PRESBYTERIAN CHURCH OF GHANA, MIDLANDS DISTRICT

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

CHARITY NO 1196512

Presbyterian Church of Ghana, Midlands District

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Year ended 31 December 2025

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Presbyterian Church of Ghana, Midlands District
Trustees' report for the year ended 31 December 2025
The trustees present their report and unaudited financial statements of the church for the year ended 31 December 2025. The trustees have adopted the provisions of the Statement of Recommended Practice: "Accounting and Reporting by Charities" in accordance with Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS102) issued in July 2014 in preparing the Annual Report and the Financial Statements of the church
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Legal Status
Presbyterian Church of Ghana, Midlands District, a charity incorporated organisation registered on the 10th November 2021, Registration number 1196512
Principal Activities
The principal activities of the church during the period were as follows:

To advance the Christian religion and the ethics, ideals and principles of the Presbyterian church for the public benefit

To provide advice, counselling and support for members training and education for the relief of poverty

The advancement of education and the provision of facilities for recreation and leisure time occupation in the interest of social welfare and with the object of improving the conditions of the members and their children

Review of Financial Activities

It is the policy of the trustees that the reserves of the District, which are all made up of unrestricted funds, should be held as current assets in order to meet the future requirements of its activities.

At 31 December 2025 reserves of the District was -£2052 (2024. £2392)

Trustees
The trustees who served during the period to the date of this report were:

CHAIRPERSON	ADELAIDE ATU
TREASURER	OWUSU KYEREMATENG
MEMBER	BETTY OWARE
MEMBER	JAMES EDJEKOOMHENE

Statement of Trustees Responsibilities in Relation to the Financial Statements

The constitution of the church and law applicable to Charities in England and Wales require the trustees to prepare financial statements for each financial year which give a true and fair view of the financial activities of the charity during the year and of its financial position at the end of each year. In preparing the financial statements, the trustees are required to:

1) select suitable accounting policies and apply them consistently;

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

3) make judgements and estimates that are reasonable and prudent;

4) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church and enable them to ensure ensure that financial statements comply with the Charities Act 2011.

The trustees are also responsible for safeguarding the assets of the church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

APPROVED BY THE TRUSTEES AND SIGNED ON THEIR BEHALF:
Date: 30st June 2026

Presbyterian Church of Ghana, Midlands District
Independent Examiners Report to the trustees

We have examined the financial statements for the year ended 31 December 2025 on page 5 to 9, which have been prepared in accordance with the accounting policies set out on page 7

Respective responsibilities of Trustees and Independent Examiner

As described on page 2, the trustees are responsible for the preparation of the financial statements of the church. The trustees consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is our responsibility to:

examine the financial statements under section 145 of the 2011 Act;
follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and

state whether particular matters have come to our attention.

We have been appointed under section 145 of the Charities Act 2011 and report in accordance with the regulations under that Act.

Basis of independent examiner's report

We conducted our examination in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and the seeking of explanations from the trustees concerning such matters. The procedures undertaken do not provide all of the evidence that would be required by an audit and, consequently, no opinion is given as to whether the financial statements present a 'true & fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

During the course of our examination, nothing has come to our attention which gives us reasonable cause to believe that, in any material respect, the trustees have not met the requirements to ensure that:

a) proper accounting records have been kept in accordance with Section 130 of the Charities Act 2011; and

Independent Examiners Report to the trustees (Continued)

b) the financial statements for the year ended 31 December 2025 are in accordance with those records and comply with the accounting requirements of Charity Act 2011 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (revised 2014).

Further, during the course of our examination, nothing has come to our attention that, in our opinion, should be drawn to your attention in order to enable a proper understanding of the financial statements to be reached.

Signed:.....

Date: 1st July 2026

Kofi Asiamah FCCA

Chartered Certified Accountants
12 Holliday Square
London SW11 2HR

Presbyterian Church of Ghana, Midlands District - Milton Keynes congregation (UK)
Statement of Financial Activities
For the year ended 31 December 2025

	Year ended	31.12.25	31.12.24
		Unrestricted funds	
	Notes	2025	2024
Incoming resources			
Other Income	1	93391	39109
Gift aid	2	79055	97096
Assessment (Mission support)	3	163150	139850
Investment income		0	0
Total incoming resources		335596	276055
Resources expended			
Charitable activities		5596	10919
Administrative expenses	4	332051	262746
Total resources expended		337647	273665
Net incoming resources for the year		-2052	2391
Funds brought forward		5,305	3,710
Prior yrear adjustment		0	-796
Total funds carried forward		3,254	5,305

The notes form part of these financial statements

	Notes	2025	2024
Fixed Assets	5		
Tangible fixed asset		0	0
Current Assets			
Other debtors Soft Loan)	6	0	0
Cash at bank and in hand	7	3254	6405
Total current assets		3254	6405
Current Liabilities			
Creditors	8	1200	1100
Net Current Asset		2054	5305
Total Net Assets		2054	5305
Funds			
Unrestricted funds	9	2054	5305
Total funds		2054	5305

APPROVED BY THE TRUSTEES AND SIGNED ON THEIR BEHALF:

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Date: 30th June 2026

The notes form part of these financial statements

Notes to the financial statements for the year ended 31 December 2025

1 ACCOUNTING POLICIES

Basis of accounting
The financial statements have been prepared in accordance with the Statement of Recommended Practice : Accounting and Reporting by Charities in accordance with with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in July 2014

Accounting convention
The financial statements have been prepared under the historical cost convention

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

Computer equipment : written off in the year of purchase
Musical instrument : written off in the year of purchase.

Cash flow statement
Exemption has been taken from preparing a cash flow statement on the grounds that the charity is a small undertaking

Incoming resources
Incoming resources represent offertory, pledges, donations, tithes and self generated income

Reserve policy
The trustees have a free reserve policy whereby the free reserves of the church will be sufficient to continue the current activities should there be a significant fall in offertory levels. This will need to be sufficient to sustain the church whilst alternate funding is sought or other arrangements are made.

The notes form part of these financial statements

Details of Income for the year ended 31st December 2025

		2025	2024
1	Materials	1055	864
	Donation	5717	1819
	Children Service	397	497
	Presbyterian conference		0
	JY Week	595	521
	Soft Loan	10650	4500
	10th Anniversary		1779
	PCGTV		0
	North and South CTE-(churches together in England)	1099	1258
	District Session		12037
	District Service		4241
	District Offering	3065	1473
	District Session Delegate Fees	12770	7870
	Europe Presbytery Session	44410	2250
	Misson Support	163150	0
	Kuntense	13633	0
	Other Income Total	93391	39109
2	Gift Aid Payment Rec.	79055	97096
3	Mission Support		
	Milton Keynes	27205	23125
	Hope	24259	17677
	Gethsemane	16343	18228
	Prince of Peace	20786	13039
	Bethel	14729	12158
	Redemption	24086	18228
	Faith	10320	17864
	Nottingham	7104	4081
	Coventry	3617	6802
	Ascension	14700	8650
		0	0
		163150	139851

The notes form part of these financial statements

	Details of Expenditure for the year ended	2025	2024
4	Administration Expenses		
	District Clerk Allowance	2040	1890
	Churches together	1648	1725
	Computer and Printer	0	1450
	District Minister Salary	48592	18959
	Pension	1104	1622
	Ministers Allowance	33140	29324
	District Item - Youth Ministry	3525	3800
	Europe Presbytery Mission Support	25089	25738
	car insurance	1200	1560
	Ministers travel	0	2737
	Donation	5596	10919
	Ministers Transport / Travel	3088	0
	Seminar/Training	2949	1732
	Soft Loan writtn off	0	4500
	Travel and Transport Ad hoc	3423	1581
	Car maintaiancd Allowance	120	0
	Catechists Allowance	8840	6780
	catechist s rep Allowance	1320	860
	Support for Directors Activities	0	2648
	Rent for District Meeting Rooms / Event	840	8187
	Audit / Accounting / Payroll Fees	1469	1166
	Presbytery Payment	0	0
	Rent District meetings	0	0
	Equipment	0	133.92
	Gift Aid Payment To Locals	68857	97082
	5% Gift Aid Payment	0	0
	Other group	28199	0
	other soft loan	0	
	District Treasurer Allowance	2040	1884
	Bank Charges	0	1
	District Lay Rep Allowance	1920	1625
	District Session Conference	10544	11650
	Support for Directors Activities	3536	
	Presbytery other payment Payment	3445	5817
	Website	0	920
	Rent	14400	14400
	Europe Presbytery Conference	45399	11970
	Stationery / Materials	1691	1005
	Kuntunse	13633	0
		337647	273665

The notes form part of these financial statements

5	Tangible fixed assets	0	0
6	Debtors: Amounts falling due within one year		
	Debtors	0	0
7	Cash at bank and in hand		
	Current account	3254	6101
	Cash in hand	0	0
		3254	6101

Presbyterian Church of Ghana, Midlands District

Notes to the financial statements for the year ended 31 December 2025 (continued)

8	Creditors: Amounts falling due within one year		
	Sundry creditors	1200	0
		0	0
		1200	0

	Net movement in funds		01.01.25	01.01.24
9	Movement in funds			
	Unrestricted funds	b/f	5305	3709
	Prior year adjustment		0	-796
	Surplus/Deficit		-2052	2392
	Total funds		3253	5305