Registered Charity No – 1205739

Ghanamma Presbyterian Church UK

Trustees' Report and Accounts

For the Year Ended 31 July 2026

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Ghanamma Presbyterian Church UK

Annual Report and Financial Statements
For the period 1 August 2025 to 31 July 2026

Section A [Legal and Administration Details]

Charity Name: Ghanamma Presbyterian Church UK
Charity Number: 1205739
Principal Office: Flat A, 210 Bow Common Lane

Trustees

Trustee Name	Office	Dates acted or appointed
Kwaku Amaning	Trustee	Appointed 25 July 2023
Isaac Ossei	Trustee	Appointed 25 July 2023
Mavis Adu	Trustee	Appointed 25 July 2023
Charlotte Ohene	Trustee	Appointed 23 February 2025
Janet Ossei	Trustee	Appointed 23 February 2025

Section B [Trustees report]

The Trustees present their report and the financial statements for the year ended 30 September 2025. The financial statements have been prepared in accordance with the Recommended Practice (SORP 2005) and applicable law.

OUR AIMS AND OBJECTIVES

The principal aim of Ghanamma Presbyterian Church UK is the advancement of the Christian faith in accordance with the doctrines and practices of the Presbyterian Church. This includes:

- Providing meaningful opportunities for Christian worship, teaching, and fellowship
- Extending pastoral care and support within and beyond our congregation
- Organising charitable and community-focused activities
- Promoting spiritual formation and discipleship
- Encouraging mutual care, faith-sharing, and outreach

KEY ACTIVITIES DURING THE YEAR INCLUDED:

- Regular worship services and weekly prayer meetings
- Lay participation in preaching and ministry
- Outreach efforts, including home communion for members who cannot attend Church services due to illness or infirmity

STRUCTURE, GOVERNANCE AND MANAGEMENT

Ghanamma Presbyterian Church UK is governed by its Constitution, adopted on 15 November 2023. The Constitution outlines the structure, governance framework, and charitable objectives of the Church.

- Trustee Appointment: Trustees are nominated from among the Church membership and elected by secret ballot during the Annual Church General Meeting. Trustees serve for a four-year term and may be re-elected for a further four-year period.
- Leadership and Oversight: The Board of Trustees holds overall responsibility for governance and strategic direction. Operational management is delegated to the leadership team under the Board's oversight.
- Meetings: During the course of the year the Trustees met when possible to discuss governance, operational matters, and strategic planning. Additional meetings are convened as necessary. This includes Harvest Committee meetings being held when necessary.
- Trustee Selection: Appointments are guided by the need for relevant skills, spiritual maturity, and an active commitment to advancing the Church's mission.

RISK MANAGEMENT

The Trustees have undertaken a comprehensive review of the significant risks the charity faces-particularly those relating to operations, finance, and safeguarding.

Mitigation measures implemented during the year include:

- Adoption of financial controls and budget monitoring
- Insurance coverage to manage potential liabilities
- Procedures to ensure safe and inclusive engagement in worship and activities

These systems and measures provide reasonable assurance that risks are properly managed and reviewed regularly.

ACHIEVEMENTS AND PERFORMANCE

This year marks Ghanamma Presbyterian Church UK's third full year of ministry-a year that demonstrated sustained growth in worship attendance, deepened community connections, and increased lay involvement.

Significant developments during the year include:

- Adoption of Accounting Software: The Trustees express their heartfelt gratitude to the Church leadership, congregation, volunteers, and all supporters who contribute time, prayer, and resources towards making Ghanamma Presbyterian

Church UK a beacon of hope and faith. Your continued dedication fuels our collective ministry.

The Church achieved the following notable milestones during the period:

- Expanded Ecumenical Engagement: The Church continued its association with Churches Together in Clapham, an ecumenical body that fosters unity and collaboration among Christian churches in the Clapham area. This membership not only affirms our place within the wider Christian community but also provides opportunities for shared worship, outreach initiatives, and resource sharing. The Church is committed to participating actively in joint initiatives that promote Christian unity and serve the local community.
- Increased Congregational Participation: The year saw a marked increase in engagement from congregants, particularly in Sunday services where more members have contributed to preaching and other aspects of worship ministry. This development reflects ongoing spiritual growth and a deepening sense of shared responsibility among the Church family.
- Community Support through the Robes Project: The Church has also completed registration to support the Robes Project in the upcoming year. This initiative, based at our host venue St Peter's Anglican Church in Clapham, offers winter night shelter and hospitality for people experiencing homelessness. The Trustees are encouraged by the enthusiastic response to this partnership and view it as a vital expression of the Church's commitment to social action and Christian compassion.
- Dedication of Robes Service: In September 2025 the church held a service to acknowledge and bless the donation of choir robes and garments. The items were donated by congregants and highlights continuous spiritual development and a shared sense of duty within the church family.
- Annual Harvest Service: This was held in November 2025 and was the culmination of months of planning, in terms of items being purchased to auction, food and drinks purchased to distribute to attenders and invitations sent out to organisations – Ofie Mma Association, UK; Susubiribi Association, UK; Friends Support Association, UK – and to individuals. This captures the continuous spiritual development and rising sense of collective responsibility shared across the church family.
- Mothering and Fathering Sundays: Congregants were presented with gifts purchased by the church, in recognition of the role that mothers and fathers play within the church and in the wider community. This reflects the sense amongst the congregation to support and celebrate with each other.
- Financial Payments: The church continued to make payments to congregants whose relatives passed, as well as congregants making their own individual payments. Welfare payments were made to those who had been sick for a length of time, as per our Welfare Constitution. At the end of the year the church made Welfare Payments to those of a certain age and to others to acknowledge their work within the church community. Doing such is common within the Presbyterian Church. Therefore, the church has an obligation and is duty bound to support members in this way.

The Trustees are heartened by the positive feedback from both congregants and community members, as well as by the steady increase in engagement across various Church activities. We look forward to building on this momentum in the year ahead.

RESERVES POLICY

The Trustees aim to maintain reserves equivalent to at least three months of operating costs to ensure the Church can meet its obligations and continue its work during periods of income fluctuation. As of 31 July 2026, unrestricted reserves stood at £29,389, exceeding the three-month operating cost target.

After reviewing the financial position, the Trustees concluded that the Church has adequate resources to fulfil its objectives and operate as a going concern. They have also assessed potential risks and confirmed that no major risks currently threaten the charity.

PLANS FOR FUTURE PERIODS

The Trustees have set the following priorities for the coming year:

- Outreach Expansion: Deepen our outreach to vulnerably situated individuals in the local community
- Youth Engagement: Develop structured youth activities and ministries to engage younger members
- Discipleship and Fellowship: Introduce regular Bible studies, teaching sessions, and small group discipleship programs
- Membership Growth: Focused evangelistic initiatives to expand Church membership
- Fundraising Initiatives: Host events to support ongoing ministry and charitable missions locally and abroad

TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for:

- Complying with the Church's Constitution and charity law
- Ensuring the preparation of financial statements that offer a true and fair view of the Church's financial position and performance
- Maintaining accounting records adequate to explain transactions
- Safeguarding the Church's assets and ensuring they are used solely in furtherance of charitable purposes Preventing and detecting fraud and ensuring sound financial governance

The Trustees remain committed to upholding these responsibilities and ensuring the continued success of Ghanamma Presbyterian Church UK.

ACKNOWLEDGEMENTS

The Trustees express their heartfelt gratitude to the Church leadership, congregation, volunteers, and all supporters who contribute time, prayer, and resources towards making Ghanamma Presbyterian Church UK a beacon of hope and faith. Your continued dedication fuels our collective ministry.

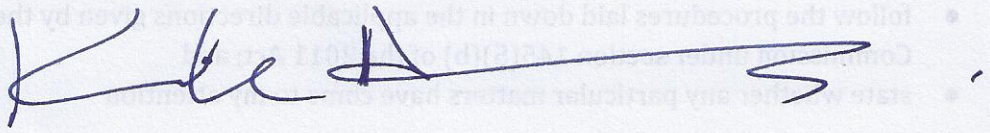
Section C [Financial Review]

The financial statements for the period ended 31 July 2026 reflect the activities of the charity. The charity's income primarily derived from offertories, monthly dues, donations, fundraising efforts, and contributions from the congregation.

The total income for the year amounted to £31,339, with total expenditure of £22,799, resulting in a net surplus of £7,868. The Trustees are committed to ensuring financial sustainability and will continue to monitor income and expenditure closely.

Section D [Declaration]

Approved by order of the board of trustees on 27/07/2026



Kwaku Amaning (Trustee)

Report to the trustees of Ghanamma Presbyterian Church UK Charity Reg no. 12057739

I report to the charity trustees on my examination of the accounts for the year ending 31st July 2026, which are set out above.

Respective responsibilities of trustees and examiner

As the charity trustees of the charity, you are responsible for the preparation of accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether any 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 Commission. 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

The trustees have prepared receipts and payments accounts showing donations received in the period of £7,143. Receipts and invoices along with explanations were given to support the transactions. The trustees have put in place proper controls to record all the payments and incomings on a timely basis with narrations.

In connection with my examination, no material matter has come to my attention, other than that referred to in the above paragraph, which gives me reasonable cause to believe that in any material respect, accounting records were not kept in accordance with section 130 of the Charities Act.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn.

27/07/2026

Mr Bradley Lyne (ACCA)

Approval Statement for the year ending 31st July 2026

We approve the accounts which comprise of Receipts and Payments Account and related notes. We acknowledge our responsibility for the accounts, including the appropriateness of the applicable financial reporting framework as set out in note 1, and for providing B Squared Accounting c/o Goodtogive Limited with all information and explanations necessary for their compilation.



Kwaku Amaning
Trustee

For and on behalf of the trustees, Ghanamma Presbyterian Church UK

Ghanamma Presbyterian Church UK
Receipts and Payments Account

Year start date	Year end date
01/08/2025	31/07/2026

Receipts and payments

	2026 Total funds £	Prior Year Total funds £
Receipts		
Donations	7,143	20,585
Investments	239	208
Gift Aid	23,957	3,567
Sub total	31,339	24,360
Total receipts	31,339	24,360
Support Costs		
Accountancy Fees	672	1,558
Sub total	672	1,558
Management & Admin Costs		
Ministers' Stipend and Catechist Expenses	18,507	7,640
Church and Hall Hire	580	5,100
Palm Crosses	10	10
Holy Communion	-	45
Welfare Donations	2,328	1,993
Incidental Supplies	157	75
Events and Celebrations	1,162	686
Postage, printing and stationery	56	586
Sub total	22,799	16,135
Total Gross Expenditure	23,471	17,693
Net of receipts/(payments)	7,868	6,667

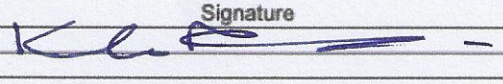
Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
K A S	KWAKU AMANING	02/11/2026

Statement of assets and liabilities at the end of the year

	31st July 2026 Total funds £	Prior Year Total funds £
Current Assets		
Cash at bank and in hand	30,061	21,688
Trade debtors	-	505
Sub total	30,061	22,193
Creditors: amounts falling due within one year		
Accruals	672	672
Sub total	672	672
Net Current Assets	29,389	21,521
Net Assets	29,389	21,521
Unrestricted Funds		
Unrestricted Funds	29,389	21,521
Sub total	29,389	21,521

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	KWAKU AMANING	02/11/2026