BIBLE LIFE FAITH MISSION INTERNATIONAL WHERE ARE YOU GOING MINISTRY

Charity No. 1187349

Company No.

Trustees' Report and Unaudited Accounts

30 November 2025

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Trustees Annual Report

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the unaudited financial statements of the charity for the year ended 30 November 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1187349

Principal Office

41 BROUGHTON STREET
MANCHESTER
M8 8AN

Registered Office

41 Broughton Street
Manchester
M8 8AN

Directors and Trustees

The Directors of the charitable company are its Trustees for the purposes of charity law.
The following Directors and Trustees served during the year:

B. ATILOLA
T. BABALOLA
E. OYELAMI
F.J. OYELAMI

Trustees holding title to charity property

Bukola Atilola Temitope Babalola Faith Jesukanyin Oyelami
Emmanuel Oyelami

Key Management Personnel

Chair	Bukola Atilola
Trustee	Temitope Babalola
Trustee	Faith Jesukanyin Oyelami
Trustee	Emmanuel Oyelami

Accountants

FREDRICKS ACCOUNTANTS & CO LTD
Suite 204
133 Creek Road
Greenwich
London
SE8 3BU

Bankers

Barclay Bank Plc
41 Broughton Street
Chitham Hill Road,
Manchester
M8 8AN

OBJECTIVES AND ACTIVITIES

The Charity is constituted under Trust Deed dated 14th January 2020,and Charity number 1187349 on the central registered of the Charity Commission of England and Wales. The principal objectives of the Charity are advancement of the Christian faith worldwide and relief of poverty.

Recruitment and Appointment of New Trustees

Trustees and Member of Committees are appointed by the Church Ministerial Board using the essential skill and assessment method. Priority is given to criteria required to have an effective and efficient Board and Committees. To this end,the Board is carefully grafted with the right mix of skills and experience to discharge its duties and ensure effective governance and management. The trustees serve a term of two years which is renewable at the discretion of the Board. The management of the charity is the responsibility of the Trustees who are appointed and co-opted under the terms of the Trust Deed.

Organizational Structure and Decision Making

The church is organized so that the trustees meet regularly to manage its affairs. There are a full-time Minister and Volunteers, who manage the day to day administration of the church.

Risk Management

The trustees have assessed the major risks to which the Charity is exposed, particularly those relating to the operations and finance and are satisfied with the risk management systems in place to mitigate any exposure. Risk is an everyday part of charitable activity and managing it effectively is essential if the trustees are to achieve their key objectives and safeguard their charity's funds and assets. Therefore the Charity has developed appropriate Risk Management Framework which consists of the Risk Management Policy and the Risk Management Procedures outline in the operational guidelines.

ACHIEVEMENTS AND PERFORMANCE

The trustees are pleased to report that the Church continued to be successful spiritually by ministering to many people. The Church has improved in membership strength and is increasingly reaching out to the community. More focus and greater success were achieved in the area of Evangelism and community outreach.

FINANCIAL REVIEW

The financial statements cover the operations of Bible Life Faith Mission International, Manchester. For the year ended 30 November 2025, the Statement of Financial Activities shows total incoming resources of £14,689 (2024:£5,281),. This was spent mainly on charitable activities and total expenditure amounted to £16,754 (2024 £9,104). We closed the year with net deficit of £2,065 (Deficit 2024: £3,823). This deficit would be carried forward to the reserve for use in future accounting periods.

Policy on reserves

The trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets(the free reserve) held by the church should be 3 months of annual expenditure. At this level,the trustees feel that they would be able to continue the current activities of the church in the event of significant drop in funding.

PLANS FOR FUTURE PERIODS

The Church will continue to explore various ways of spreading the gospel of Christ effectively. Charity is looking to grow in membership and continue to develop its members to make a life-changing impact in society, plant more branches, open Bookshops, community choir and acquire its property.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The trustees 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).The law applicable to charities in England and wales 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 of the charity for that period. In preparing these financial statements, the Trustees are required to:

a) select suitable accounting policies and then apply them consistently

b) observe the methods and principles in the Charities SORP;

c) make judgments and estimates that are reasonable and prudent;

d) state whether applicable UK Accounting Standards have been followed, subject to any material departures explained in the financial statements;

e)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 that 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 Companies Act 2006. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The above report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006 and in accordance with the Charities SORP (FRS 102).

Signed on behalf of the board

Atilola

B. ATILOLA
Trustee
30 November 2025

Independent Examiner's Report to the trustees of BIBLE LIFE FAITH MISSION INTERNATIONAL WHERE ARE YOU GOING MINISTRY

I report to the charity trustees on my examination of the financial statements of BIBLE LIFE FAITH MISSION INTERNATIONAL WHERE ARE YOU GOING MINISTRY for the year ended 30 November 2025.

Responsibilities and basis of report

As the charity's trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act.

Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's financial statements as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe:

- accounting records were not kept in accordance with section 386 of the 2006 Act ; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements under section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.



Adesina Otufale ACCA
FREDRICKS ACCOUNTANTS & CO LTD
Suite 204
133 Creek Road
Greenwich
London
SE8 3BU
30 November 2025

BIBLE LIFE FAITH MISSION INTERNATIONAL WHERE ARE YOU GOING MINISTRY
Statement of Financial Activities

for the year ended 30 November 2025

	Notes	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income and endowments from:				
Donations and legacies	4	14,689	14,689	5,281
Total		14,689	14,689	5,281
Expenditure on:				
Other	5	16,754	16,754	9,104
Total		16,754	16,754	9,104
Net gains on investments		-	-	-
Net expenditure	6	(2,065)	(2,065)	(3,823)
Transfers between funds		-	-	-
Net expenditure before other gains/(losses)		(2,065)	(2,065)	(3,823)
Other gains and losses				
Net movement in funds		(2,065)	(2,065)	(3,823)
Reconciliation of funds:				
Total funds brought forward		4,556	4,556	8,379
Total funds carried forward		2,491	2,491	4,556

BIBLE LIFE FAITH MISSION INTERNATIONAL WHERE ARE YOU GOING MINISTRY

Summary Income and Expenditure Account

for the year ended 30 November 2025

	2025 £	2024 £
Income	14,689	5,281
Gross income for the year	14,689	5,281
Expenditure	16,554	8,869
Depreciation and charges for impairment of fixed assets	200	235
Total expenditure for the year	16,754	9,104
Net expenditure before tax for the year	(2,065)	(3,823)
Net expenditure for the year	(2,065)	(3,823)

Balance Sheet

at 30 November 2025

Company No.	Notes	2025	2024
		£	£
Fixed assets			
Tangible assets	8	1,131	1,331
		1,131	1,331
Current assets			
Cash at bank and in hand		5,062	4,589
		5,062	4,589
Creditors: Amount falling due within one year	9	(3,702)	(1,364)
Net current assets		1,360	3,225
Total assets less current liabilities		2,491	4,556
Net assets excluding pension asset or liability		2,491	4,556
Total net assets		2,491	4,556
The funds of the charity			
Restricted funds	10		
Unrestricted funds	10		
General funds		2,491	4,556
		2,491	4,556
Reserves	10		
Total funds		2,491	4,556

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

For the year ended 30 November 2025 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

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

Approved by the board on 30 November 2025

And signed on its behalf by:

Oyelami

F.J. OYELAMI
Trustee
30 November 2025

BIBLE LIFE FAITH MISSION INTERNATIONAL WHERE ARE YOU GOING MINISTRY
Statement of Cash flows

for the year ended 30 November 2025

	2025 £	2024 £
Cash flows from operating activities		
Net expenditure per Statement of Financial Activities	(2,065)	(3,823)
Adjustments for:		
Depreciation of property, plant and equipment	200	235
Increase in trade and other payables	2,338	475
Net cash provided by/(used in) operating activities	473	(3,113)
Net cash from investing activities	-	-
Net cash from financing activities	-	-
Net increase/(decrease) in cash and cash equivalents	473	(3,113)
Cash and cash equivalents at the beginning of the year	4,589	7,702
Cash and cash equivalents at the end of the year	5,062	4,589
Components of cash and cash equivalents		
Cash and bank balances	5,062	4,589
	5,062	4,589

1 Accounting policies

Basis of preparation

The financial statements 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 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Tangible fixed assets and depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Plant and machinery	15%% Reducing balance

Freehold investment property

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Research and development

Expenditure on research and development is written off in the year in which it is incurred.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.
Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.
All exchange differences are are taken into account in arriving at net income/expenditure.

Leased assets

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.
Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.
Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation.
Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.
Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term.
In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the company pays fixed contributions into a separate entity. Once the contributions have been paid the company has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the company in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Company status

The company is a private company limited by guarantee and consequently does not have share capital.

3 Statement of Financial Activities - prior year

	Unrestricted funds 2024	Total funds 2024
	£	£
Income and endowments from:		
Donations and legacies	5,281	5,281
Total	5,281	5,281
Expenditure on:		
Other	9,104	9,104
Total	9,104	9,104
Net income	(3,823)	(3,823)
Net income before other gains/(losses)	(3,823)	(3,823)
Other gains and losses:		
Net movement in funds	(3,823)	(3,823)
Reconciliation of funds:		
Total funds brought forward	8,379	8,379
Total funds carried forward	4,556	4,556

4 Income from donations and legacies

	Unrestricted	Total 2025	Total 2024
	£	£	£
Tithe&Offering	14,689	14,689	5,281
	14,689	14,689	5,281

5 Other expenditure

	Unrestricted	Total	Total
		2025	2024
	£	£	£
Employee costs	7,164	7,164	1,056
Motor and travel costs	947	947	876
Premises costs	5,335	5,335	5,349
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	200	200	235
General administrative costs	2,628	2,628	1,108
Legal and professional costs	480	480	480
	16,754	16,754	9,104

6 Net expenditure before transfers

	2025	2024
This is stated after charging:	£	£
Depreciation of owned fixed assets	200	235

7 Staff costs

	2025	2024
Salaries and wages	7,000	-
	7,000	-

No employee received emoluments in excess of £60,000.

The average monthly number of full time equivalent employees during the year was as follows:

	2025	2024
	Number	Number
Mission/Evangelism	3	3
Adminstrative	1	1
Music	1	1
	5	5

8 Tangible fixed assets

	Plant and machinery	Total
	£	£
Cost or revaluation		
At 1 December 2024	3,000	3,000
At 30 November 2025	3,000	3,000
Depreciation and impairment		
At 1 December 2024	1,669	1,669
Depreciation charge for the year	200	200
At 30 November 2025	1,869	1,869
Net book values		
At 30 November 2025	1,131	1,131
At 30 November 2024	1,331	1,331

9 Creditors:
amounts falling due within one year

	2025	2024
	£	£
Trade creditors	3,222	884
Other creditors	480	480
	3,702	1,364

10 Movement in funds

	At 1 December 2024	Incoming resources (including other gains/losses)	Resources expended	At 30 November 2025
		£	£	£
Restricted funds:				
Unrestricted funds:				
General funds	4,556	14,689	(16,754)	2,491
Total funds	4,556	14,689	(16,754)	2,491

11 Analysis of net assets between funds

	Unrestricted funds	Total
	£	£
Fixed assets	1,131	1,131
Net current assets	1,360	1,360
	2,491	2,491

12 Reconciliation of net debt

	At 1 December 2024	Cash flows	At 30 November 2025
	£	£	£
Cash and cash equivalents	4,589	473	5,062
	4,589	473	5,062
Net debt	4,589	473	5,062

13 Related party disclosures

Controlling party

The organisation is a registered charity; thus no single party controls the charity.

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income and endowments from:			
Donations and legacies			
Tithe&Offering	14,689	14,689	5,281
	14,689	14,689	5,281
Total income and endowments	14,689	14,689	5,281
Expenditure on:			
Employee costs			
Salaries/wages	7,000	7,000	-
Staff welfare	164	164	214
Temporary staff	-	-	842
	7,164	7,164	1,056
Motor and travel costs			
Vehicles - General costs	238	238	448
Travel and subsistence	709	709	428
	947	947	876
Premises costs			
Rent	4,840	4,840	4,840
Light, heat and power	495	495	509
	5,335	5,335	5,349
General administrative costs, including depreciation and amortisation			
Depreciation of Plant and machinery	200	200	235
Equipment repairs and maintenance	-	-	322
Honorarium	2,000	2,000	-
Postage and couriers	-	-	122
Stationery and printing	68	68	84
Telephone, fax and broadband	560	560	580
	2,828	2,828	1,343
Legal and professional costs			
Accountancy and bookkeeping	480	480	480
	480	480	480
Total of expenditure of other costs	16,754	16,754	9,104
Total expenditure	16,754	16,754	9,104
Net gains on investments	-	-	-
Net expenditure	(2,065)	(2,065)	(3,823)

Net expenditure before other gains/(losses)	(2,065)	(2,065)	(3,823)
Other Gains	-	-	-
Net movement in funds	(2,065)	(2,065)	(3,823)
Reconciliation of funds:			
Total funds brought forward	4,556	4,556	8,379
Total funds carried forward	2,491	2,491	4,556