

UNITED LIFE



Annual Returns & Accounts
For Year Ended 31 March 2021

TRUSTEES: Ms. Mercy Osei
Rev John Patrick Esomu
Mrs Deborah Owusu-Gyan

REGISTERED OFFICE: 2 Ixworth Close,
Northampton,
NN3 8TW

CHARITY REGISTERED NUMBER: 1011221

BANKERS: Barclays Bank PLC

ACCOUNTANTS: **SA Accountancy Practice**
Certified Chartered Accountants
Suit 201 A, Equitable House
10 Woolwich New Road
London SE18 6AB

REPORT OF THE TRUSTEE'S FOR THE FINANCIAL YEAR ENDED 31 MARCH 2021

Governance

The charity is governed by a constitution signed and approved by the trustees of the church.

Objectives and activities

The main activity of the organisation is to extend the gospel of the Lord Jesus Christ to the communities, having fellowship with one another for edification and supporting the emotional and physical needs of its members and the wider community. Our fellowships transcend across the borders of United Kingdom to the uttermost parts of the world.

Review of Affairs

The organisation, through distribution of tracts, group & individual virtual evangelism has continued to propagate the gospel throughout the communities in spite of COVID 19

During the pandemic period Sunday church service and Friday prayer meeting were held online via zoom and YouTube. This enabled the gospel of Jesus Christ to reached different people of different backgrounds. There were an encouraging number of positive impact with online services

During this year period there was a weekly Wednesday youth service with aim of engaging and empowering the youth in church and the community

We also held our yearly Easter Family Camp with all our branches and affiliations in the UK.

Our yearly easter family camp event was held online via zoom which attracted participants from 15 countries to be part of this event

United Life was able to secure national lottery funds to support our community with food, clothing, shelter ,games equipment, entertainment etc. The church trained volunteers to support with our COVID RELIEF project in the community

In August 2020 our Coventry branch became independent under new charity registration under the name United Life Chapel. Our financial ties with Coventry therefore ceases from this date .Our end of year account therefore only includes details from Coventry Branch from April 2020 to July 2020. There was also change of trustees for United Life during this period. All necessary administrative activities to support change of trustees are done and documented.

The Men's & Women's ministries marked their respective yearly anniversaries by organising forums to discuss various issues related to men, women, youth and family relationships. These programmes also attracted a lot of participants and helped resolve a lot of domestic issues. The church also organised marriage seminars to help married couples in and out of church community.

Though this year was challenging, by the grace of God we were still able to reach many with the help of technology and we looking forward to operating differently when we go in person with the experience gained during this difficult time.

After Balance Sheet Events:

During the year there was changes in the Trustees due to the independent of the coventry branch . This changes have reflected on the Charity commission website and all charity documents including governace documents have been changed accordingly.

Vision for next year:

United Life (ULife) is always committed to focusing on our established vision until we have achieved our mission. Our acclaimed purpose has really propelled us to stick to the visions as spelt out as follows;

Open more branches in the UK.
Continue to affect the local community in a positive way.
Continue to offer support in cash and in kind to the needy.
Pioneer a music school to involve the youth in our community
To set up coffee morning to engage the elderly in our community

It is our hope and prayer that through our dedication and hard work, the Lord will bless and help us to achieve our purpose. The organisation's commitment to maintaining a positive momentum over the coming years is to offer excellent value for money. We also want to continue to develop a healthy and attractive relationship with our members and the entire community.

Charity Examiners

SA Accountancy Practice were appointed as the charity's accountants (Independent Examiners) and they have expressed their willingness to act in that capacity.

TRUSTEES RESPONSIBILITIES

The Charity Act 1993 requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing these financial statements, the trustees are required to:

Select suitable accounting policies and then apply them consistently.
Make judgements and estimates that are reasonable and prudent.

Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993.

This report has been prepared in accordance with the Statement of Recommended Practice, Accounting and Reporting by Charities (issued March 2005) and in accordance with the Charities Act 1993.

The Trustees declare that they have approved the Trustees report above.

Signed on behalf of the charity's trustees

Date:

30/12/21

Trustee



Deborah Owusu-Gyan

**REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF UNITED LIFE FOR THE YEAR ENDED 31
MARCH 2021**

I report on the accounts of the Charity for the year ended 31 March 2021, which are set out on the following pages which have been prepared on the basis of the accounting policies shown in the corresponding pages.

Respective responsibilities of trustees and examiner

The trustees of the charity are responsible for the preparation of accounts: they consider that the audit requirement under section 43(2) of the Charities Act 1993 (the 1993 Act)), does not apply. It is my responsibility to:

Examine the accounts under section 43(3) of the 1993 Act.

Follow the procedures laid down in the General Directions given by the Charity Commissioners made under section 43(7)(b) of the 1993 Act, and

State whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINERS REPORT

My examination was carried out in accordance with the General Direction given by the Charity Commissioner's. An examination included a review of the accounting records kept. It also includes consideration of any unusual items of disclosures in the accounts. And seeking examinations from you as trustees concerning any matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and as a result I do not express an audit opinion on the view given by the accounts.

INDEPENDENT EXAMINER'S STATEMENT

In accordance with my examination, no matter has come to my attention:

Which gives me a reasonable cause to believe that in any material respect the requirements:

to keep accounting record in accordance with section 41 of the 1993 Act and

to prepare which accord with the accounting records and to comply with the accounting requirements of the 1993 Act.

have not been met.

To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**SA Accountancy Practice
Certified Chartered Accountants
Suit 201 A, Equitable House
10 Woolwich New Road
London SE18 6AB**

Date: 13/12/2021

**SA Accountancy
Practice Limited**

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted Income Fund £	CY 2021 £	PY 2020 £
<i>Incoming Resources</i>				
Voluntary income	2	42,621	42,621	79,086
Investment income	2	–	–	–
Total Incoming Resources		42,621	42,621	79,086
<i>Resources Expanded</i>				
Charitable Activities	3	42,630	42,630	72,939
Governance Costs		–	–	–
Total Resources Expanded		42,630	42,630	72,939
Net Incoming Resources		-9	-9	6,147
Transfer between funds		–	–	–
Net Resources For This Year		-9	-9	6,147
Total Funds Brought Forward		46,144	46,144	39,997
Total Funds Carried Forward		46,135	46,135	46,144

BALANCE SHEET AS AT 31 MARCH 2021

	Notes	2021 £	2020 £
Fixed Assets			
Tangible Assets	4	9,457	12,262
Current Assets			
Debtors		-	8,880
Cash at bank and in hand		36,678	25,002
Total Current Assets		<u>36,678</u>	<u>33,882</u>
Current Liabilities			
Amounts falling due within one year		-	-
Net Current Assets		<u>36,678</u>	<u>33,882</u>
Long term liabilities			
Amounts falling due after one year		-	-
Net Assets/(Liabilities)		<u>46,135</u>	<u>46,144</u>
FUNDS			
Unrestricted Funds	5	46,135	46,144
Restricted Funds		-	-
		<u>46,135</u>	<u>46,144</u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

1. Accounting Policies

1.1 Basis of Accounting

The financial statements have been prepared under the historical cost convention. The accounts have been prepared in accordance with applicable accounting standards, Charities SORP2005 (Accounting and Reporting by Charities) and comply with the Charities (Accounts and Reports) Regulations 20085 issued under the Charities Act 1993 (as amended Charities Act 2006)

1.2 Incoming Resources

Voluntary incomes are received by way of donations and are recognised as incoming resources when receivable, except insofar as they are incapable of financial measurement. These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources.
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA. Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate. This is only included in the SoFA once the related goods or services have been delivered. Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

1.3 Tangible Fixed Assets and Depreciation

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows:

Instruments:	25%
Fixtures, Fittings and Office Equipment:	25%
Van:	33%

1.4 Expenditure and Liabilities

Liability recognition: Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs: Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with performance conditions: Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions: These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Support Costs: Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

2. Incoming Resources

	Nothampton	Coventary	Total 2021 £	2020 £
Incoming Resource				79086
Tithe	11,026	11,655	22,681	
Offering	2,407	1,737	4,144	0
Other Income	15,161	635	15,796	-
Gift Aid				-
Total	28,594	14,027	42,621	79,086

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

3. Resources Expended

	Nothampton	Coventary	2021	2020
Rent	5,482	2,000	7,482	10,244
Ministry Support	6,676	2,400	9,076	17,352
Welfare	719	0	719	413
Maintenance and Car Expenses	920	0	920	50
Advertising	-	0	0	287
IT Cost	400	385	785	300
Council Tax	-	0	0	152
Stationary Expense	144	0	144	338
Fuel	842	43	885	2,937
Telephone Expense & Internet	-	59	59	494
Honorarium	-	0	0	623
Staff Training	1,600	0	1,600	-
Travel	101	0	101	271
General Expense	3,851	1,219	5,070	3,847
Programme Costs	672	0	672	10,972
Income correction	0	0	0	5947
Utility	-	940	940	3,090
Missions	1,009	1,530	2,539	750
Outreach	49	0	49	839
Departmental Cost	200	0	200	1,973
Professional Fees	324	0	324	570
Refreshment	-	0	0	1391
Insurance	156	65	221	487
Payroll Cost	1,909	0	1,909	2,296
Membership Fees	0	300	300	138
Depreciation			8,636	7,178
	25,053	8,941	42,630	72,939

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

4. Tangible Fixed assets

	Instruments	Fixtures and Equipment	Total
	£	£	£
<i>Balance brought forward</i>	6,517	22,195	28,712
Additions	6,331	886	7,218
Disposal/Write Off	-	-	-
Balance carried forward	12,848	23,081	35,930

Depreciation Calculation

<i>Basis</i>	SL	SL	
<i>Rate</i>	25%	25%	Total;
<i>Balance brought forward</i>	5,013	11,437	16,450
Charge for the year	3,212	5,770	8,982
Disposal/Write Off	-	-	-
Balance carried forward	8,225	17,207	25,432

Net Book Value

<i>Brought forward</i>	1,504	10,758	12,262
Carried forward	4,623	5,874	10,497

5. Funds

Unrestricted Funds	2021	2020
	£	£
Balance Brought Down	46,144	39,997
Net Income Resources	-9	6,147
Balance Carried Forward	46,135	46,144