



## Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	Month 08	Year 2024		Day 31	Month 07	Year 2025

### Section A Reference and administration details

Charity name

Mustard Seed Ministries

Other names charity is known by

MSM

Registered charity number (if any)

1025456

Charity's principal address

40 Highland Road

Southsea

Hampshire

Postcode

PO4 9AH

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Andre Cowdery	Chair		
2	Stephen Potter			
3	Kathleen Hand			
4	Andrew Rook			
5	Laura Rook			
6				
7				
8				
9				
10				
11				
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

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### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Bank	Lloyds	113 Commercial Road, Portsmouth PO1 1BY

### Name of chief executive or names of senior staff members (Optional information)

Gillian Reilly-Davidson CEO

## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed dated 16.07.1993
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed by the Trustees

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The existing trustees are responsible for the recruitment of new trustees and induction. Once appointed trustees are introduced to their role and given copies of the Trust Deed relevant policies, guidelines adopted by MSM. To ensure they are aware of their responsibilities under the Charities Act they are given publications from the Charity Commission including the guidance on public benefit.

At the trustees' meetings, the trustees agree the broad strategy and areas of activity for the Trust, including consideration of grant making, financial monitoring, reserves and management policies and performance. The day to day administration of the Trust and grants including the processing and handling of applications prior to consideration by the trustees is delegated to the Chief Executive. A part time Project Manager and a full time Project Coordinator are employed to deliver the Personal Choice project in the UK.

The trustees give their time freely and receive no payment or other financial benefit.

## Section C Objectives and activities

**Summary of the objects of the charity set out in its governing document**

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

To advance the Christian religion (in particular in Cambodia)

The objects of the charity remain as set out in the Trust Deed of 1993, to advance the Christian Religion (in particular in Cambodia). The reference to Cambodia is being reviewed by the trustees.

Mustard Seed Ministries aims to bring the love of Jesus to as many people as possible both in the UK and overseas, so everything the charity does is with this in mind. MSM seeks to reflect the grace, kindness and compassion of God for all people by reaching out to meet both their physical and spiritual needs.

Each year the trustees review MSM's activities to ensure they continue to meet and reflect the charities aims. Within this review the trustees have considered the Charity Commissions Guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

As a genuine expression of our aim of advancing Christianity we are providing public benefit through:

- carrying out/supporting, as a practical expression of faith, activities to relieve/prevent poverty and to advance education
- contributing to the spiritual and moral education of children/adults
- contributing to good mental and physical health and well being
- social care

In overseas work the trustees believe MSM can deliver most benefit by supporting Christian organisations, projects, missionaries, Pastors, Churches and individuals who are working on the ground to advance Christianity in a range of ways:

- church outreach and social work programs, including feeding programs, after school project/club, relief missions
- children's homes
- homes for people with special needs
- missionary and outreach work
- bible college training

MSM has helped the above in India, Bangladesh, Philippines, Myanmar and Uganda supporting them to bring a positive change to the physical and spiritual lives of men and women.

In the UK the Charity has provided benefit to the public primarily through the activities and services of Personal Choice at the Oasis Centre. It is open 5 days a week to support the well being of local people. Some of the specific public benefit we have provided during the year includes:

- A safe place to visit and meet with others and access opportunities
- Free support and advice on any problems and issue and to improve access to benefits, health and other resources
- Free access to basic computer skills and other social activities
- Social groups including motivational and faith inspired talks
- Lunch Club and Job Club
- Opportunities to 'belong', to volunteer, and to participate in activities
- Pastoral support  
Food Pantry

### Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Statement on Grant making:

#### 1. Charitable purpose and objective

The trustees apply the funds of Mustard Seed Ministries at their discretion and in accordance with the charitable purposes and objectives of the charity.

#### 2. Priorities for support

The amount of work or number of projects that can be supported by the trustees is necessarily limited to the amount of funds that are available for distribution each year. The trustees have determined that the current priorities for funding are:

The advancement of the Christian faith within Portsmouth and the immediate area and main focus on projects MSM is in relationship with in India, Bangladesh, Myanmar, Nepal, Philippines and Uganda.

#### 3. Principles applied in determining support

In awarding grants the trustees will apply the following principles:

- 3.1. The trustee will consider any requests or known situations that are eligible for consideration: from any geographical area within the UK and overseas and from organisations and individuals alike
- 3.2. Each request or situation will be considered on its own merits
- 3.3. The trustees will carry out sufficient due diligence to ensure that the request or situation meets both the charitable purposes, and the priorities for support set out in this policy.
- 3.4. The trustees are content to work in partnership with other grant making bodies where funding of an entire project is beyond the scope of any single organisation

#### 4. Applicant and partner due diligence

The trustee will carry out sufficient due diligence on any potential beneficiary to ensure:

- The identity of the beneficiary
- That funds are applied in accordance with the charity's charitable purposes
- That funds are knowingly used for: money laundering in accordance with the operative Money Laundering regulations; Terrorist financing in accordance with the Terrorist Act 2000; Bribery in accordance with the

## 5. Administration

5.1. For smaller grants, requests may be made informally. Where specific needs or situations are known, grants may be made at the discretion of the trustees without any form of request.

5.2. for larger grants, trustees should be confident:

- Of the purpose of the proposed grant including an understanding of the work and the way in which the grant will be managed and applied
- Of the person(s) responsible for the management of the grant and for overseeing the work;
- That suitable safeguarding practices are in place in cases where the applicant works with children or vulnerable adults;

5.3. Where the grant is for a specified project or purpose, and in situations where that purpose does not proceed or where any grant or part of thereof remains unused, unused funds must be returned.

Mustard Seed Ministries has been operational for thirty years and has only employed 1.5 paid staff for the last nine years, exclusively to deliver the Personal Choice project. So the vital role of volunteers in the work of MSM including Personal Choice is of immense value. Personal Choice is reliant on its volunteers for the delivery of so many activities and acknowledges the great benefit of local people supporting people in their community.

## Section D

## Achievements and performance

Summary of the main achievements of the charity during the year

### Achievements and Performance

**i) UK Personal Choice Portsmouth -:** Providing Support and Building Community

#### Introduction:

Personal Choice is a project of Mustard Seed Ministries charity, developed eleven years ago to respond to the needs of the local community. It aims to help address the social and economic disadvantage of people in Portsmouth particularly those in the most disadvantaged ward of Charles Dickens where the project is based. It also sits in the 10% most deprived areas in the country for health deprivation and we see this reflected in our data where 46% of service users say they have some type of disability or health condition.

#### Services Offered:

MSM employ a Project Coordinator and part time Project Manager to offer a holistic service with easily accessible advice, support and activities. Open Monday – Friday 10-5 we offer a drop in advice centre, computer/job club, chair exercise, lunch club, range of social and activity groups, 'Tea, Coffee, Chat', Food Pantry and annual trip.

This year, Personal Choice has continued to serve as a vibrant hub for the local community. The project's long-term stability has allowed us to deliver essential services that significantly improve the well-being of those we serve. By providing a variety of targeted activities, we have

been able to address critical issues such as financial hardship, food insecurity, loneliness, and social isolation.

#### **Recognising and Addressing Financial Hardship:**

Supporting our community through the ongoing cost of living crisis has continued to be a major priority this year. In our area of high deprivation, many residents are experiencing significant financial hardship and the understandable anxiety that comes with it. Understanding these struggles, which are compounded by pre-existing deprivation, has continued to be a major focus for us.

We've actively helped residents navigate these challenges by: reviewing budgets, bills, and debts; maximising income; promoting energy efficiency; raising awareness of support; registering as a 'Welcome Place' offering warm refreshments alongside the above during the winter and operating a food pantry.

*"I honestly don't know what I would have done without your help. You sat with me and sorted out my benefits, and you found ways to get my bills down. For the first time in a long time, I feel like I can finally breathe again."*

Recognising the need for food security, we opened The Oasis Pantry in 2022 to provide affordable, healthy food and support with dignity, choice and hope to people in our community. The Pantry is working really well and has become a valued resource supporting on average 30 people/families each session. The Pantry integrates with 'Tea, Coffee, Chat' drop-in creating a welcoming space for connection and support and negating the need for members to queue outside whilst waiting to shop.

*"shopping at The Pantry makes a big difference to us each week, I love the free fruit and vegetables I wouldn't normally buy that supplement and improve our diet. I was so grateful for the extra free items I could choose from the pantry's festive shelf in the weeks up to Christmas. I was very anxious when I first came but now I look forward to it, it's helping my family and gives me the chance to get out and meet and socialise with other local people"*

The Pantry has successfully transitioned to operating without a dedicated Coordinator. Our initial Coordinator laid a solid foundation, establishing a highly skilled team of volunteers who now perform many of the coordination duties. This transition reflects a strong, committed volunteer base and contributes significantly to the long-term sustainability of the project.

Receipts from Pantry Members totalled £6,920 and grants totalling £24,947 were secured from The Household Support Fund, Co-op Foundation, Tesco Groundworks and The Partnership. A balance of £33,718 is carried forward to 2024-2025.

**Project Outcomes/Benefits:**

The positive feedback and consistent demand for our activities are encouraging indicators of the project's impact. 722 people have accessed Personal Choice this year and 67% of these are new people. We are meeting and exceeding project indicators highlighting the impact on social connections and informed choices listed below:

**Support:** The project provides information and advice on benefits, finances, and other issues.

**Connection:** People report feeling less isolated and more connected through project activities.

**Empowerment:** Participants develop skills, gain confidence, and boost their self-esteem.

**Inclusivity and Community:**

The project has received significant feedback highlighting its role as a safe and inclusive space for the community. By actively promoting kindness, understanding, and a non-judgmental atmosphere, the project fosters an environment where individuals from all backgrounds feel welcome to connect. This commitment to inclusivity not only enhances overall well-being but also allows prejudice and stereotypes to be gently challenged, ensuring everyone feels accepted and valued.

*"The world isn't always kind, but it's safe here," one participant shared. "Especially if you have mental health issues, you find understanding and safety here."*

*"Have met a wide variation of people with shared experiences, which helps you feel less alone"*

Volunteers are the heart and soul of Personal Choice, and this year, 40 amazing individuals stepped up in various roles: chefs, kitchen assistants, computer club helpers, minibuss drivers, welcome hosts, and more. Notably, several volunteers with learning difficulties and mental health challenges thrived in this supportive environment, finding a sense of belonging and purpose. The Pantry programme continues to see tremendous success, with 90% of volunteers being pantry members who having benefited so much they want to give back.

Personal Choice is in the third year of a five year grant from The National Lottery Reaching Communities totaling £268,980. This year's grant of £50,005 was to cover 48% of the budget.

Funds brought forward at the start of the year were £41,176 the income for the year was £84,472 and total expenditure £95,447 leaving a balance of £30,201 restricted funds to carry forward to 2025 -2026.

**Overseas Support**

**Our Inspiration:**

The name Mustard Seed Ministries draws inspiration from the Bible verse in Matthew 13:32, which describes a mustard seed, the smallest of all seeds, growing into a large plant that shelters birds.

**Our Approach:**

Similar to the supportive tree in the story, MSM aims to empower people and organisations already working in their communities. Instead of managing overseas projects ourselves, we prefer to s MSM.

**The Benefits:**

**Increased Impact:** By supporting existing efforts, MSM can reach more people in need

**Sustainability:** Our approach fosters self-sufficiency within organisations and communities, enabling them to thrive independently.

**Empowerment:** We respect the existing work and identity of local organizations, allowing them to grow their capacity and flourish.

The trustees believe this collaborative approach empowers more individuals and organisations while respecting their unique identities and fostering long-term sustainability

**(ii) Supporting Pastors, Churches and Christian Organisations****INDIA**

Mustard Seed Ministries (MSM) continued its ongoing support for two pastors and their churches in India. This financial assistance allows the pastors to dedicate their time and energy to their congregations and outreach ministries.

**Bangalore:**

**Global Prayer Centre Church:** Pastor Lawrence and his church actively serve the poor and needy in their community, particularly those living in slums. They support 50 children working in brick kilns and offer food and medical aid to 20 families in a leprosy colony.

**Moriah Church:** Under the leadership of Pastor Satish, Moriah Church has seen significant growth in its rural community. By August 2024, the congregation had outgrown its original facility. Construction is now underway on a new building to accommodate the growing numbers. To support the church's ongoing ministry and outreach during this year MSM provided £896 in grants.

**Mount Moriah mission** focuses on church planting, public meetings, and VBS programs. The trustees report that growth is often driven by local Hindu individuals who have been moved by testimonies of healing and



faith. Despite facing threats and persecution, a dedicated team of evangelists continues to serve nearby villages.

#### Recent Highlights & Future Goals

- **Youth Outreach:** In October 2024, the church hosted a successful three-day program for 100 young people. MSM contributed £200 toward catering costs.
- **Expansion:** Looking ahead to next year, the mission remains committed to its goal of planting new churches.

#### Andhra Pradesh

Oasis Ministries in Andhra Pradesh expanded its reach to include pastors and churches in five regions across three states: Andhra Pradesh, Orissa, and Telangana. This expansion brought 150 new pastors from rural districts under the guidance of four leading pastors.

Recognising the need for support, a trustee and church leader from MSM continued to provide monthly Bible study and teaching sessions via Skype. This remote mentoring program is proving to be invaluable for these new pastors and their churches. It equips them with biblical knowledge and encouragement, fostering their spiritual and physical growth, especially in the face of growing persecution. They are increasingly out reaching to new rural villages and they have started to give 2 hours daily tuition/food to children from broken homes and families impacted by addiction.

#### MSM Provides Financial Support to Pastors and Little Angels Orphanage

This year, MSM awarded a total of £20,773 in grants to support pastors in India and Little Angels Orphanage.

##### Supporting Pastors (£10,848):

MSM provided monthly grants to help cover the cost of meals for teaching and fellowship sessions.

Pastors also received small monthly grants and gifts to support their ministry.

##### Christmas Outreach (£4,685):

MSM funded Christmas programs organised by churches, including gifts like clothes for pastors' families, saris for widows, and musical instruments.

Additional support was provided for Little Angels Orphanage's Christmas celebration, including blankets and warm clothes for the children.

##### Additional Grants:

Grants totalling £910 were given to cover urgent medical expenses for seriously ill pastors. £960 to support widows business set ups, £500 for flood victim support kits in response to the heavy monsoon, £2,650 to support education costs and £220 for VBS children Christian education program.

## PHILIPPINES

### 3J2 Bible Centre Church: Serving the Community in Iligan City

**Leading the Way:** Pastor Stephen Villaester, his wife Sonia, and their two sons lead a passionate church community striving to serve the people of Iligan City and Lanao del Norte in the Philippines.

**Facing Challenges:** The closure of the National Steel Corporation and related businesses created significant hardship, leading to unemployment, poverty, and associated problems like malnutrition, drug addiction, and pollution.

**Providing Hope:** Since 2004, the church has run a weekly feeding program, typically held at the local volleyball court, serving 120-180 children from the nearby dumpsite and surrounding areas. The program includes meals, games, praise and worship, and Bible stories, offering both physical and spiritual nourishment. Through the program and home visits, church members have built relationships with families, and some have even begun attending church and receiving support.

Recognising the importance of the feeding program's future, MSM supported registering it as an NGO (Non-Governmental Organization) to gain legal status, improve operational stability, and attract new funding sources. The NGO is named "Kadangpan Inc.," which translates to "Refuge" or "Shelter." Its focus areas are:

**Protection:** Safeguarding children from abuse and exploitation.

**Education:** Seeking organizations that offer scholarship programs for the children.

**Food and Livelihood:** Continuing the feeding program and providing livelihood support for the parents.

**MSM's Support:** In 2024-2025, MSM provided grants totalling £3,150 to support the church's efforts. This included: £2,200 for the feeding program: Including £400 for a Christmas party for 200 children; £550 to support Pastor Villaester, his ministry to the feeding program and other community initiatives. This includes his role as Executive Director of the Moral Recovery Program serving 86 local offices of the Government and National Line Agencies.

### Purple Community Fund: Empowering Families in the Philippines

**Vision:** The Purple Community Fund (PCF) envisions a clear path out of poverty for all children and families living and working in dumpsites and squatter areas across the Philippines.

PCF tackles poverty at its roots through a comprehensive approach that encompasses education, health, nutrition, spiritual guidance, and livelihood programs. Their work is guided by strong values that transcend religion, race, and political affiliations.

One of PCF's initiatives focuses on empowering women to escape the cycle of poverty by transitioning them away from litter picking. This program utilises a unique solution involving up cycled products: They collect large quantities of ring pulls from used cans and transform them into beautiful bags, purses, and jewellery.

**MSM's Contribution:**

Raising awareness in the UK: Engaging, businesses, and individuals to collect ring pulls.

Collecting over 40kg of ring pulls this year to support PCF's livelihood program and the women it empowers.

## **BANGLADESH**

### **Faith & Fellowship in Bangladesh: Sharing the Gospel and Supporting the Community**

Established in 2019 by Pastor Andrew Khokon Halder, Oasis Ministries is a vibrant mission dedicated to sharing the Gospel and building the Kingdom of God. The ministry focuses 75% of its outreach on reaching Hindu neighbours, while the remaining 25% supports Christian youth, children, and the elderly. With long-standing support from MSM, this vision has flourished into a growing community of believers who currently meet in a temporary space for weekly worship.

A key part of their outreach is a much-needed school that serves 43 children. Through a grant from MSM, the ministry employs a teacher and provides essential educational materials, further strengthening their relationship with the local Hindu community.

This year, MSM provided total grants of £2,240 to support the ministry's ongoing work. This included £450 for a Pre-Christmas event, a joyful day of singing, dancing, and prayer. During the celebration, the true meaning of Christmas was shared, followed by a fellowship meal and the distribution of gifts. The event was a wonderful success, seeing great participation and engagement from the local community.

Significant milestones this year include a successful youth seminar where 65 young people committed to active evangelism, as well as a thriving Sunday school serving 32 children. Having already purchased land with

the help of MSM, the ministry's urgent prayer and priority is to construct a permanent church building to better nurture its growing congregation. Looking ahead, Oasis Ministries aims to establish a Bible School for leadership training and launch a dedicated school for children in local Hindu areas, continuing its mission to be a "candle that gives light to all."

## NEPAL

### **Pastor Pandey Karna Nepal Bible Fellowship, Kathmandu**

The Nepal Bible Fellowship is a small but vibrant church. Led by a pastor and his wife who share a deep heart for their community, the congregation is experiencing encouraging growth. The church remains active in the surrounding areas through regular outreach and evangelistic programs, including their anniversary celebrations in April and a busy Christmas season featuring three outreach events and ten carol services.

Recently, Western Nepal was severely impacted by monsoon flooding, which brought significant hardship to the pastor's family and the local community. In response to this crisis, MSM sent £205 to provide much-needed support during this difficult time.

### **(iii) Children's Homes**

### **Pastor Ling Choi LIFE Myanmar Outreach Ministry (formerly Life Mission Ministry)**

After six years of online communication, a long-awaited meeting finally took place in February 2015. The CEO and Fieldwork Coordinator met Pastor Ling Choi, leader of LIFE Ministries, in person. LIFE Ministries operates a home for 30 orphaned children and a church in Yangon. Their mission extends beyond Yangon, reaching out to impoverished and isolated communities, and tribal areas, particularly in Chin State. They achieve this through regular outreach programs and by establishing new churches.

Recent years have been incredibly difficult for LIFE Ministries. The COVID-19 pandemic and the military coup that began in February 2021 presented significant challenges. Martial law led to bank closures and internet disruptions, making communication and sending funds nearly impossible. This unfortunately impacted our ability to financially support them.

Despite these hardships and ongoing civil war, LIFE Ministries persevere in their important work. They continue to support the children's home, church members, and indigenous missionary families. Their Christmas evangelism outreach reached 1000 people on the streets, in shopping malls and playgrounds.

### **Orphanage - Myanmar**

This orphanage in a rural part of Chin State and is run by one young man who is caring for 30 children. MSM have previously given small grants to assist with medical bills and Christmas program. Unfortunately the challenges of the civil war have made communication impossible and the trustees are hoping this will be restored.

#### **True Light Christian Centre - Uganda**

The centre in Bugiri is supporting increasing numbers of orphans and needy children, up to 450 in many ways including education and tuition. MSM gave two grants totaling £520 to help purchase food and clothes for their Christmas and Easter programs. *'We thank you so much for loving us and standing with us to serve these children. The Christmas support helped us to feed and bless the growing children's ministry in True Light Bishop Mbatire*

#### **(iv) Home for Special Needs**

##### **Little Angels Home for Special Needs, Goa, India**

Pedro and Genilda Lima, missionaries and social workers, witnessed many cases of children and adults with special needs lacking proper care in India. This inspired them to create Little Angels Trust in 2007.

#### **A Safe and Encouraging Environment**

Little Angels Trust offers a loving and supportive environment for children and adults with special needs. They focus on education and training to help residents express their talents and become as independent as possible. While the project has a Christian foundation, it welcomes people from all backgrounds.

#### **MSM's Contribution**

This year, MSM donated £10,320 to support Little Angels' monthly running costs and education expenses. This included £500 for Christmas and New Year celebrations, and £500 for funeral costs.

#### **Providing Care and Opportunity**

This year Little Angels provided a safe haven for 22 boys and adults, 11 adult men some of whom attend vocational training centres for adults with different special needs and 11 boys who attend a school for children with special educational needs.

The local authority recently asked Little Angels to care for a six-year-old boy whose mother had been imprisoned, leaving him with no other family. When he arrived, he was non-verbal and not toilet trained. Thanks to the dedicated care and love from the staff and fellow residents, he has shown considerable improvement. The staff are now collaborating with medical professionals to secure a formal diagnosis and develop a long-

## Section D

## Achievements and performance

term plan to support his well-being.

### **Sustainability and Growth**

Situated on rural Chorao Island, Little Angels utilises agriculture as both a therapeutic outlet and a source of food production, cultivating rice and vegetables to help meet the home's needs. To further foster self-sufficiency, the ministry established an on-site bakery where residents learn to bake bread and cakes for local supermarkets and fairs. This year, significant progress was made with the construction of a dedicated bakery and shop building, which is currently awaiting the installation of its storefront windows. To ensure the project's long-term success, MSM supported the enrolment of one of the older boys in a college certification program to acquire professional bakery skills. These milestones bring the ministry closer to its vision of opening a permanent bakery and café on the premises.

### **(v) Missionary and outreach work**

#### **Support of Full Time Missionaries - India**

For the past twenty years, MSM has been a strong supporter of Pedro and Genilda Lima's work and vision. These Brazilian missionaries and social workers have dedicated over two decades to serving the poor and disadvantaged in India.

Pedro and Genilda's extensive experience, unwavering commitment, and passion for helping children have transformed countless lives. They are the heart and soul of Little Angels Home for Special Needs, serving as hands-on managers. Their compassion extends beyond Little Angels, having previously served as house parents at Shallom House and continuing to mentor many young people there, even supporting some through bible school training.

The trustees at MSM are deeply grateful for Pedro, Genilda, and their staff's incredible work. They provide a safe and secure haven for boys and men with various physical and mental health needs. MSM provided grants totalling £2,500 to support Pedro and Genilda personally this year.

## Section E

## Financial review

### **Brief statement of the charity's policy on reserves**

MSM's policy is to maintain a balance on unrestricted funds, which equates to three months unrestricted payments.

Details of any funds materially in deficit

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Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The principal source of funds for overseas work, are regular monthly giving and sundry donations. The trustees extend their sincere thanks to all sponsors and donors for their faithful support and generosity.

MSM is extremely grateful for the legacy received this year; grants from The National Lottery Reaching Communities Fund; HiWCF; Hive & Hive Portsmouth Lottery; PCC Household Support Fund, Agility ES; Coop Foundation; The Partnership and donations from the Pompey Kurlers and individual donors to support the ongoing work of the Personal Choice/ food Pantry project in Portsmouth and overseas grants

Grants paid totalled £40,309 and Charitable Activities £113,317 accounting for 98% of the expenditure for the financial year.

**Section F** Other optional information


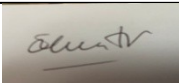
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**Section G** Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

Laura Rook	Stephen Potter
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Position (eg Secretary, Chair, etc)

Trustee	Trustee
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Date

05.04.26
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CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
Mustard Seed Ministries

No (if any)

## Receipts and payments accounts

CC16a

For the period from 01.08.24 To 31.07.25

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Monthly bank transfers	11,314	540	-	11,854	13,229
Sundry donations	39,068	-	-	39,068	20,080
Fundraising	334	-	-	334	3,186
Personal Choice Project	-	84,472	-	84,472	97,238
The Pantry	-	33,709	-	33,709	19,786
Bank receipts	68	-	-	68	87
Other receipts	-	-	-	-	2,608
<b>Sub total (Gross income for AR)</b>	<b>50,784</b>	<b>118,721</b>	<b>-</b>	<b>169,505</b>	<b>156,214</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>50,784</b>	<b>118,721</b>	<b>-</b>	<b>169,505</b>	<b>156,214</b>
<b>A3 Payments</b>					
Cost of fundraising promotion	650	-	-	650	734
Grants paid	39,769	540	-	40,309	32,629
Charitable activity	4,421	-	-	4,421	5,092
Personal Choice Project	-	95,447	-	95,447	77,435
The Pantry	-	13,449	-	13,449	14,885
Support costs (apportioned)	936	-	-	936	1,402
Management & Administration (app)	312	-	-	312	468
Other payments	-	-	-	-	1,835
<b>Sub total</b>	<b>46,088</b>	<b>109,436</b>	<b>-</b>	<b>155,524</b>	<b>134,480</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>46,088</b>	<b>109,436</b>	<b>-</b>	<b>155,524</b>	<b>134,480</b>
<b>Net of receipts/(payments)</b>	<b>4,696</b>	<b>9,285</b>	<b>-</b>	<b>13,981</b>	<b>21,734</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>13,369</b>	<b>54,634</b>	<b>-</b>	<b>68,003</b>	<b>46,269</b>
<b>Cash funds this year end</b>	<b>18,065</b>	<b>63,919</b>	<b>-</b>	<b>81,984</b>	<b>68,003</b>

### Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Current Account	10,889	30,201	-
	Treasurers Pantry Account	-	33,718	-
	Business Extra Account	7,176	-	-
	<b>Total cash funds</b>	<b>18,065</b>	<b>63,919</b>	<b>-</b>
	(agree balances with receipts and payments account(s))			
<b>B2 Other monetary assets</b>				
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>				
<b>B4 Assets retained for the charity's own use</b>				
<b>B5 Liabilities</b>				

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

Signature

Angie R

Print Name

Angie Cowley

Date of approval

5.7.26





Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
Mustard Seed Ministries

On accounts for the year  
ended

01/08/2024 – 31/07/2025

Charity no  
(if any)

1025456

Set out on pages

1 & 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/07/2025

Responsibilities and  
basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [ ] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below \*~~) in connection with the examination which gives me cause to believe that in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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 accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

Date:

26/04/2026

Name:

Stephen Mark Rolls

Relevant professional  
qualification(s) or body  
(if any):

<b>Address:</b>	49. Foxbury Grove
	Portchester, Hants.
	PO16 9JQ

**Section B****Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here details of any items that the examiner wishes to disclose.**

