(Registered Charity No - 1149974)

FAITH AND LIFE

Trustees' Report and Accounts

For the Year Ended 31 January 2026

CONTENTS

	PAGE
Legal and Administrative Details	2
Trustees' Report	3
Independent Examiners' Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Accounts	9

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 JANUARY 2026

Trustees	Carlos Da Silva Juliana Andrade Ribeiro Da Silva Filipe Pedro Fabio Junio Ribeiro De Almeida
Charity registered Number	1149974
Date of charitable registration	29th November 2012
Principal office address	FAITH AND LIFE East Hill Baptist Church 182 East Hill London SW18 2HD
Independent examiners	Accounting Assist Ltd
Bankers	Barclays Bank

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 JANUARY 2026

The Board of Trustees, who are the trustees for Charity law purposes, submit their annual report and the financial statements of Faith and Life for the year ended 31 January 2026. The Board of Trustees confirms that the annual report and financial statements of the Charity comply with current statutory requirements, the requirements of the Charity's governing document and the provisions of the Charities SORP (FRS 102), second edition, effective 1 January 2019.

Structure, governance and management

The 4 Trustees are: Carlos Da Silva
Juliana Andrade Ribeiro Da Silva
Filipe Pedro
Fabio Junio Ribeiro De Almeida

The Trustees play a primary role in ensuring good governance and functioning of the Charity. The Board's role, functions and responsibilities are quite clearly defined.

Governing document:

Faith and Life is a Charitable Incorporated Organisation (CIO) and registered as a Charity on 29th November 2012

Recruitment and appointment of trustees:

The members of the General Trustee Board are trustees for the purposes of Charity law. New trustees may be appointed by resolution of a meeting of the trustees.

The General Trustee Board seeks to ensure that the needs of this group are appropriately reflected through the diversity of the trustee body. To enhance the potential pool of trustees, the Charity has, through selective advertising and networking with voluntary organizations active in the sector, sought to identify those who would be willing to become members of the Charity and use their own experience to assist the Charity.

Risk Management:

We are committed to a policy of identifying, monitoring and managing the risks that might adversely affect the activities in which we are involved. In this context, risk is defined as the potential to fail to achieve Charity objectives and for loss, financial and reputational, inherent in the environment in which we operate in the nature of the transactions undertaken.

The principal risk of the Charity has been its dependence on voluntary income. Trustees have initiated various processes to mitigate such risk, so that the Charity has sufficient reserve in the event of adverse condition(s).

The trustees have also examined other operational and business risks which they face and confirm that they have taken steps to mitigate the significant risks.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 JANUARY 2026

Public Benefit:

The Trustees have complied with the duty in Section 17 of the Charities Act 2011 and have paid due regard to public benefit when preparing this report. The benefit provided to the public is consistent with the aims of the Charity in UK.

Objectives and activities:

To advance the Christian faith for the benefit of the public in accordance with the statement of believes in such was and in such parts of the United Kingdom as the trustees from time to time may think fit including promoting and understanding of equal treatment of all. The relief of sickness and poverty of the general public by providing goods and meals to those experiencing hardship.

Financial review:

The largest contribution to the Charity for the year came from general offerings. The Charity has begun its charitable activities from its inception.

The Charity currently aims to designate the total fund received less expenses for the main objective of the Charity.

Plans for future periods:

The Charity plans to develop various fundraising strategy to include mass marketing. Besides mass marketing and events, the Charity is aiming to achieve its targets through securing donations from willing individuals. A development board may be created to help include other avenues of fundraising to be included in the yearly programme.

Statement of Board of Trustees' responsibilities

The Board of Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Charity law applicable to charities in England/Wales requires the Board of Trustees to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the Charity and of the surplus or deficit of the Charity for that period. In preparing those financial statements the Board of Trustees have:

- Selected suitable accounting policies and applied them consistently,
- Made judgments and estimates that are reasonable and prudent,
- Stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepared the financial statements on a going concern basis (unless it is inappropriate to presume that the Charity will continue in operation).

The Board of Trustees has overall responsibility for ensuring that the Charity has an appropriate system of controls, financial and otherwise. They are also responsible for keeping proper accounting records which 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 Charities Act 2011. They are also responsible for safeguarding the

assets of the Charity and hence for taking reasonable steps for the detection and prevention of fraud and other irregularities.

The Board of Trustees is responsible for the maintenance and integrity of the corporate and financial information. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement of disclosure of information to independent examiner

We, as the Trustees of the Charity who held office at the date of approval of these financial statements as set out on page 2 each confirm, so far as we are aware, that:

- There is no relevant information of which the Charity's independent examiner are unaware; and we have taken all the steps that we ought to have taken as Trustees in order to make ourselves aware of any relevant information and to establish that the Charity's independent examiner is aware of that information.

Independent Examiner:

The Charity's independent examiner, Accounting Assist Ltd C/o Good to Give has indicated their willingness to offer themselves for appointment.

This report was approved by the Trustees on and signed on their behalf by:

Signed:..... Filipe Pedro

Print Name: CARLOS Filipe P.

Date: 13/10/2026 13/10/2026

INDEPENDENT EXAMINER`S REPORT
FOR THE YEAR ENDED 31 JANUARY 2026

INDEPENDENT EXAMINER`S REPORT TO THE TRUSTEE'S OF FAITH AND LIFE

I report on the financial statements of the Charity for the year ended 31 January 2026 which comprise the Statement of Financial Activities and Balance Sheet with associate notes.

This report is made solely to the Charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my examination work.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The Charity's Trustees are responsible for the preparation of the financial statements, and they consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under Section 145 of the Charities Act);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under Section 145(5)(b) of the Charities Act); and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as 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 my 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 Act; and
    - to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the Act have not been met; or
    - to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed:  Dated:

Anum Hassan, FCCA
On behalf of Accounting Assist Ltd

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating Income and expenditure account)
FOR THE YEAR ENDED 31 JANUARY 2026

	Unrestricted	Restricted	Total Funds	Total Funds
	2026	**2026**	**2026**	**2025**
	£	**£**	**£**	£
Income				
Voluntary Income	146,689	-	146,689	151,200
Gift Aid	20,954	-	20,954	49,015
Other Income	222	-	222	-
Total Income	**167,864**	**-**	**167,864**	**200,215**
Expenditure				
Charitable Activities	165,595	-	165,595	149,362
Governance Costs	1,200	-	1,200	14,464
	166,795	**-**	**166,795**	**163,826**
Movement in total fund for the year- Net income / (expenditure) For the year	1,069	-	1,069	36,390
Fund balance brought forward	69,692	-	69,692	33,302
Fund balance carried forward	**70,761**	**-**	**70,761**	**69,692**

BALANCE SHEET
AS AT 31 JANUARY 2026

	2026	2026	2025	2025
	£	£	£	£
FIXED ASSETS				
Tangible assets		12,174		1,499
CURRENT ASSETS				
Debtors	24,288		37,546	
Cash at bank	34,299		41,673	
	58,587		**79,219**	
CREDITORS: amounts falling due within one year	-		11,026	
NET CURRENT ASSETS		58,587		68,193
NET ASSETS		**70,761**		**69,692**
CHARITY FUNDS				
Unrestricted funds		70,761		69,692
Restricted funds		-		-
TOTAL FUNDS		**70,761**		**69,692**

The Financial statements were approved by the Trustees on and signed on their behalf, by:

Signed: ..... Filipe Rocha

Print Name: CARLOS Filipe P.

Date: 13/10/2026 13/10/2026

The notes on page 9 to 10 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 JANUARY 2026

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The financial statements have been prepared in accordance with the Charities SORP (FRS 102), second edition, effective 1 January 2019 and applicable accounting standards.

1.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund are set out in the notes to the financial statements.

1.3 Income

All incoming resources are included in the Statement of financial activities when the Charity has entitlement to the funds, certainty of receipt and the amount can be measured with sufficient reliability.

Donated services or facilities, which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1.4 Expenditure

Expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities, they have been allocated on a basis consistent with the use of the resources.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the Charity and compliance with constitutional and statutory requirements.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions

attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

2. EXPENDITURE

	2026 £	2025 £
Advertising	2,312	8,985
Charitable Expenses	82,514	59,723
Rent	20,757	17,642
Repair & Maintenance	2,453	12,148
Subscriptions	5,493	7,920
Travel	18,114	9,584
Pastor's Remuneration	21,000	28,507
Insurance	1,985	1,916
Admin fee	6,380	-
Phone & Internet	1,544	2,936
Depreciation	3,043	-
	165,595	149,362

3. TANGIBLE FIXED ASSETS

Assets are depreciated at 20% straight-line basis.

	Computer Equipment	Motor Vehicle	Total Assets
	£	£	£
COST			
At 31 January 2025	1,499	-	1,499
Additions	2,718	11,000	13,718
At 31 January 2026	**4,217**	**11,000**	**15,217**
DEPRECIATION			
At 31 January 2025	-	-	-
Charge for the year	843	2,200	3,043
At 31 January 2026	**843**	**2,200**	**3,043**
NET BOOK VALUE			
At 31 January 2026	**3,374**	**8,800**	**12,174**
At 31 January 2025	1,499	-	1,499

4. TRUSTEE's REMUNERATION

Juliana Andrade Ribeiro Da Silva is a trustee of the charity. During the year, Juliana Andrade Ribeiro Da Silva received remuneration of £21,000 (2025: £28,507) in respect of her services to the charity. This payment was authorised under the charity's governing document. No other trustees received any remuneration or benefits during the year.

5. EXPENSES PAID ON BEHALF OF THE CHARITY

No expenses were incurred by trustees in carrying out their trustee duties. During the year, trustees made purchases and payments as agents on behalf of the charity, which were subsequently reimbursed at cost. The total amount reimbursed during the year was £22,720, paid to 3 trustees. The expenses relate to pastoral visits and charitable expenses incurred in the direct furtherance of the charity's objectives and have been recognised as charity expenditure in the financial statements.

(Registered Charity No - 1149974)

FAITH AND LIFE

Trustees' Report and Accounts

For the Year Ended 31 January 2026

CONTENTS

	PAGE
Legal and Administrative Details	2
Trustees' Report	3
Independent Examiners' Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Accounts	9

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 JANUARY 2026

Trustees	Carlos Da Silva Juliana Andrade Ribeiro Da Silva Filipe Pedro Fabio Junio Ribeiro De Almeida
Charity registered Number	1149974
Date of charitable registration	29th November 2012
Principal office address	FAITH AND LIFE East Hill Baptist Church 182 East Hill London SW18 2HD
Independent examiners	Accounting Assist Ltd
Bankers	Barclays Bank

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 JANUARY 2026

The Board of Trustees, who are the trustees for Charity law purposes, submit their annual report and the financial statements of Faith and Life for the year ended 31 January 2026. The Board of Trustees confirms that the annual report and financial statements of the Charity comply with current statutory requirements, the requirements of the Charity's governing document and the provisions of the Charities SORP (FRS 102), second edition, effective 1 January 2019.

Structure, governance and management

The 4 Trustees are: Carlos Da Silva
Juliana Andrade Ribeiro Da Silva
Filipe Pedro
Fabio Junio Ribeiro De Almeida

The Trustees play a primary role in ensuring good governance and functioning of the Charity. The Board's role, functions and responsibilities are quite clearly defined.

Governing document:

Faith and Life is a Charitable Incorporated Organisation (CIO) and registered as a Charity on 29th November 2012

Recruitment and appointment of trustees:

The members of the General Trustee Board are trustees for the purposes of Charity law. New trustees may be appointed by resolution of a meeting of the trustees.

The General Trustee Board seeks to ensure that the needs of this group are appropriately reflected through the diversity of the trustee body. To enhance the potential pool of trustees, the Charity has, through selective advertising and networking with voluntary organizations active in the sector, sought to identify those who would be willing to become members of the Charity and use their own experience to assist the Charity.

Risk Management:

We are committed to a policy of identifying, monitoring and managing the risks that might adversely affect the activities in which we are involved. In this context, risk is defined as the potential to fail to achieve Charity objectives and for loss, financial and reputational, inherent in the environment in which we operate in the nature of the transactions undertaken.

The principal risk of the Charity has been its dependence on voluntary income. Trustees have initiated various processes to mitigate such risk, so that the Charity has sufficient reserve in the event of adverse condition(s).

The trustees have also examined other operational and business risks which they face and confirm that they have taken steps to mitigate the significant risks.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 JANUARY 2026

Public Benefit:

The Trustees have complied with the duty in Section 17 of the Charities Act 2011 and have paid due regard to public benefit when preparing this report. The benefit provided to the public is consistent with the aims of the Charity in UK.

Objectives and activities:

To advance the Christian faith for the benefit of the public in accordance with the statement of believes in such was and in such parts of the United Kingdom as the trustees from time to time may think fit including promoting and understanding of equal treatment of all. The relief of sickness and poverty of the general public by providing goods and meals to those experiencing hardship.

Financial review:

The largest contribution to the Charity for the year came from general offerings. The Charity has begun its charitable activities from its inception.

The Charity currently aims to designate the total fund received less expenses for the main objective of the Charity.

Plans for future periods:

The Charity plans to develop various fundraising strategy to include mass marketing. Besides mass marketing and events, the Charity is aiming to achieve its targets through securing donations from willing individuals. A development board may be created to help include other avenues of fundraising to be included in the yearly programme.

Statement of Board of Trustees' responsibilities

The Board of Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Charity law applicable to charities in England/Wales requires the Board of Trustees to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the Charity and of the surplus or deficit of the Charity for that period. In preparing those financial statements the Board of Trustees have:

- Selected suitable accounting policies and applied them consistently,
- Made judgments and estimates that are reasonable and prudent,
- Stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepared the financial statements on a going concern basis (unless it is inappropriate to presume that the Charity will continue in operation).

The Board of Trustees has overall responsibility for ensuring that the Charity has an appropriate system of controls, financial and otherwise. They are also responsible for keeping proper accounting records which 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 Charities Act 2011. They are also responsible for safeguarding the

assets of the Charity and hence for taking reasonable steps for the detection and prevention of fraud and other irregularities.

The Board of Trustees is responsible for the maintenance and integrity of the corporate and financial information. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement of disclosure of information to independent examiner

We, as the Trustees of the Charity who held office at the date of approval of these financial statements as set out on page 2 each confirm, so far as we are aware, that:

- There is no relevant information of which the Charity's independent examiner are unaware; and we have taken all the steps that we ought to have taken as Trustees in order to make ourselves aware of any relevant information and to establish that the Charity's independent examiner is aware of that information.

Independent Examiner:

The Charity's independent examiner, Accounting Assist Ltd C/o Good to Give has indicated their willingness to offer themselves for appointment.

This report was approved by the Trustees on and signed on their behalf by:

Signed:..... Filipe Pedro

Print Name: CARLOS Filipe P.

Date: 13/10/2026 13/10/2026

INDEPENDENT EXAMINER`S REPORT
FOR THE YEAR ENDED 31 JANUARY 2026

INDEPENDENT EXAMINER`S REPORT TO THE TRUSTEE'S OF FAITH AND LIFE

I report on the financial statements of the Charity for the year ended 31 January 2026 which comprise the Statement of Financial Activities and Balance Sheet with associate notes.

This report is made solely to the Charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my examination work.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The Charity's Trustees are responsible for the preparation of the financial statements, and they consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under Section 145 of the Charities Act);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under Section 145(5)(b) of the Charities Act); and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as 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 my 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 Act; and
    - to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the Act have not been met; or
    - to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed:  Dated:

Anum Hassan, FCCA
On behalf of Accounting Assist Ltd

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating Income and expenditure account)
FOR THE YEAR ENDED 31 JANUARY 2026

	Unrestricted	Restricted	Total Funds	Total Funds
	2026	**2026**	**2026**	**2025**
	£	**£**	**£**	£
Income				
Voluntary Income	146,689	-	146,689	151,200
Gift Aid	20,954	-	20,954	49,015
Other Income	222	-	222	-
Total Income	**167,864**	**-**	**167,864**	**200,215**
Expenditure				
Charitable Activities	165,595	-	165,595	149,362
Governance Costs	1,200	-	1,200	14,464
	166,795	**-**	**166,795**	**163,826**
Movement in total fund for the year- Net income / (expenditure) For the year	1,069	-	1,069	36,390
Fund balance brought forward	69,692	-	69,692	33,302
Fund balance carried forward	**70,761**	**-**	**70,761**	**69,692**

BALANCE SHEET
AS AT 31 JANUARY 2026

	2026	2026	2025	2025
	£	£	£	£
FIXED ASSETS				
Tangible assets		12,174		1,499
CURRENT ASSETS				
Debtors	24,288		37,546	
Cash at bank	34,299		41,673	
	58,587		**79,219**	
CREDITORS: amounts falling due within one year	-		11,026	
NET CURRENT ASSETS		58,587		68,193
NET ASSETS		**70,761**		**69,692**
CHARITY FUNDS				
Unrestricted funds		70,761		69,692
Restricted funds		-		-
TOTAL FUNDS		**70,761**		**69,692**

The Financial statements were approved by the Trustees on and signed on their behalf, by:

Signed: ..... Filipe Rocha

Print Name: CARLOS Filipe P.

Date: 13/10/2026 13/10/2026

The notes on page 9 to 10 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 JANUARY 2026

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The financial statements have been prepared in accordance with the Charities SORP (FRS 102), second edition, effective 1 January 2019 and applicable accounting standards.

1.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund are set out in the notes to the financial statements.

1.3 Income

All incoming resources are included in the Statement of financial activities when the Charity has entitlement to the funds, certainty of receipt and the amount can be measured with sufficient reliability.

Donated services or facilities, which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1.4 Expenditure

Expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities, they have been allocated on a basis consistent with the use of the resources.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the Charity and compliance with constitutional and statutory requirements.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions

attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

2. EXPENDITURE

	2026 £	2025 £
Advertising	2,312	8,985
Charitable Expenses	82,514	59,723
Rent	20,757	17,642
Repair & Maintenance	2,453	12,148
Subscriptions	5,493	7,920
Travel	18,114	9,584
Pastor's Remuneration	21,000	28,507
Insurance	1,985	1,916
Admin fee	6,380	-
Phone & Internet	1,544	2,936
Depreciation	3,043	-
	165,595	149,362

3. TANGIBLE FIXED ASSETS

Assets are depreciated at 20% straight-line basis.

	Computer Equipment	Motor Vehicle	Total Assets
	£	£	£
COST			
At 31 January 2025	1,499	-	1,499
Additions	2,718	11,000	13,718
At 31 January 2026	**4,217**	**11,000**	**15,217**
DEPRECIATION			
At 31 January 2025	-	-	-
Charge for the year	843	2,200	3,043
At 31 January 2026	**843**	**2,200**	**3,043**
NET BOOK VALUE			
At 31 January 2026	**3,374**	**8,800**	**12,174**
At 31 January 2025	1,499	-	1,499

4. TRUSTEE's REMUNERATION

Juliana Andrade Ribeiro Da Silva is a trustee of the charity. During the year, Juliana Andrade Ribeiro Da Silva received remuneration of £21,000 (2025: £28,507) in respect of her services to the charity. This payment was authorised under the charity's governing document. No other trustees received any remuneration or benefits during the year.

5. EXPENSES PAID ON BEHALF OF THE CHARITY

No expenses were incurred by trustees in carrying out their trustee duties. During the year, trustees made purchases and payments as agents on behalf of the charity, which were subsequently reimbursed at cost. The total amount reimbursed during the year was £22,720, paid to 3 trustees. The expenses relate to pastoral visits and charitable expenses incurred in the direct furtherance of the charity's objectives and have been recognised as charity expenditure in the financial statements.

(Registered Charity No - 1149974)

FAITH AND LIFE

Trustees' Report and Accounts

For the Year Ended 31 January 2026

CONTENTS

	PAGE
Legal and Administrative Details	2
Trustees' Report	3
Independent Examiners' Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Accounts	9

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 JANUARY 2026

Trustees	Carlos Da Silva Juliana Andrade Ribeiro Da Silva Filipe Pedro Fabio Junio Ribeiro De Almeida
Charity registered Number	1149974
Date of charitable registration	29th November 2012
Principal office address	FAITH AND LIFE East Hill Baptist Church 182 East Hill London SW18 2HD
Independent examiners	Accounting Assist Ltd
Bankers	Barclays Bank

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 JANUARY 2026

The Board of Trustees, who are the trustees for Charity law purposes, submit their annual report and the financial statements of Faith and Life for the year ended 31 January 2026. The Board of Trustees confirms that the annual report and financial statements of the Charity comply with current statutory requirements, the requirements of the Charity's governing document and the provisions of the Charities SORP (FRS 102), second edition, effective 1 January 2019.

Structure, governance and management

The 4 Trustees are: Carlos Da Silva
Juliana Andrade Ribeiro Da Silva
Filipe Pedro
Fabio Junio Ribeiro De Almeida

The Trustees play a primary role in ensuring good governance and functioning of the Charity. The Board's role, functions and responsibilities are quite clearly defined.

Governing document:

Faith and Life is a Charitable Incorporated Organisation (CIO) and registered as a Charity on 29th November 2012

Recruitment and appointment of trustees:

The members of the General Trustee Board are trustees for the purposes of Charity law. New trustees may be appointed by resolution of a meeting of the trustees.

The General Trustee Board seeks to ensure that the needs of this group are appropriately reflected through the diversity of the trustee body. To enhance the potential pool of trustees, the Charity has, through selective advertising and networking with voluntary organizations active in the sector, sought to identify those who would be willing to become members of the Charity and use their own experience to assist the Charity.

Risk Management:

We are committed to a policy of identifying, monitoring and managing the risks that might adversely affect the activities in which we are involved. In this context, risk is defined as the potential to fail to achieve Charity objectives and for loss, financial and reputational, inherent in the environment in which we operate in the nature of the transactions undertaken.

The principal risk of the Charity has been its dependence on voluntary income. Trustees have initiated various processes to mitigate such risk, so that the Charity has sufficient reserve in the event of adverse condition(s).

The trustees have also examined other operational and business risks which they face and confirm that they have taken steps to mitigate the significant risks.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 JANUARY 2026

Public Benefit:

The Trustees have complied with the duty in Section 17 of the Charities Act 2011 and have paid due regard to public benefit when preparing this report. The benefit provided to the public is consistent with the aims of the Charity in UK.

Objectives and activities:

To advance the Christian faith for the benefit of the public in accordance with the statement of believes in such was and in such parts of the United Kingdom as the trustees from time to time may think fit including promoting and understanding of equal treatment of all. The relief of sickness and poverty of the general public by providing goods and meals to those experiencing hardship.

Financial review:

The largest contribution to the Charity for the year came from general offerings. The Charity has begun its charitable activities from its inception.

The Charity currently aims to designate the total fund received less expenses for the main objective of the Charity.

Plans for future periods:

The Charity plans to develop various fundraising strategy to include mass marketing. Besides mass marketing and events, the Charity is aiming to achieve its targets through securing donations from willing individuals. A development board may be created to help include other avenues of fundraising to be included in the yearly programme.

Statement of Board of Trustees' responsibilities

The Board of Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Charity law applicable to charities in England/Wales requires the Board of Trustees to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the Charity and of the surplus or deficit of the Charity for that period. In preparing those financial statements the Board of Trustees have:

- Selected suitable accounting policies and applied them consistently,
- Made judgments and estimates that are reasonable and prudent,
- Stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepared the financial statements on a going concern basis (unless it is inappropriate to presume that the Charity will continue in operation).

The Board of Trustees has overall responsibility for ensuring that the Charity has an appropriate system of controls, financial and otherwise. They are also responsible for keeping proper accounting records which 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 Charities Act 2011. They are also responsible for safeguarding the

assets of the Charity and hence for taking reasonable steps for the detection and prevention of fraud and other irregularities.

The Board of Trustees is responsible for the maintenance and integrity of the corporate and financial information. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement of disclosure of information to independent examiner

We, as the Trustees of the Charity who held office at the date of approval of these financial statements as set out on page 2 each confirm, so far as we are aware, that:

- There is no relevant information of which the Charity's independent examiner are unaware; and we have taken all the steps that we ought to have taken as Trustees in order to make ourselves aware of any relevant information and to establish that the Charity's independent examiner is aware of that information.

Independent Examiner:

The Charity's independent examiner, Accounting Assist Ltd C/o Good to Give has indicated their willingness to offer themselves for appointment.

This report was approved by the Trustees on and signed on their behalf by:

Signed:..... Filipe Pedro

Print Name: CARLOS Filipe P.

Date: 13/10/2026 13/10/2026

INDEPENDENT EXAMINER`S REPORT
FOR THE YEAR ENDED 31 JANUARY 2026

INDEPENDENT EXAMINER`S REPORT TO THE TRUSTEE'S OF FAITH AND LIFE

I report on the financial statements of the Charity for the year ended 31 January 2026 which comprise the Statement of Financial Activities and Balance Sheet with associate notes.

This report is made solely to the Charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my examination work.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The Charity's Trustees are responsible for the preparation of the financial statements, and they consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under Section 145 of the Charities Act);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under Section 145(5)(b) of the Charities Act); and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as 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 my 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 Act; and
    - to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the Act have not been met; or
    - to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed:  Dated:

Anum Hassan, FCCA
On behalf of Accounting Assist Ltd

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating Income and expenditure account)
FOR THE YEAR ENDED 31 JANUARY 2026

	Unrestricted	Restricted	Total Funds	Total Funds
	2026	**2026**	**2026**	**2025**
	£	**£**	**£**	£
Income				
Voluntary Income	146,689	-	146,689	151,200
Gift Aid	20,954	-	20,954	49,015
Other Income	222	-	222	-
Total Income	**167,864**	**-**	**167,864**	**200,215**
Expenditure				
Charitable Activities	165,595	-	165,595	149,362
Governance Costs	1,200	-	1,200	14,464
	166,795	**-**	**166,795**	**163,826**
Movement in total fund for the year- Net income / (expenditure) For the year	1,069	-	1,069	36,390
Fund balance brought forward	69,692	-	69,692	33,302
Fund balance carried forward	**70,761**	**-**	**70,761**	**69,692**

BALANCE SHEET
AS AT 31 JANUARY 2026

	2026	2026	2025	2025
	£	£	£	£
FIXED ASSETS				
Tangible assets		12,174		1,499
CURRENT ASSETS				
Debtors	24,288		37,546	
Cash at bank	34,299		41,673	
	58,587		**79,219**	
CREDITORS: amounts falling due within one year	-		11,026	
NET CURRENT ASSETS		58,587		68,193
NET ASSETS		**70,761**		**69,692**
CHARITY FUNDS				
Unrestricted funds		70,761		69,692
Restricted funds		-		-
TOTAL FUNDS		**70,761**		**69,692**

The Financial statements were approved by the Trustees on and signed on their behalf, by:

Signed: ..... Filipe Rocha

Print Name: CARLOS Filipe P.

Date: 13/10/2026 13/10/2026

The notes on page 9 to 10 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 JANUARY 2026

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The financial statements have been prepared in accordance with the Charities SORP (FRS 102), second edition, effective 1 January 2019 and applicable accounting standards.

1.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund are set out in the notes to the financial statements.

1.3 Income

All incoming resources are included in the Statement of financial activities when the Charity has entitlement to the funds, certainty of receipt and the amount can be measured with sufficient reliability.

Donated services or facilities, which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1.4 Expenditure

Expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities, they have been allocated on a basis consistent with the use of the resources.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the Charity and compliance with constitutional and statutory requirements.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions

attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

2. EXPENDITURE

	2026 £	2025 £
Advertising	2,312	8,985
Charitable Expenses	82,514	59,723
Rent	20,757	17,642
Repair & Maintenance	2,453	12,148
Subscriptions	5,493	7,920
Travel	18,114	9,584
Pastor's Remuneration	21,000	28,507
Insurance	1,985	1,916
Admin fee	6,380	-
Phone & Internet	1,544	2,936
Depreciation	3,043	-
	165,595	149,362

3. TANGIBLE FIXED ASSETS

Assets are depreciated at 20% straight-line basis.

	Computer Equipment	Motor Vehicle	Total Assets
	£	£	£
COST			
At 31 January 2025	1,499	-	1,499
Additions	2,718	11,000	13,718
At 31 January 2026	**4,217**	**11,000**	**15,217**
DEPRECIATION			
At 31 January 2025	-	-	-
Charge for the year	843	2,200	3,043
At 31 January 2026	**843**	**2,200**	**3,043**
NET BOOK VALUE			
At 31 January 2026	**3,374**	**8,800**	**12,174**
At 31 January 2025	1,499	-	1,499

4. TRUSTEE's REMUNERATION

Juliana Andrade Ribeiro Da Silva is a trustee of the charity. During the year, Juliana Andrade Ribeiro Da Silva received remuneration of £21,000 (2025: £28,507) in respect of her services to the charity. This payment was authorised under the charity's governing document. No other trustees received any remuneration or benefits during the year.

5. EXPENSES PAID ON BEHALF OF THE CHARITY

No expenses were incurred by trustees in carrying out their trustee duties. During the year, trustees made purchases and payments as agents on behalf of the charity, which were subsequently reimbursed at cost. The total amount reimbursed during the year was £22,720, paid to 3 trustees. The expenses relate to pastoral visits and charitable expenses incurred in the direct furtherance of the charity's objectives and have been recognised as charity expenditure in the financial statements.