FIRSTFRUIT INSPIRATIONAL CHRISTIAN CENTRE

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST January 2026

CHARITY NUMBER: 1182799

FIRSTFRUIT INSPIRATIONAL CHRISTIAN CENTRE
RUTHERFORD HOUSE SCHOOL
217 BALHAM HIGH ROAD
LONDON
SW17 7BQ

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FIRSTFRUIT INSPIRATIONAL CHRISTIAN CENTRE

TRUSTEES' REPORT
YEAR ENDED 31ST JANUARY 2026

The trustees are pleased to present their report for the year ended 31st January 2026 for the charity, Firstfruit Inspirational Christian Centre with charity number 1182799.

The Trustees of the charity are: Ms Cathrine Acheampong
Ms Monalissa Amoako
Mr Raymond Adulley

The principal address of the charity is: Rutherford House School
217 Balham High Road
London SW17 7BQ

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity governing document is a CIO – Foundation Constitution registered 4th April 2019.The Charity is governed by a board on which the trustees are represented. It meets regularly to review, plan activities and monitor the financial position.

OBJECTIVES AND ACTIVITIES

The Objects of the organisation are first to advance the Christian faith in accordance with the statement of beliefs for the benefit in the United Kingdom and in such other parts of the world as the trustees may think fit from time to time . The trustees confirm that they have had due regard to the guidance issued by the Charity Commission on public benefit before deciding what activities the charity should undertake.

ACHIEVMENTS AND PERFORMANCE

The Organisation continues to hold successful services through the year in which individuals were equipped and educated on the principles and doctrines of the Christian faith. The organisation held regular services during the year in which individuals came from all around the community to attend. This has produced good results in reaching and helping members of the community

FINANCIAL REVIEW

The income of the charity is above £3000. This is a higher amount for this year of the charity the costs have been well managed over this period. The organisation is still in a good position to manage its costs. The main cost of the organisation was paying for the administration and the zoom license for online meetings.
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RESERVE POLICY

It is the policy of the Charity to maintain unrestricted funds, which are the reserves of the charity at about 3 months of unrestricted expenditure. This provides sufficient funds to cover any emergency expenditures that may arise from time to time. The charity will seek to maintain this level throughout the year.

RISK MANAGEMENT

The charity have assessed all the major risks to which the charity is exposed to, in particular those related to operations and finances of the charity, and are satisfied that systems are in place to mitigate exposure to major risks.

TRUSTEE RESPONSIBILITIES

Under the Charities Act 2011,the trustees are required to prepare a statement of accounts for each accounting year which gives a true and fair view of the state of the church. They are required to:

1. Select suitable accounting policies and apply them consistently.
2. Make judgements and estimates that are reasonable and prudent.
3. State whether the applicable accounting standards have been followed.
4. Prepare financial statements on an ongoing basis.

They are responsible for keeping proper records which disclose with reasonable accuracy the finances of the church at any time and to ensure that such accounts comply with the Charities Act 2011.They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities.

Approved by the Trustees on 6th August 2026 and signed on their behalf by:

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Firstfruit Inspirational Christian Centre

ACCOUNTS FOR THE YEAR ENDED 31st January 2026

1 Receipts & Payments Account (General Purpose Fund)

Income Receipts	£/ 2026	£/2025
Donations	3053	1562
Interest	0	0
Total Receipts	**3053**	1562
Direct Charitable Expenditure		
Office costs	199	228
Hall Hire charges	0	0
Professional fees	0	0
Church Events	0	0
Web hosting	0	251
Refreshments	0	0
Subscription & License	413	156
Advertisements	0	0
	612	635
Other Expenditure		
Equipment	0	0
Instruments	0	0
	0	0
Total Payments	**612**	635
Net Receipts/(Payments) for the year	2441	927
Cash Funds brought forward	**20926**	19999
Cash Funds at the end of the year	**23367**	20926

FIRSTFRUIT INSPIRATIONAL CHRISTIAN CENTRE

2 Statements of Assets and Liabilities at 31st January 2026

Monetary Assets		
Cash Funds	**Unrestricted Funds**	
	£/2026	**£/2025**
	£	**£**
Cash at hand and in bank	23367	20926
Total Cash Funds	23367	20926
Assets Retained for the Charity's Own use		
Non-monetary Assets and Liabilities		
Musical Instruments		
Equipments	307	384
	307	384
Liabilities		
Bookkeeping	205	199
NET ASSETS	23469	21111

These accounts were approved by the trustees and signed on their behalf by:

Cathrine Acheampong

FIRSTFRUIT INSPIRATIONAL CHRISTIAN CENTRE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st January 2026

ACCOUNTING POLICIES

Basis of Accounting
These accounts have been prepared on the receipts and payments basis with all revenue and expenses shown on a cash basis. Non-monetary assets are shown at estimates of the value at the end of the year.

Funds
The CIO has a general unrestricted fund that receives voluntary donations from attendants at the services.

The CIO has no outstanding guarantees to third parties no any debts secured on the asstes of the CIO

Public Benefit

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or aims that are for public benefit.Details of how this is achieved are provided in the Trustees report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

Depreciation
Depreciaiton is calculated at 20% reducing balance method