

UNITED LIFE (U LIFE)

TRUSTEES' REPORT
AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2025

UNITED LIFE (U LIFE)

LEGAL AND ADMINISTRATIVE INFORMATION

FOR THE YEAR ENDED 31 MARCH 2025

Trustees

Rev Simeon Yamoah-Owusu
Mrs Astrid Vieru-Huttmann
Mrs Deborah Owusu-Gyan

Charity Number

1011221

Registered Office

2 Ixworth Close
NORTHAMPTON
NN3 8TW

Secretary

Mrs Deborah Owusu-Gyan

Independent Examiner

SA Accountancy Practice
Equitable House
Suit 202, 7 General Gordon Square
London
SE18 6FH

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TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

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

Trustees' report and financial statements

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

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. We went back to in person Sunday service in July 2021 and has since maintained in person sessions for our Sunday Service.

Based on new skills acquired during the pandemic, we have kept our prayer meetings as well as Thursday bible studies online via zoom. This enabled the gospel of Jesus Christ to reach different people of different backgrounds. There were an encouraging number of positive impact with online services. This year we increased our zoom prayer meetings to three days, Mondays, Wednesdays and Fridays.

We now have two weekly youth services on Tuesdays (for University and Sixth formers) and Wednesdays (for Year 7 to 11 students) 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.

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. We also had further family events like friends and family day, Christmas dinner, beach day out to help build our bond together as a community and invite our friends and loved ones to join this wonderful family.

We have continued to draw on the experience gained during the lockdown period and maintain a few activities online.

This year has also seen our music school grow in talent and strength. We are proud to see the members of the music school become part of our worship team. We have also welcomed a few University students into the team which is a delight to see the young people grow in wisdom, character and confidence.

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 continued 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.

Trustees

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Rev Simeon Yamoah-Owusu
Mrs Astrid Vieru-Huttmann
Mrs Deborah Owusu-Gyan

Trustees' responsibilities statement

The trustees, who are also the directors of Charity For United Life (U Life) for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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



Mrs Deborah Owusu-Gyan
Trustee

Date : **02 December 2025**

UNITED LIFE (U LIFE)

INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 MARCH 2025

Independent Examiner's Report to the Trustees of United Life (U Life)

I report to the Charity Trustees on my examination of the accounts of the charity for the year ended 31 March 2025, which consists of the statement of financial activities, balance sheet, and the related notes

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act')

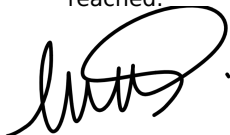
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act, and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

The charity's gross income did not exceed £250,000, although I am qualified to undertake the examination by being a qualified member of ACCA & AIA. Such a report is not required.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view, which is not a matter considered as part of an independent examination.
- I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Name: **Mark Essandoh**

for and on behalf of **SA Accountancy Practice**

Date: **31 March 2025**

**SA Accountancy
Practice Limited**

UNITED LIFE (U LIFE)

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2025

Recommended categories by activity	Notes	Unrestricted funds £	Total Funds 2025 £	Total Funds 2024 £
Income and endowments from:				
Donations and legacies	2	69,700.76	69,700.76	69,700.76
Total		69,700.76	69,700.76	69,700.76
Expenditure on:				
Raising funds	3	7,077.80	7,077.80	7,077.80
Charitable activities	4	47,240.97	47,240.97	47,608.37
Total		54,318.77	54,318.77	54,686.17
Net income		15,381.99	15,381.99	15,014.59
Net movement in funds		15,381.99	15,381.99	15,014.59
Reconciliation of funds:				
Total funds brought forward		24,458.83	24,458.83	9,444.24
Total funds carried forward		39,840.82	39,840.82	24,458.83

UNITED LIFE (U LIFE)

BALANCE SHEET

FOR THE YEAR ENDED 31 MARCH 2025

Recommended categories by activity	Notes	Unrestricted funds £	Total Funds 2025 £	Total Funds 2024 £
Current assets				
Cash at bank and in hand	6	16,431.99	16,431.99	25,508.83
Total current assets		16,431.99	16,431.99	25,508.83
Creditors: amounts falling due within one year	7	1,050.00	1,050.00	1,050.00
Net current assets/(liabilities)		15,381.99	15,381.99	24,458.83
Total net assets		15,381.99	15,381.99	24,458.83
Funds of the Charity				
Unrestricted funds	8	39,840.82	39,840.82	24,458.83
Restricted income funds	8	-	-	-
Endowment funds	8	-	-	-
Total funds		39,840.82	39,840.82	24,458.83

For the year ended 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

These accounts have been prepared and delivered in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 02 December 2025 and signed on its behalf by:

Mrs Deborah Owusu-Gyan
Trustee

Date : **02 December 2025**

**SA Accountancy
Practice Limited**

UNITED LIFE (U LIFE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting Policies

The principal accounting policies adopted by the Charity, which is a public benefit entity, in the preparation of the accounts are as follows.

1.1 Basis of preparation

These accounts have been prepared under the historical cost convention, as modified by the inclusion of charitable properties and fixed asset investments and investment properties at valuation.

These accounts have been prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

These accounts are presented in pounds sterling and rounded to the nearest pound.

1.2 Going concern

The Trustees have prepared financial projections, taking into consideration the current economic conditions and have, at the time of approving these accounts, a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the accounts.

1.3 Change of accounting policy

These accounts have been prepared to give a 'true and fair' view

1.4 Income from donations or grants

Income from donations and grants is recognised when the charity is entitled to the funds, the receipt is probable and the amount can be measured reliably. For donations, this is usually on receipt. For grants, this is usually when a formal order is made in writing. If a donation or grant contains terms and conditions outside of the charity's control which must be met before the charity is entitled to the funds, or if the donor specifies that the funds must be used in future time periods, then the income is deferred.

1.5 Legacies

Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

1.6 Government grants

The charity has received government grants in the reporting period

1.7 Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

2. Income from Donations and Legacies

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Donation and gifts	32,728.14	32,728.14	32,728.14
General grants provided by Government/other charities	19,852.00	19,852.00	19,852.00
Gift Aid	8,571.89	8,571.89	8,571.89
Other	8,548.73	8,548.73	8,548.73
Total	69,700.76	69,700.76	69,700.76

3. Expenditure on Raising Funds

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Staff costs	460.80	460.80	460.80
Rent collection, property repairs and maintenance charges	6,617.00	6,617.00	6,617.00
Total	7,077.80	7,077.80	7,077.80
Support Costs	-	-	-
	7,077.80	7,077.80	7,077.80

4. Expenditure on Charitable Activities

Analysis	Unrestricted funds	Total funds 2025	Total funds 2024
	£	£	£
Legal/professional fees	90.00	90.00	90.00
Wages and salaries	11,712.00	11,712.00	11,712.00
Staff costs	33.40	33.40	400.80
Charity management & administration	9,860.32	9,860.32	9,860.32
Charity running cost	24,795.25	24,795.25	24,795.25
Donations	50.00	50.00	50.00
Total	46,540.97	46,540.97	46,908.37
Support Costs	700.00	700.00	700.00
	47,240.97	47,240.97	47,608.37

5. Support Costs

Analysis	Total funds 2025	Total funds 2024
	£	£
Support Costs		
Governance Costs		
Accountants fees	700.00	700.00
	700.00	700.00

6. Cash at bank and in hand

	Total funds 2025	Total funds 2024
	£	£
Cash at bank and in hand	16,431.99	25,508.83
Total	16,431.99	25,508.83

7. Creditors: Amounts falling due within one year

	Total funds 2025	Total funds 2024
	£	£
Trade creditors	1,050.00	1,050.00
Total	1,050.00	1,050.00

8. Charity funds

8.1 Details of material funds held and movements during the CURRENT reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
	£	£	£	£	£	£
Unrestricted funds	24,458.83	69,700.76	54,318.77	-	-	39,840.82

8.2 Details of material funds held and movements during the PREVIOUS reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
	£	£	£	£	£	£
Unrestricted funds	9,444.24	69,700.76	54,686.17	-	-	24,458.83