DECISION TIME CHURCH

TRUSTEES REPORT AND ACCOUNTS

30TH NOVEMBER 2025

DECISION TIME CHURCH

SOUTH-EAST LONDON COMMUNITY SDA CHURCH

70 HERON ROAD
LONDON SE24 OHB

DECISION TIME CHURCH

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30TH NOVEMBER 2025.

The trustees of the charity present their report with the financial statements of the charity for the year ended 30TH November 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number
1191633

Registered office
South East London Community SDA Church
70 Heron Road
Herne Hill
London
SE24 0HB

Trustees

Pastor Joyce Owusu Manu	Trustee (Chairman)
Mr Benjamin Sakyi-Mensah	Trustee
Mrs Beatrice Amportful	Trustee
Lydia Kogozi	Trustee
Obaapa Owusu-Manu	Trustee

Independent Examiners
X-Star Management Services Limited
53 Saxville Road
Orpington, Kent
BR5 3AN

Bankers
Barclays Bank

A. STRUCTURE, GOVERNANCE AND MANAGEMENT

- **Governing document**
  The charity is controlled by its governing document, the Constitution and constitutes a charity, as defined by the Charities Act 2011.
- **Membership of trustee board.**
  The trustees of the charity are also voluntary trustees for the purposes of charity law and under the charity's Constitution are known as members of the Trustees Board.
- **Induction and training of trustees**
  All trustees are familiar with the practical work of the church and have undertaken training to support their role.

- **Organisational structure**
  The Trustee Board meets quarterly and a quarterly branch feedback report is given at each meeting. The Branch Pastor has the responsibility for the day-to-day operational management of the church supported by the Assistant Pastor elected by the branch.

- **Risk management**
  The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.
  Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures and risk assessments are in place to ensure compliance with Health and Safety of volunteers; members; children; and visitors to the church.

B. OBJECTIVES AND ACTIVITIES

Achievements 2024/2025 – Decision Time Church

The following programmes were undertaken to promote awareness, information and knowledge sharing:

Organised 'Decision Time Children Creativity and Imagination Competition 2025 for over 50 children (8-18 years old).

- Bible Quiz competition – Church leaders vs Congregation (15/06/2025)
- Bible Quiz competition – Boys vs Girls (14/09/2025)
- 12 Children continue to learn weekly instruments lessons.

- Commenced monthly Teen Service, commencing on 2nd Feb 2025 on Making the Right Choice for Peaceful Living, No Drugs, No Smoking- Out of Crime Out of Prison.
- Fund raising towards church building (1st June 2025).
- Weekly vocational skills and apprenticeship workshop at SSB /Nikky's Barbers (30th July 2025 to 30th August 2025 (barbering skills).
- Weekly Christian Entrepreneurship videos and wisdom nuggets on creating multiple streams of income (Ecclesiastes 11:2).
- Seminar on Mortgages & Property Business (09/03/2025).
  Organise Fruits, Vegetable and Water Party for members and local residents (21st Sept 2025).
- Live streaming: Decision Time School of Marriage and Relationship Seminar for over 200 people (9th -11th November 2025).
- Multiple Marriage counselling sessions for couples – Pre- and Post marriage counselling.

OBJECTIVES AND ACTIVITIES 2025/2026

Decision Time Church plans to focus on Personal training and development of the congregation:

- Training and development for the teen during monthly teen services.
- Youth and Young adult training and development
- Leadership training and development.
- Congregation- training and development
- Financial education.
- Family Lives & Peaceful Relationship.
- Socialisation
- Evangelism

Training and development for the teen during monthly teen services.

The teen services offer the teenagers the opportunities to discuss topics relation to children and teenagers such as:

- Assertiveness and Self-esteem seminar
- Digital footprint and online safety

- Presentation and effective communication skills through an elevator pitch.
- Educational and career guidance.
- Pottery or Lottery: Choose Wisely Different Types of Gambling
- Regular Bible quiz

Youth and Young adult training and development

- There has been a significant focus on the youth and young adults in relationship building.
- Creating multiple streams of income
- Socialisation and relationship- youth dinner and relationship discussion.
- Savings and financial management
- Regular Bible quiz
- MC training & public speaking

Leadership training and development

- Leadership responsibilities: leading prayers, preaching and teaching.
- Regular Bible quiz

Congregation- training and development

- Regular or monthly Bible quiz
- Weekly Bible studies
- Financial management and discussion.

Savings and financial management

- Budgeting and savings
- Christian entrepreneurship
- Creating multiple streams of income

Family Lives & Peaceful Relationship

- Marriage seminars
- Marriage counselling
- Decision Time family lives series

Socialisation

Youth and young adults' dinner

Men's dinner and empowerment

Singles dinner and empowerment

Women's dinner and empowerment

Evangelism

To distribute over 2500 congregation in the local areas and neighbouring boroughs.

The Organised 'Decision Time Children Creativity and Imagination Competition 2025 for over 50 children (8-18 years old).

- Bible Quiz competition – Church leaders vs Congregation (15/06/2025)
- Bible Quiz competition – Boys vs Girls (14/09/2025)
- 12 Children continue to learn weekly instruments lessons.
- Commenced monthly Teen Service, commencing on 2nd Feb 2025 on Making the Right Choice for Peaceful Living, No Drugs, No Smoking- Out of Crime Out of Prison.
- Fund raising towards church building (1st June 2025).
- Weekly vocational skills and apprenticeship workshop at SSB /Nikky's Barbers (30th July 2025 to 30th August 2025 (barbering skills).
- Weekly Christian Entrepreneurship videos and wisdom nuggets on creating multiple streams of income (Ecclesiastes 11:2).
- Seminar on Mortgages & Property Business (09/03/2025).

FINANCIAL REVIEW

The results for the year and the financial position of the charity are as shown in the annexed financial statements. The total incoming resources for 2025 was £88,552 as compared with £52,056 in 2024. The church has remained almost with the same level of finance as previous year. This shows there is some level of stability with incoming resources and the church could confidently plan for future programs with some level of certainty.

Reserves policy

The charity is keeping an appropriate level of reserves to protect itself against any unforeseen eventualities such as COVID-19, which is currently having its toll on the finances of most charities across the globe. The charity has the objective to acquire a property and is therefore savings towards the deposits.

Principal funding sources

At present the majority of the church's funding continues to come from the tithes and collection of alms and annual harvest to support all its principal activities.

The trustees are responsible for preparing the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice (UK GAAP).

Charity law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with the United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charitable company and of the surplus or deficit of the charitable company for that period. In preparing those 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 charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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 prevention and detection of fraud and other irregularities.

C. STATEMENT AS TO DISCLOSURE OF INFORMATION TO INDEPENDENT EXAMINERS

So far as the trustees are aware, there is no relevant information of which the charity's independent examiners are unaware, and each trustee has taken all the steps that they ought to have taken as a trustee in order to make them aware of any examination information and to establish that the charity's independent examiners are aware of that information.

D. INDEPENDENT EXAMINERS

The independent examiners, X-Star Management Services Limited will be proposed for re-appointment at the forthcoming Annual General Meeting.

ON BEHALF OF THE BOARD:



Date: 30/09/2026
Pastor Joyce Owusu-Manu

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF DECISION TIME CHURCH.

We report on the accounts of the Church for the year ended 30TH November 2025 which comprise the Statement of Financial Activities, the Balance Sheet and related notes set out on pages 9 to 12.

This report is made solely to the Church Council (Trustees) in accordance with Section 145 of the Charities Act 2011. My work has been undertaken so that we might state to the charity's trustees those matters we am required to state them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Church and the Church's trustees for our examination work.

Respective responsibilities of Trustees and Examiner
The Church's trustees are responsible for the preparation of the accounts. They consider that an audit is not required for this year (under Section 144 of the Charities Act 2011 (the Charities Act)) and that an independent examination is needed.

It is our 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 Commissioner (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
Our examination was carried out in accordance with the General Directions given by the Charity Commissioner.

An examination includes a review of the accounting records kept by the Church 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 our examination, no matter has come to our attention:

1. Which gives us reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with Section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

Have not been met; or

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

EMMANUEL NTIM, MSc. ACCA

X-Star Management Services Limited
53 Saxville Road
Orpington, KentBR5 3AN

Date: 28/09/2026

DECISION TIME CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
FOR ACCOUNTS PERIOD ENDED 30TH NOVEMBER 2025

	NOTE	GENERAL	RESTRICTED	TOTAL 2025	TOTAL 2024
INCOMING RESOURCES		£	£	£	£
Voluntary Income		83,689	0	83,689	52,056
Refund		1,900	0	1,900	0
Thanksoffering		1,480	0	0	0
Investment Income		3	0	3	36
TOTAL		**87,072**	**0**	**85,592**	**52,056**
RESOURCES EXPENDED:					
CHARITABLE EXPENDITURE;					
Building Projects		0	0	0	0
Management & Administrations		70,768	0	70,768	33,493
TOTAL		**70,768**	**0**	**70,768**	**33,493**
NET RESOURCES EXPENDED:		16,304	0	14,824	18,563
NET MOVEMENTS FUNDS		0	0	0	0
BALANCE BROUGHT FORWARD		18,563	0	18,563	2,194
NET RESOURCES EXPENSED		0	0	0	0
TOTAL					
BALANCE CARRIED FORWARD		**34,867**		**33,387**	**18,563**

DECISION TIME CHURCH
BALANCE SHEET AS AT 30TH NOVEMBER 2025

	NOTE	£	2025 £	2024 £
Non-Current Assets.				
Tangible Fixed Assets		9,073	9,073	12,804
Investments		0	0	0
Total Non-Current Assets		9,073	9,073	12,804
Current Assets:				
Cash at Bank			52,858	31,340
Debtors			0	0
Prepayments (Rent Deposit)			0	
Gift Aid Receivables				
Total Current Assets			**52,858**	**31,340**
CREDITORS:				
Amount falling Due within one year:				
Professional Fees			300	300
Taxes			0	0
Other Creditors			0	0
Total Current Liabilities			300	300
Net Current Assets			52,557	31,040
NET ASSETS			**61,630**	**43,844**
FUNDS:				
Accumulated Funds			45,324	50,016
Surplus for the year			16,304	-4,692
			61,630	**45,324**

Signed:

Signed by: Pastor Joyce Owusu Manu
Position: Chairman of Trustees Board
Date:

DECISION TIME

NOTES TO THE FINANCIAL STATEMENT – 30TH NOVEMBER 2025

ACCOUNTING POLICIES:

The financial statements have been prepared in accordance with applicable accounting standards and the Charities SORP.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the Church Council is responsible in law

Restricted Funds represents donations or grants received for a specific object or invited by the Church Council for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

General Funds (Unrestricted Funds) are general funds which can be used for Church Council ordinary purposes.

INCOMING RESOURCES:

Collections are recognised when made.

Amounts receivable under covenant are recognised only when honoured by the covenanter.

Income tax recoverable on covenanted or gift aid donations is recognised when claimable.

Grants and legacies are accounted for as soon as the church council is notified of its entitlement. Funds raised by the fete and similar events are accounted for gross.

RESOURCES EXPENDED:

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the Church Council.

Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is recognised when it is incurred and is accounted for gross.

FIXED ASSETS:

Other fixtures, fittings and office equipment are stated at cost when incurred.

DEPRECIATION:

Fixtures and Fittings	25% reducing balance basis
Equipment	25% reducing balance basis

DECISION TIME CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30th NOVEMBER 2025

INCOMING RESOURCES	General £	Restricted £	2025 Total £	2024 Total £
2a Voluntary Income				
Tithes & Offering	83,689		83,689	40,547
Thanksoffering	1,480		1,480	600
Refunds	1,900		1,900	0
Other Donations	0		0	1,000
Other Donations	0		0	9,909
	87,069	0	87,069	52,056
Building Project:				
Sundry Donations	0	0	0	0
TOTAL	**87,069**	**0**	**87,069**	**52,056**
Investment Income				
Interest, Dividend and Gains	3		3	0
	3		**3**	**0**
TOTALS	**87,072**		**87,072**	**52,056**

DECISION TIME CHURCH
RESOURCES EXPENDED FOR THE YEAR ENDED 30TH NOVEMBER 2025

3 RESOURCES EXPENDED:	**2025 Mgt & Admin**	**2025 Total**	**2024 Total**
	£	**£**	**£**
Rent/Rates/council tax	6,586	6,586	7,900
Welfare/Health	2,565	2,565	4,186
Storage	1,188	1,188	1,536
Music/Media/IT	6,806	6,806	10,912
Maintenance	60	60	0
Travel & Transport	2,945	2,945	3,084
Professional fees	400	400	300
Equipment	0	0	0
Insurance (Building & Car)	1,049	1,049	395
Stationery& Postage/Printing	4,324	4,324	2,156
Bank Charges	32	32	434
Administration Cost	13,854	13,854	5,312
Telephone/Fax & Internet	0	0	844
Utilities	0	0	0
Donations	1,300	1,300	500
Depreciation	5,520	5,520	13,532
Publication	1,447	1,447	947
Ministry/Evangelism	4,954	4,954	4,713
Subsccription	430	430	0
Staff Wages	15,000	15,000	0
Training	2,308	2,308	2,308
	70,768	**70,768**	**59,059**

DECISION TIME CHURCH
NOTES TO THE ACCOUNTS - 30TH NOVEMBER 2025

4. TANGIBLE FIXED ASSETS:

	Musical Ins	Office Equip	Media	TOTAL
COST/VALUATION	£	£	£	£
Bal as at 01/12/2024	6,547	5,168	14,620	26,335
Additions	0	0	0	0
Bal as at 30/11/2025	**6,547**	**5,168**	**14,620**	**26,335**
DEPRECIATION: (Basis - SL 25%)				
Balance as at 01/12/2024	5,474	1,292	6,766	13,532
Charge for the year	573	1,292	3,655	5,520
Balance as at 30/11/2025	6,047	2,584	8,631	17,262
NET BOOK VALUE	£	£	£	
Bal as at 30/11/2024	1,073	3,876	7,854	12,803
Bal as at 30/11/2025	500	2,584	5,989	9,073

5. Bank & Cash Balances:

	2025	2024
	£	£
Barclays Bank	52,557	31,040
Other	0	0
	52,557	31,040

6. Creditors : (Amount Falling Due within one year)

	2025	2024
	£	£
Professional Service	300	300
Accruals	0	0
	300	**300**