

---

# THE STREAMS IN THE DESERT TRUST

---

## **TRUSTEES' REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025**

# THE STREAMS IN THE DESERT TRUST

## CONTENTS

	Page
Legal and administrative information	2
Trustees' report	3
Independent examiner's report	7
Statement of financial activities	8
Balance sheet	9
Notes to the financial statements	10 - 15

# THE STREAMS IN THE DESERT TRUST

## LEGAL AND ADMINISTRATIVE INFORMATION

Trustees: Miss H J Mears, Chair  
Mrs M J Shephard  
Mr P Shephard  
Mr G S Tippen

Charity registered number: 1043034

Principal Office: 27 Pirelli Way  
Eastleigh  
Hampshire  
SO50 5GE

Accountants: G Schulz & Company Ltd  
Chartered Management Accountants  
G W Schulz FCMA CGMA  
3 Lane Close  
Broadbridge Heath  
Horsham  
RH12 3UF

# THE STREAMS IN THE DESERT TRUST

## TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report together with the financial statements of the charity for the year 1 April 2024 to 31 March 2025.

### **Structure, governance and management**

THE STREAMS IN THE DESERT TRUST, known as STREAMS IN THE DESERT, was set up in 1994. We are a charity run by committed Christians, dependent upon God for direction and provision.

The objects, as stated in the governing document dated 19th December 1994 are: "for the relief of poverty and those in need including the provision of temporary accommodation amongst the elderly in Israel".

The governing document also states that "Trustees may in their absolute discretion acquire by purchase exchange gift or otherwise freehold or leasehold land and premises for use in connection with the purposes of the charity."

Our area of work is Israel. Our focus is on supporting the poor and needy in Israel, especially providing temporary or long-term housing for elderly immigrants primarily from Russia and the former Russian Republics.

The pension and benefits received by new immigrants in Israel are insufficient to meet the cost of living independently in reasonable rented accommodation in the private sector.

STREAMS IN THE DESERT works with its partner organisation in Israel, THE OPEN GATEWAY (RA), which was set up by the Trustees and has objectives similar to our own. It is a registered non-profit organisation in Israel, and performs the day-to-day running of one home. It is financed partly by STREAMS IN THE DESERT. THE OPEN GATEWAY (RA) also provides temporary refuge for displaced persons and those suffering stressful situations.

Helen Mears, the founding Trustee, acts as executive director for The Open Gateway (RA) and therefore makes several trips to Israel each year. Streams in the Desert funds Helen's expenses to and within Israel. Two other trustees are on the Executive Board of The Open Gateway (RA).

The charity is funded by donations. It is our unanimously agreed but unwritten policy not to make direct appeals for funds, but only to provide information. This is done through various means, including newsletters, prayer meetings and reports. We believe in the power of prayer, that God is our provider, He is the One who gave the vision and He is the One who will move the hearts of donors to give.

The trustees serve for an indefinite period. The power of appointing new trustees is vested in the existing trustees, and this is done by resolution of a meeting of the trustees. Each trustee takes an active interest in all activities, having various necessary skills and understanding which benefit the work.

In setting the charity's programme each year, the trustees have regard to the Charity Commission's general guidance on public benefit and prevention and relief of poverty for the public benefit. The trustees always ensure that the programmes the charity undertakes are in line with its charitable objects and aims.

# THE STREAMS IN THE DESERT TRUST

## TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2025

### ***Organisational structure and decision-making policies***

STREAMS IN THE DESERT is based in England. The Trustees meet several times a year and decisions are made with the agreement of all trustees. Two trustees voluntarily manage the day to day running of the charity.

### ***Risk management***

Before any decision is made to further the work, the Trustees actively review the major risks and implications to the charity. No major decision is made unless the Trustees are in unanimous agreement. The main risk to the charity is that donations will dry up to a level where donations to THE OPEN GATEWAY (RA) are insufficient to meet their commitments. However, THE OPEN GATEWAY (RA) is a separate legal entity and STREAMS IN THE DESERT has no legal requirement to provide funding.

### **Objectives and activities**

#### ***Objectives for the year April 2024 to March 2025***

- To maintain communications with the current Israel partner organisation THE OPEN GATEWAY (RA) and oversee the work, including field visits.
- To give financial assistance to THE OPEN GATEWAY (RA) and also to previous employees and residents of THE OPEN GATEWAY (RA) who find themselves in need.
- To disseminate information to supporters so that they are aware of the progress of projects in Israel, and to increase the number of prayer partners and supporters by reaching out to new groups of people.
- To minimise administrative costs in England in order to release more funds for grants.

#### ***Activities for achieving objectives***

1. Maintain communications with the organisations in Israel and monitor the work  
Helen Mears made two field visits to Israel during this financial year. Communications were maintained with the administrator in Israel and board members by means of Skype, Signal, WhatsApp and Zoom.
2. Grants for THE OPEN GATEWAY (RA), Israel  
STREAMS IN THE DESERT donated £12,000 to The Open Gateway (RA) during this financial year.
3. Other Grants
  - a) STREAMS IN THE DESERT donated £5,460 to victims of the October 7th (2023) massacre in the border town of Sderot. This was for the replacement of damaged electrical goods and furniture.
  - b) Restricted Funds for Sabra UK totalled £160.
  - c) Two grants totalling £1,026 including restricted funds, were sent to a former employee now living in Ukraine for medical bills and general needs.
4. Disseminating information to supporters and outreach to new groups of people.  
Newsletters were sent out during the year, to all our supporters in the UK and overseas.
5. Administrative costs  
The Trustees continue to minimise administration costs by doing as much of the work as possible themselves, assisted by volunteers. There were no paid employees during the year of this report.

# THE STREAMS IN THE DESERT TRUST

## TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2025

### **Plans for the future**

The Trustees of Streams in the Desert are in the process of reviewing their plans for a centre for the elderly. They maintain ongoing support for The Open Gateway (RA), which continues to offer temporary accommodation for displaced people and those in need of a break from the war situation.

### **Financial review**

Incoming resources amounted to £37,770 (2024 - £77,933). Resources expended amounted to £40,163 (2024 - £82,640). The deficit of £2,293 (2024 – deficit £4,707) reduced funds brought forward and a balance of £11,734 was carried forward.

### ***Going concern***

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

### ***Reserves Policy***

A reserve fund of about £40,000 is the target. At present reserves are below this figure.

# THE STREAMS IN THE DESERT TRUST

## TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2025

### Trustees' responsibilities statement

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 Accounting Practice) and applicable law and regulations.

The law applicable to charities in England & 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:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles of the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The Trustees 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.

This report was approved by the Trustees on 15 December 2025 and signed on their behalf by:

.....  
Miss H J Mears  
Trustee

# THE STREAMS IN THE DESERT TRUST

## INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2025

### **Independent examiner's report to the Trustees of The Streams in the Desert Trust ("the charity")**

I report to the Trustees on my examination of the accounts of the charity for the year to 31 March 2025.

### **Responsibilities and basis of report**

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

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

### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention 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 Charities Act; or
- the accounts do not accord with the accounting records; or
- the accounts do 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.

.....  
G W Schulz FCMA CGMA

G Schulz & Company Ltd  
Chartered Management Accountants  
3 Lane Close  
Broadbridge Heath  
Horsham  
RH12 3UF .

15 December 2025



# THE STREAMS IN THE DESERT TRUST

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
<b>INCOMING RESOURCES</b>					
Donations and legacies	2	33,951	3,490	37,441	77,677
Other trading activities	3	281	-	281	192
Investments	4	48	-	48	64
<b>TOTAL INCOMING RESOURCES</b>		<b>34,280</b>	<b>3,490</b>	<b>37,770</b>	<b>77,933</b>
<b>RESOURCES EXPENDED</b>					
Raising funds	3	279	-	279	191
Charitable activities	5	36,394	3,490	39,884	82,449
<b>TOTAL RESOURCES EXPENDED</b>		<b>36,673</b>	<b>3,490</b>	<b>40,163</b>	<b>82,640</b>
<b>NET MOVEMENT IN FUNDS</b>		<b>(2,393)</b>	<b>-</b>	<b>(2,393)</b>	<b>(4,707)</b>
<i>Total funds brought forward</i>		<i>14,127</i>	<i>-</i>	<i>14,127</i>	<i>18,834</i>
<b>TOTAL FUNDS CARRIED FORWARD</b>	11	<b>11,734</b>	<b>-</b>	<b>11,734</b>	<b>14,127</b>

The notes on pages 10 to 15 form part of these financial statements

# THE STREAMS IN THE DESERT TRUST

## BALANCE SHEET AS AT 31 MARCH 2025

		2025		2024	
	Note	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	7		-		-
<b>CURRENT ASSETS</b>					
Stocks	8	240		246	
Debtors	9	4,015		4,238	
Cash at bank and in hand		8,055		10,123	
		<u>12,310</u>		<u>14,607</u>	
<b>CREDITORS:</b> amounts falling due within one year	10	<u>(576)</u>		<u>(480)</u>	
<b>NET CURRENT ASSETS/(LIABILITIES)</b>			<u>11,734</u>		<u>14,127</u>
<b>NET ASSETS</b>			<u>11,734</u>		<u>14,127</u>
<b>CHARITY FUNDS</b>					
Unrestricted funds			11,734		14,127
Restricted funds			<u>-</u>		<u>-</u>
<b>TOTAL FUNDS</b>	12		<u>11,734</u>		<u>14,127</u>

The financial statements were approved by the Trustees on 15 December 2025 and signed on their behalf, by:

.....  
Miss H J Mears  
Trustee

.....  
Mrs M J Shephard  
Trustee

The notes on pages 10 to 15 form part of these financial statements

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR TO 31 MARCH 2025

### 1. ACCOUNTING POLICIES

#### **Statement of compliance**

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

#### **Basis of preparation**

The Streams in the Desert Trust meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

#### **Going concern**

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

#### **Income and endowments**

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

#### ***Donations and legacies***

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

#### ***Gift aid***

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

#### ***Charitable activities***

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### ***Grant provisions***

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

#### **Tangible fixed assets**

Individual fixed assets costing £250 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2025

### **Depreciation and amortisation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Fixtures and fittings - 25% on cost

### **Debtors**

Trade and other debtors are recognised at the settlement amount 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 on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

### **Liabilities**

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

### **Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

### **Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2025

### 2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Donations	29,212	3,490	32,702	70,457
Gift aid	4,018	-	4,018	7,220
Other	721	-	721	
	<u>33,951</u>	<u>3,490</u>	<u>37,441</u>	<u>77,677</u>

### 3. TRADING ACTIVITIES

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
<b>Charity trading income</b>				
Sale of goods	281	-	281	192
<b>Charity trading expenses</b>				
Cost of sales	279	-	279	191
Net income from trading activities	<u>2</u>	<u>-</u>	<u>2</u>	<u>1</u>

### 4. INVESTMENT INCOME

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Bank interest	48	-	48	64
	<u>48</u>	<u>-</u>	<u>48</u>	<u>64</u>

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2025

### 5. COSTS OF CHARITABLE ACTIVITIES

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Grant to The Open Gateway RA	12,000	-	12,000	12,000
Grants to SABRA (RA)	-	160	160	46,884
Grants to individuals	3,156	3,330	6,486	-
Establishment costs	9,657	-	9,657	9,618
Office expenses	3,872	-	3,872	2,660
Print, post and stationery	2,014	-	2,014	3,657
Conference and donations	-	-	-	-
Travel and subsistence	3,446	-	3,446	4,164
Expenses in Israel	343	-	343	157
Computer and internet	1,201	-	1,201	2,478
Bank charges	66	-	66	190
Sundry expenses	63	-	63	161
Independent examination	576	-	576	480
Depreciation	-	-	-	-
	<b>36,394</b>	<b>3,490</b>	<b>39,884</b>	<b>82,449</b>

### 6. TRUSTEE REMUNERATION AND EXPENSES

No Trustees received remuneration or benefits in kind in the current year (2024: £Nil).

No Trustees received reimbursement of expenses in the current year (2024: £Nil).

### 7. FIXED ASSETS

	Fixtures and fittings £	Total £
<b>Cost</b>		
At 1 April 2024	7,583	7,583
Additions	-	-
Disposals	-	-
At 31 March 2025	<b>7,583</b>	<b>7,583</b>
<b>Accumulated Depreciation</b>		
At 1 April 2024	7,583	7,583
Charged in the period	-	-
Disposals	-	-
At 31 March 2025	<b>7,583</b>	<b>7,583</b>
<b>Net Book Value:</b>		
At 31 March 2025	-	-
At 31 March 2024	-	-

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2025

### 8. STOCK

	2025 £	2024 £
Good for resale	240	246
	<u>240</u>	<u>246</u>

### 9. DEBTORS

	2025 £	2024 £
Gift aid receivable	4,015	4,238
	<u>4,015</u>	<u>4,238</u>

### 10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Accruals	576	480
	<u>576</u>	<u>480</u>

### 11. STATEMENT OF FUNDS

Current year	Brought forward 2025 £	Incoming resources 2025 £	Resources expended 2025 £	Transfers in/out 2025 £	Carried forward 2025 £
<b>Unrestricted funds:</b>					
General funds	14,127	34,280	(36,673)	-	11,734
<b>Restricted funds:</b>					
SABRA	-	40	(40)	-	-
Specific gifts	-	3,450	(3,450)	-	-
	-	3,490	(3,490)	-	-
	<u>14,127</u>	<u>37,770</u>	<u>(40,163)</u>	<u>-</u>	<u>11,734</u>

Prior year	Brought forward 2024 £	Incoming resources 2024 £	Resources expended 2024 £	Transfers in/out 2024 £	Carried forward 2024 £
<b>Unrestricted funds:</b>					
General funds	9,861	38,957	(34,691)	-	14,127
<b>Restricted funds:</b>					
SABRA	8,973	38,976	(47,949)	-	-
	<u>18,834</u>	<u>77,933</u>	<u>(82,640)</u>	<u>-</u>	<u>14,127</u>

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2025

### 12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

Current year	Brought forward 2025 £	Incoming resources 2025 £	Resources expended 2025 £	Transfers in/out 2025 £	Carried forward 2025 £
<b>Unrestricted funds:</b>					
General funds	14,127	34,280	(36,673)	-	11,734
<b>Restricted funds:</b>					
SABRA	-	160	(160)	-	-
Specific gifts	-	3,330	(3,330)	-	-
	-	3,490	(3,490)	-	-
	<u>14,127</u>	<u>37,770</u>	<u>(40,163)</u>	<u>-</u>	<u>11,734</u>
<b>Prior year</b>	<b>Brought forward 2024 £</b>	<b>Incoming resources 2024 £</b>	<b>Resources expended 2024 £</b>	<b>Transfers in/out 2024 £</b>	<b>Carried forward 2024 £</b>
<b>Unrestricted funds:</b>					
General funds	9,861	38,957	(34,691)	-	14,127
<b>Restricted funds:</b>					
SABRA	8,973	38,976	(47,949)	-	-
	<u>18,834</u>	<u>77,933</u>	<u>(82,640)</u>	<u>-</u>	<u>14,127</u>