>2</b>	<b>Donations and legacies</b>	<u>2025</u>	<u>2024</u>
		£	£
	Donations and gifts	<u>132,050</u>	<u>167,812</u>
<b>3</b>	<b>Charitable activities</b>	<u>2025</u>	<u>2024</u>
		£	£
	Church activities	<u>3,082</u>	<u>2,959</u>
<b>4</b>	<b>Investment</b>	<u>2025</u>	<u>2024</u>
		£	£
	Rental income	114,954	106,553
	Interest received	<u>2,521</u>	<u>2,426</u>
		<u>117,475</u>	<u>108,979</u>

The income from Donations and gifts was £132,050 (2024: £167,812) of which £132,050 (2024: £167,812) was unrestricted and £0 (2024: £0) was restricted.

<b>5</b>	<b>Total resources expended</b>	<u>Other</u>	<u>Grant</u>	<u>Total</u>	<u>Total</u>
		<u>Costs</u>	<u>Funding</u>	<u>2025</u>	<u>2024</u>
		£	£	£	£
	<b>Charitable activities</b>				
	Church activities:				
	Activities directly undertaken	62,056	-	62,056	71,819
	Donations, grants and gifts	7,429	-	7,429	9,718
	Support costs	120,316	-	120,316	121,083
	Total	<u>189,801</u>	-	<u>189,801</u>	<u>202,620</u>
	<b>Raising funds</b>				
	Provision of social housing	38,664	-	38,664	78,966
		<u>228,465</u>	-	<u>228,465</u>	<u>281,586</u>
	<b>Governance costs</b>				
	Independent examiners fees	6,600	-	6,600	6,600
		<u>235,065</u>	-	<u>235,065</u>	<u>288,186</u>

The expenditure on Charitable activities was £189,801 (2024: £202,620) of which £189,801 (2024: £202,620) was unrestricted and £0 (2024: £0) was restricted.

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**6 Activities undertaken directly**

	<u>2025</u>	<u>2024</u>
	£	£
Other costs relating to church activities:		
Pastoral fees and expenses	13,500	13,500
Water	1,208	995
Lighting and heating	9,342	10,968
Cleaning and flowers	3,538	3,745
Travel and motor expenses	6,062	8,567
Mission costs	1,819	1,938
Sunday school department	4,146	9,891
Youth department	613	702
Women's department	451	582
Men's department	1,393	104
Catering and refreshments	6,156	6,509
Music and media department	2,987	1,148
Baptism	261	509
Christmas	-	411
Evangelism	1412	759
Convention	3,303	3,884
Visiting speakers	1,725	1,770
Ordination service	-	727
Feed programme	4,140	5,011
Funeral expenses	-	99
	<u>62,056</u>	<u>71,819</u>

Other costs relating to provision of social housing:

Lighting and heating	8,491	13,025
Repairs	17,428	51,761
Insurance	5,002	4,953
Council tax	2,717	2,880
Broadband	376	524
Water	2,657	3,132
HMO Licence	225	225
Letting fees	1,768	2,466
	<u>38,664</u>	<u>78,966</u>

**7 Donations, grants and gifts payable**

	<u>2025</u>	<u>2024</u>
	£	£
Donations to institutions	2,038	2,491
Gifts to individuals	5,391	7,227
	<u>7,429</u>	<u>9,718</u>

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**8 Support costs**

	<u>2025</u>	<u>2024</u>
	£	£
Administrative expenses	31,953	31,037
Repairs	4,457	3,539
Staff costs	73,189	76,065
Depreciation	<u>10,717</u>	<u>10,441</u>
	<u><b>120,316</b></u>	<u><b>121,083</b></u>

**9 Other recognised gains/(losses)**

	<u>2025</u>	<u>2024</u>
	£	£
Loss on disposal of fixtures	<u>663</u>	<u>-</u>

**10 Trustees**

Some of our Trustees received remuneration or benefits from their work with the charity.

As at 31 March 2025, Francis Vaughan received either fees or remuneration for pastoral services to the church amounting to £13,500 (2024: £13,500). In addition to this, he had the use of a car belonging to the church which originally cost £7,500. Eutis Marshall received remuneration for pastoral services to the church amounting to £3,661 (2024 £8,005). Delroy Samuels received remuneration for services to the church as Property Administrator amounting to £20,981 (2024: £19,695). Invoices totalling £18,150 (2024: £18,150) were issued by SEC Accounting Services Ltd for various professional work where Sylvester Kavalo, one of the trustees was a director.

**11 Employees**

**Number of employees**

The average monthly number of employees during the year.

	<u>2025</u>	<u>2024</u>
	<u>Number</u>	<u>Number</u>
Administration	<u>6</u>	<u>7</u>

There were no employees whose annual emoluments were £60,000 or more.

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**12 Tangible fixed assets**

	<u>Land &amp; Buildings</u>	<u>Fixtures, Fittings &amp; Equipment</u>	<u>Motor Vehicles</u>	<u>Total</u>
<b>Cost or valuation</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
At 1 April 2024	3,925,000	129,789	7,500	4,062,289
Additions	-	9,034	-	9,034
Disposals	-	(1,035)	-	(1,035)
<b>At 31 March 2025</b>	<b>3,925,000</b>	<b>137,788</b>	<b>7,500</b>	<b>4,070,288</b>
<b>Depreciation</b>				
At 1 April 2024	-	81,314	2,604	83,918
Disposals	-	(372)	-	(372)
Charge for the year	-	8,842	1,875	10,717
<b>At 31 March 2025</b>	<b>-</b>	<b>89,784</b>	<b>4,479</b>	<b>94,263</b>
<b>Net book value</b>				
<b>At 31 March 2025</b>	<b>3,925,000</b>	<b>48,004</b>	<b>3,021</b>	<b>3,976,025</b>
At 31 March 2024	3,925,000	48,475	4,896	3,978,371

**13 Debtors**

	<u>2025</u>	<u>2024</u>
	<b>£</b>	<b>£</b>
Trade debtors	<b>30,346</b>	15,392
Prepayments and accrued income	<b>24,449</b>	26,350
	<b>54,795</b>	41,742

**14 Current asset investments**

These comprise short term deposits.

**15 Creditors: amounts falling due within one year**

	<u>2025</u>	<u>2024</u>
	<b>£</b>	<b>£</b>
Trade creditors	<b>264</b>	(2,083)
Accruals and deferred income	<b>12,816</b>	10,258
Other creditors	<b>2,075</b>	2,075
Taxation and social security	<b>2,034</b>	3,220
	<b>17,189</b>	11,670

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**16 Designated funds**

The funds of the charity include the designated funds comprising the following unexpended balances of donations and grants held on trust for specific purpose of meeting the costs of acquisition of land and buildings and other capital expenditure:

	<b><u>Movement in funds</u></b>			
	<b><u>Balance at</u></b> <b><u>01/04/2024</u></b>	<b><u>Incoming</u></b> <b><u>Resources</u></b>	<b><u>Resources</u></b> <b><u>Expended</u></b>	<b><u>Balance at</u></b> <b><u>31/03/2025</u></b>
	£	£	£	£
Building and capital expenditure fund	124,310	-	-	124,310
	124,310	-	-	124,310
	124,310	-	-	124,310

**17 Analysis of net assets between funds**

	<b><u>Unrestricted</u></b> <b><u>funds</u></b>	<b><u>Restricted</u></b> <b><u>funds</u></b>	<b><u>Total</u></b>
	£	£	£
Fund balance at 31 March 2025 represented by			
Tangible fixed assets	3,976,025	-	3,976,025
Current assets	232,428	-	232,428
Creditors: amount falling due within one year	(17,189)	-	(17,189)
	4,191,264	-	4,191,264
	4,191,264	-	4,191,264
Unrealised gains included above:			
On tangible fixed assets	2,851,015	-	2,851,015
	2,851,015	-	2,851,015
	2,851,015	-	2,851,015

**MIRACLE CHURCH OF GOD IN CHRIST**

England & Wales - Charity number 291224

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# Accounts

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MIRACLE CHURCH  
OF GOD IN CHRIST

**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT AND AUDITED ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**MIRACLE CHURCH OF GOD IN CHRIST**  
**LEGAL AND ADMINISTRATIVE INFORMATION**  
**FOR THE YEAR ENDED 31 MARCH 2024**

<b>TRUSTEES:</b>	Francis Vaughan Sylvester Kavalo Eutis Marshall Delroy Samuels Abiola Agemoh-Davies Gwendolyn Young
<b>CHARITY NUMBER:</b>	291224
<b>COMPANY REGISTRATION NUMBER:</b>	14022328
<b>PRINCIPLE ADDRESS:</b>	36-38 Alexandra Road Bedford MK40 1JB
<b>AUDITOR:</b>	Bennett Verby Ltd 7 St Petersgate Stockport SK1 1EB
<b>BANKERS:</b>	Lloyds Bank 34 High Street Bedford MK40 1SB

**MIRACLE CHURCH OF GOD IN CHRIST**  
**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

The Trustees are pleased to present their report and accounts for the year ending 31 March 2024. The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Church's Trust Deed, the Companies Act 2006, The Charities Act 2011 and the Statement of Recommended Practice applicable to charities preparing accounts in accordance with the Financial Reporting Standard applicable in UK and Republic of Ireland (FRS102) issued in January 2019.

By the Grace of God and the continuing help of our supporters we were able to meet many of our objectives for the year and take on some additional responsibilities.

We reiterate our mandate as contained in the Trust document:

- To conduct daily public worship in the House of God
- To witness to the lost
- To preach and uphold the doctrine of the New Birth/Water Baptism by immersion and the Lord's Supper
- To maintain Sunday School and Bible Study classes
- To promote community integration working with local community organisations to care for the aged and indigent within our community
- To maintain a robust outreach ministry by distributing Christian literature, visiting local care homes, the local hospital and prisons and holding open-air meetings and to make use of the media to reach the lost for Christ.

**Structure, Governance and Management**

The church was established by a Charitable Trust Deed on 23 January 1985 and registered as a limited company by guarantee on 4 April 2022. The Trustees also serve as the directors of the company.

The members of the Trustees who served during the year were: -

Mr Francis Vaughan - General Overseer and Chair of Trustees

Mr Sylvester Kavalo

Mrs Lynn Ashman (resigned 1 March 2024)

Mrs Eutis Marshall

Mr Delroy Samuels

Mrs Abiola Agemoh-Davies

Ms Gwendolyn Young

**Recruitment and Appointment of Trustees**

Existing trustees by resolution, appoint new trustees at planned meetings. The Board of Trustees, which make the financial and management decisions oversee the activities of the church. The spiritual and educational guidance of the congregation is delegated to the pastors, elders and departmental leaders who are appointed by the Board.

**Trustees Inductions and Training**

All trustees are familiar with the workings of the church and charity being drawn from long-standing members that have a skill set to offer and empathy with our core values.

New trustees are invited and encouraged to attend a short training session led by the Chair of the Board and the Treasurer. This will cover:

- The duties of the Trustees
- The main documents which set out the operational framework for the Charity including the Governing Documents
- Resources and the current financial position as set out in the latest published accounts
- Future plans and objectives

**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDING 31 MARCH 2024**

An information pack has been prepared drawing from various Charity Commission publications signposted through the commission's guidelines and is given to the new Trustees together with the latest financial statements and the governing documents. Additionally, all trustees are encouraged to attend training seminars provided by other external organisations.

**Staff and Volunteers**

The effort, commitment and skills of our staff and volunteers are the heart of our charity. New staff attend a full induction programme including familiarisation with our various policies and procedures such as our Health and Safety Policy. Some of our long-standing staff and volunteers have worked with us for considerable number of years contributing to time and skills to the charity. We have so many of our members volunteer to help in different areas of our community outreach programmes.

**Mission and Objectives**

At the core of Miracle Church's mission is advancing Christian and charitable purposes, emphasising education in the fundamental principles of Christian morality. Currently overseeing Bedford, Northampton, Jamaica, Ghana, and Barbados congregations, the charity is committed to addressing each community's diverse needs.

Miracle Church's Missions and Objectives are achieved through a diverse range of activities. These include our weekly church worship services, prayer meetings, Sunday School, Youth Meetings, and outreach programmes, all designed to meet the spiritual needs of the church and the broader communities we serve. In addition, we organize a variety of activities through our ministries, catering to the development of men, women, and young people, as well as other activities to meet the individual needs of the people we serve.

As a proud member of the Evangelical Alliance, Miracle Church actively engages with local organizations such as the Bedford Ecumenical Committee, Bedfordshire University Chaplaincy, and HOPE Bedfordshire. This active engagement is a testament to the church's commitment to positively impacting society. Through these partnerships, we have been able to [specific impact], and it's something we can all be proud of.

**Milestones and Celebrations**

Our Annual 62<sup>nd</sup> International Convention commenced on Friday, 21st July - Sunday, 23rd July 2023. The theme of that International Annual Convention was "Our Responsibility to our World" St Matthew 25:37. An enduring highlight of the International Convention was the Ordination Service on Sunday, 23rd July 2023, where the following ministers of God were ordained: -

Pastor Peter Stapleton – Miracle Church of God in Christ: Superintendent (Within the Miracle Church of God in Christ.)

Pastor Peter Bruce – Victory Pentecostal Church, Aylesbury: Bishop (Within the Victory Pentecostal Church.)

Friends, families, and the wider church community were all part of this joyous celebration. The church's unwavering commitment to unity and community engagement was palpable at this event, especially during the joint national choir performance. This performance brought together past and present members, fostering a sense of inclusivity and shared faith and purpose.

**Community Engagement and Impact**

Miracle Church's commitment to community outreach is exemplified by its Christmas Community Meal and the successful Holiday Club organised by the Sunday School and Youth Department. These endeavours have united the community and birthed a church and community choir, fostering connections among children and young people across Bedford.

The women's department was pivotal in community building through various events, including fundraisers, bazaars, coffee mornings, and an impactful women's conference. This conference emphasised spiritual and

**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDING 31 MARCH 2024**

practical encouragement, notably promoting entrepreneurship among women in the community.

**Extended Outreach Initiatives**

Miracle Church has expanded its impact through a breakfast club in partnership with a local primary school, providing over sixty breakfast packages to pupils. The Tuesday drop-in sessions and participation in the National Warm Space initiative have extended the church's reach, supported by the Bedford Borough Council.

Continuing its commitment to spiritual, emotional, and physical support, Miracle Church contributes to established food banks, offering services to at-risk individuals and families, focusing on the elderly, children in need, and those with additional needs.

**Risk Management and Safeguarding**

Miracle Church has implemented robust financial and operating procedures to ensure operational efficiency and resilience. The charity remains dedicated to continuous risk assessment, with a heightened focus on safeguarding, considering it a top priority.

**Future Endeavour's**

Looking ahead, Miracle Church envisions furthering its mission through the following strategic areas:

1. **Advancement of Christian Gospel:** Through diverse activities such as church services, Bible Study, prayer meetings, conferences, conventions, and evangelistic outreaches.
2. **Organizational and Leadership Development:** Empowering members through training and development to foster spiritual growth and leadership skills.
3. **Expanded Charitable Initiatives:** Addressing the impending cost of living crisis and other community issues through widened charitable efforts.
4. **Sunday School and Youth Department Development:** Encouraging spiritual growth and development among the younger members.
5. **Planned Summer School:** Encompassing education, social development, music, arts and crafts, life skills, health and well-being training, and cultural and heritage projects.
6. **Establishment of a Food Bank and Social Outreach:** The Church is in the process of establishing a food bank after the success of the school's breakfast club
7. **Digital Media Utilisation:** Increasing digital media usage and training to inspire young people to use technology to promote the gospel.

Miracle Church remains steadfast in its commitment to empowering lives, fostering unity, and positively impacting communities. Through strategic initiatives and unwavering dedication, the church aims to continue its transformative journey for years.

**Conclusion**

We, the trustees of the Miracle Church of God in Christ, according to the commission given to us in St. Matthew 28: 19-20 endeavour to serve the people in the church, community and overseas.

We thank you for your support in helping us to accomplish this work.

On behalf of the Board of Trustees:

Bishop Francis Vaughan  
Chairman

Dated: 29 January 2025

**MIRACLE CHURCH OF GOD IN CHRIST**  
**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**Opinion**

We have audited the financial statements of Miracle Church Of God In Christ ('the charitable company') for the year ended 31 March 2024 which comprise of the statement of income and retained earnings, the balance sheet, and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at [date] and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the [entity]'s ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

**Other information**

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**MIRACLE CHURCH OF GOD IN CHRIST**  
**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has [have] been prepared in accordance with applicable legal requirements.

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

**Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out on pages 4-6, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

**Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of the industry;
- we focussed on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, taxation legislation, data

**MIRACLE CHURCH OF GOD IN CHRIST**  
**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

protection, anti-bribery, employment, environmental and health and safety legislation;

- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit;

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to whether they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify and unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias;
- investigated the rationale behind significant or unusual transactions
- 

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims;
- reviewing correspondence with HMRC, relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

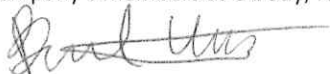
Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities).

This description forms part of our auditor's report.

**Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Bernard Verby (Senior Statutory Auditor)  
For and on behalf of Bennett Verby Ltd, Statutory Auditor  
7 St Petersgate  
Stockport  
Cheshire  
SK1 1EB

29 January 2025

**MIRACLE CHURCH OF GOD IN CHRIST**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 MARCH 2024**

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>2024</u> £	<u>Total</u> <u>2023</u> £
<b>Incoming resources</b>					
<b>Income and endowments from:</b>					
Donations and legacies	2	167,812	-	167,812	145,279
Charitable activities	3	2,959	-	2,959	4,953
Investments	4	108,979	-	108,979	98,839
<b>Total incoming resources</b>		<b>279,750</b>	<b>-</b>	<b>279,750</b>	<b>249,071</b>
<b>Resources expended</b>					
	5				
<b>Expenditure on:</b>					
Raising funds		78,966	-	78,966	41,453
Charitable activities		202,620	-	202,620	181,960
Governance costs		6,600	-	6,600	1,250
<b>Total resources expended</b>		<b>288,186</b>	<b>-</b>	<b>288,186</b>	<b>224,663</b>
<b>Net income/(expenditure)</b>		<b>(8,436)</b>	<b>-</b>	<b>(8,436)</b>	<b>24,408</b>
<b>Other recognised gains/(losses):</b>					
Loss on disposal of fixed assets		-	-	-	160
<b>Net movement in funds</b>		<b>(8,436)</b>	<b>-</b>	<b>(8,436)</b>	<b>24,248</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		3,497,819	-	3,497,819	3,473,571
<b>Total funds carried forward</b>		<b>3,489,383</b>	<b>-</b>	<b>3,489,383</b>	<b>3,497,819</b>

**MIRACLE CHURCH OF GOD IN CHRIST**  
**BALANCE SHEET**  
**AS AT 31 MARCH 2024**

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>2024</u> £	<u>Total</u> <u>2023</u> £
<b>Fixed assets</b>					
Tangible assets	12	3,978,371	-	3,978,371	3,301,879
<b>Current assets</b>					
Debtors	13	41,742	-	41,742	34,276
Investments	14	17,306	-	17,306	17,306
Cash at bank and in hand		150,435	-	150,435	156,221
<b>Total current assets</b>		<u>209,483</u>	<u>-</u>	<u>209,483</u>	<u>207,803</u>
<b>Creditors: amounts falling due within one year</b>					
	15	11,670	-	11,670	11,863
<b>Net current assets/(liabilities)</b>		<u>197,813</u>	<u>-</u>	<u>197,813</u>	<u>195,940</u>
<b>Total assets less current liabilities</b>		<u>4,176,184</u>	<u>-</u>	<u>4,176,184</u>	<u>3,497,819</u>
<b>Total net asset /(liabilities)</b>		<u>4,176,184</u>	<u>-</u>	<u>4,176,184</u>	<u>3,497,819</u>
<b>Funds of the Charity</b>					
Unrestricted funds	17	1,325,169	-	1,325,169	1,331,804
Revaluation reserve	17	2,851,015	-	2,851,015	2,166,015
<b>Total funds</b>		<u>4,176,184</u>	<u>-</u>	<u>4,176,184</u>	<u>3,497,819</u>

Approved and authorised for issue by the Trustees on 29 January 2025 and were signed on its behalf by:



Bishop Francis Vaughan  
Chairman

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**1 Accounting policies**

**1.1 Basis of preparation**

The accounts have been prepared under the historical cost convention modified to include the revaluation of certain fixed assets.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with Financial Reporting Standards applicable in the United Kingdom and Republic of Ireland (FRS 102) issued in October 2019 and The Charities Act 2011 and UK Generally Accepted Accounting Practice as it applies from 1 January 2019.

**1.2 Incoming resources**

Income, including that gifted under the Gift Aid Scheme, is taken into account when received by the Charity. Income received in circumstances where a claim for repayment of tax has been or will be made to the H M Revenue & Customs is grossed up for tax recoverable. Any amounts of tax not yet reclaimed from H M Revenue & Customs is shown within the Charity's debtors. Interest and Rental Income are taken into account when receivable.

**1.3 Resources expended**

Expenditure is taken into account when incurred by the Charity regardless of when payment is made and is allocated to appropriate heading in the accounts. Grants and Donations payable are taken into account at the earlier of when they are paid or become constructive obligation of the Charity.

**1.4 Tangible fixed assets and depreciation**

Tangible Fixed Assets other than Freehold Property are stated at cost or valuation less depreciation. Depreciation is provided at rates calculated to write off the cost or valuation less estimated residual value of each asset over its expected useful life, as follows:

Freehold property	-
Fixtures, fittings & equipment	10% - 25% on cost
Motor vehicles	25% on Cost
Computer equipment	33.33% on cost

**1.5 Investments**

Current Asset Investments are stated at market value.

**1.6 Commitments for future expenditure**

Other than normal commitments under Contracts of Employment, there are no contractual obligations to future expenditure at Balance Sheet date. Where the Trustees have authorised expenditure, which is not legally enforceable or become constructive obligations, amounts are set aside into funds designated for the purpose.

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

<b>2</b>	<b>Donations and legacies</b>		
		<u>2024</u>	<u>2023</u>
		£	£
	Donations and gifts	<u>167,812</u>	<u>145,279</u>
<b>3</b>	<b>Charitable activities</b>		
		<u>2024</u>	<u>2023</u>
		£	£
	Church activities	<u>2,959</u>	<u>4,953</u>
<b>4</b>	<b>Investment</b>		
		<u>2024</u>	<u>2023</u>
		£	£
	Rental income	106,553	98,071
	Interest received	<u>2,426</u>	<u>768</u>
		<u>108,979</u>	<u>98,839</u>

The income from Donations and gifts was £167,812 (2023: £145,279) of which £167,812 (2023: £145,279) was unrestricted and £0 (2023: £0) was restricted.

<b>5</b>	<b>Total resources expended</b>				
		<u>Other</u>	<u>Grant</u>	<u>Total</u>	<u>Total</u>
		<u>Costs</u>	<u>Funding</u>	<u>2024</u>	<u>2023</u>
		£	£	£	£
	<b>Charitable activities</b>				
	Church activities:				
	Activities directly undertaken	71,819	-	71,819	51,871
	Donations, grants and gifts	9,718	-	9,718	8,192
	Support costs	<u>121,083</u>	-	<u>121,083</u>	<u>121,897</u>
	Total	<u>202,620</u>	-	<u>202,620</u>	<u>181,960</u>
	 <b>Raising funds</b>				
	Provision of social housing	<u>78,966</u>	-	<u>78,966</u>	41,453
		<u>281,583</u>	-	<u>281,586</u>	<u>223,413</u>
	 <b>Governance costs</b>				
	Independent examiners fees	<u>6,600</u>	-	<u>6,600</u>	1,250
		<u>288,186</u>	-	<u>288,186</u>	<u>224,663</u>

The expenditure on Charitable activities was £202,620 (2023: £181,960) of which £202,620 (2023: £181,960) was unrestricted and £0 (2023: £0) was restricted.

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**6 Activities undertaken directly**

	<u>2024</u>	<u>2023</u>
	£	£
Other costs relating to church activities:		
Pastoral fees and expenses	13,500	13,500
Water	995	1,308
Lighting and heating	10,968	10,257
Cleaning and flowers	3,745	3,121
Travel and motor expenses	8,567	4,017
Mission costs	1,938	-
Sunday school department	9,891	4,036
Youth department	702	2,427
Women's department	582	3,572
Men's department	104	125
Catering and refreshments	6,509	2,007
Music and media department	1,148	2,367
60th Anniversary Celebrations	-	-
Baptism	509	95
Christmas	411	513
Evangelism	759	642
Convention	3,884	1,434
Visiting speakers	1,770	2,450
Ordination service	727	-
Feed programme	5,011	-
Funeral expenses	99	-
	<u>71,819</u>	<u>51,871</u>
Other costs relating to provision of social housing:		
Lighting and heating	13,025	12,249
Repairs	51,761	16,456
Insurance	4,953	4,126
Council tax	2,880	2,502
Broadband	524	439
Water	3,132	1,685
HMO Licence	225	225
Letting fees	2,466	3,371
	<u>78,966</u>	<u>41,053</u>

**7 Donations, grants and gifts payable**

	<u>2024</u>	<u>2023</u>
	£	£
Donations to institutions	2,491	2,547
Gifts to individuals	7,227	5,645
	<u>9,718</u>	<u>8,192</u>

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**8 Support costs**

	<u>2024</u>	<u>2023</u>
	£	£
Administrative expenses	31,037	30,251
Repairs	3,539	8,549
Staff costs	76,065	73,886
Furloughed employment costs	-	-
Depreciation	<u>10,441</u>	<u>9,211</u>
	<u><u>121,083</u></u>	<u><u>121,897</u></u>

**9 Other recognised gains/(losses)**

	<u>2024</u>	<u>2023</u>
	£	£
Loss on disposal of fixtures	<u>-</u>	<u>(160)</u>

**10 Trustees**

Some of our Trustees received remuneration or benefits from their work with the charity.

As at 31 March 2024, Francis Vaughan received either fees or remuneration for pastoral services to the church amounting to £13,500 (2023: £13,500). In addition to this, he had the use of a car belonging to the church which originally cost £7,500. Eutis Marshall received remuneration for pastoral services to the church amounting to £8,005 (2023 £3,648). Delroy Samuels received remuneration for services to the church as Property Administrator amounting to £19,695 (2023: £18,819). Invoices totalling £18,150 (2023: £18,150) were issued by SEC Accounting Services Ltd for various professional work where Sylvester Kavalo, one of the trustees was a director.

**11 Employees**

**Number of employees**

The average monthly number of employees during the year

	<u>2024</u>	<u>2023</u>
	<u>Number</u>	<u>Number</u>
Administration	<u>7</u>	<u>7</u>

There were no employees whose annual emoluments were £60,000 or more.

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**12 Tangible fixed assets**

	<u>Land &amp; Buildings</u>	<u>Fixtures, Fittings &amp; Equipment</u>	<u>Motor Vehicles</u>	<u>Total</u>
<b>Cost or valuation</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
At 1 April 2023	3,240,000	127,855	7,500	3,375,355
Additions	685,000	1,934	-	686,934
Disposals	-	-	-	-
<b>At 31 March 2024</b>	<b>3,925,000</b>	<b>129,789</b>	<b>7,500</b>	<b>4,062,289</b>
<b>Depreciation</b>				
At 1 April 2023	-	72,748	729	73,477
Disposals	-	-	-	-
Charge for the year	-	8,566	1,875	10,441
<b>At 31 March 2024</b>	<b>-</b>	<b>81,314</b>	<b>2,604</b>	<b>83,918</b>
<b>Net book value</b>				
<b>At 31 March 2024</b>	<b>3,925,000</b>	<b>48,475</b>	<b>4,896</b>	<b>3,978,371</b>
At 31 March 2023	3,240,000	55,107	6,771	3,301,878

**13 Debtors**

	<u>2024</u>	<u>2023</u>
	<u>£</u>	<u>£</u>
Trade debtors	15,392	8,322
Prepayments and accrued income	26,350	22,325
Other debtors	-	3,629
	<b>41,742</b>	<b>34,276</b>

**14 Current asset investments**

These comprise short term deposits.

**15 Creditors: amounts falling due within one year**

	<u>2024</u>	<u>2023</u>
	<u>£</u>	<u>£</u>
Trade creditors	(2,083)	999
Accruals and deferred income	10,258	5,288
Other creditors	2,075	1,628
Taxation and social security	3,220	3,948
	<b>11,670</b>	<b>11,863</b>

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**16 Designated funds**

The funds of the charity include the designated funds comprising the following unexpended balances of donations and grants held on trust for specific purpose of meeting the costs of acquisition of land and buildings and other capital expenditure:

	<b><u>Movement in funds</u></b>			
	<b><u>Balance at</u></b>	<b><u>Incoming</u></b>	<b><u>Resources</u></b>	<b><u>Balance at</u></b>
	<b><u>01/04/2023</u></b>	<b><u>Resources</u></b>	<b><u>Expended</u></b>	<b><u>31/03/2024</u></b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Building and capital expenditure fund	124,310	-	-	124,310
	124,310	-	-	124,310
	124,310	-	-	124,310

**17 Analysis of net assets between funds**

	<b><u>Unrestricted</u></b>	<b><u>Restricted</u></b>	
	<b><u>funds</u></b>	<b><u>funds</u></b>	<b><u>Total</u></b>
	<b>£</b>	<b>£</b>	<b>£</b>
Fund balance at 31 March 2024 represented by			
Tangible fixed assets	3,978,371	-	3,978,371
Current assets	209,483	-	209,483
Creditors: amount falling due within one year	(11,670)	-	(11,670)
	4,176,184	-	4,176,184
	4,176,184	-	4,176,184
Unrealised gains included above:			
On tangible fixed assets	2,851,015	-	2,851,015
	2,851,015	-	2,851,015
	2,851,015	-	2,851,015

**MIRACLE CHURCH OF GOD IN CHRIST**

England & Wales - Charity number 291224

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# Accounts

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MIRACLE CHURCH  
OF GOD IN CHRIST

**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT AND UNAUDITED ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**MIRACLE CHURCH OF GOD IN CHRIST**  
**LEGAL AND ADMINISTRATIVE INFORMATION**  
**FOR THE YEAR ENDED 31 MARCH 2023**

<b>TRUSTEES:</b>	Francis Vaughan Sylvester Kavalo Lynn Ashman Eutis Marshall Delroy Samuels Abiola Agemoh-Davies Gwendolyn Young
<b>CHARITY NUMBER:</b>	291224
<b>COMPANY REGISTRATION NUMBER:</b>	14022328
<b>PRINCIPLE ADDRESS:</b>	36-38 Alexandra Road Bedford MK40 1JB
<b>INDEPENDENT REVIEWER:</b>	AJK Accounting Services Ltd 6 Coatham Road Stockton-On-Tees S19 8QY
<b>BANKERS:</b>	Lloyds Bank 34 High Street Bedford MK40 1SB

**MIRACLE CHURCH OF GOD IN CHRIST**  
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**FOR THE YEAR ENDED 31 MARCH 2023**

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**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDING 31 MARCH 2023**

The Trustees are pleased to present their report and accounts for the year ending 31<sup>st</sup> March 2023. The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Church's Trust Deed, The Charities Act 2011 and the Statement of Recommended Practice applicable to charities preparing accounts in accordance with the Financial Reporting Standard applicable in UK and Republic of Ireland (FRS102) issued in January 2019.

By the Grace of God and the continuing help of our supporters we were able to meet many of our objectives for the year and take on some additional responsibilities.

We reiterate our mandate as contained in the Trust document:

- To conduct daily public worship in the House of God
- To witness to the lost
- To preach and uphold the doctrine of the New Birth/Water Baptism by immersion and the Lord's Supper
- To maintain Sunday School and Bible Study classes
- To promote community integration working with local community organisations to care for the aged and indigent within our community
- To maintain a robust outreach ministry by distributing Christian literature, visiting local care homes, the local hospital and prisons and holding open-air meetings and also to make use of the media to reach the lost for Christ.

**Structure, Governance and Management**

The church was established by a Charitable Trust Deed on 23 January 1985 and registered as a limited company by guarantee on 4 April 2022. The Trustees also serve as the directors of the company.

The members of the Trustees who served during the year were: -

Mr Francis Vaughan - General Overseer and Chair of Trustees  
Mr Sylvester Kavalo  
Mrs Lynn Ashman  
Mrs Eutis Marshall  
Mr Delroy Samuels  
Mrs Abiola Agemoh-Davies  
Ms Gwendolyn Young

**Recruitment and Appointment of Trustees**

Existing trustees by resolution, appoints new trustees at planned meetings. The Board of Trustees which make the financial and management decisions oversee the activities of the church. The spiritual and educational guidance of the congregation is delegated to the pastors, elders and departmental leaders who are appointed by the Board.

**Trustees Inductions and Training**

All trustees are familiar with the workings of the church and charity being drawn from long-standing members that have a skill set to offer and empathy with our core values.

New trustees are invited and encouraged to attend a short training session led by the Chair of the Board and the Treasurer. This will cover:

- The duties of the Trustees
- The main documents which set out the operational framework for the Charity including the Governing Documents
- Resources and the current financial position as set out in the latest published accounts
- Future plans and objectives

**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDING 31 MARCH 2023**

An information pack has been prepared drawing from various Charity Commission publications signposted through the commission's guidelines and is given to the new Trustees together with the latest financial statements and the governing documents. Additionally, all trustees are encouraged to attend training seminars provided by other external organisations.

**Staff and Volunteers**

The effort, commitment and skills of our staff and volunteers are the heart of our charity. New staff attend a full induction programme including familiarisation with our various policies and procedures such as our Health and Safety Policy. Some of our long-standing staff and volunteers have worked with us for considerable number of years contributing to time and skills to the charity. We have so many of our members volunteer to help in different areas of our community outreach programmes.

**Objectives**

The church's objectives are the advancement of Christian and other charitable purposes and, in particular to further education in the basic principles of Christian morality. Currently overseeing congregations in Bedford, Northampton, Jamaica, Ghana, and Barbados, the charity is committed to addressing each Community's diverse needs.

As a proud member of the Evangelical Alliance, Miracle Church actively engages with local organisations such as the Bedford Ecumenical Committee, Bedfordshire University Chaplaincy, and HOPE Bedfordshire. Additionally, the church collaborates with various smaller-scale initiatives, aligning with its overarching objective of positively impacting society.

**Milestones and Celebrations**

All is Well. The theme of the annual Convention Celebrating 61 years of dedicated ministry. This celebration was held in July 2022; Miracle Church marked this significant milestone during its Convention and Celebration. A highlight of the event was conferring a doctorate in Ministry upon Overseer Francis Vaughan, recognising his scholarly and ministry endeavours. The celebration also witnessed the launch of Dr Vaughan's seventh book, warmly received by the church community and the wider audience.

The church's commitment to unity and community engagement was evident in events like the joint national choir performance, bringing together past and present members for a harmonious celebration of shared faith and purpose.

**Community Engagement and Impact**

Miracle Church's commitment to community outreach is exemplified by its Christmas Community Meal and the successful Holiday Club organised by the Sunday School and Youth Department. These endeavours have united the community and birthed a church and community choir, fostering connections among children and young people across Bedford.

The women's department was pivotal in community building through various events, including fundraisers, bazaars, coffee mornings, and an impactful women's conference. This conference emphasised spiritual and practical encouragement, notably promoting entrepreneurship among women in the community.

**Extended Outreach Initiatives**

Miracle Church has expanded its impact through a breakfast club in partnership with a local primary school, providing over sixty breakfast packages to pupils. The Tuesday drop-in sessions and participation in the National Warm Space initiative have extended the church's reach, supported by the Bedford Borough Council.

**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDING 31 MARCH 2023**

Continuing its commitment to spiritual, emotional, and physical support, Miracle Church contributes to established food banks, offering services to at-risk individuals and families, focusing on the elderly, children in need, and those with additional needs.

Miracle Church has invested in digital equipment and media to raise the church's profile and deliver church services to the members and the broader community at large. This investment has significantly benefited the people who were still sheltering during and after the pandemic. The church received more views and connections, correspondences and positive feedback because of the media output from the church. The investment in the church's website and social media platforms allowed greater access to our information and services online.

**Management of Risk and Safeguarding**

Miracle church has put in place robust financial and operating procedures which have enabled the charity to operate effectively and efficiently. The Charity is in the process of reviewing and updating the risk register and moving over to continuous assessment to make the charity more resilient in all areas of activities, which includes safeguarding which the charity considers a high priority.

**Future Plans**

The Miracle Charity will continue to fulfil the objectives of the charity through the advancement of Christian and other charitable purposes. The charity will expand and develop in the following areas:

1. Advancement of the Christian gospel through church services: Bible Study and prayer meetings, conferences, conventions and evangelistic outreaches.
2. Organisational and leadership development across the charity. Incorporating training and development to empower our members and adherents spiritually.
3. Expansion of our charitable initiatives to provide support to those in need, because of the pending cost of living crisis
4. development of the Sunday school and youth departments
5. Planned youth summer school, which will include education and social development, music, art and craft. Develop the young people to face the future through STEM learning, wellbeing and cultural and heritage projects.
6. Develop and increase our digital media usage and training to inspire young people to utilise the latest technology to promote the gospel.

**Conclusion**

We, the trustees of the Miracle Church of God in Christ, according to the commission given to us in St. Matthew 28: 19-20 endeavour to serve the people in the church, community and overseas.

We thank you for your support in helping us to accomplish this work.

On behalf of the Board of Trustees:



Bishop Francis Vaughan  
Chairman

Dated: 27<sup>th</sup> December 2023

**MIRACLE CHURCH OF GOD IN CHRIST**  
**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF**  
**THE MIRACLE CHURCH OF GOD IN CHRIST**

We report on the Accounts of the Miracle Church of God in Christ for the year ended 31<sup>st</sup> March 2023 which are set out on pages 8 and 9.

**Respective Responsibilities of the Directors and Examiner**

As Charity's Trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of s. 144 (2) of the Charities Act 2011 (The Act) do not apply. It is our responsibility to issue this report on those accounts in accordance with the terms of the Act and Regulations.

**Basis of Independent Examiner's Report**

Our examination was carried out in accordance with the General Directions given by the Charities Commission. An examination includes a review of the accounting records kept by the Charity and comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the Accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

**Independent Examiner's Statement**

In connection with my examination no matter has come to our attention:

1. Which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act
  - to prepare accounts which accord with the accounting records and comply with accounting requirements of the Charities Act and the Regulations have not been met, or
2. To which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Akondaawo John Kumpalume, AFA MIPA  
AJK Accounting Services Ltd  
6 Coatham Road  
Stockton on Tees  
TS19 8QY

Date: 27<sup>th</sup> December 2023

**MIRACLE CHURCH OF GOD IN CHRIST**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDING 31 MARCH 2023**

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>2023</u> £	<u>Total</u> <u>2022</u> £
<b>Incoming resources</b>					
<b>Income and endowments from:</b>					
Donations and legacies	2	145,279	-	145,279	142,496
Charitable activities	3	4,953	-	4,953	9,690
Investments	4	98,839	-	98,839	96,857
<b>Total incoming resources</b>		<u>249,071</u>	<u>-</u>	<u>249,071</u>	<u>249,043</u>
<b>Resources expended</b>					
<b>Expenditure on:</b>					
Raising funds		41,453	-	41,453	36,898
Charitable activities		181,960	-	181,960	150,310
Governance costs		1,250	-	1,250	900
<b>Total resources expended</b>		<u>224,663</u>	<u>-</u>	<u>224,663</u>	<u>188,108</u>
<b>Net income/(expenditure)</b>		<u>24,408</u>	<u>-</u>	<u>24,408</u>	<u>60,935</u>
<b>Other recognised gains/(losses):</b>					
Loss on disposal of fixed assets		160	-	160	-
<b>Net movement in funds</b>		<u>24,248</u>	<u>-</u>	<u>24,248</u>	<u>60,935</u>
<b>Reconciliation of funds:</b>					
Total funds brought forward		<u>3,473,571</u>	<u>-</u>	<u>3,473,571</u>	<u>3,412,636</u>
<b>Total funds carried forward</b>		<u><u>3,497,819</u></u>	<u><u>-</u></u>	<u><u>3,497,819</u></u>	<u><u>3,473,571</u></u>

**MIRACLE CHURCH OF GOD IN CHRIST**  
**BALANCE SHEET**  
**AS AT 31 MARCH 2023**

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>2023</u> £	<u>Total</u> <u>2022</u> £
<b>Fixed assets</b>					
Tangible assets	12	3,301,879	-	3,301,879	3,299,098
<b>Current assets</b>					
Debtors	13	34,276	-	34,276	37,277
Investments	14	17,306	-	17,306	17,306
Cash at bank and in hand		156,221	-	156,221	131,974
<b>Total current assets</b>		<u>207,803</u>	<u>-</u>	<u>207,803</u>	<u>186,557</u>
<b>Creditors: amounts falling due within one year</b>					
	15	11,863	-	11,863	12,083
<b>Net current assets/(liabilities)</b>		<u>195,940</u>	<u>-</u>	<u>195,940</u>	<u>174,473</u>
<b>Total assets less current liabilities</b>		<u>3,497,819</u>	<u>-</u>	<u>3,497,819</u>	<u>3,473,571</u>
<b>Total net asset /(liabilities)</b>		<u>3,497,819</u>	<u>-</u>	<u>3,497,819</u>	<u>3,473,571</u>
<b>Funds of the Charity</b>					
Unrestricted funds	17	1,331,804	-	1,331,804	1,307,556
Revaluation reserve	17	2,166,015	-	2,166,015	2,166,015
<b>Total funds</b>		<u>3,497,819</u>	<u>-</u>	<u>3,497,819</u>	<u>3,473,571</u>

Approved and authorised for issue by the Trustees on 27<sup>th</sup> December 2023 and were signed on its behalf by:



Bishop Francis Vaughan  
Chairman

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**1 Accounting policies**

**1.1 Basis of preparation**

The accounts have been prepared under the historical cost convention modified to include the revaluation of certain fixed assets.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with Financial Reporting Standards applicable in the United Kingdom and Republic of Ireland (FRS 102) issued in October 2019 and The Charities Act 2011 and UK Generally Accepted Accounting Practice as it applies from 1 January 2019.

**1.2 Incoming resources**

Income, including that gifted under the Gift Aid Scheme, is taken into account when received by the Charity. Income received in circumstances where a claim for repayment of tax has been or will be made to the H M Revenue & Customs is grossed up for tax recoverable. Any amounts of tax not yet reclaimed from H M Revenue & Customs is shown within the Charity's debtors. Interest and Rental Income are taken into account when receivable.

**1.3 Resources expended**

Expenditure is taken into account when incurred by the Charity regardless of when payment is made and is allocated to appropriate heading in the accounts. Grants and Donations payable are taken into account at the earlier of when they are paid or become constructive obligation of the Charity.

**1.4 Tangible fixed assets and depreciation**

Tangible Fixed Assets other than Freehold Property are stated at cost or valuation less depreciation. Depreciation is provided at rates calculated to write off the cost or valuation less estimated residual value of each asset over its expected useful life, as follows:

Freehold property	-
Fixtures, fittings & equipment	10% - 25% on cost
Motor vehicles	25% on Cost
Computer equipment	33.33% on cost

**1.5 Investments**

Current Asset Investments are stated at market value.

**1.6 Commitments for future expenditure**

Other than normal commitments under Contracts of Employment, there are no contractual obligations to future expenditure at Balance Sheet date. Where the Trustees have authorised expenditure, which is not legally enforceable or become constructive obligations, amounts are set aside into funds designated for the purpose.

**1.7 Covid-19 Job retention scheme**

The charity has chosen to include the CJRS grant in the donations and legacies in its financial statements. The charity availed itself of the furlough scheme introduced by the government due to Covid-19 pandemic. During the year, an amount of £0 (2022: £14,029) was claimed under the scheme. This amount is reflected in donations and legacies as part of restricted funds on the face of SOFA.

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2023**

<b>2</b>	<b>Donations and legacies</b>	<u>2023</u>	<u>2022</u>
		£	£
	Donations and gifts	<u>145,279</u>	<u>142,496</u>
<b>3</b>	<b>Charitable activities</b>	<u>2023</u>	<u>2022</u>
		£	£
	Church activities	<u>4,953</u>	<u>9,690</u>
<b>4</b>	<b>Investment</b>	<u>2023</u>	<u>2022</u>
		£	£
	Rental income	<u>98,071</u>	<u>96,813</u>
	Interest received	<u>768</u>	<u>44</u>
		<u>98,839</u>	<u>96,857</u>

The income from Donations and gifts was £145,378 (2022: £142,496) of which £145,496 (2022: £128,467) was unrestricted and £0 (2022: £14,029) was restricted.

<b>5</b>	<b>Total resources expended</b>	<u>Other</u>	<u>Grant</u>	<u>Total</u>	<u>Total</u>
		<u>Costs</u>	<u>Funding</u>	<u>2023</u>	<u>2022</u>
		£	£	£	£
	<b>Charitable activities</b>				
	Church activities:				
	Activities directly undertaken	<u>51,871</u>	-	<u>51,871</u>	<u>45,576</u>
	Donations, grants and gifts	<u>8,192</u>	-	<u>8,192</u>	<u>6,717</u>
	Support costs	<u>121,897</u>	-	<u>121,897</u>	<u>98,017</u>
	Total	<u>181,960</u>	-	<u>181,960</u>	<u>150,310</u>
	<b>Raising funds</b>				
	Provision of social housing	<u>41,453</u>	-	<u>41,453</u>	<u>36,898</u>
		<u>223,413</u>	-	<u>223,413</u>	<u>187,208</u>
	<b>Governance costs</b>				
	Independent examiners fees	<u>1,250</u>	-	<u>1,250</u>	<u>900</u>
		<u>224,663</u>	-	<u>224,663</u>	<u>188,108</u>

The expenditure on Charitable activities was £181,959 (2022: £150,310) of which £181,959 (2022: £136,281) was unrestricted and £0 (2022: £14,029) was restricted.

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**6 Activities undertaken directly**

	<u>2023</u>	<u>2022</u>
	£	£
Other costs relating to church activities:		
Pastoral fees and expenses	13,500	16,250
Water	1,308	945
Lighting and heating	10,257	8,596
Cleaning and flowers	3,121	2,603
Travel and motor expenses	4,017	3,917
Mission costs	-	1,169
Sunday school department	4,036	1,124
Youth department	2,427	1,501
Women's department	3,572	1,749
Men's department	125	-
Catering and refreshments	2,007	258
Music and media department	2,367	4,928
60th Anniversary Celebrations	-	344
Baptism	95	50
Christmas	513	200
Evangelism	642	718
Convention	1,434	-
Visiting speakers	2,450	1,225
	<u>51,871</u>	<u>45,576</u>
Other costs relating to provision of social housing:		
Lighting and heating	12,249	7,064
Repairs	16,456	18,022
Insurance	4,126	3,686
Council tax	2,502	2,409
Broadband	439	400
Water	1,685	2,444
HMO Licence	225	169
Letting fees	3,371	2,704
	<u>41,053</u>	<u>36,898</u>

**7 Donations, grants and gifts payable**

	<u>2023</u>	<u>2022</u>
	£	£
Donations to institutions	2,547	2,128
Gifts to individuals	5,645	4,589
	<u>8,192</u>	<u>6,717</u>

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**8 Support costs**

	<u>2023</u>	<u>2022</u>
	£	£
Administrative expenses	30,251	28,550
Repairs	8,549	5,235
Staff costs	73,886	42,414
Furloughed employment costs	-	14,029
Depreciation	9,211	7,790
	<b>121,897</b>	<b>98,017</b>

**9 Other recognised gains/(losses)**

	<u>2023</u>	<u>2022</u>
	£	£
Loss on disposal of fixtures	<b>(160)</b>	<b>-</b>

**10 Trustees**

Some of our Trustees received remuneration or benefits from their work with the charity.

As at 31 March 2023, Francis Vaughan received either fees or remuneration for pastoral services to the church amounting to £13,500 (2022: £16,300). In addition to this, he had the use of a car belonging to the church which originally cost £7,500. Eutis Marshall received remuneration for pastoral services to the church amounting to £3,648. Delroy Samuels received remuneration for services to the church as Property Administrator amounting to £18,819.49 (2022: £12,106.51). The invoice totalling £18,150 (2022: £18,150) were issued by SEC Accounting Services Ltd for various professional work where Sylvester Kavalo, one of the trustees was a director.

**11 Employees**

**Number of employees**

The average monthly number of employees during the year

	<u>2023</u>	<u>2022</u>
	<u>Number</u>	<u>Number</u>
Administration	<b>7</b>	<b>5</b>

There were no employees whose annual emoluments were £60,000 or more.

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**12 Tangible fixed assets**

	<u>Land &amp;</u> <u>Buildings</u>	<u>Fixtures,</u> <u>Fittings &amp;</u> <u>Equipment</u>	<u>Motor</u> <u>Vehicle</u>	<u>Total</u>
	£	£	£	£
<b>Cost or valuation</b>				
At 1 April 2022	3,240,000	123,453	9,750	3,373,203
Additions	-	4,652	7,500	12,152
Disposals	-	(250)	(9,750)	(10,000)
<b>At 31 March 2023</b>	<b><u>3,240,000</u></b>	<b><u>127,855</u></b>	<b><u>7,500</u></b>	<b><u>3,375,355</u></b>
<b>Depreciation</b>				
At 1 April 2022	-	64,355	9,750	74,105
Disposals	-	(89)	(9,750)	(9,839)
Charge for the year	-	8,482	729	9,211
<b>At 31 March 2023</b>	<b><u>-</u></b>	<b><u>72,748</u></b>	<b><u>729</u></b>	<b><u>73,477</u></b>
<b>Net book value</b>				
<b>At 31 March 2023</b>	<b><u>3,240,000</u></b>	<b><u>55,107</u></b>	<b><u>6,771</u></b>	<b><u>3,301,878</u></b>
At 31 March 2022	<u>3,240,000</u>	<u>59,098</u>	<u>-</u>	<u>3,299,098</u>

**13 Debtors**

	<u>2023</u>	<u>2022</u>
	£	£
Trade debtors	<b>8,322</b>	6,694
Prepayments and accrued income	<b>22,325</b>	26,042
Other debtors	<b>3,629</b>	4,542
	<b><u>34,276</u></b>	<u>37,277</u>

**14 Current asset investments**

These comprise short term deposits.

**15 Creditors: amounts falling due within one year**

	<u>2023</u>	<u>2022</u>
	£	£
Trade creditors	<b>999</b>	5,578
Accruals and deferred income	<b>5,288</b>	6,101
Other creditors	<b>1,628</b>	31
Taxation and social security	<b>3,948</b>	374
	<b><u>11,863</u></b>	<u>12,083</u>

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**16 Designated funds**

The funds of the charity include the designated funds comprising the following unexpended balances of donations and grants held on trust for specific purpose of meeting the costs of acquisition of land and buildings and other capital expenditure:

	<b><u>Movement in funds</u></b>			
	<b><u>Balance at</u></b> <b><u>01/04/2022</u></b>	<b><u>Incoming</u></b> <b><u>Resources</u></b>	<b><u>Resources</u></b> <b><u>Expended</u></b>	<b><u>Balance at</u></b> <b><u>31/03/2023</u></b>
	£	£	£	£
Building and capital expenditure fund	24,310	100,000	-	124,310
	<u>24,310</u>	<u>100,000</u>	<u>-</u>	<u>124,310</u>

**17 Analysis of net assets between funds**

	<b><u>Unrestricted</u></b> <b><u>funds</u></b>	<b><u>Restricted</u></b> <b><u>funds</u></b>	<b><u>Total</u></b>
	£	£	£
Fund balance at 31 March 2023 represented by			
Tangible fixed assets	3,301,879	-	3,301,879
Current assets	207,803	-	207,803
Creditors: amount falling due within one year	(11,863)	-	(11,863)
	<u>3,497,819</u>	<u>-</u>	<u>3,497,819</u>
	<b><u>Unrestricted</u></b> <b><u>Funds</u></b>	<b><u>Restricted</u></b> <b><u>Funds</u></b>	<b><u>Total</u></b>
	£	£	£
Unrealised gains included above:			
On tangible fixed assets	2,166,015	-	2,166,015
	<u>2,166,015</u>	<u>-</u>	<u>2,166,015</u>

**MIRACLE CHURCH OF GOD IN CHRIST**

England & Wales - Charity number 291224

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# Accounts

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MIRACLE CHURCH  
OF GOD IN CHRIST

**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT AND UNAUDITED ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**MIRACLE CHURCH OF GOD IN CHRIST**  
**LEGAL AND ADMINISTRATIVE INFORMATION**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**TRUSTEES:**

Francis Vaughan  
Sylvester Kavallo  
Lynn Ashman  
Eutis Marshall  
Delroy Samuels

**CHARITY NUMBER:**

291224

**PRINCIPLE ADDRESS:**

36-38 Alexandra Road  
Bedford  
MK40 1JB

**INDEPENDENT REVIEWER:**

AJK Accounting Services Ltd  
6 Coatham Road  
Stockton-On-Tees  
S19 8QY

**BANKERS:**

Lloyds Bank  
34 High Street  
Bedford  
MK40 1SB

**MIRACLE CHURCH OF GOD IN CHRIST**  
**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

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**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDING 31 MARCH 2022**

The Trustees are pleased to present their report and accounts for the year ending 31<sup>st</sup> March 2022.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Church's Trust Deed, The Charities Act 2011 and the Statement of Recommended Practice applicable to charities preparing accounts in accordance with the Financial Reporting Standard applicable in UK and Republic of Ireland (FRS102) issued in January 2019.

By the Grace of God and the continuing help of our supporters we were able to meet many of our objectives for the year and take on some additional responsibilities.

We reiterate our mandate as contained in the Trust document:

- To conduct daily public worship in the House of God
- To witness to the lost
- To preach and uphold the doctrine of the New Birth/Water Baptism by immersion and the Lord's Supper
- To maintain Sunday School and Bible Study classes
- To promote community integration working with local community organisations to care for the aged and indigent within our community
- To maintain a robust outreach ministry by distributing Christian literature, visiting local care homes, the local hospital and prisons and holding open-air meetings and also to make use of the media to reach the lost for Christ.

**Structure, Governance and Management**

The church was established by a Charitable Trust Deed on 23 January 1985.

The members of the Trustees who served during the year were: -

Mr Francis Vaughan - General Overseer and Chair of Trustees  
Mr Sylvester Kavalo  
Mrs Lynn Ashman  
Mrs Eutis Marshall  
Mr Delroy Samuels

**Recruitment and Appointment of Trustees**

Existing trustees by resolution, appoints new trustees at planned meetings. The Board of Trustees which make the financial and management decisions oversee the activities of the church. The spiritual and educational guidance of the congregation is delegated to the pastors, elders and departmental leaders who are appointed by the Board.

**Trustees Inductions and Training**

All trustees are familiar with the workings of the church and charity being drawn from long-standing members that have a skill set to offer and empathy with our core values.

New trustees are invited and encouraged to attend a short training session led by the Chair of the Board and the Treasurer. This will cover:

- The duties of the Trustees
- The main documents which set out the operational framework for the Charity including the Governing Documents
- Resources and the current financial position as set out in the latest published accounts
- Future plans and objectives

**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDING 31 MARCH 2022**

An information pack has been prepared drawing from various Charity Commission publications signposted through the commission's guidelines and is given to the new Trustees together with the latest financial statements and the governing documents. Additionally, all trustees are encouraged to attend training seminars provided by other external organisations.

**Staff and Volunteers**

The effort, commitment and skills of our staff and volunteers are the heart of our charity. New staff attend a full induction programme including familiarisation with our various policies and procedures such as our Health and Safety Policy. Some of our long-standing staff and volunteers have worked with us for considerable number of years contributing to time and skills to the charity. We have so many of our members volunteer to help in different areas of our community outreach programmes.

**Objectives**

The church's objectives are the advancement of Christian and other charitable purposes and, in particular to further education in the basic principles of Christian morality. The charity currently runs churches in Bedford, Northampton, Jamaica, Ghana, and Barbados and seeks to meet the needs of the broader community in each area in pursuit of its objectives.

The charity is a member of the Evangelical Alliance and also participates in several local organisations, such as the Bedford Ecumenical Committee (BEC), the Bedfordshire University Chaplaincy and HOPE Bedfordshire. We participate in or support various other organisations on a smaller scale.

**60 years Still Moving Forward by Faith**

Notable achievements The Miracle Church of God in Christ celebrated 60 years of ministry, which was celebrated in July 2021. Highlights of this diamond jubilee celebration were the attendance of dignities from the local area and oversea guests who came and participated in this celebration. The Church was graced with a representative from the Jamaican High Commission, who joined in the celebration, praised the church's achievements in reaching Sixty years, and thanked all those of the Windrush era who contributed heavily to the formation of this church and the wider community.

Past and present members came together to perform in a joint national choir. This Choir has continued to come together to minister and perform within the church and other functions.

Overseer Francis Vaughan completed and published several books that have been well-received by the church community and the community at large.

The women's department held a number of events such as fundraisings, bazaars and coffee mornings and a successful women's conference. The women, both locally and nationally, were spiritually and practically encouraged during this conference. One important feature was encouraging enterprise and entrepreneurship in the community, whereby women highlighted their craft, baking, and all-around business skills. This enabled the younger women within the church and in the community.

**Impacting and Reaching the Community**

The Miracle Charity continued to extend its spiritual and community activities and outreach among all sections of society, especially among the young people where the church, through its departments such as the Sunday school and the youth department, put on various activities to work and engage with the youth in the community.

The Church's community outreach Tuesday's Drop in from 11:00 am – 1 pm continued to grow and expand, reaching out further into the community. This was supplemented by community lead Happy Women's Hour (Community Women's Outreach)

**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDING 31 MARCH 2022**

The pandemic has been a defining moment for the church and coming out of the pandemic Miracle Church continued to provide spiritual, emotional and physical support to its members and the community by contributing to the established food banks and also providing a food bank service to at-risk individuals and families and a particular focus was placed on the elderly and people with additional needs. The church's charitable initiatives included hampers, signposting, and financial and well-being classes.

Miracle Church has invested in digital equipment and media to raise the church's profile and deliver church services to the members and the broader community at large. This investment has significantly benefited the people who were still sheltering during and after the pandemic. The church received more views and connections, correspondences and positive feedback because of the media output from the church. The investment in the church's website and social media platforms allowed greater access to our information and services online.

**Management of Risk and Safeguarding**

Miracle church has put in place robust financial and operating procedures which have enabled the charity to operate effectively and efficiently. The Charity is in the process of reviewing and updating the risk register and moving over to continuous assessment to make the charity more resilient in all areas of activities, which includes safeguarding which the charity considers a high priority.

**Future Plans**

The Miracle Charity will continue to fulfil the objectives of the charity through the advancement of Christian and other charitable purposes. The charity will expand and develop in the following areas:

1. Advancement of the Christian gospel through church services: Bible Study and prayer meetings, conferences, conventions and evangelistic outreaches.
2. Organisational and leadership development across the charity. Incorporating training and development to empower our members and adherents spiritually.
3. Expansion of our charitable initiatives to provide support to those in need, because of the pending cost of living crisis
4. development of the Sunday school and youth departments
5. Planned youth summer school, which will include education and social development, music, art and craft. Develop the young people to face the future through STEM learning, welling being and cultural and heritage projects.
6. Develop and increase our digital media usage and training to inspire young people to utilise the latest technology to promote the gospel.

**Conclusion**

We, the trustees of the Miracle Church of God in Christ, according to the commission given to us in St. Matthew 28: 19-20 endeavour to serve the people in the church, community and overseas.

We thank you for your support in helping us to accomplish this work.  
On behalf of the Board of Trustees:

Bishop Francis Vaughan  
Chairman

Dated: 24<sup>th</sup> January 2023

**MIRACLE CHURCH OF GOD IN CHRIST**  
**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF**  
**THE MIRACLE CHURCH OF GOD IN CHRIST**

We report on the Accounts of the Miracle Church of God in Christ for the year ended 31<sup>st</sup> March 2022 which are set out on pages 8 and 9.

**Respective Responsibilities of Trustees and Examiner**

As Charity's Trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of s. 144 (2) of the Charities Act 2011 (The Act) do not apply. It is our responsibility to issue this report on those accounts in accordance with the terms of the Act and Regulations.

**Basis of Independent Examiner's Report**

Our examination was carried out in accordance with the General Directions given by the Charities Commission. An examination includes a review of the accounting records kept by the Charity and comparison of the Accounts presented with those records. It also includes considering any unusual items or disclosures in the Accounts and seeking explanations from you as the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an Audit, and consequently no opinion is given as to whether the Accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

**Independent Examiner's Statement**

In connection with my examination no matter has come to our attention:

1. Which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act
  - to prepare accounts which accord with the Accounting records and comply with Accounting requirements of the Charities Act and the Regulations have not been met, or
2. To which, in our opinion, attention should be drawn in order to enable a proper understanding of the Accounts to be reached.

Akondaawo John Kumpalume, AFA MIPA  
AJK Accounting Services Ltd  
6 Coatham Road  
Stockton on Tees  
TS19 8QY

Date: 24<sup>th</sup> January 2023

**MIRACLE CHURCH OF GOD IN CHRIST**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDING 31 MARCH 2022**

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>2022</u> £	<u>Total</u> <u>2021</u> £
<b>Incoming resources</b>					
<b>Income and endowments from:</b>					
Donations and legacies	2	142,496	-	142,496	121,635
Charitable activities	3	9,690	-	9,690	2,988
Investments	4	96,857	-	96,857	94,562
<b>Total incoming resources</b>		<u>249,043</u>	<u>-</u>	<u>249,043</u>	<u>219,184</u>
<b>Resources expended</b>					
<b>Expenditure on:</b>					
Raising funds		36,898	-	36,898	25,720
Charitable activities		150,310	-	150,310	144,112
Governance costs		900	-	900	700
<b>Total resources expended</b>		<u>188,108</u>	<u>-</u>	<u>188,108</u>	<u>170,532</u>
<b>Net income/(expenditure)</b>		<u>60,935</u>	<u>-</u>	<u>60,935</u>	<u>48,652</u>
<b>Other recognised gains/(losses):</b>					
Loss on disposal of fixed assets	9	-	-	-	(210)
<b>Net movement in funds</b>		<u>60,935</u>	<u>-</u>	<u>60,935</u>	<u>48,442</u>
<b>Reconciliation of funds:</b>					
Total funds brought forward		<u>3,412,636</u>	<u>-</u>	<u>3,412,636</u>	<u>3,364,194</u>
<b>Total funds carried forward</b>		<u>3,473,571</u>	<u>-</u>	<u>3,473,571</u>	<u>3,412,636</u>

**MIRACLE CHURCH OF GOD IN CHRIST**  
**BALANCE SHEET**  
**AS AT 31 MARCH 2022**

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>2022</u> £	<u>Total</u> <u>2021</u> £
<b>Fixed assets</b>					
Tangible assets	12	3,299,098	-	3,299,098	3,294,097
<b>Current assets</b>					
Debtors	13	37,277	-	37,277	30,038
Investments	14	17,306	-	17,306	17,706
Cash at bank and in hand		131,974	-	131,974	83,047
<b>Total current assets</b>		<u>186,557</u>	<u>-</u>	<u>186,557</u>	<u>130,791</u>
<b>Creditors: amounts falling due</b>					
within one year	15	12,083	-	12,083	12,252
<b>Net current assets/(liabilities)</b>		<u>174,473</u>	<u>-</u>	<u>174,473</u>	<u>118,539</u>
<b>Total assets less current liabilities</b>		<u>3,473,571</u>	<u>-</u>	<u>3,473,571</u>	<u>3,412,636</u>
<b>Total net asset /(liabilities)</b>		<u>3,473,571</u>	<u>-</u>	<u>3,473,571</u>	<u>3,412,636</u>
<b>Funds of the Charity</b>					
Unrestricted funds		1,307,556	-	1,307,556	1,246,621
Revaluation reserve		2,166,015	-	2,166,015	2,166,015
<b>Total funds</b>		<u>3,473,571</u>	<u>-</u>	<u>3,473,571</u>	<u>3,412,636</u>

Approved and authorised for issue by the Trustees on 24<sup>th</sup> January 2023 and were signed on its behalf by:

Bishop Francis Vaughan  
Chairman

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**1 Accounting policies**

**1.1 Basis of preparation**

The accounts have been prepared under the historical cost convention modified to include the revaluation of certain fixed assets.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with Financial Reporting Standards applicable in the United Kingdom and Republic of Ireland (FRS102) issued in October 2019 and The Charities Act 2011 and UK Generally Accepted Accounting Practice as it applies from 1 January 2019.

**1.2 Incoming resources**

Income, including that gifted under the Gift Aid Scheme, is taken into account when received by the Charity. Income received in circumstances where a claim for repayment of tax has been or will be made to the H M Revenue & Customs is grossed up for tax recoverable. Any amounts of tax not yet reclaimed from H M Revenue & Customs is shown within the Charity's debtors. Interest and Rental Income are taken into account when receivable.

**1.3 Resources expended**

Expenditure is taken into account when incurred by the Charity regardless of when payment is made and is allocated to appropriate heading in the accounts. Grants and Donations payable are taken into account at the earlier of when they are paid or become constructive obligation of the Charity.

**1.4 Tangible fixed assets and depreciation**

Tangible Fixed Assets other than Freehold Property are stated at cost or valuation less depreciation. Depreciation is provided at rates calculated to write off the cost or valuation less estimated residual value of each asset over its expected useful life, as follows:

Freehold property	-
Fixtures, fittings & equipment	10% - 25%
Motor vehicles	25% on cost
Computer equipment	33.33%

**1.5 Investments**

Current Asset Investments are stated at market value.

**1.6 Commitments for future expenditure**

Other than normal commitments under Contracts of Employment, there are no contractual obligations to future expenditure at Balance Sheet date. Where the Trustees have authorised expenditure, which is not legally enforceable or become constructive obligations, amounts are set aside into funds designated for the purpose.

**1.7 Covid-19 Job retention scheme**

The charity has chosen to include the CJRS grant in the donations and legacies in its financial statements. The charity availed itself of the furlough scheme introduced by the government due to Covid-19 pandemic. During the year, an amount of £14,029 (2021: £16,384) was claimed under the scheme. This amount is reflected in donations and legacies as part of restricted funds on the face of SOFA.

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**2 Donations and legacies**

	<u>2022</u>	<u>2021</u>
	£	£
Donations and gifts	<u>142,496</u>	<u>121,635</u>

**3 Charitable activities**

	<u>2022</u>	<u>2021</u>
	£	£
Church activities	<u>9,690</u>	<u>2,988</u>

**4 Investment**

	<u>2022</u>	<u>2021</u>
	£	£
Rental income	96,813	94,528
Interest received	<u>44</u>	<u>33</u>
	<u>96,857</u>	<u>94,562</u>

The income from Donations and gifts was £142,496 (2021: £121,635) of which £128,467 (2020: £95,301) was unrestricted and £14,029 (2021: £26,334) was restricted.

**5 Total resources expended**

	<u>Other</u>	<u>Grant</u>	<u>Total</u>	<u>Total</u>
	<u>Costs</u>	<u>Funding</u>	<u>2022</u>	<u>2021</u>
	£	£	£	£
<b>Charitable activities</b>				
Church activities:				
Activities directly undertaken	45,576	-	45,576	49,106
Donations, grants and gifts	6,717	-	6,717	8,693
Support costs	<u>83,988</u>	<u>14,029</u>	<u>98,017</u>	<u>86,313</u>
Total	<u>136,281</u>	<u>14,029</u>	<u>150,310</u>	<u>144,112</u>
<b>Raising funds</b>				
Provision of social housing	<u>36,898</u>	-	<u>36,898</u>	34,956
	<u>173,179</u>	<u>14,029</u>	<u>187,208</u>	<u>179,068</u>
<b>Governance costs</b>				
Independent examiners fees	900	-	900	700
	<u>174,079</u>	<u>14,029</u>	<u>188,108</u>	<u>179,768</u>

The expenditure on Charitable activities was £150,310 (2021: £144,112) of which £136,281 (2021: £117,778) was unrestricted and £14,029 (2021: £26,334) was restricted.

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**6 Activities undertaken directly**

	<u>2022</u>	<u>2021</u>
	£	£
Other costs relating to church activities:		
Pastoral fees and expenses	<b>16,250</b>	18,650
Water	<b>945</b>	1,362
Lighting and heating	<b>8,596</b>	7,613
Cleaning and flowers	<b>2,603</b>	2,265
Travel and motor expenses	<b>3,917</b>	3,221
Mission costs	<b>1,169</b>	954
Sunday school department	<b>1,124</b>	443
Youth department	<b>1,501</b>	1,016
Women's department	<b>1,749</b>	-
Catering and refreshments	<b>258</b>	498
Music and media department	<b>4,928</b>	2,330
60th Anniversary Celebrations	<b>344</b>	-
Baptism	<b>50</b>	-
Christmas	<b>200</b>	-
Evangelism	<b>718</b>	154
Visiting speakers	<b>1,225</b>	650
Covid 19 relief expenses	-	9,950
	<b><u>45,576</u></b>	<b><u>49,106</u></b>

Other costs relating to provision of social housing:

Lighting and heating	<b>7,064</b>	5,969
Repairs	<b>18,022</b>	11,541
Insurance	<b>3,686</b>	3,607
Council tax	<b>2,409</b>	2,395
Broadband	<b>400</b>	392
Water	<b>2,444</b>	-
HMO Licence	<b>169</b>	-
Letting fees	<b>2,704</b>	1,816
	<b><u>36,898</u></b>	<b><u>25,720</u></b>

**7 Donations, grants and gifts payable**

	<u>2022</u>	<u>2021</u>
	£	£
Donations to institutions	<b>2,128</b>	2,518
Gifts to individuals	<b>4,589</b>	6,175
	<b><u>6,717</u></b>	<b><u>8,693</u></b>

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**8 Support costs**

	<u>2022</u>	<u>2021</u>
	£	£
Administrative expenses	28,550	30,113
Repairs	5,235	7,361
Staff costs	42,414	24,871
Furloughed employment costs	14,029	16,384
Depreciation	7,790	7,585
	<u>98,017</u>	<u>86,313</u>

**9 Other recognised gains/(losses)**

	<u>2022</u>	<u>2021</u>
	£	£
Profit on sale of motor vehicle	-	1,500
Loss on disposal of fixtures	-	(1,710)
Loss on disposal of fixed assets	-	(210)
	<u>-</u>	<u>(210)</u>

**10 Trustees**

Some of our Trustees received remuneration or benefits from their work with the charity.

As at 31 March 2022, Francis Vaughan received either fees or remuneration for pastoral services to the church amounting to £16,300 (2021: £18,650). In addition to this, he had the use of a car belonging to the church which originally cost £9,750. Delroy Samuels received remuneration for the services to the church as Property Administrator amounting to £12,106.51 from the date of his appointment. He previously held this position prior to his appointment as a trustee. The invoice totalling £18,150 were issued by SEC Accounting Services Ltd for various professional work where Sylvester Kavalo, one of the trustees was a director.

**11 Employees**

**Number of employees**

The average monthly number of employees during the year

	<u>2022</u>	<u>2021</u>
	<u>Number</u>	<u>Number</u>
Administration	<u>5</u>	<u>4</u>

There were no employees whose annual emoluments were £60,000 or more.

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**12 Tangible fixed assets**

	<u>Land and</u> <u>Buildings</u>	<u>Fixtures,</u> <u>fittings &amp;</u> <u>equipment</u>	<u>Motor</u> <u>Vehicle</u>	<u>Total</u>
	£	£	£	£
<b>Cost or valuation</b>				
At 1 April 2021	3,240,000	110,663	9,750	3,360,413
Additions	-	12,791	-	12,791
<b>At 31 March 2022</b>	<b>3,240,000</b>	<b>123,453</b>	<b>9,750</b>	<b>3,373,203</b>
<b>Depreciation</b>				
At 1 April 2021	-	56,565	9,750	66,315
Charge for the year	-	7,790	-	7,790
<b>At 31 March 2022</b>	<b>-</b>	<b>64,355</b>	<b>9,750</b>	<b>74,105</b>
<b>Net book value</b>				
<b>At 31 March 2022</b>	<b>3,240,000</b>	<b>59,098</b>	<b>-</b>	<b>3,299,098</b>
At 31 March 2021	3,240,000	54,097	-	3,294,097

**13 Debtors**

	<u>2022</u>	<u>2021</u>
	£	£
Trade debtors	6,694	3,483
Prepayments and accrued income	26,042	21,313
Other debtors	4,542	5,242
	<b>37,277</b>	<b>30,038</b>

**14 Current asset investments**

These comprise short term deposits.

**15 Creditors: amounts falling due within one year**

	<u>2022</u>	<u>2021</u>
	£	£
Trade creditors	5,578	1,887
Accruals and deferred income	6,101	4,811
Other creditors	31	5,421
Taxation and social security	374	133
	<b>12,083</b>	<b>12,252</b>

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**16 Designated funds**

The funds of the charity include the designated funds comprising the following unexpended balances of donations and grants held on trust for specific purpose of meeting the costs of acquisition of land and buildings and other capital expenditure:

	<b><u>Movement in funds</u></b>			
	<b><u>Balance at</u></b>	<b><u>Incoming</u></b>	<b><u>Resources</u></b>	<b><u>Balance at</u></b>
	<b><u>01/04/2021</u></b>	<b><u>Resources</u></b>	<b><u>Expended</u></b>	<b><u>31/03/2022</u></b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Building and capital expenditure fund	24,310	-	-	24,310
	<u>24,310</u>	<u>-</u>	<u>-</u>	<u>24,310</u>

**17 Analysis of net assets between funds**

	<b><u>Unrestricted</u></b>	<b><u>Restricted</u></b>	
	<b><u>funds</u></b>	<b><u>funds</u></b>	<b><u>Total</u></b>
	<b>£</b>	<b>£</b>	<b>£</b>
Fund balance at 31 March 2022 represented by			
Tangible fixed assets	3,299,098	-	3,299,098
Current assets	186,556	-	186,556
Creditors: amount falling due within one year	(12,083)	-	(12,083)
	<u>3,473,571</u>	<u>-</u>	<u>3,473,571</u>
	<b><u>Unrestricted</u></b>	<b><u>Restricted</u></b>	
	<b><u>funds</u></b>	<b><u>Funds</u></b>	<b><u>Total</u></b>
	<b>£</b>	<b>£</b>	<b>£</b>
Unrealised gains included above:			
On tangible fixed assets	2,166,015	-	2,166,015
	<u>2,166,015</u>	<u>-</u>	<u>2,166,015</u>

**MIRACLE CHURCH OF GOD IN CHRIST**

England & Wales - Charity number 291224

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# Accounts

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MIRACLE CHURCH  
OF GOD IN CHRIST

**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT AND UNAUDITED ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**MIRACLE CHURCH OF GOD IN CHRIST**  
**LEGAL AND ADMINISTRATIVE INFORMATION**  
**FOR THE YEAR ENDED 31 MARCH 2021**

<b>TRUSTEES:</b>	Francis Vaughan Sylvester Kavalo Lynn Ashman Eutis Marshall
<b>CHARITY NUMBER:</b>	291224
<b>PRINCIPLE ADDRESS:</b>	36-38 Alexandra Road Bedford MK40 1JB
<b>INDEPENDENT REVIEWER:</b>	AJK Accounting Services Ltd 6 Coatham Road Stockton-On-Tees S19 8QY
<b>BANKERS:</b>	Lloyds Bank 34 High Street Bedford MK40 1SB

**MIRACLE CHURCH OF GOD IN CHRIST**  
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**FOR THE YEAR ENDED 31 MARCH 2021**

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**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDING 31 MARCH 2021**

The Trustees are pleased to present their report and accounts for the year ending 31<sup>st</sup> March 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Church's Trust Deed, The Charities Act 2011 and the Statement of Recommended Practice applicable to charities preparing accounts in accordance with the Financial Reporting Standard applicable in UK and Republic of Ireland (FRS102) issued in January 2019.

By the Grace of God and the continuing help of our supporters we were able to meet many of our objectives for the year and take on some additional responsibilities.

We reiterate our mandate as contained in the Trust document:

- To conduct daily public worship in the House of God
- To witness to the lost
- To preach and uphold the doctrine of the New Birth/Water Baptism by immersion and the Lord's Supper
- To maintain Sunday School and Bible Study classes
- To promote community integration working with local community organisations to care for the aged and indigent within our community
- To maintain a robust outreach ministry by distributing Christian literature, visiting local care homes, the local hospital and prisons and holding open-air meetings and also to make use of the media to reach the lost for Christ.

**Structure, Governance and Management**

The church was established by a Charitable Trust Deed on 23 January 1985.

The members of the Trustees who served during the year were:-

Mr Francis Vaughan - General Overseer and Chair of Trustees

Mr Sylvester Kavalo

Mrs Lynn Ashman

Mrs Eutis Marshall

**Recruitment and Appointment of Trustees**

Existing trustees by resolution, appoints new trustees at planned meetings. The Board of Trustees which make the financial and management decisions oversee the activities of the church. The spiritual and educational guidance of the congregation is delegated to the pastors, elders and departmental leaders who are appointed by the Board.

**Trustees Inductions and Training**

All trustees are familiar with the workings of the church and charity being drawn from long-standing members that have a skill-set to offer and empathy with our core values.

New trustees are invited and encouraged to attend a short training session led by the Chair of the Board and the Treasurer. This will cover :

- The duties of the Trustees

**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDING 31 MARCH 2021**

- The main documents which set out the operational framework for the Charity including the Governing Documents
- Resources and the current financial position as set out in the latest published accounts
- Future plans and objectives

An information pack has been prepared drawing from various Charity Commission publications signposted through the commission's guidelines and is given to the new Trustees together with the latest financial statements and the governing documents. Additionally, all trustees are encouraged to attend training seminars provided by other external organisations.

**Related parties and co-operation with other organisations**

Some of our Trustees received remuneration or other benefits from their work with the charity.

As at 31 March 2021, Francis Vaughan received either fees or remuneration for pastoral services to the church amounting to £18,650 (2020: £13,500). In addition to this, Francis Vaughan had the use of a car belonging to the church which originally cost £9,750. The invoices totalling £14,400 (2020: Nil) were issued to the church by E&KK Associates Ltd for various professional work where Sylvester Kavalo, one of the trustees was a director .

**Staff and Volunteers**

The effort, commitment and skills of our staff and volunteers are the heart of our charity. New staff attend a full induction programme including familiarisation with our various policies and procedures such as our Health and Safety Policy. Some of our long standing staff and volunteers have worked with us for considerable number of years contributing to time and skills to the charity. We have so many of our members volunteer to help in different areas of our community outreach programmes.

**Objectives**

The church's objectives are the advancement of Christian and other charitable purposes and in particular, to further education in the basic principles of Christian morality. The charity currently runs churches in Bedford, Northampton, Jamaica, Ghana, and Barbados and seeks to meet the needs of the wider community in each area in pursuit of its objectives.

The charity is a member of the Evangelical Alliance and also participates in a number of local organisations such as the Bedford Ecumenical Committee (BEC), the Bedfordshire University Chaplaincy and HOPE Bedfordshire. There are various other organisations which we participate in or support on a smaller scale.

**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDING 31 MARCH 2021**

**Activities For The year**

**Local Ministries**

During this year, the Church has facilitated a variety of activities, among these:-

1. Operating all-age Sunday School – from age 4 to adults (children between the age of 4 and 12 most weeks numbering around 50)
2. We also offer support to our church and local community by facilitating:
  - a. Youth group sessions:  
Now under the new leadership and include a wider variety of activities and opportunities for young people aged 7 to 30 from within the church and also the local community. These sessions run on a Friday evening between the hours of 7 pm and 9 pm and sometimes involve trips out for fun days and to visit other local and national organisations. We provide transport and for families who have young children wanting to use the services but are not able to always get their children/youth to the meetings and events.
  - b. Women's support groups.  
The women ministry meet once every month to discuss matters that affects women in the church and wider community.
  - c. Supplying food and other provisions for those in need within the local community on a personal/family basis
  - d. Providing Christmas hampers for the elderly, single mothers and needy.
  - e. Donating food and provisions to local drop-in centres.
  - f. Provision of night and short-term shelter for ad-hoc callers.
  - g. Assisting financially our young people who are in university and also in the mainstream education whose parents are struggling financially.

Transport is provided for the children, elderly and infirm members of the community to be able to visit and take part in the various services and activities that are being provided for them on a weekly basis.

**Child Protection**

We now have on board 2 vibrant workers in this area who have volunteered their services. Already they have been a great asset to this area of work. Child Protection Training and refresher sessions is an ongoing process; an encouraging number of members of the wider community have attended these and other training sessions that we have facilitated. We continue to ensure that all our workers and those who come into contact with children/vulnerable adults are DBS checked and receive the necessary training and information.

**Bedford**

**HMP Bedford**

We have had a visible presence in Bedford Prison for over 30 years. We also facilitate a monthly worship service. But we were unable to do this in the year as a result of COVID 19 lockdown and restrictions.

**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDING 31 MARCH 2021**

**Mission Department**

The charity's missions department corresponds with individuals, churches and other organisations not just in UK but also overseas and co-ordinates the help and support that is needed.

During the year, we received COVID 19 related Grants from The Harpur Trust and Bedfordshire and Luton Community Foundation amounting to £4,950 and £5,000 respectively. These funds enabled us to help over 300 individuals and families in and around Bedford . The beneficiaries were mainly from the BAME communities which were directly affected by the pandemic and health and financial consequences of this outbreak. Some of the activities were the supply of food, toiletries and other provisions to help easing food and fuel poverty. The Mobile phone and top-ups were also supplied together with the DAB radios mainly to the older isolated individuals as they either had no internet access or no IT experience. There was also the community meal initiative which provided hot cooked meals to those severely affected by the pandemic.

We operate a monthly monetary contribution to the following UK charities:

McMillan Cancer Research  
Samaritan Purse  
Children with Cancer UK  
Great Ormond Street Children's Hospital Charity  
Cancer Research UK  
Christian Aid  
Bible Society  
Sickle Cell Charity  
Sue Ryder  
Compassion UK

Support outside the UK:

The Miracle Church of God in Christ, St Elizabeth, Jamaica  
Faith Miracle Church of God in Christ, Barbados  
The Miracle Church of God in Christ, Ghana  
Sanctuary Children's Orphanage, Jamaica  
Caesarean Children's Orphanage, Utange, Kenya  
Compassion UK – Children from outside UK (4 individuals)

**Outreach Ministries**

We endeavour to follow the example of Christ, (St. Matthew 25: 35-41) in reaching out to those who are sick, incarcerated, in need within our community. We do this by weekly visiting the local hospital and prison, catering for the spiritual and emotional needs of patients and inmates. There is a continued involvement after they have been released from hospital/prison. We continue to carry out monthly visits to local residential care homes. Also, with the local detention centre, helping with provisions and care once the detainees have been released.

**MIRACLE CHURCH OF GOD IN CHRIST**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDING 31 MARCH 2021**

**Northampton**

Although Northampton is a smaller branch, the activities replicate that of head office. As well as the normal weekly activities, a weekly 'Feed the Needy' project is also being run from this location which caters for a number of single parent families and the elderly and infirm within the congregation and community.

**Future Plans**

The plan for the future is to make the church a more professional organisation, an organisation that is not only attractive to Christians but will be welcoming and relevant to the wider community. In order to do this, we will continue to seek out the people within each congregation who are skilled in specific areas and get them working together across the churches at home and abroad, making each area more affective.

For the future we are looking at acquiring premises to set up and run a centre for the wider community which will include children and youth, elderly and infirm, single mothers, those suffering from the effects of physical, mental and emotional abuse etc.

Our aim is also to do more in the area of mission and set up a charity in each country that is representative of the make-up of our congregation, either a children's home or elderly home.

**Covid-19**

Due to Covid 19, the trustees have had to adjust the way the services are held. As the result of lockdown and social distance rules, initially the services were held on virtual settings only, and later were held on both actual and virtual after the lockdown was lifted with the limited number of people able to be accommodated in the church premises with others participating in the services online through various social media platforms.

**Conclusion**

We, the trustees of the Miracle Church of God in Christ, according to the commission given to us in St. Matthew 28: 19-20 endeavour to serve the people in the church, community and overseas.

We thank you for your support in helping us to accomplish this work.  
On behalf of the Board of Trustees:

Bishop Francis Vaughan  
Chairman

Dated: 10<sup>th</sup> December 2021

**MIRACLE CHURCH OF GOD IN CHRIST**  
**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF THE MIRACLE CHURCH OF GOD IN CHRIST**

We report on the Accounts of the Miracle Church of God in Christ for the year ended 31<sup>st</sup> March 2021 which are set out on pages 9 and 10.

**Respective Responsibilities of the Directors and Examiner**

As Charity's Trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of s. 144 (2) of the Charities Act 2011 (The Act) do not apply. It is our responsibility to issue this report on those accounts in accordance with the terms of the Act and Regulations

**Basis of Independent Examiner's Report**

Our examination was carried out in accordance with the General Directions given by the Charities Commission. An examination includes a review of the accounting records kept by the Charity and comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the Accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

**Independent Examiner's Statement**

In connection with my examination no matter has come to our attention:

- 1 Which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act
  - to prepare accounts which accord with the Accounting records and comply with Accounting requirements of the Charities Act and the Regulations have not been met, or
- 2 To which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Akondaawo John Kumpalume, AFA MIPA  
AJK Accounting Services Ltd  
6 Coatham Road  
Stockton on Tees  
TS19 8QY

Date: 13<sup>th</sup> December 2021

**MIRACLE CHURCH OF GOD IN CHRIST**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDING 31 MARCH 2021**

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>2021</u> £	<u>Total</u> <u>2020</u> £
<b>Incoming resources</b>					
<b>Income and endowments from:</b>					
Donations and legacies	2	95,301	26,334	121,635	102,261
Charitable activities	3	2,988	-	2,988	8,930
Investments	4	94,562	-	94,562	84,220
<b>Total incoming resources</b>		<u>192,850</u>	<u>26,334</u>	<u>219,184</u>	<u>195,411</u>
<b>Resources expended</b>	5				
<b>Expenditure on:</b>					
Raising funds		25,720	-	25,720	34,956
Charitable activities		117,778	26,334	144,112	135,657
Governance costs		700	-	700	650
<b>Total resources expended</b>		<u>144,198</u>	<u>26,334</u>	<u>170,532</u>	<u>171,263</u>
<b>Net income/(expenditure)</b>		48,652	-	48,652	24,148
<b>Other recognised gains/(losses):</b>					
Loss on disposal of fixed assets	9	(210)	-	(210)	-
<b>Net movement in funds</b>		<u>48,442</u>	<u>-</u>	<u>48,442</u>	<u>24,148</u>
<b>Reconciliation of funds:</b>					
Total funds brought forward		<u>3,364,194</u>	<u>-</u>	<u>3,364,194</u>	<u>3,340,046</u>
<b>Total funds carried forward</b>		<u>3,412,636</u>	<u>-</u>	<u>3,412,636</u>	<u>3,364,194</u>

**MIRACLE CHURCH OF GOD IN CHRIST**  
**BALANCE SHEET**  
**AS AT 31 MARCH 2021**

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>2021</u> £	<u>Total</u> <u>2020</u> £
<b>Fixed assets</b>					
Tangible assets	12	3,294,097	-	3,294,097	3,268,697
<b>Current assets</b>					
Debtors	13	30,038	-	30,038	34,593
Investments	14	17,706	-	17,706	23,306
Cash at bank and in hand		<u>83,047</u>	<u>-</u>	<u>83,047</u>	<u>45,062</u>
<b>Total current assets</b>		<u>130,791</u>	<u>-</u>	<u>130,791</u>	<u>102,961</u>
<b>Creditors: amounts falling due</b>					
within one year	15	12,252	-	12,252	7,464
<b>Net current assets/(liabilities)</b>		<u>118,539</u>	<u>-</u>	<u>118,539</u>	<u>95,497</u>
<b>Total assets less current liabilities</b>		<u>3,412,636</u>	<u>-</u>	<u>3,412,636</u>	<u>3,364,194</u>
<b>Total net asset /(liabilities)</b>		<u>3,412,636</u>	<u>-</u>	<u>3,412,636</u>	<u>3,364,194</u>
<b>Funds of the Charity</b>					
Unrestricted funds	17	1,246,621	-	1,246,621	1,198,179
Revaluation reserve	17	<u>2,166,015</u>	<u>-</u>	<u>2,166,015</u>	<u>2,166,015</u>
<b>Total funds</b>		<u>3,412,636</u>	<u>-</u>	<u>3,412,636</u>	<u>3,364,194</u>

Approved and authorised for issue by the Trustees on 10<sup>th</sup> December 2021 and were signed on its behalf by:

Bishop Francis Vaughan  
Chairman

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**1 Accounting policies**

**1.1 Basis of preparation**

The accounts have been prepared under the historical cost convention modified to include the revaluation of certain fixed assets.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with Financial Reporting Standards applicable in the United Kingdom and Republic of Ireland (FRS 102) issued in October 2019 and The Charities Act 2011 and UK Generally Accepted Accounting Practice as it applies from 1 January 2019.

**1.2 Incoming resources**

Income, including that gifted under the Gift Aid Scheme, is taken into account when received by the Charity. Income received in circumstances where a claim for repayment of tax has been or will be made to the H M Revenue & Customs is grossed up for tax recoverable. Any amounts of tax not yet reclaimed from H M Revenue & Customs is shown within the Charity's debtors. Interest and Rental Income are taken into account when receivable.

**1.3 Resources expended**

Expenditure is taken into account when incurred by the Charity regardless of when payment is made and is allocated to appropriate heading in the accounts. Grants and Donations payable are taken into account at the earlier of when they are paid or become constructive obligation of the Charity.

**1.4 Tangible fixed assets and depreciation**

Tangible Fixed Assets other than Freehold Property are stated at cost or valuation less depreciation. Depreciation is provided at rates calculated to write off the cost or valuation less estimated residual value of each asset over its expected useful life, as follows:

Freehold property	-
Fixtures, fittings & equipment	10% - 25% on cost
Motor vehicles	25% on Cost
Computer equipment	33.33% on cost

**1.5 Investments**

Current Asset Investments are stated at market value.

**1.6 Commitments for future expenditure**

Other than normal commitments under Contracts of Employment, there are no contractual obligations to future expenditure at Balance Sheet date. Where the Trustees have authorised expenditure which is not legally enforceable or become constructive obligations, amounts are set aside into funds designated for the purpose.

**1.7 Covid-19 Job retention scheme**

The charity has chosen to include the CJRS grant in the donations and legacies in its financial statements. The charity availed itself of the furlough scheme introduced by the government due to Covid-19 pandemic. During the year, an amount of £16,384 was claimed under the scheme. This amount is reflected in donations and legacies as part of restricted funds on the face of SOFA.

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

<b>2</b>	<b>Donations and legacies</b>	<b><u>2021</u></b>	<b><u>2020</u></b>
		£	£
	Donations and gifts	<u>121,635</u>	<u>102,261</u>
<b>3</b>	<b>Charitable activities</b>	<b><u>2021</u></b>	<b><u>2020</u></b>
		£	£
	Church activities	<u>2,988</u>	<u>8,930</u>
<b>4</b>	<b>Investment</b>	<b><u>2021</u></b>	<b><u>2020</u></b>
		£	£
	Rental income	<u>94,528</u>	<u>84,095</u>
	Interest received	<u>33</u>	<u>125</u>
		<u>94,562</u>	<u>84,220</u>

The income from Donations and gifts was £121,635 (2020: £102,261) of which £95,301 (2020: £102,261) was unrestricted and £26,334 (2020: Nil) was restricted.

<b>5</b>	<b>Total resources expended</b>			
		<b><u>Other</u></b>	<b><u>Grant</u></b>	<b><u>Total</u></b>
		<b><u>costs</u></b>	<b><u>Funding</u></b>	<b><u>2021</u></b>
		£	£	£
	<b>Charitable activities</b>			<b><u>2020</u></b>
	Church activities:			£
	Activities directly undertaken	<u>39,156</u>	<u>9,950</u>	<u>49,106</u>
	Donations, grants and gifts	<u>8,693</u>	<u>-</u>	<u>8,693</u>
	Support costs	<u>69,929</u>	<u>16,384</u>	<u>86,313</u>
	Total	<u>117,778</u>	<u>26,334</u>	<u>144,112</u>
	<b>Raising funds</b>			
	Provision of social housing	<u>25,720</u>	<u>-</u>	<u>25,720</u>
		<u>143,498</u>	<u>26,334</u>	<u>169,832</u>
	<b>Governance costs</b>			
	Independent examiners fees	<u>700</u>	<u>-</u>	<u>700</u>
		<u>144,198</u>	<u>26,334</u>	<u>170,532</u>
		<u>144,198</u>	<u>26,334</u>	<u>170,532</u>

The expenditure on Charitable activities was £144,112 (2020: £135,647) of which £117,778 (2020: £135,647) was unrestricted and £26,334 (2020: Nil) was restricted.

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**6 Activities undertaken directly**

	<u>2021</u>	<u>2020</u>
	£	£
Other costs relating to church activities:		
Pastoral fees and expenses	18,650	13,500
Water	1,362	1,658
Lighting and heating	7,613	8,415
Cleaning and flowers	2,265	2,487
Motor expenses	3,221	5,837
Mission costs	954	1,940
Sunday school department	443	785
Youth department	1,016	1,188
Women's department	-	1,084
Men's department	-	471
Catering and refreshments	498	1,508
Music and media department	2,330	910
Convention expenses	-	2,675
Songs of praise	-	216
Thanksgiving	-	897
Christmas	-	884
Evangelism	154	1,266
Visiting speakers	650	2,340
Covid 19 relief expenses	9,950	-
	<b>49,106</b>	<b>48,061</b>
Other costs relating to provision of social housing:		
Lighting and heating	5,969	6,594
Repairs	11,541	16,032
Insurance	3,607	3,531
Council tax	2,395	4,431
Broadband	392	257
Letting fees	1,816	4,111
	<b>25,720</b>	<b>34,956</b>

**7 Donations, grants and gifts payable**

	<u>2021</u>	<u>2020</u>
	£	£
Donations to institutions	2,518	3,153
Gifts to individuals	6,175	9,291
	<b>8,693</b>	<b>12,444</b>

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**8 Support costs**

	<u>2021</u>	<u>2020</u>
	£	£
Administrative expenses	30,113	26,995
Repairs	7,361	1,785
Staff costs	24,871	40,221
Furloughed employment costs	16,384	-
Depreciation	7,585	6,141
	<u>86,313</u>	<u>75,142</u>

**9 Other recognised gains/(losses)**

	<u>2021</u>	<u>2020</u>
	£	£
Profit on sale of motor vehicle	1,500	-
Loss on disposal of fixtures	(1,710)	-
Loss on disposal of fixed assets	(210)	-
	<u>(210)</u>	<u>-</u>

**10 Trustees**

Some of our Trustees received remuneration or benefits from their work with the charity.

As at 31 March 2021, Francis Vaughan received either fees or remuneration for pastoral services to the church amounting to £18,650 (2020: £13,500). In addition to this, he had the use of a car belonging to the church which originally cost £9,750. The invoices totalling £14,400 (2020: Nil) were issued to E&KK Associates Ltd for various professional work where Sylvester Kavalo, one of the trustees was a director.

**11 .**

**Employees**

**Number of employees**

The average monthly number of employees during the year

	<u>2021</u>	<u>2020</u>
	<u>Number</u>	<u>Number</u>
Administration	4	4
	<u>4</u>	<u>4</u>

There were no employees whose annual emoluments were £60,000 or more.

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**12 Tangible fixed assets**

	<b>Land and Buildings</b>	<b>Fixtures, fittings &amp; equipment</b>	<b>Motor Vehicle</b>	<b>Total</b>
<b>Cost or valuation</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
At 1 April 2020	3,240,000	79,738	14,250	3,333,988
Revaluation	-	-	-	-
Additions	-	34,696	-	34,696
Disposals	-	(3,771)	(4,500)	(8,271)
<b>At 31 March 2020</b>	<b>3,240,000</b>	<b>110,663</b>	<b>9,750</b>	<b>3,360,413</b>
<b>Depreciation</b>				
At 1 April 2020	-	53,072	12,219	65,291
Charge for the year	-	5,554	2,031	7,585
Eliminated on disposal	-	(2,061)	(4,500)	(6,561)
<b>At 31 March 2021</b>	<b>-</b>	<b>56,565</b>	<b>9,750</b>	<b>66,315</b>
<b>Net book value</b>				
<b>At 31 March 2021</b>	<b>3,240,000</b>	<b>54,097</b>	<b>-</b>	<b>3,294,097</b>
At 31 March 2020	3,240,000	26,665	2,031	3,268,696

**13 Debtors**

	<b><u>2021</u></b>	<b><u>2020</u></b>
	<b>£</b>	<b>£</b>
Trade debtors	<b>3,483</b>	7,532
Prepayments and accrued income	<b>21,313</b>	19,785
Other debtors	<b>5,242</b>	7,272
Taxation and social security	-	4
	<b><u>30,038</u></b>	<b><u>34,593</u></b>

**14 Current asset investments**

These comprise short term deposits.

**15 Creditors: amounts falling due within one year**

	<b><u>2021</u></b>	<b><u>2020</u></b>
	<b>£</b>	<b>£</b>
Trade creditors	<b>1,887</b>	1,107
Accruals and deferred income	<b>4,811</b>	3,957
Other creditors	<b>5,421</b>	2,400
Taxation and social security	<b>133</b>	-
	<b><u>12,252</u></b>	<b><u>7,464</u></b>

**MIRACLE CHURCH OF GOD IN CHRIST**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**16 Designated funds**

The funds of the charity include the designated funds comprising the following unexpended balances of donations and grants held on trust for specific purpose of meeting the costs of acquisition of land and buildings and other capital expenditure:

<b>Movement in funds</b>				
	<b><u>Balance at</u></b>	<b><u>Incoming</u></b>	<b><u>Resources</u></b>	<b><u>Balance at</u></b>
	<b><u>01/04/2020</u></b>	<b><u>Resources</u></b>	<b><u>Expended</u></b>	<b><u>31/03/2021</u></b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Building and capital expenditure fund	24,310	-	-	24,310
	<u>24,310</u>	<u>-</u>	<u>-</u>	<u>24,310</u>

**17 Analysis of net assets between funds**

	<b><u>Unrestricted</u></b>	<b><u>Restricted</u></b>	<b><u>Total</u></b>
	<b><u>funds</u></b>	<b><u>funds</u></b>	<b><u>£</u></b>
	<b>£</b>	<b>£</b>	<b>£</b>
Fund balance at 31 March 2021 are represented by			
Tangible fixed assets	3,294,097	-	3,294,097
Current assets	130,791	-	130,791
Creditors: amount falling due within one year	(12,252)	-	(12,252)
	<u>3,412,636</u>	<u>-</u>	<u>3,412,636</u>
	<b><u>Unrestricted</u></b>	<b><u>Restricted</u></b>	<b><u>Total</u></b>
	<b><u>funds</u></b>	<b><u>funds</u></b>	<b><u>£</u></b>
	<b>£</b>	<b>£</b>	<b>£</b>
Unrealised gains included above:			
On tangible fixed assets	2,166,015	-	2,166,015
	<u>2,166,015</u>	<u>-</u>	<u>2,166,015</u>