

# YAHWEH CHRISTIAN FELLOWSHIP

England & Wales · Charity number 1059975

## Details

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**Other names** YCF

**Status** Registered

**Legal form** Other

**Registered** 1997-01-03

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 52 Fairlight Road  
Tooting  
London  
SW17 0JD

**Phone** 02086824527

**Email** [admin@ycfinternational.co.uk](mailto:admin@ycfinternational.co.uk)

**Website** [www.ycfinternational.co.uk](http://www.ycfinternational.co.uk)

## Activities

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**Objects:** TO ADVANCE THE CHRISTIAN RELIGION

**Activities:** Providing a Holistic approach to Christianity by providing practical and spiritual resources for the public, regardless of their age, ethnicity and disposition with a particular emphasis on building families and raising leaders.

## Classification

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- **How:** Provides Services, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, Religious Activities, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- India
- Kenya
- Pakistan
- Wandsworth

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-02-27	£177,385	£105,039	-	-
2024-02-27	£136,000	£109,260	-	-
2023-02-27	£137,323	£89,244	-	-
2022-02-27	£99,865	£77,131	-	-
2021-02-27	£105,600	£73,000	-	-

## Trustees

Name	Role	Appointed
<b>SHARON MCLEAN</b>	Chair	
ANN- MARIE LITCHMORE		
ELAINE VASSELL		
Steven Langley		2017-02-03

**YAHWEH CHRISTIAN FELLOWSHIP**

England & Wales - Charity number 1059975

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# Accounts

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1059975

# Yahweh Christian Fellowship



**Yahweh Christian Fellowship**  
BUILDING FAMILIES – RAISING LEADERS

Psalms 1:3 And he shall be like a tree planted by the rivers of water,  
that bringeth forth his fruit in his season; his leaf also shall not wither;  
and whatsoever he doeth shall prosper.

## Trustees' Annual Report

&

## Financial Statements

For the Year Ending 28th February 2025

# YAHWEH CHRISTIAN FELLOWSHIP

## Contents

### Page

1	Charity Information
2-10	Annual Report
11	Independent Examiners' Report
12	Statement of Financial Activities
13	Balance Sheet
14-19	Notes to the Accounts

## Yahweh Christian Fellowship

### Charity Information

Charity Name: Yahweh Christian Fellowship

Registered Charity No: 1059975

Governing Document: Standard registration 3<sup>rd</sup> January 1997

Trustees: Sharon McLean (Chair)  
Ann-Marie Headman  
Elaine Vassell  
Steven Langley  
Sharon Wilson (Secretary)

Correspondence Details: 52 Fairlight Road  
Tooting  
London  
SW17 0JD

Independent Examiner: Peter Saltiel  
Church & Charity Accounts Service Ltd  
7 Planchadeau  
23460 Saint-Pierre-Bellevue  
France

Bankers: Lloyds TSB  
243-245 Elephant & Castle  
London  
SE1 6TE

Royal Bank of Scotland  
117-119 North End  
Croydon  
Surrey  
CR0 1TL



Yahweh Christian Fellowship

Psalms 1:3 And he shall be like a tree planted by the rivers of water,  
that bringeth forth his fruit in his season; his leaf also shall not wither;  
and whatsoever he doeth shall prosper.

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## TRUSTEE'S REPORT 2024 – 2025 CHARITY NO:1059975

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**Yahweh Christian Fellowship**  
52 Fairlight road, Tooting, London SW.17 OJD  
England

**Affiliated to:**  
Churches In Communities (CIC),  
The Churches Child Protection Agency (Thirtyone: eight).

### Review Items

- Overview of annual income.
- Overview annual expenditures.
- Public benefit review.
- Overview of employment.
- Church building & Risk assessment
- Insurance & Policies.
- Support of other charitable organisations
- YCF International.
- Accreditation.
- Short-term & Mide-term goals.

**Current Trustees:** 2024 / 2025

**Chair of Trustees:** Sharon McLean. **Trustees:** Ann-Marie Headman, Elaine Vassell & Stephen Langley. **Secretary:** Sharon Wilson

**A. General Trustee's ethics & commitment:** The Trustees of the Charity, Yahweh Christian Fellowship, are commissioned to act in a responsible and impartial manner in order to ensure that proper financial governance is observed throughout the charity in accordance with the Charities Act 2006. In regularly reviewing the Charities activities, the Trustees have duly considered the Charity Commissions advice in respect to public benefit and its supplementary advice on the advancement of religion for the public good in section 4 of the Charities Act.

**B. Aims of Charity:** For the furtherance and advancement of the Christian faith and for the welfare and support of individuals. Charity aims. The Charity currently exists to further the Christian Faith by adopting a holistic method that positively impact people's lives.

**C. Objectives.** The Charity seeks to provide ministry and care in respect to individuals' physical and spiritual well-being. The Charity seeks to provide a range of activities and services that are inclusive to the community and the nations the Charity will be established in, irrespective of faith and ethnicity.

**D. Strategies.** The Charity seeks to use all of its resources and skills in order to improve the physical, social and spiritual welfare of its members and people from the community. The Charity continues to work with representatives from local government departments and agencies, community groups and its leaders in order to facilitate programs and activities that are inclusive and relevant to the community. The following are some of the organisations and groups the Charity is represented on and has worked with in partnership in order to serve the community and wider public.

#### Boards and Forums

- Wandsworth ecumenical Borough Deans.
- Wandsworth Knife Crime Forum
- Borough Safer Neighbourhood Board.
- Wandsworth multi-faith forum

#### Partnerships:

- Wandsworth Council.
- A2nd Voice.
- Wandsworth Empowerment Network.
- Wandsworth Adult Learning.

**E. Headquarters.** The main base for the Charity continues to be at 52 Fairlight Road, Tooting, London, SW.17 0JD, England. Representation of the Charity continues to be expressed overseas in India, Kenya, Malawi and Uganda through its church network and projects.

### 1.0 Overview of Annual income

Voluntary giving to the Charity through the means of Tithes and general Offering, continue to be the main source of income. The Charity continues to seek ways in which to diversify its income through offering services to the community and the use of its premises. The Charity has once again

demonstrated sound governance to ensure the Charity has been able to fulfil its operational and constitutional objectives.

During this financial year 2024-2025 the Charities income was £176,440 in contrast to 2023-2024, which was £136,000. This represents an increase of 26%. The breakdown and itemisation of the income suggests that the Charity continues to be in a sound financial position to continue achieving its charitable objectives and being of public benefit to the communities the Charity serves.

## **2.0 Income Analysis**

The income for the Charity remains sufficient to resource the Charity's work and objectives. Voluntary income from members and supporters of the Charity continue to be the main source of finance for the Charity.

**2.1** The Charity was able to benefit from rental income which for the financial year 2024-2025 was £4,737 compared to 2023-2024 which was £2,401

, which is an increase of 65%. The Charity continues to maintain good relationships with the Local Council, who tend to use premises for Elections. It is hoped that through further promotion of the church buildings mixed use potential, rental will increase. Third party income remains an important source for supplementing the general means of income for the Charity.

**2.2** The Family Therapy Centre continues to provide an invaluable resource for individuals, families and couples. With subsidised fees the income for 2024-2025 was £600, a decrease of 40%.

**2.3** Gift Aid claims made a substantial difference to the income for the Charity. The claim of £35,600 covered the financial year 2024-2025

**2.4** The Charity continued to benefit from Project funding for the financial year 2024-2025. The figure of £1500 is a carry-over from the funding of £9950 received in the previous financial year. The funding covered the Charity's holistic approach to well-being with a particular emphasis on Mental Health and the well-being of Senior Citizens. It is intended that the funding will facilitate day trips, workshops social events and therapeutic programs. The funding would provide the financial base for the Charity to broaden its therapeutic service to the people in and outside the local community.

**2.5** Overseas missions continue to be an important aspect of the Charities work. The income received for Mission tends to be the mission re payments from participants once flights and accommodation has been booked. The Charity continues to attract incredible support in terms of clothes, shoes and toiletries for distribution in some of the poorest communities in Kenya and Uganda. The Charity continues to explore further funding for its missionary work.

## **3.0. Overview of Annual Expenditure.**

The expenditure of the Charity has remained consistent with its charitable objectives, and we are satisfied that sufficient mechanisms exist to safeguard this. Namely, the utilising of various financial forms which must be submitted before spending is authorised. The two-signature protocol also remains in place whereby monies cannot be withdrawn without two authorised signatories present. There has been a conscious effort to ensure that the annual expenditure remains commensurate with the Charity's ability to improve its efficiency and broaden its impact without compromising effective service to the public. The expenditure for this financial year was £89,500 compared to £109,000 in 2023-2024 which is a decrease of 19%. We pleased that there

remains a commitment to invest in the core objectives of the Charity. As Trustees, we are satisfied that the expending of the Charity's resources, continue to be in line with our financial policies and charitable objectives.

#### **4.0 Expenditure Analysis**

The current financial mechanisms have enabled the Charity to plan its spending in a sensible and conscientious manner despite the impact of the of the cost-of-living crisis. The overall expenditure remains consistent with the Charity's objectives outlined in the constitution. The Charity continues to provide support and resources for its members, most notably in the area of pastoral care, the well-being of senior citizens, professional counselling, Mental Health, through the Wholesome Minds Support group and personal development initiatives through inter-generational activities.

**4.1** The Church Building & Office Equipment are paramount to the Charity's administration practices therefore resources continue to be made available to ensure that the building and equipment are fit for purpose. There was a 42% reduction in expenditure for Church building running costs this financial year but an increase in admin and stationery of 105% equivalent to a difference of £2,353. However, with Microsoft support of Windows 10 coming to an end in November 2025, this figure may increase. There is also the ongoing process of maintaining all heating, alarm and security systems and updating, when necessary, equipment for the live broadcast of the Charity's services.

**4.2** The Charity continues to meet its mortgage obligations. Annual mortgage repayment was £15,536. The mortgage remains one of the priority expenditures of the Charity and income suggests that this obligation remains achievable.

**4.3** The Charity has four employees. Firstly, a part-time Administrator who provides administrative support for the Charity activities, a Media administrator who provides the core media support for all the Charity's social and digital media, a Pastoral Co-ordinator who provides pastoral support for all the members and a full time Bishop who provides the oversight and management of all the office staff and the Charity's local, national and international activities. The costs for salaries, tax and pension for the year 2023-24 amounted to £53,500 which represents approximately 30% of the income for the financial year. As Trustees we believe that this expense is appropriate and ethical in relation to the annual income and Charity objectives. In regard to HMRC, Tax and Insurance, the employers' tax and insurance continue to be paid on time and all workers notified of the Pension Scheme.

**4.4** As in previous years, the Charity continues to invest financially in Events and activities that reflect its aims and objectives. The expenditure for the financial year is £9800, a slight increase on the previous figure of £9500 from the previous financial year. Online subscriptions have been maintained in order to maximise the digital platforms available to hosts various activities and meetings for the Church. The Sunday Services remain the Charity's main gathering along with its annual Harvest Conference in June, which is intended to broaden the reach and impact of the Charity.

#### **5.0 Reserve Policy**

The Trustees recognise that the current reserve policy requires 3 months operating costs to be left in the main Charity account at all times unless exceptional circumstances demand that this figure be reduced. The reserve account equates to £30,000.

## **6.0 Pensions Scheme**

The Charity currently utilises the People's Pension Scheme which is distributed and administered by B & CE Financial Services Ltd. Manor Royal, Crawley, West Sussex, RH10 9QP.

## **7.0 Identifiable benefits Review & Public benefit review**

The aims The Charity continues to function well and has expanded its work and resources in order to be even more resourceful to the community and relevant to the needs of its members. The Trustees of the Charity are satisfied that current activities provide substantial benefit to the community and the members of the Charity.

### **7.1 How the Charity's activities deliver Public benefit**

The following is a synopsis of the Charities activities within the context of public benefit. All activities which the Charity were able to host were delivered either in person or online using various platforms.

#### **Wellbeing**

##### **7.2. The Family Therapy Centre**

The Family Therapy Centre is now fully functional and becomes the professional counselling arm of the Charity providing support for individuals and families from the community. The Family Therapy Centre uses a team of professional counsellors who are specialist in particular areas of concern. The Charity has managed to help many families and individuals. The service is received in respect to personal affordability or donations.

##### **7.3. The Family Matters group**

The Charity provides a bi-monthly service for young parents and their children. Families are able to receive health advice, recreation and practical support. At present the Charity is able to sustain the Family Matters group but has indicated that they would investigate the possibility of funding in the near future. The group is resourced with toys etc through the donations of members.

##### **7.4. You Matter to us!**

The Charity provides a twice- yearly outreach to senior citizens in the community. The event provides a free meal and musical entertainment for the elderly. The Charity provides free transport for senior citizens from the community and at Christmas, hampers are presented to the neediest senior citizens. The Charity currently attracts Senior Citizens from nearby Nursing homes and residents across the Borough.

##### **7.5 Daily Bread food program**

The Charity provides free food items once a month for members of the community. Food items are spread on a table within the Church and are accessible for people to receive without any discrimination.

##### **7.6 Wholesome Minds Support Group.**

Creating a safe space an atmosphere where those experiencing mental health issues can receive guidance and support as well as share personal strategies and experiences. The group runs bi-weekly.

### **7.7 Coffee Morning for Senior Citizens.**

This provides a monthly resource for senior citizens; where they can enjoy games, make friendships and benefit from free computer training.

### **7.8. Annual Mental Health and Well-being Conference.**

Two events are hosted by the Charity each year and experienced practitioners and professionals are engaged in Panel discussions and seminars.

### **7.9. Pre and Post marital counselling.**

The Charity provides a seven session pre- marital counselling service as well as a service for existing married couples. This service is open for all members of the community. The marriage ministries will be re-launched in the next financial year.

## **Personal development**

### **8.0 Emerging Eagles Mentoring Program.**

YCF operate a group mentoring program that provides the opportunity for individuals to benefit from the wisdom and support of a mentor. The group meets monthly in person and online.

### **8.1 Youth Ministries**

The Youth Team continues to provide engaging services and seminars. These services have brought together various agencies and services in the community to these services. In addition to this, the Youth Team organise short retreats, recreational and educational activities. Youth ministries cater for Youth from 12 years to 20 years. The Youth ministry has experienced numerical growth over the last twelve months. In addition to this, the Youth department have launched a fellows ministry called G2R which provides teaching, fellowship and guidance for young people from various communities and churches.

### **8.2 Men and Women's' ministries**

The Charity continues to operate a men and women's development program throughout the year that is designed to address the specific practical and spiritual needs of men and women. A new group has been launched for young women called Young Sisters Circle to address challenges and provide a supportive environment specific to their needs.

### **8.3 Budgeting and debt advice**

Upon request, the Charity provides free debt advice to individuals in order to assist them in the financial management of their resources and also sign post to other organisations. This service is carried out on an appointment basis.

## **Spiritual**

### **9.1 Services, Seminars conferences.**

The Charity continues to conduct main Sunday services and conferences that inspire individuals to seek a deeper Christian experience and to live a fulfilled life.

## **9.2 Mission training.**

The Charity provides training and development for those interested in working locally or internationally with the intention of improving the practical and spiritual welfare of individuals.

## **9.3 Pastoral Care.**

Pastoral support and counsel are offered to all members of the Charity and members of the community each week on an appointment basis. Pastoral visits are also carried to those who are sick and require support. There is also now a specific pastoral response team with a set e-mail address, which is supplemented by every member who receives monthly texts concerning their well-being.

## **9.4 Bible School and Kingdom Connect.**

The Charity provides opportunities for individuals to study the Bible and to gain a certificate in Biblical Studies. There is also Kingdom Connect which is a monthly gathering which provides fellowship and encouragement for members.

## **9.5 Pre and Post marital counselling.**

The Charity provides a seven session pre- marital counselling service as well as a service for existing married couples. This service is open for all members of the Church and members of the community.

## **9.6 Prayer Surgery**

The Charity provides a free Prayer Surgery where individuals can meet with someone who will listen and if agreed, provide prayer in an atmosphere unconditional positive regard.

## **Practical**

### **10.0 Mentoring Groups**

The Charity regularly runs a monthly mentoring group for emerging leaders, seeking to inspire people to be effective in their vocation.

### **10.1 Christening and Funeral service**

The Charity continues to provide a service for families who require children christened or loved ones buried.

### **11.0 Education**

The Charity continues to run an effective Sunday school teaching program and upon request, numeracy, and literacy programs for adults.

### **12.0 General community activities**

The Charity hosts Senior Citizen's "You Matter to Us" event, free Community Engagement days addressing topics such as Multiculturalism, Domestic Abuse, Black History, Mental Health and Marriage.

## **12.1 Summary of public benefit and functional review**

The Charity continues to provide a holistic and accessible service for men, women and children. All departments continue to be over-sighted by two voluntary staff managers. This ensures that department events are appropriate and effective.

## **12.2 Overview of Employment & Volunteers**

The Charity continues to benefit from the employment of a Bishop, a Media administrator, Pastoral Carer and Administrator. The Bishop continues to multitask by providing local and international oversight of the Charity and the management of all paid staff; the administrator continues to provide core administration for the Charity and associated events and the Media administrator provides all online communication, design of digital media and the organising of media volunteers. The Pastoral Care co-ordinator provides a vital hub for the pastoral response to the needs of the church members. The role of Finance officer continues to be covered by volunteers, providing oversight of the accounts and the financial transactions of the Charity. The Charity benefits from an array of volunteers who give their time and utilise their skills to support the work of the Charity, especially on Sundays.

## **13.0. Church building & risk assessment**

The building continues to be an adequate place for the Charities worship, services and administration. Regular risk assessment is carried out by the Charities caretaker and child protection and vulnerable adult's officer. The Fire and Alarm protection systems are also functional with emergency numbers clearly displayed for the public.

## **14.0 Insurance and policies.**

The Charity continues to have adequate insurance in the following areas: Public liability, Employers liability, Contents insurance and Building insurance. The Charity continues to observe a Child Protection & Vulnerable Adult's Policy and holds membership within the Churches Child protection advisory service (Thirtyone: eight). All workers are required to wear badges and have regular DBS checks. The Charity also have a designated Children and Vulnerable Adults Protection Officer, who is able to oversight any protection concerns for the Charity and when necessary, escalate issues to the Trustees and the appropriate authorities.

## **15.0 Support of other Charitable courses.**

The Charity also continues to support Churches In Communities that provides support and accreditation for Christian ministries working in communities throughout the UK. The Charity has also continued to maintain relationships with their network churches in India, Kenya and Uganda. These network Churches are also engaged in community projects, which the Charity continues to provide practical and financial support for the poor and needy.

## **16.0 YCF International.**

The Charity continues to be represented internationally, notably in Kenya, India and Uganda. Regular dialogue continues with the Pastors via WhatsApp, e-mail and phone calls. All branches continue to share the Charities aims and objectives. The Charity website now gives a better representation of its wider impact.

## 17.0 Accreditation

The Charity continues to make themselves accountable to the following organisations.

- Thirtyone: eight. Formerly known as C.P.A.S. - a Child protection organisation that the Charity has an obligation to implement its guidelines and objectives.
- UK Charity Commission.
- Churches In Communities: A national and international accreditation and accountability organisation. This organisation is also part of the Free Churches Group. The organisation also provides a framework for governance and sound biblical doctrine.

## 18.0 Short Term goals. The Charity intends to:

- The support and development of The Family Therapy Centre.
- Strengthening Pastoral Care through volunteers.
- To employ more staff.

## 11.5. Mid-Term goals. The Charity intends to:

- Selling the current place of worship in order to purchase a new place of worship. This is to facilitate the growing membership.

Signed by and on the behalf of Trustees:

**Signed by and on the behalf of Trustees at their meeting on 21<sup>st</sup> November 2025**

Chair of Trustees

Ann-Marie Litchmore

*Sharon Mclean*

*Ann Marie-Litchmore*

Independent Examiner's Report to the Trustees / Members of Yahweh Christian Fellowship  
Registered Charity No. 1059975  
for the year ended 28<sup>th</sup> February 2025

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 28<sup>th</sup> February 2025 set out on pages 12 to 19.

*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 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*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) 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 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.

Peter Saltiel  
Church & Charity Accounts Service Ltd  
7 Planchadeau  
23460 Saint-Pierre-Bellevue  
France  
*Formerly 69 Portland Place, Greenhithe, Kent, DA9 9FE*



Dated 26<sup>th</sup> November 2025

## Yahweh Christian Fellowship

### Statement of financial activities for the year ended 28<sup>th</sup> February 2025

	Notes	Unrestricted Funds £	Restricted Fund £	2025 Total £	2024 Total £
Income	3				
Income from:					
Donations	3.1	152,204	12,312	164,516	114,949
Charitable activities	3.2	12,359	-	12,359	21,051
Fundraising	3.3	10	-	10	13
Other income	3.4	500	-	500	17
<b>Total income</b>		<b>165,073</b>	<b>12,312</b>	<b>177,385</b>	<b>136,030</b>
Expenditure	4				
Expenditure on:					
Charitable activities	4.1	97,079	7,960	105,039	109,259
<b>Total expenditure</b>		<b>97,079</b>	<b>7,960</b>	<b>105,039</b>	<b>109,259</b>
Net movement in funds		67,994	4,352	72,346	26,771
Total funds brought forward	8	569,331	33,122	602,453	575,682
Total funds carried forward	8	<b>637,325</b>	<b>37,474</b>	<b>674,799</b>	<b>602,453</b>

The above statement includes all recognised gains and losses during the year.

The Notes to the Accounts form part of these Financial Statements

All activities are regarded as continuing

# Yahweh Christian Fellowship

## Balance Sheet as at 28<sup>th</sup> February 2025

	Notes	Total Funds 2025 £	Total Funds 2024 £
Fixed assets			
Church Property		<u>700,000</u>	<u>700,000</u>
Current assets:			
Cash at bank and in hand		173,116	118,678
Debtors	5	11,000	10,080
		<u>184,116</u>	<u>128,758</u>
Liabilities:			
Creditors and accruals:			
- due within one year	6	48,693	53,325
		<u>48,693</u>	<u>53,325</u>
Net current assets		135,423	75,433
Creditors and accruals:			
- due over one year	6	160,624	172,980
Net assets	9	<u>674,799</u>	<u>602,453</u>
Represented by:			
Restricted funds	8	37,474	33,122
Unrestricted funds	8	637,325	569,331
		<u>674,799</u>	<u>602,453</u>

Signed by two trustees on behalf of all the trustees

on the 21<sup>st</sup> November 2025

Ann Marie Litchmore

*Ann Marie-Litchmore*

Sharon Mclean

*Sharon Mclean*

**1 Basis of preparation**

1.1 Basis of accounting

These accounts 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, accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).

1.2 Judgements and Estimations

The Trustees have not made any significant judgements in the process of applying accounting policies and there are no areas of estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities.

1.3 Going concern

- a) At the time of approving the accounts, the Trustees have a reasonable expectation that the charity has sufficient reserves and that the charity is a going concern.

1.4 Change of accounting policy

- a) The accounts present a true and fair view and no changes in the basis of accounting have been made during the year.

1.5 Changes to previous accounts

- a) There have been no changes to the previous accounts during the financial year.

1.6 Changes to accounting estimates

- a) There have been no changes to accounting estimates.

## **2 Accounting policies**

### 2.1 Fund accounting

- a) Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds. These are recognised at the time of receipt.
- b) Restricted funds - are to be used for the specific purposes as laid down by the donor. Expenditure which meets these criteria is identified to the fund.

### 2.2 Income

- a) Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when received.
- b) Where income has related expenditure, the income and related expenditure are reported gross in the SoFA.
- c) Income tax recoverable as Gift Aid is accounted for on a claimed basis.
- d) Investment income is included in the accounts when receivable.

### 2.3 Expenditure

- a) Charitable expenditure comprises costs incurred by the charity providing activities and services for its beneficiaries.
- b) Costs of generated funds are those costs incurred in attracting voluntary income, or incurred in trading activities undertaken to raise funds.
- c) Support and administration costs of the charity relate to the costs of running the charity and includes any costs which cannot be specifically identified to another expenditure.
- d) Expenditure is recognised on an accrual basis and creditor amounts are measured at settlement amounts less any trade discounts.
- e) Provisions for liabilities are measured on recognition of its historical costs and then measured at the best estimate of the amount required to settle the obligation at the reporting date.
- f) No deferred income has been included in the accounts.
- g) The charity is not registered for VAT, so all costs are inclusive of VAT charged.

# Yahweh Christian Fellowship

## Notes to the Accounts (cont'd)

### **2 Accounting policies** (cont'd)

#### 2.3 Expenditure (cont'd)

- h) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.
- i) Governance costs include the preparation and examination of statutory accounts plus the costs, if any, of legal advice to trustees on the governance or constitutional matters of the charity.

#### 2.4 Assets

- a) Tangible fixed assets are for use by the charity in fulfilling its main charitable objects.
- b) No depreciation is provided in respect of freehold land and buildings as the trustees are of the opinion that the property has been maintained to a high standard at which the market value could be realised.
- b) The charity has no intangible fixed assets.
- c) Debtors (including trade debtors and prepayments) are measured on initial recognition at settlement, or a time apportioned basis.
- d) Cash means cash in hand and at Bank.

#### 2.7 Liabilities

- a) Current liabilities are obligations to pay for goods or services within one year.
- b) Non-current liabilities represent the mortgage repayments due after one year.

#### 2.8 Retirement benefits

The Charity currently utilises the People's Pension Scheme which is distributed and administered by B & CE Financial Services Ltd. Manor Royal, Crawley, West Sussex, RH10 9QP.

# Yahweh Christian Fellowship

## Notes to the Accounts (cont'd)

### 3 Analysis of income

	Unrestricted Funds £	Restricted Fund £	Total 2025 £	Total 2024 £
3.1 Donations				
Donations, tithes, offerings & tax refunds	152,204	9,362	161,566	112,900
YCF Mission	-	2,950	2,950	2,049
	<u>152,204</u>	<u>12,312</u>	<u>164,516</u>	<u>114,949</u>
3.2 Charitable activities				
Retreats and events	7,032	-	7,032	7,810
London Community Foundation	-	-	-	9,950
Counselling	590	-	590	890
Rent	4,737	-	4,737	2,401
	<u>12,359</u>	<u>-</u>	<u>12,359</u>	<u>21,051</u>
3.3 Investments				
Interest	10	-	10	13
	<u>10</u>	<u>-</u>	<u>10</u>	<u>13</u>
3.4 Other income				
Media & miscellaneous	500	-	500	17
	<u>500</u>	<u>-</u>	<u>500</u>	<u>17</u>
Total income	<u>165,073</u>	<u>12,312</u>	<u>177,385</u>	<u>136,030</u>

### 3 Analysis of expenditure

	Unrestricted Funds £	Restricted Fund £	Total 2025 £	Total 2024 £
4.1 Charitable activities				
YCF Mission	3,793	2,950	6,743	4,872
Benefact Trust: Well-being	-	2,049	2,049	4,445
London Community Foundation	-	2,961	2,961	6,184
Salaries, tax & pension	53,506	-	53,506	52,251
Retreats, special events & speakers	9,718	-	9,718	9,942
Repairs, maintenance & furnishings	6,517	-	6,517	9,978
Insurance & subscriptions	1,287	-	1,287	1,594
Equipment	-	-	-	-
Support costs	22,258	-	22,258	19,993
	<u>97,079</u>	<u>7,960</u>	<u>105,039</u>	<u>109,259</u>
Support costs				
Telephone & media	3,695	-	3,695	1,819
Postage, office & stationery	2,148	-	2,148	1,049
Mortgage interest	15,536	-	15,536	16,390
Professional fees	879	-	879	735
	<u>22,258</u>	<u>-</u>	<u>22,258</u>	<u>19,993</u>
Total expenditure	<u>97,079</u>	<u>7,960</u>	<u>105,039</u>	<u>109,259</u>

# Yahweh Christian Fellowship

## Notes to the Accounts (cont'd)

### 5 Debtors

	Total 2025 £	Total 2024 £
Tax reclaim	<u>11,000</u>	<u>10,080</u>

### 6 Creditors

	Total 2025 £	Total 2024 £
Amounts due within one year		
Mortgage Repayment	45,434	49,822
Accruals	<u>3,259</u>	<u>3,503</u>
	<u>48,693</u>	<u>53,325</u>
Amounts due over one year		
Mortgage Repayment	<u>160,624</u>	<u>172,980</u>

### 7 Staff costs

	Total 2025 £	Total 2024 £
Wages & salaries	50,659	49,550
Employers' NIC	-	-
Employers' pension costs	<u>2,847</u>	<u>2,701</u>
	<u>53,506</u>	<u>52,251</u>
Number of employees	<u>4</u>	<u>4</u>

No employee received a remuneration of over £60,000 in either year.

### 8 Movement of Funds

	Balance b'fwd £	Income £	Expenditure £	Transfers £	Balance c'fwd £
Unrestricted Fund	<u>569,331</u>	<u>165,073</u>	<u>(97,079)</u>	-	<u>637,325</u>
Restricted Funds					
Building	24,051	7,862	-	-	31,913
YCF Projects	9,071	1,500	(5,010)	-	5,561
Mission	-	2,950	(2,950)	-	-
Total	<u>33,122</u>	<u>12,312</u>	<u>(7,960)</u>	-	<u>37,474</u>
Total Funds	<u>602,453</u>	<u>177,385</u>	<u>(105,039)</u>	-	<u>674,799</u>

# Yahweh Christian Fellowship

## Notes to the Accounts (cont'd)

### 9 Analysis of Net Assets Between Funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Tangible fixed assets	700,000	-	700,000	700,000
Current assets	146,642	37,474	184,116	128,758
Creditors due within one year	(48,693)	-	(48,693)	(53,325)
Creditors due in more than one year	<u>(160,624)</u>	<u>-</u>	<u>(160,624)</u>	<u>(172,980)</u>
	<u>637,325</u>	<u>37,474</u>	<u>674,799</u>	<u>602,453</u>

### 10 Trustee remuneration

No trustee has been paid any remuneration or received any other benefits from an employment with their charity or a related entity during the year.

**YAHWEH CHRISTIAN FELLOWSHIP**

England & Wales - Charity number 1059975

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# Accounts

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1059975

# Yahweh Christian Fellowship



**Yahweh Christian Fellowship**  
BUILDING FAMILIES – RAISING LEADERS

Psalms 1:3 And he shall be like a tree planted by the rivers of water,  
that bringeth forth his fruit in his season; his leaf also shall not wither;  
and whatsoever he doeth shall prosper.

## Trustees' Annual Report

&

## Financial Statements

For the Year Ending 28th February 2024

# YAHWEH CHRISTIAN FELLOWSHIP

## Contents

### Page

1	Charity Information
2-10	Annual Report
11	Independent Examiners' Report
12	Statement of Financial Activities
13	Balance Sheet
14-19	Notes to the Accounts

## Yahweh Christian Fellowship

### Charity Information

Charity Name: Yahweh Christian Fellowship

Registered Charity No: 1059975

Governing Document: Standard registration 3<sup>rd</sup> January 1997

Trustees: Sharon McLean (Chair)  
Ann-Marie Headman  
Elaine Vassell  
Steven Langley  
Sharon Wilson (Secretary)

Correspondence Details: 52 Fairlight Road  
Tooting  
London  
SW17 0JD

Independent Examiner: Peter Saltiel  
Church & Charity Accounts Service Ltd  
7 Planchadeau  
23460 Saint-Pierre-Bellevue  
France

Bankers: Lloyds TSB  
243-245 Elephant & Castle  
London  
SE1 6TE

Royal Bank of Scotland  
117-119 North End  
Croydon  
Surrey  
CR0 1TL



Yahweh Christian Fellowship

Psalms 1:3 And he shall be like a tree planted by the rivers of water,  
that bringeth forth his fruit in his season; his leaf also shall not wither;  
and whatsoever he doeth shall prosper.

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## TRUSTEE'S REPORT 2023 – 2024 **CHARITY NO:1059975**

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**Yahweh Christian Fellowship**  
52 Fairlight road, Tooting, London SW.17 OJD  
England

**Affiliated to:**  
Churches In Communities (CIC),  
The Churches Child Protection Agency (Thirtyone: eight).

### Review Items

- Overview of annual income.
- Overview annual expenditures.
- Public benefit review.
- Overview of employment.
- Church building & Risk assessment
- Insurance & Policies.
- Support of other charitable organisations
- YCF International.
- Accreditation.
- Short-term & Mide-term goals.

Current Trustees: 2023 / 2024

Chair of Trustees: Sharon McLean.

Trustees: Ann-Marie Headman, Elaine Vassell & Stephen Langley. Secretary: Sharon Wilson.

**A. General Trustee's ethics & commitment:** The Trustees of the Charity, Yahweh Christian Fellowship, are commissioned to act in a responsible and impartial manner in order to ensure that proper financial governance is observed throughout the charity in accordance with the Charities Act 2006. In regularly reviewing the Charities activities, the Trustees have duly considered the Charity Commissions advice in respect to public benefit and its supplementary advice on the advancement of religion for the public good in section 4 of the Charities Act.

**B. Aims of Charity:** For the furtherance and advancement of the Christian faith and for the welfare and support of individuals. Charity aims. The Charity currently exists to further the Christian Faith by adopting a holistic method that positively impact people's lives.

**C. Objectives.** The Charity seeks to provide ministry and care in respect to individuals' physical and spiritual well-being. The Charity seeks to provide a range of activities and services that are inclusive to the community and the nations the Charity will be established in, irrespective of faith and ethnicity.

**D. Strategies.** The Charity seeks to use all of its resources and skills in order to improve the physical, social and spiritual welfare of its members and people from the community. The Charity continues to work with representatives from local government departments and agencies, community groups and its leaders in order to facilitate programs and activities that are inclusive and relevant to the community. The following are some of the organisations and groups the Charity is represented on and has worked with in partnership in order to serve the community and wider public.

#### Boards and Forums

- Wandsworth Hate Crime Forum.
- Wandsworth ecumenical Borough Deans.
- Wandsworth Knife Crime Forum
- Borough Safer Neighbourhood Board.
- Wandsworth multi-faith forum

#### Partnerships:

- Wandsworth Council.
- A2nd Voice.
- Wandsworth Empowerment Network.
- Wandsworth Adult Learning.

**E. Headquarters.** The main base for the Charity continues to be at 52 Fairlight Road, Tooting, London, SW.17 0JD, England. Representation of the Charity continues to be expressed overseas in India, Kenya and Uganda through its church network and projects.

### 1.0 Overview of Annual income

Voluntary giving to the Charity through the means of Tithes and general Offering, continue to be the main source of income. The Charity continues to seek ways in which to diversify its income

through offering services to the community and the use of its premises. The Charity has once again demonstrated sound governance to ensure the Charity has been able to fulfil its operational and constitutional objectives.

During this financial year 2023-2024, the Charity's income was £141,444 in contrast to 2022-2023, where the income was £121,135. The breakdown and itemisation of the income suggests that the Charity continues to be in a sound financial position to continue achieving its charitable objectives and being of public benefit benefits to the communities the Charity serves.

### **1.1 The 3rd party income**

The Charity was able to benefit from rental income which for the financial year 2023-2024 was £2,400 which was a decrease of approximately £1000 on the previous financial year income of £3,400. The Charity continues to maintain good relationships with the Local Council, who tend to use premises for Elections. It is hoped that through further promotion of the church buildings mixed use potential, rental will increase. Third party income remains an important source for supplementing the general means of income for the Charity.

### **1.2 Other income**

The Charity are exploring additional avenues of income, in particular, funding for our senior citizen's work and overseas Charity work. The Charity has created sponsorship opportunities for potential donors and continues to see greater support for their mission work in Kenya and Uganda. A significant success for the Charity has been the Family Therapy Centre, which despite subsidised counselling fees brought in an income of approximately £900 which was slightly down on the previous year's income of £1,120. However, it is important to remember that the income from the Family Therapy Centre for the year 2021-2022 was £270 for the year 2021-2022. The professional counselling service offered through the Family Therapy Centre has great potential for growth.

### **1.3 Funding**

The Charity during this financial year was able to progress its attempts to attract funding from sympathetic and associated organisations and was able to secure approximately £10,000. The funding covered the Charity's holistic approach to well-being with a particular emphasis on Mental Health and the well-being of Senior Citizens. It is intended that the funding will facilitate day trips, workshops social events and therapeutic programs. The funding would provide the financial base for the Charity to broaden its therapeutic service to the people in and outside the local community.

### **1.4 Income Analysis**

The income for the Charity is still at a level that will enable the Charity to continue its work and fulfil its objectives. Covenanted income and financial gifts (offerings) continue to be the main source of finance for the Charity. However, the growth of the Family Therapy Centre and future funding, offers great potential for the advancement of the Charity. The Charity continues to be creative in order to diversify its income but seeks to balance this in light of the numerical growth of the Church and its need to use the building to host its growing activities. The consistent voluntary giving suggests that the Charity continues to attract confidence from its members and as such, has now made it easier for people to give electronically and online. We conclude that the current financial mechanisms are working to maximise the available resources and have a minimum of 3 months emergency reserve to cover the operational costs for the Charity.

## **2.0. Overview of Annual Expenditure.**

The expenditure of the Charity has remained consistent with its charitable objectives, and we are satisfied that sufficient mechanisms exist to safeguard this. Namely, the utilising of various financial forms which must be submitted before spending is authorised. The two-signature protocol also remains in place whereby monies cannot be withdrawn without two authorised signatories present. There has been a conscious effort to ensure that the annual expenditure remains commensurate with the Charity's ability to improve its efficiency and broaden its impact without compromising effective service to the public. The expenditure for this financial year was £92,900 in comparison to £80,010.47 for the year 2022-2023. We pleased that there remains a commitment to invest in the core objectives of the Charity and that the increase in expenditure was primarily due to the funding received. As trustees, we are satisfied that the expending of the Charity's resources, continue to be in line with our financial policies and charitable objectives.

### **2.1. Church Building & Office Equipment**

The Charity continues to maintain and resource the main administration office accordingly. There is the ongoing process of updating all computers, data management and Laptops; ensuring that all computers have adequate security. There were no significant purchases this financial year, however, the continual maintenance of the church media equipment remains central to the Charity's ability to broadcast live services.

### **2.2 Mortgage**

The Charity continues to meet its mortgage obligations. Annual mortgage interest repayment has increased from £9,305 for 2022-23 to £16,390 for 2023-2024. The mortgage remains one of the priority expenditures of the Charity.

### **2.3. Administration & Employed Staff**

The Charity has four employees. Firstly, a part-time Administrator who provides administrative support for the Charity activities, a Media administrator who provides the core media support for all the Charity's social and digital media, a Pastoral Co-ordinator who provides pastoral support for all the members and a full time Bishop who provides the oversight and management of all the office staff and the Charity's local, national and international activities. The costs for salaries, tax and pension for the year 2023-24 amounted to £52,251. As Trustees we believe that this expense is appropriate and ethical in relation to the annual income and Charity objectives.

### **2.4 Charity Events**

As in previous years, the Charity continues to invest financially in activities that reflect its aims and objectives. Online subscriptions have been maintained in order to maximise the digital platforms available to hosts various activities and meetings for the Church. The main event for the year is the Harvest Conference in June and this conference reflects the holistic nature of the Charity in its desire to be resourceful and holistic.

### **2.5 HMRC, Tax and Insurance**

The Charity currently employs four members of staff, one on a full-time basis and three on a part-time basis, namely the Bishop, Media administrator, Church administrator and Pastoral Care co-ordinator. The employers' tax and insurance continue to be paid on time and all workers notified of the Pension Scheme.

## **2.6 Reserve Policy**

The Trustees recognise that the current reserve policy requires 3 months operating costs to be left in the main Charity account at all times unless exceptional circumstances demand that this figure be reduced. The reserve account equates to £30,000.

## **2.7 Pensions Scheme**

The Charity currently utilises the People's Pension Scheme which is distributed and administered by B & CE Financial Services Ltd. Manor Royal, Crawley, West Sussex, RH10 9QP.

## **2.8 Expenditure Analysis**

In the context of inflation, the Charity's expenditure was justified and relative to the Charity's objectives. The current financial mechanisms have enabled the Charity to plan its spending in a sensible and conscientious manner despite the impact of the cost-of-living crisis. The overall expenditure remains consistent with the Charity's objectives outlined in the constitution. There continues to be investment in the media side of the Charity which facilitates the live streaming of Sunday services to the public. The Charity continues to provide support and resources for its members, most notably in the area of pastoral care, the well-being of senior citizens, professional counselling, Mental Health, through the Wholesome Minds Support group and personal development initiatives through inter-generational activities.

## **3.0 Identifiable benefits Review & Public benefit review**

The aims The Charity continues to function well and has expanded its work and resources in order to be even more resourceful to the community and relevant to the needs of its members. The Trustees of the Charity are satisfied that current activities provide substantial benefit to the community and the members of the Charity.

### **3.1 How the Charity's activities deliver Public benefit**

The following is a synopsis of the Charities activities within the context of public benefit. All activities which the Charity were able to host were delivered either in person or online using various platforms.

### **Wellbeing**

#### **3.2. The Family Therapy Centre**

The Family Therapy Centre is now fully functional and becomes the professional counselling arm of the Charity providing support for individuals and families from the community. The Family Therapy Centre uses a team of professional counsellors who are specialist in particular areas of concern. The Charity has managed to help many families and individuals. The service is received in respect to personal affordability or donations.

#### **3.3. The Family Matters group**

The Charity provides a free monthly service for young parents and their children. Families are able to receive health advice, recreation and practical support. At present the Charity is able to sustain the Family Matters group but has indicated that they would investigate the possibility of funding in the near future. The group is resourced with toys etc through the donations of members.

### **3.4. You Matter to us!**

The Charity provides a twice- yearly outreach to senior citizens in the community. The event provides a free meal and musical entertainment for the elderly. The Charity provides free transport for senior citizens from the community and at Christmas, hampers are presented to the neediest senior citizens. The Charity currently attracts Senior Citizens from nearby Nursing homes and residents across the Borough.

### **3.5 Daily Bread food program**

The Charity provides free food items once a month for members of the community. Food items are spread on a table within the Church and are accessible for people to receive without any discrimination.

### **3.6 Wholesome Minds Support Group.**

Creating a safe space an atmosphere where those experiencing mental health issues can receive guidance and support as well as share personal strategies and experiences. The group runs bi-weekly.

### **3.7 Coffee Morning for Senior Citizens.**

This provides a monthly resource for senior citizens; where they can enjoy games, make friendships and benefit from free computer training.

### **3.8. Annual Mental Health and Well-being Conference.**

Two events are hosted by the Charity each year and experienced practitioners and professionals are engaged in Panel discussions and seminars.

### **3.9. Pre and Post marital counselling.**

The Charity provides a seven session pre- marital counselling service as well as a service for existing married couples. This service is open for all members of the community. The marriage ministries will be re-launched in the next financial year.

## **Personal development**

### **4.0 Emerging Eagles Mentoring Program.**

YCF operate a group mentoring program that provides the opportunity for individuals to benefit from the wisdom and support of a mentor. The group meets monthly in person and online.

### **4.1 Youth Ministries**

The Youth Team continues to provide engaging services and seminars. These services have brought together various agencies and services in the community to these services. In addition to this, the Youth Team organise short retreats, recreational and educational activities. Youth ministries cater for Youth from 12 years to 20 years. The Youth ministry has experienced numerical growth over the last twelve months. In addition to this, the Youth department have launched a fellows ministry called G2R which provides teaching, fellowship and guidance for young people from various communities and churches.

## **4.2 Men and Women's' ministries**

The Charity continues to operate a men and women's development program throughout the year that is designed to address the specific practical and spiritual needs of men and women.

## **4.3 Budgeting and debt advice**

Upon request, the Charity provides free debt advice to individuals in order to assist them in the financial management of their resources. This service is carried out on an appointment basis.

## **Spiritual**

### **4.4 Services, Seminars conferences.**

The Charity continues to conduct main Sunday services and conferences that inspire individuals to seek a deeper Christian experience and to live a fulfilled life.

### **4.5 Mission training.**

The Charity provides training and development for those interested in working locally or internationally with the intention of improving the practical and spiritual welfare of individuals.

### **4.6 Pastoral Care.**

Pastoral support and counsel are offered to all members of the Charity and members of the community each week on an appointment basis. Pastoral visits are also carried to those who are sick and require support. There is also now a specific pastoral response team with a set e-mail address, which is supplemented by every member who receives monthly texts concerning their well-being.

### **4.7 Bible School and Kingdom Connect.**

The Charity provides opportunities for individuals to study the Bible and to gain a certificate in Biblical Studies. There is also Kingdom Connect which is a monthly gathering which provides fellowship and encouragement for members.

### **4.8 Pre and Post marital counselling.**

The Charity provides a seven session pre- marital counselling service as well as a service for existing married couples. This service is open for all members of the Church and members of the community.

### **4.9 Prayer Surgery**

The Charity provides a free Prayer Surgery where individuals can meet with someone who will listen and if agreed, provide prayer in an atmosphere unconditional positive regard.

## **Practical**

### **5.0 Mentoring Groups**

The Charity regularly runs a monthly mentoring group for emerging leaders, seeking to inspire people to be effective in their vocation.

### **5.1 Christening and Funeral service**

The Charity continues to provide a service for families who require children christened or loved ones buried.

### **5.2 Education**

The Charity continues to run an effective Sunday school teaching program and upon request, numeracy, and literacy programs for adults.

### **5.3 General community activities**

The Charity hosts Senior Citizen's Coffee Morning, You Matter to Us event, free Community Engagement days addressing topics such as Multiculturalism, Domestic Abuse, Black History, Mental Health and Marriage.

### **5.4 Summary of public benefit and functional review**

The Charity continues to provide a holistic and accessible service for men, women and children. All departments continue to be over-sighted by two voluntary staff managers and this ensures that department events are analysed, and the appropriate administration is provided to ensure success.

### **6.0 Overview of Employment & Volunteers**

The Charity continues to benefit from the employment of a Bishop, a Media administrator, Pastoral Carer and Administrator. The Bishop continues to multitask by providing local and international oversight of the Charity and the management of all paid staff; the administrator continues to provide core administration for the Charity and associated events and the Media administrator provides all online communication, design of digital media and the organising of media volunteers. The Pastoral Care co-ordinator provides a vital hub for the pastoral response to the needs of the church members. The role of Finance officer continues to be covered by volunteers, providing oversight of the accounts and the financial transactions of the Charity. The Charity benefits from an array of volunteers who give their time and utilise their skills to support the work of the Charity, especially on Sundays.

### **7.0. Church building & risk assessment**

The building continues to be an adequate place for the Charities worship, services and administration. Regular risk assessment is carried out by the Charities caretaker and child protection and vulnerable adult's officer. The Fire and Alarm protection systems are also functional with emergency numbers clearly displayed for the public.

### **8.0 Insurance and policies.**

The Charity continues to have adequate insurance in the following areas: Public liability, Employers liability, Contents insurance and Building insurance. The Charity continues to observe a Child Protection & Vulnerable Adult's Policy and holds membership within the Churches Child protection advisory service (Thirtyone: eight). All workers are required to wear badges and have regular DBS checks. The Charity also have a designated Children and Vulnerable Adults Protection Officer, who is able to oversight any protection concerns for the Charity and when necessary, escalate issues to the Trustees and the appropriate authorities.

## **9.0. Support of other Charitable courses.**

The Charity also continues to support Churches In Communities that provides support and accreditation for Christian ministries working in communities throughout the UK. The Charity has also continued to maintain relationships with their network churches in India, Kenya and Uganda. These network Churches are also engaged in community projects, which the Charity continues to provide practical and financial support for the poor and needy.

## **10.0. YCF International.**

The Charity continues to be represented internationally, notably in Kenya, India and Uganda. Regular dialogue continues with the Pastors via WhatsApp, e-mail and phone calls. All branches continue to share the Charities aims and objectives. The Charity website now gives a better representation of its wider impact.

## **11.0 Accreditation**

The Charity continues to make themselves accountable to the following organisations.

**11.1.** Thirtyone: eight. Formerly known as C.P.A.S. - a Child protection organisation that the Charity has an obligation to implement its guidelines and objectives.

**11.2.** UK Charity Commission.

**11.3.** Churches In Communities: A national and international accreditation and accountability organisation. This organisation is also part of the Free Churches Group. The organisation also provides a framework for governance and sound biblical doctrine.

**11.4 Short Term & Mid-Term goals.** The Charity intends to:

- Focus strongly on the support and development of The Family Therapy Centre.
- To consider an employing a financial administrator.

**11.5. Mid-Term goals.** The Charity intends to:

- Consider selling the current place of worship in order to purchase a new place of worship. This is to facilitate the growing membership

Signed by and on the behalf of Trustees:

**Signed by and on the behalf of Trustees at their meeting on 22<sup>nd</sup> November 2024**

Chair of Trustees

Ann-Marie Litchmore

*Sharon McLean*

*Ann Marie-Litchmore*

Independent Examiner's Report to the Trustees / Members of Yahweh Christian Fellowship  
Registered Charity No. 1059975  
for the year ended 28<sup>th</sup> February 2024

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 28<sup>th</sup> February 2024 set out on pages 12 to 19

*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 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*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) 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 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.

Peter Saltiel  
Church & Charity Accounts Service Ltd  
7 Planchadeau  
23460 Saint-Pierre-Bellevue  
France  
*Formerly 69 Portland Place, Greenhithe, Kent, DA9 9FE*



Dated 23<sup>rd</sup> November 2024

# Yahweh Christian Fellowship

## Statement of financial activities for the year ended 28<sup>th</sup> February 2024

	Notes	Unrestricted Funds £	Restricted Fund £	2024 Total £	2023 Total £
Income	3				
Income from:					
Donations	3.1	111,498	3,451	114,949	114,112
Charitable activities	3.2	11,101	9,950	21,051	23,205
Fundraising	3.3	13	-	13	6
Other income	3.4	17	-	17	-
Total income		122,629	13,401	136,030	137,323
Expenditure	4				
Expenditure on:					
Charitable activities	4.1	96,581	12,678	109,259	89,244
Total expenditure		96,581	12,678	109,259	89,244
Net movement in funds		26,048	723	26,771	48,079
Total funds brought forward	8	543,283	32,399	575,682	527,603
Total funds carried forward	8	569,331	33,122	602,453	575,682

The above statement includes all recognised gains and losses during the year.

The Notes to the Accounts form part of these Financial Statements

All activities are regarded as continuing

# Yahweh Christian Fellowship

## Balance Sheet as at 28<sup>th</sup> February 2024

	Notes	Total Funds 2024 £	Total Funds 2023 £
Fixed assets			
Church Property		<u>700,000</u>	<u>700,000</u>
Current assets:			
Cash at bank and in hand		118,678	102,499
Debtors	5	10,080	15,507
		<u>128,758</u>	<u>118,006</u>
Liabilities:			
Creditors and accruals:			
- due within one year	6	53,325	36,304
		<u>53,325</u>	<u>36,304</u>
Net current assets		75,433	81,702
Creditors and accruals:			
- due over one year	6	172,980	206,020
Net assets	9	<u>602,453</u>	<u>575,682</u>
Represented by:			
Restricted funds	8	33,122	32,399
Unrestricted funds	8	569,331	543,283
		<u>602,453</u>	<u>575,682</u>

Signed by two trustees on behalf of all the trustees

on the 22<sup>nd</sup> November 2024

Ann Marie Litchmore

*Ann Marie-Litchmore*

Sharon Mclean

*Sharon Mclean*

**1 Basis of preparation**

1.1 Basis of accounting

These accounts 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, accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).

1.2 Judgements and Estimations

The Trustees have not made any significant judgements in the process of applying accounting policies and there are no areas of estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities.

1.3 Going concern

- a) At the time of approving the accounts, the Trustees have a reasonable expectation that the charity has sufficient reserves and that the charity is a going concern.

1.4 Change of accounting policy

- a) The accounts present a true and fair view and no changes in the basis of accounting have been made during the year.

1.5 Changes to previous accounts

- a) There have been no changes to the previous accounts during the financial year.

1.6 Changes to accounting estimates

- a) There have been no changes to accounting estimates.

# Yahweh Christian Fellowship

## Notes to the Accounts (cont'd)

### **2 Accounting policies**

#### 2.1 Fund accounting

- a) Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds. These are recognised at the time of receipt.
- b) Restricted funds - are to be used for the specific purposes as laid down by the donor. Expenditure which meets these criteria is identified to the fund.

#### 2.2 Income

- a) Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when received.
- b) Where income has related expenditure, the income and related expenditure are reported gross in the SoFA.
- c) Income tax recoverable as Gift Aid is accounted for on a claimed basis.
- d) Investment income is included in the accounts when receivable.

#### 2.3 Expenditure

- a) Charitable expenditure comprises costs incurred by the charity providing activities and services for its beneficiaries.
- b) Costs of generated funds are those costs incurred in attracting voluntary income, or incurred in trading activities undertaken to raise funds.
- c) Support and administration costs of the charity relate to the costs of running the charity and includes any costs which cannot be specifically identified to another expenditure.
- d) Expenditure is recognised on an accrual basis and creditor amounts are measured at settlement amounts less any trade discounts.
- e) Provisions for liabilities are measured on recognition of its historical costs and then measured at the best estimate of the amount required to settle the obligation at the reporting date.
- f) No deferred income has been included in the accounts.
- g) The charity is not registered for VAT, so all costs are inclusive of VAT charged.

# Yahweh Christian Fellowship

## Notes to the Accounts (cont'd)

### **2 Accounting policies** (cont'd)

#### 2.3 Expenditure (cont'd)

- h) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.
- i) Governance costs include the preparation and examination of statutory accounts plus the costs, if any, of legal advice to trustees on the governance or constitutional matters of the charity.

#### 2.4 Assets

- a) Tangible fixed assets are for use by the charity in fulfilling its main charitable objects.
- b) No depreciation is provided in respect of freehold land and buildings as the trustees are of the opinion that the property has been maintained to a high standard at which the market value could be realised.
- b) The charity has no intangible fixed assets.
- c) Debtors (including trade debtors and prepayments) are measured on initial recognition at settlement, or a time apportioned basis.
- d) Cash means cash in hand and at Bank.

#### 2.7 Liabilities

- a) Current liabilities are obligations to pay for goods or services within one year.
- b) Non-current liabilities represent the mortgage repayments due after one year.

#### 2.8 Retirement benefits

The Charity currently utilises the People's Pension Scheme which is distributed and administered by B & CE Financial Services Ltd. Manor Royal, Crawley, West Sussex, RH10 9QP.

# Yahweh Christian Fellowship

## Notes to the Accounts (cont'd)

### 3 Analysis of income

	Unrestricted Funds £	Restricted Fund £	Total 2024 £	Total 2023 £
3.1 Donations				
Tithes, offerings & tax refunds	111,498	1,402	112,900	110,645
YCF Mission	-	2,049	2,049	3,467
	<u>111,498</u>	<u>3,451</u>	<u>114,949</u>	<u>114,112</u>
3.2 Charitable activities				
Retreats and events	7,810	-	7,810	8,935
London Community Foundation	-	9,950	9,950	9,750
Counselling	890	-	890	1,120
Rent	2,401	-	2,401	3,400
	<u>11,101</u>	<u>9,950</u>	<u>21,051</u>	<u>23,205</u>
3.3 Investments				
Interest	13	-	13	6
	<u>13</u>	<u>-</u>	<u>13</u>	<u>6</u>
3.4 Other income				
Miscellaneous	17	-	17	-
	<u>17</u>	<u>-</u>	<u>17</u>	<u>-</u>
Total income	<u>122,629</u>	<u>13,401</u>	<u>136,030</u>	<u>137,323</u>

### 4 Analysis of expenditure

	Unrestricted Funds £	Restricted Fund £	Total 2024 £	Total 2023 £
4.1 Charitable activities				
YCF Mission	2,823	2,049	4,872	6,770
Benefact Trust: Well-being	-	4,445	4,445	-
London Community Foundation	-	6,184	6,184	-
Salaries, tax & pension	52,251	-	52,251	53,788
Retreats, special events & speakers	9,942	-	9,942	8,715
Repairs, maintenance & furnishings	9,978	-	9,978	5,254
Insurance & subscriptions	1,594	-	1,594	1,513
Equipment	-	-	-	200
Support costs	19,993	-	19,993	13,004
	<u>96,581</u>	<u>12,678</u>	<u>109,259</u>	<u>89,244</u>
Support costs				
Telephone & media	1,819	-	1,819	2,271
Postage, office & stationery	1,049	-	1,049	549
Mortgage interest	16,390	-	16,390	9,305
Professional fees	735	-	735	879
	<u>19,993</u>	<u>-</u>	<u>19,993</u>	<u>13,004</u>
Total expenditure	<u>96,581</u>	<u>12,678</u>	<u>109,259</u>	<u>89,244</u>

# Yahweh Christian Fellowship

## Notes to the Accounts (cont'd)

### 5 Debtors

	Total 2024 £	Total 2023 £
Tax reclaim	<u>10,080</u>	<u>15,507</u>

### 6 Creditors

	Total 2024 £	Total 2023 £
Amounts due within one year		
Mortgage Repayment	49,822	33,697
Accruals	<u>3,503</u>	<u>2,607</u>
	<u>53,325</u>	<u>36,304</u>
Amounts due over one year		
Mortgage Repayment	<u>172,980</u>	<u>206,020</u>

### 7 Staff costs

	Total 2024 £	Total 2023 £
Wages & salaries	49,550	51,087
Employers' NIC	-	-
Employers' pension costs	<u>2,701</u>	<u>2,701</u>
	<u>52,251</u>	<u>53,788</u>
Number of employees	<u>4</u>	<u>4</u>

No employee received a remuneration of over £60,000 in either year.

### 8 Movement of Funds

	Balance b'fwd £	Income £	Expenditure £	Transfers £	Balance c'fwd £
Unrestricted Fund	<u>543,283</u>	122,629	(96,581)	-	<u>569,331</u>
Restricted Funds					
Building	22,649	1,402	-	-	24,051
YCF Projects	9,750	9,950	(10,629)	-	9,071
Mission	-	2,049	(2,049)	-	-
Total	<u>32,399</u>	<u>13,401</u>	<u>(12,678)</u>	-	<u>33,122</u>
Total Funds	<u>575,682</u>	<u>136,030</u>	<u>(109,259)</u>	-	<u>602,453</u>

# Yahweh Christian Fellowship

## Notes to the Accounts (cont'd)

### 9 Analysis of Net Assets Between Funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Tangible fixed assets	700,000	-	700,000	700,000
Current assets	95,636	33,122	128,758	118,006
Creditors due within one year	(53,325)	-	(53,325)	(36,304)
Creditors due in more than one year	<u>(172,980)</u>	<u>-</u>	<u>(172,980)</u>	<u>(206,020)</u>
	<u>569,331</u>	<u>33,122</u>	<u>602,453</u>	<u>575,682</u>

### 10 Trustee remuneration

No trustee has been paid any remuneration or received any other benefits from an employment with their charity or a related entity during the year.

**YAHWEH CHRISTIAN FELLOWSHIP**

England & Wales - Charity number 1059975

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# Accounts

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1059975

# Yahweh Christian Fellowship



**Yahweh Christian Fellowship**  
BUILDING FAMILIES – RAISING LEADERS

Psalms 1:3 And he shall be like a tree planted by the rivers of water,  
that bringeth forth his fruit in his season; his leaf also shall not wither;  
and whatsoever he doeth shall prosper.

## Trustees' Annual Report

&

## Financial Statements

For the Year Ending 28th February 2023

# YAHWEH CHRISTIAN FELLOWSHIP

## Contents

### Page

1	Charity Information
2-9	Annual Report
10	Independent Examiners' Report
11	Statement of Financial Activities
12	Balance Sheet
13-18	Notes to the Accounts

## Yahweh Christian Fellowship

### Charity Information

Charity Name: Yahweh Christian Fellowship

Registered Charity No: 1059975

Governing Document: Standard registration 3<sup>rd</sup> January 1997

Trustees: Sharon McLean (Chair)  
Ann-Marie Headman  
Elaine Vassell  
Steven Langley

Correspondence Details: 52 Fairlight Road  
Tooting  
London  
SW17 0JD

Independent Examiner: Peter Saltiel  
Church & Charity Accounts Service Ltd  
7 Planchadeau  
23460 Saint-Pierre-Bellevue  
France

Bankers: Lloyds TSB  
243-245 Elephant & Castle  
London  
SE1 6TE

Royal Bank of Scotland  
117-119 North End  
Croydon  
Surrey  
CR0 1TL



Yahweh Christian Fellowship

Psalms 1:3 And he shall be like a tree planted by the rivers of water,  
that bringeth forth his fruit in his season; his leaf also shall not wither;  
and whatsoever he doeth shall prosper.

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## TRUSTEE'S REPORT 2022 – 2023 CHARITY NO:1059975

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**Yahweh Christian Fellowship**  
52 Fairlight road, Tooting, London SW.17 OJD  
England

**Affiliated to:**  
Churches In Communities (CIC),  
The Churches Child Protection Agency (Thirtyone: eight).

### Review Items

- Overview of annual income. Achievements and Performance
- Overview annual expenditures.
- Public benefit review.
- Overview of employment.
- Church building & Risk assessment
- Insurance & Policies.
- Support of other charitable organisations
- YCF International.
- Accreditation.
- Short-term goals.

**Current Trustees:** 2022 / 2023

**Chair of Trustees:** Sharon McLean;

**Trustees:** Ann-Marie Headman, Elaine Vassell & Stephen Langley. **Secretary:** Sharon Wilson.

**A. General Trustee's ethics & commitment:** The Trustees of the Charity, Yahweh Christian Fellowship, are commissioned to act in a responsible and impartial manner in order to ensure that proper financial governance is observed throughout the charity in accordance with the Charities Act 2006. In regularly reviewing the Charities activities, the Trustees have duly considered the Charity Commissions advice in respect to public benefit and its supplementary advice on the advancement of religion for the public good in section 4 of the Charities Act.

**B. Aims of Charity:** For the furtherance and advancement of the Christian faith and for the welfare and support of individuals. Charity aims. The Charity currently exists to further the Christian Faith by adopting a holistic method that positively impact people's lives.

**C. Objectives.** The Charity seeks to provide ministry and care in respect to individuals' physical and spiritual well-being. The Charity seeks to provide a range of activities and services that are inclusive to the community and the nations the Charity will be established in, irrespective of faith and ethnicity.

**D. Strategies.** The Charity seeks to use all of its resources and skills in order to improve the physical, social and spiritual welfare of its members and people from the community. The Charity continues to work with representatives from local government departments and agencies, community groups and its leaders in order to facilitate programs and activities that are inclusive and relevant to the community. The following are some of the organisations and groups the Charity is represented on and or in partnership with, in order to serve the community and wider public.

#### Boards and Forums

- Wandsworth Hate Crime Forum.
- Wandsworth ecumenical Borough Deans.
- Wandsworth Knife Crime Forum
- Borough Safer Neighbourhood Board.
- Wandsworth multi-faith forum

#### Partnerships:

- Wandsworth Council.
- A2nd Voice.
- Wandsworth Empowerment Network.
- Wandsworth Adult Learning.

**E. Headquarters.** The main base for the Charity continues to be at 52 Fairlight Road, Tooting, London, SW.17 0JD, England. Representation of the Charity continues to be expressed overseas in India, Kenya, Uganda and Zambia through its churches network made up of independent churches.

### 1.0 Overview of Annual income Achievements & Performance

Voluntary giving to the Charity through the means of Tithes and general Offering, continue to be the main source of income. The Charity continues to seek ways in which to diversify its income through offering services to the community and the use of its premises. The Charity has once again demonstrated sound governance to ensure the Charity has been able to fulfil its operational and constitutional objectives.

During this financial year 2022-23, the Charities income was £137,323 in contrast to £99, 865 for the financial year 2021-22. The breakdown and itemisation of the income suggests that the Charity continues to be in a sound financial position to continue achieving its charitable objectives and being of public benefit benefits to the communities the Charity serves.

### **1.1 The 3<sup>rd</sup> party income**

The Charity was able to see an increase in the rental income post-pandemic. For the current financial year 2022-23 the income was £3,400 which was increase on the previous income of £1,826 for the financial year 2021-2022. It is hoped that through our relationships with the local council and the improvement in the church facilities, the Charity will attract more third-party income. Third party income remains an important source for supplementing the general means of income for the Charity.

### **1.2 Other income**

The Charity are exploring additional avenues of income, in particular, funding for our senior citizen's work and overseas Charity work. The Charity has created sponsorship opportunities for potential donors and continues to see greater support for their mission work in Kenya. A significant success for the Charity has been the Family Therapy Centre, which saw an increase in income from £270.00 for the year 2021-2022 to £1,120.00 for the financial year 2022-2023. The professional counselling service offered through the Family Therapy Centre has great potential for growth.

### **1.3 Funding**

The Charity during this financial year was able to progress its attempts to attract funding from sympathetic and associated organisations and was able to secure £9,750.00 from The Benefact Trust. The funding covered the Charity's holistic approach to well-being with a particular emphasis on Mental Health. It is intended that the funding will facilitate day trips, workshops social events and therapeutic programs. The funding would provide the financial base for the Charity to broaden its therapeutic service to the people in and outside the local community.

### **1.4 Income Analysis**

The income for the Charity is still at a level that will enable the Charity to continue its work and fulfil its objectives. Covenanted income and financial gifts(offerings) continue to be the main source of finance for the Charity. However, the growth of the Family Therapy Centre and future funding, offers great potential for the advancement of the Charity. The Charity continues to be creative in order to diversify its income and as a result of the funding, in the financial year 2022-23, there are scheduled to be an emphasis on mental health and well-being. The Charity continues to maintain a transparency in how it receives income and has now made it easier for people to give electronically and online. We conclude that the current financial mechanisms are working to maximise the available resources.

## **2.0. Overview of Annual Expenditure.**

The expenditure of the Charity has remained consistent with its charitable objectives, and we are satisfied that sufficient mechanisms exist to safeguard this. Namely, the utilising of various financial forms which must be submitted before spending is authorised. The two-signature protocol also remains in place whereby monies cannot be withdrawn without two authorised signatories present. There has been a conscious effort to ensure that the annual expenditure remains commensurate with the Charity's ability to improve its efficiency and broaden its impact without compromising effective service to the public. The expenditure for this financial year was £89,244 in comparison to £77,131 for 2021-22. We are pleased that there remained a commitment to invest in the core objectives of the Charity despite the socioeconomic challenges which exist.

As trustees, we are satisfied that the expending of the Charity's resources, continue to be in line with our fiscal policies and charitable objectives.

### **2.1. Church Building & Office Equipment**

The Charity continues to maintain and resource the main administration office accordingly. There is the ongoing process of updating all computers, data management and Laptops; ensuring that all computers have adequate security. There were no significant purchases this financial year, however, the continual maintenance of the church media equipment remains central to the Charity's ability to broadcast live services.

### **2.2 Mortgage**

The Charity continues to meet its mortgage obligations and despite significant increases in base interest rates. Annual mortgage interest repayment has increased from £5,698.60 for 2021-22 to £8,375.71 for 2022-23. The mortgage remains one of the priority expenditures of the Charity.

### **2.3. Administration & Employed Staff**

The Charity has a part-time administrator who provides a hub for the Charity activities, a media administrator who provides the media and technical support for all our social media and online broadcasts, a pastoral carer provides support for all the members and the Bishop provides oversight of all the office staff and the Charity's local, national and international activities. The costs for salaries, tax and pension for the year 2022-23 were 51,397. As Trustees we believe that this expense is appropriate and fully justified in relation to the annual income and Charity objectives.

### **2.4 Charity Events**

As in previous years, the Charity continues to invest financially in activities that reflect its aims and objectives. However, due to the pandemic, this was achieved by subscribing to online platforms and software in order to continue relevant courses, training, teaching seminars and retreats. The Charity has also had an emphasis on personal development programs like Freedom in Christ and Why Christ which are funded by the church.

### **2.5 HMRC, Tax and Insurance**

The Charity currently employs four members of staff, one on a full-time basis and three on a part-time basis, namely the Bishop, Media administrator, Church administrator and Pastoral Care co-ordinator. The employers' tax and insurance continue to be paid on time and all workers notified of the Pension Scheme.

### **2.6 Reserve Policy**

The Trustees recognise that the current reserve policy requires 3 months operating costs to be left in the main Charity account at all times unless exceptional circumstances demand that this figure be reduced. The reserve account now equates to £30,000 an increase due to rising economic costs.

### **2.7 Pensions Scheme**

The Charity currently utilises the People's Pension Scheme which is distributed and administered by B & CE Financial Services Ltd. Manor Royal, Crawley, West Sussex, RH10 9QP.

### **2.8 Expenditure Analysis**

In the context of inflation, the Charity's expenditure was justified and relative to the Charity's objectives. The current financial mechanisms have enabled the Charity to plan its spending in a sensible and conscientious manner despite the impact of the of the cost-of-living crisis. The overall expenditure remains consistent with the Charity's objectives outlined in the constitution. There

continues to be investment in the media side of the Charity which facilitates the live streaming of Sunday services to the public. The Charity continues to provide support and resources for its members, most notably in the area of pastoral care, professional counselling, Wholesome Minds Support group and personal development.

### **3.0 Identifiable benefits Review & Public benefit review**

The aims The Charity continues to function well and has expanded its work and resources in order to be even more resourceful to the community and relevant to the needs its members. The Trustees of the Charity are satisfied that current activities provide substantial benefit to the community and the members of the Charity.

### **3.1 How our activities deliver Public benefit**

The following is a synopsis of the Charities activities within the context of public benefit. All activities which the Charity were able to host were delivered online using various platforms like Free Conference Call, Zoom Conferencing and YouTube.

#### **Social**

### **3.2. The Family Therapy Centre**

The Family Therapy Centre is now fully functional and becomes the professional counselling arm of the Charity providing support for individuals and families from the community. The Family Therapy Centre uses a team of professional counsellors who are specialist in particular areas of concern. The Charity has managed to help many families and individuals. The service is received in respect to personal affordability or donations.

### **3.3. The Family Matters group**

The Charity provides a free monthly service for young parents and their children. Families are able to receive health advice, recreation and practical support. At present the Charity is able to sustain the Family Matters group but has indicated that they would investigate the possibility of funding in the near future. The group is resourced with toys etc through the donations of members.

### **3.4. You Matter to us!**

The Charity provides a twice- yearly outreach to senior citizens in the community. The event provides a free meal and musical entertainment for the elderly. The Charity provides free transport for senior citizens from the community and at Christmas, hampers are presented to the neediest senior citizens. The Charity currently attracts Senior Citizens from nearby Nursing homes and residents across the Borough.

### **3.5 Daily Bread food program**

The Charity provides free food items once a month for members of the community. Food items are spread on a table within the Church and are accessible for people to receive without any discrimination.

**3.6 Wholesome Minds Support Group.** Facilitating an atmosphere where those experiencing mental health issues can receive guidance and support as well as share personal strategies and experiences. The group runs bi-weekly.

**3.7 Coffee Morning for Senior Citizens.** This provides a monthly resource for senior citizens; where they can enjoy games, make friendships and benefit from free computer training.

## **Personal development**

### **3.8. Emerging Eagles Mentoring Program**

YCF operate a group mentoring program that provides the opportunity for individuals to benefit from the wisdom and support of a mentor. The group meets monthly in person and online.

### **3.9. Youth Ministries**

The Youth Team continues to provide engaging services and seminars. These services have brought together various agencies and services in the community to these services. In addition to this, the Youth Team organise short retreats, recreational and educational activities. Youth ministries cater for Youth from 12 years to 20 years. The Youth ministry has experienced numerical growth over the last twelve months. In addition to this, the Youth department have launched a fellows ministry called G2R which provides teaching, fellowship and guidance for young people from various communities and churches.

### **4.0 Men and Women's' ministries**

The Charity continues to operate a men and women's development program throughout the year that is designed to address the specific practical and spiritual needs of men and women.

### **4.1 Budgeting and debt advice**

Upon request, the Charity provides free debt advice to individuals in order to assist them in the financial management of their resources. This service is carried out on an appointment basis.

## **Spiritual**

### **4.2 Services, Seminars conferences.**

The Charity continues to conduct main Sunday services and conferences that inspire individuals to seek a deeper Christian experience and to live a fulfilled life.

### **4.3 Mission training.**

The Charity provides training and development for those interested in working locally or internationally with the intention of improving the practical and spiritual welfare of individuals.

### **4.4 Pastoral Care.**

Pastoral support and counsel are offered to all members of the Charity and members of the community each week on an appointment basis. Pastoral visits are also carried to those who are sick and require support. There is also now a specific pastoral response team with a set e-mail address, which is supplemented by every member who receives monthly texts concerning their well-being.

**4.5 Bible School and Kingdom Connect.** The Charity provides opportunities for individuals to study the Bible and to gain a certificate in Biblical Studies. There is also Kingdom Connect which is a monthly gathering which provides fellowship and encouragement for members.

### **4.6 Pre and Post marital counselling.**

The Charity provides a seven session pre-marital counselling service as well as a service for existing married couples. This service is open for all members of the community. The marriage ministries will be re-launched in the next financial year.

#### **4.7 Prayer Surgery**

The Charity provides a free Prayer Surgery where individuals can meet with someone who will listen and if agreed, provide prayer in an atmosphere unconditional positive regard.

#### **Practical**

#### **4.8 Mentoring Groups**

The Charity regularly runs a monthly mentoring group for emerging leaders, seeking to inspire people to be effective in their vocation.

#### **4.9 Christening and Funeral service**

The Charity continues to provide a service for families who require children christened or loved ones buried.

#### **5.0 Education**

The Charity continues to run an effective Sunday school teaching program and upon request, numeracy, and literacy programs for adults.

#### **5.1 General community activities**

The Charity hosts Senior Citizen's Coffee Morning, You Matter to Us event, free Community Engagement days addressing topics such as Multiculturalism, Domestic Abuse, Black History, Mental Health and Marriage.

#### **5.2 Summary of public benefit and functional review**

The Charity continues to provide a holistic and accessible service for men, women and children. All departments continue to be over-sighted by two voluntary staff managers and this ensures that department events are analysed, and the appropriate administration is provided to ensure success.

#### **6.0 Overview of Employment & Volunteers**

The Charity continues to benefit from the employment of a Bishop, a Media administrator, Pastoral Carer and Administrator. The Bishop continues to multitask by providing local and international oversight of the Charity and the management of all paid staff; the administrator continues to provide core administration for the Charity and associated events and the Media administrator provides all online communication, design of digital media and the organising of media volunteers. The Pastoral Care co-ordinator provides a vital hub for the pastoral response to the needs of the church members. The role of Finance officer continues to be covered by volunteers, providing oversight of the accounts and the financial transactions of the Charity. The Charity benefits from an array of volunteers who give their time and utilise their skills to support the work of the Charity, especially on Sundays.

#### **7.0. Church building & risk assessment**

The building continues to be an adequate place for the Charities worship, services and administration. Regular risk assessment is carried out by the Charities caretaker and child protection and vulnerable adult's officer. The Fire and Alarm protection systems are also functional with emergency numbers clearly displayed for the public.

#### **8.0 Insurance and policies.**

The Charity continues to have adequate insurance in the following areas: Public liability, Employers liability, Contents insurance and Building insurance. The Charity continues to observe a Child Protection & Vulnerable Adult's Policy and holds membership within the Churches Child

protection advisory service (Thirtyone: eight). All workers are required to wear badges and have regular DBS checks. The Charity also have a designated Children and Vulnerable Adults Protection Officer, who is able to oversight any protection concerns for the Charity and when necessary, escalate issues to the Trustees and the appropriate authorities.

#### **9.0. Support of other Charitable courses.**

The Charity continues to support the work of R.M.I. as registered Christian charity that seeks to promote reconciliation through prayer throughout the Caribbean. The Charity also continues to support Churches In Communities that provides support and accreditation for Christian ministries working in communities. The Charity has maintained network churches in India, Kenya and Uganda. A new relationship has also started with a church in Zambia. These Churches are engaged in the furthering of the Christian faith and the support of the poor and needy.

#### **10.0. YCF International.**

The Charity continues to be represented internationally, notably in Kenya, India and Uganda. Regular dialogue continues with the Pastors via WhatsApp, e-mail and phone calls. All branches continue to share the Charities aims and objectives. The Charity website now gives a better representation of its wider impact.

#### **11.0 Accreditation**

The Charity continues to make themselves accountable to the following organisations.

**11.1.** Thirtyone: eight. Formerly known as C.P.A.S. - a Child protection organisation that the Charity has an obligation to implement its guidelines and objectives.

**11.2.** UK Charity Commission.

**11.3.** Churches In Communities: A national and international accreditation and accountability organisation. This organisation is also part of the Free Churches Group. The organisation also provides a framework for governance and sound biblical doctrine.

#### **11.4 Short Term goals. The Charity intends to:**

- Focus strongly on the support and development of the family.
- To gain funding to expand support of senior citizens.
- To upgrade lighting in the building.
- To resume short-term mission trips.

Signed by and on the behalf of Trustees:

**Signed by and on the behalf of Trustees at their meeting on 10<sup>th</sup> November 2023**

Chair of Trustees

Ann-Marie Litchmore

*Sharon Mclean*

*Ann Marie-Litchmore*

Independent Examiner's Report to the Trustees / Members of Yahweh Christian Fellowship  
Registered Charity No. 1059975  
for the year ended 28<sup>th</sup> February 2023

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 28<sup>th</sup> February 2023 set out on pages 11 to 18

*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 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*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) 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 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.

Peter Saltiel  
Church & Charity Accounts Service Ltd  
7 Planchadeau  
23460 Saint-Pierre-Bellevue  
France  
*Formerly 69 Portland Place, Greenhithe, Kent, DA9 9FE*



Dated 5<sup>th</sup> December 2023

## Yahweh Christian Fellowship

### Statement of financial activities for the year ended 28<sup>th</sup> February 2023

	Notes	Unrestricted Funds £	Restricted Fund £	2023 Total £	2022 Total £
Income	3				
Income from:					
Donations	3.1	110,645	3,467	114,112	95,028
Charitable activities	3.2	13,455	9,750	23,205	4,692
Fundraising	3.3	6	-	6	5
Other income	3.4	-	-	-	140
Total income		<u>124,106</u>	<u>13,217</u>	<u>137,323</u>	<u>99,865</u>
Expenditure	4				
Expenditure on:					
Charitable activities	4.1	83,726	5,518	89,244	77,131
Total expenditure		<u>83,726</u>	<u>5,518</u>	<u>89,244</u>	<u>77,131</u>
Net movement in funds		40,380	7,699	48,079	22,734
Total funds brought forward	8	502,903	24,700	527,603	504,869
Total funds carried forward	8	<u>543,283</u>	<u>32,399</u>	<u>575,682</u>	<u>527,603</u>

All activities are regarded as continuing.

The above statement includes all recognised gains and losses during the year.

The Notes to the Accounts form part of these Financial Statements

# Yahweh Christian Fellowship

## Balance Sheet as at 28<sup>th</sup> February 2023

	Notes	Total Funds 2023 £	Total Funds 2022 £
Fixed assets			
Church Property		<u>700,000</u>	<u>700,000</u>
Current assets:			
Cash at bank and in hand		102,499	88,928
Debtors	5	15,507	-
		<u>118,006</u>	<u>88,928</u>
Liabilities:			
Creditors and accruals:			
- due within one year	6	36,304	18,597
		<u>36,304</u>	<u>18,597</u>
Net current assets		81,702	70,331
Creditors and accruals:			
- due over one year	6	206,020	242,728
Net assets	9	<u>575,682</u>	<u>527,603</u>
Represented by:			
Restricted funds	8	32,399	24,700
Unrestricted funds	8	543,283	502,903
		<u>575,682</u>	<u>527,603</u>

Signed by two trustees on behalf of all the trustees

on the 10<sup>th</sup> November 2023

Ann Marie Litchmore

*Ann Marie-Litchmore*

Sharon Mclean

*Sharon Mclean*

**1 Basis of preparation**

1.1 Basis of accounting

These accounts 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, accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).

1.2 Judgements and Estimations

The Trustees have not made any significant judgements in the process of applying accounting policies and there are no areas of estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities.

1.3 Going concern

- a) At the time of approving the accounts, the Trustees have a reasonable expectation that the charity has sufficient reserves and that the charity is a going concern.

1.4 Change of accounting policy

- a) The accounts present a true and fair view and no changes in the basis of accounting have been made during the year.

1.5 Changes to previous accounts

- a) There have been no changes to the previous accounts during the financial year.

1.6 Changes to accounting estimates

- a) There have been no changes to accounting estimates.

# Yahweh Christian Fellowship

## Notes to the Accounts (cont'd)

### **2 Accounting policies**

#### 2.1 Fund accounting

- a) Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds. These are recognised at the time of receipt.
- b) Restricted funds - are to be used for the specific purposes as laid down by the donor. Expenditure which meets these criteria is identified to the fund.

#### 2.2 Income

- a) Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when received.
- b) Where income has related expenditure, the income and related expenditure are reported gross in the SoFA.
- c) Income tax recoverable as Gift Aid is accounted for on a claimed basis.
- d) Investment income is included in the accounts when receivable.

#### 2.3 Expenditure

- a) Charitable expenditure comprises costs incurred by the charity providing activities and services for its beneficiaries.
- b) Costs of generated funds are those costs incurred in attracting voluntary income, or incurred in trading activities undertaken to raise funds.
- c) Support and administration costs of the charity relate to the costs of running the charity and includes any costs which cannot be specifically identified to another expenditure.
- d) Expenditure is recognised on an accrual basis and creditor amounts are measured at settlement amounts less any trade discounts.
- e) Provisions for liabilities are measured on recognition of its historical costs and then measured at the best estimate of the amount required to settle the obligation at the reporting date.
- f) No deferred income has been included in the accounts.
- g) The charity is not registered for VAT, so all costs are inclusive of VAT charged.

# Yahweh Christian Fellowship

## Notes to the Accounts (cont'd)

### **2 Accounting policies** (cont'd)

#### 2.3 Expenditure (cont'd)

- h) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.
- i) Governance costs include the preparation and examination of statutory accounts plus the costs, if any, of legal advice to trustees on the governance or constitutional matters of the charity.

#### 2.4 Assets

- a) Tangible fixed assets are for use by the charity in fulfilling its main charitable objects.
- b) No depreciation is provided in respect of freehold land and buildings as the trustees are of the opinion that the property has been maintained to a high standard at which the market value could be realised.
- b) The charity has no intangible fixed assets.
- c) Debtors (including trade debtors and prepayments) are measured on initial recognition at settlement, or a time apportioned basis.
- d) Cash means cash in hand and at Bank.

#### 2.7 Liabilities

- a) Current liabilities are obligations to pay for goods or services within one year.
- b) Non-current liabilities represent the mortgage repayments due after one year.

#### 2.8 Retirement benefits

The Charity currently utilises the People's Pension Scheme which is distributed and administered by B & CE Financial Services Ltd. Manor Royal, Crawley, West Sussex, RH10 9QP.

# Yahweh Christian Fellowship

## Notes to the Accounts (cont'd)

### 3 Analysis of income

	Unrestricted Funds £	Restricted Fund £	Total 2023 £	Total 2022 £
3.1 Donations				
Tithes, Offerings & Tax Refunds	110,645	-	110,645	94,346
YCF (Kenya & India)	-	3,467	3,467	682
	<u>110,645</u>	<u>3,467</u>	<u>114,112</u>	<u>95,028</u>
3.2 Charitable activities				
Events	8,935	-	8,935	2,596
Project funding	-	9,750	9,750	-
Counselling	1,120	-	1,120	270
Rent	3,400	-	3,400	1,826
	<u>13,455</u>	<u>9,750</u>	<u>23,205</u>	<u>4,692</u>
3.3 Investments				
Interest	6	-	6	5
	<u>6</u>	<u>-</u>	<u>6</u>	<u>5</u>
3.4 Other income				
Media	-	-	-	140
	<u>-</u>	<u>-</u>	<u>-</u>	<u>140</u>
Total income	<u>124,106</u>	<u>13,217</u>	<u>137,323</u>	<u>99,865</u>

### 4 Analysis of expenditure

	Unrestricted Funds £	Restricted Fund £	Total 2023 £	Total 2022 £
4.1 Charitable activities				
YCF (Kenya & India)	1,252	5,518	6,770	1,895
Salaries, tax & pension	53,788	-	53,788	51,397
Retreats, special events & speakers	8,715	-	8,715	6,983
Repairs, maintenance & furnishings	6,767	-	6,767	4,218
Equipment	200	-	200	1,875
Support costs	13,004	-	13,004	10,763
	<u>83,726</u>	<u>5,518</u>	<u>89,244</u>	<u>77,131</u>
Support costs				
Telephone & media	2,271	-	2,271	2,233
Postage, office & stationery	549	-	549	2,151
Mortgage interest	9,305	-	9,305	5,699
Professional fees	879	-	879	680
	<u>13,004</u>	<u>-</u>	<u>13,004</u>	<u>10,763</u>
Total expenditure	<u>83,726</u>	<u>5,518</u>	<u>89,244</u>	<u>77,131</u>

# Yahweh Christian Fellowship

## Notes to the Accounts (cont'd)

### 5 Debtors

	Total 2023 £	Total 2022 £
Tax reclaim	<u>15,507</u>	<u>-</u>

### 6 Creditors

	Total 2023 £	Total 2022 £
Amounts due within one year		
Mortgage Repayment	33,697	16,974
Accruals	<u>2,607</u>	<u>1,623</u>
	<u>36,304</u>	<u>18,597</u>
Amounts due over one year		
Mortgage Repayment	<u>206,020</u>	<u>242,728</u>

### 7 Staff costs

	Total 2022 £	Total 2021 £
Wages & salaries	48,696	50,661
Employers' NIC	-	-
Employers' pension costs	<u>2,701</u>	<u>2,701</u>
	<u>51,397</u>	<u>53,362</u>
Number of employees	<u>4</u>	<u>4</u>

No employee received a remuneration of over £60,000 in either year.

### 8 Movement of Restricted Funds

	Balance b'fwd £	Income £	Expenditure £	Transfers £	Balance c'fwd £
Unrestricted Fund	<u>502,903</u>	<u>124,106</u>	<u>(83,726)</u>	<u>-</u>	<u>543,283</u>
Restricted Funds					
Building	22,649	-	-	-	22,649
YCF India/Kenya Project	-	3,467	(5,518)	2,051	-
Seedbed Fund	-	9,750	-	-	9,750
Mission	1,881	-	-	(1,881)	-
Total	<u>170</u>	<u>-</u>	<u>-</u>	<u>(170)</u>	<u>-</u>
	<u>24,700</u>	<u>13,217</u>	<u>(5,518)</u>	<u>-</u>	<u>32,399</u>
Total Funds	<u>527,603</u>	<u>137,323</u>	<u>(89,244)</u>	<u>-</u>	<u>575,682</u>

# Yahweh Christian Fellowship

## Notes to the Accounts (cont'd)

### 9 Analysis of Net Assets Between Funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Tangible fixed assets	700,000	-	700,000	700,000
Current assets	85,607	32,399	118,006	88,928
Creditors due within one year	(36,304)	-	(36,304)	(18,597)
Creditors due in more than one year	<u>(206,020)</u>	<u>-</u>	<u>(206,020)</u>	<u>(242,728)</u>
	<u>543,283</u>	<u>32,399</u>	<u>575,682</u>	<u>527,603</u>

### 10 Trustee remuneration

No trustee has been paid any remuneration or received any other benefits from an employment with their charity or a related entity during the year.

**YAHWEH CHRISTIAN FELLOWSHIP**

England & Wales - Charity number 1059975

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# Accounts

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1059975

# Yahweh Christian Fellowship



**Yahweh Christian Fellowship**  
BUILDING FAMILIES – RAISING LEADERS

Psalms 1:3 And he shall be like a tree planted by the rivers of water,  
that bringeth forth his fruit in his season; his leaf also shall not wither;  
and whatsoever he doeth shall prosper.

## Trustees' Annual Report

&

## Financial Statements

For the Year Ending 28th February 2022

# YAHWEH CHRISTIAN FELLOWSHIP

## Contents

### Page

1	Charity Information
2-10	Annual Report
11	Independent Examiners' Report
12	Statement of Financial Activities
13	Balance Sheet
14-18	Notes to the Accounts

# Yahweh Christian Fellowship

## Charity Information

Registered Charity No: 1059975

Trustees: Sharon McLean (Chair)  
Ann-Marie Headman  
Elaine Vassell  
Steven Langley

Correspondence Details: 52 Fairlight Road  
Tooting  
London  
SW17 0JD

Independent Examiner: Peter Saltiel  
Church & Charity Accounts Service  
7 Planchadeau  
23460 Saint-Pierre-Bellevue  
France

Bankers: Lloyds TSB  
243-245 Elephant & Castle  
London  
SE1 6TE

Royal Bank of Scotland  
117-119 North End  
Croydon  
Surrey  
CR0 1TL



Yahweh Christian Fellowship

Psalms 1:3 And he shall be like a tree planted by the rivers of water,  
that bringeth forth his fruit in his season; his leaf also shall not wither;  
and whatsoever he doeth shall prosper.

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## TRUSTEE'S REPORT 2021 – 2022 CHARITY NO:1059975

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**Yahweh Christian Fellowship**  
52 Fairlight road, Tooting, London SW.17 OJD  
England

**Affiliated to:**  
Churches In Communities (CIC),  
The Churches Child Protection Agency (Thirtyone: eight).

### Review Items

- Overview of annual income.
- Overview annual expenditures.
- Public benefit review.
- Overview of employment.
- Church building & Risk assessment
- Insurance & Policies.
- Support of other charitable organisations
- YCF International.
- Accreditation.
- Short-term goals.

**Current Trustees:** 2021 / 2022

**Chair of Trustees:** Sharon McLean;

**Trustees:** Ann-Marie Headman, Elaine Vassell & Stephen Langley. **Secretary:** Sharon Wilson.

**A. General Trustee's ethics & commitment:** The Trustees of the Charity, Yahweh Christian Fellowship, are commissioned to act in a responsible and impartial manner in order to ensure that proper financial governance is observed throughout the charity in accordance with the Charities Act 2011. In regularly reviewing the Charities activities, the Trustees have duly considered the Charity Commissions advice in respect to public benefit and its supplementary advice on the advancement of religion for the public good in section 4 of the Charities Act.

**B. Aims of Charity:** For the furtherance and advancement of the Christian faith and for the welfare and support of individuals. Charity aims. The Charity currently exists to further the Christian Faith by adopting a holistic method that positively impact people's lives.

**C. Objectives.** The Charity seeks to provide ministry and care in respect to individuals' physical and spiritual well-being. The Charity seeks to provide a range of activities and services that are inclusive to the community and the nations the Charity will be established in, irrespective of faith and ethnicity.

**D. Strategies.** The Charity seeks to use all of its resources and skills in order to improve the physical, social and spiritual welfare of its members and people from the community. The Charity continues to work with representatives from local government departments and agencies, community groups and its leaders in order to facilitate programs and activities that are inclusive and relevant to the community. The following are some of the organisations and groups the Charity is represented on and in partnership with in order to engage effectively with the community.

#### Boards and Forums

- Wandsworth Hate Crime Board.
- Wandsworth ecumenical Borough Deans.
- Wandsworth Knife Crime Forum
- Borough Safer Neighbourhood Board.
- Wandsworth multi-faith forum

#### Partnerships:

- Wandsworth Council.
- A2nd Voice.
- Wandsworth Empowerment Network.
- Wandsworth Adult Learning.

**E. Headquarters.** The main base for the Charity continues to be at 52 Fairlight Road, Tooting, London, SW.17 0JD, England. Representation of the Charity continues to be expressed overseas in India, Kenya, Uganda, and Zambia through its churches network made up of independent churches.

## **1.0 Income & Expenditure.**

### **1.1. Overview of Annual income**

Voluntary giving to the Charity through the means of Tithes and general Offering, continue to be the main source of income. The Charity continues to seek ways in which to diversify its income through offering services to the community and the use of its premises. The Charity has once again demonstrated sound governance to ensure the Charity has been able to fulfil its operational and constitutional objectives.

During this financial year 2021-22, the Charities income was £99,865 in contrast to £105,597 for the financial year 2020-21. As Trustees, we will continue to ensure that resources of the Charity are used to promote our objectives and benefits to the communities we serve.

### **1.2 The 3rd party income**

Due to the pandemic, the Charity was not able to maximise the potential from any 3rd party income and this is reflected in the small income from the rental. However, the charity continues to receive some income through its partnership with the local council for the purpose of elections. Rental income has been an important source for supplementing the general means of income via tithes and offerings.

### **1.3. Other income**

The Charity are exploring additional avenues of income, in particular, funding for our overseas work. The Charity has created sponsorship opportunities for potential donors and continues to explore opportunities to network with other organisations.

### **1.4. Funding**

The Charity during this financial year was unable to progress its attempts to attract funding from sympathetic and associated organisations due to the pandemic. However, the Charity remained committed to its educational and personal development programs in the UK and abroad through mission.

### **1.5 Income conclusion**

In light of the pandemic and the subsequent national lockdown, the income for the Charity is still at a level that will enable the Charity to continue its work and fulfil its objectives. Covenanted income and financial gifts (offerings) continue to be the main source of finance for the Charity. However, we are aware, that there will be a continued need for the Charity to be creative in order to diversify its income. The Charity continues to maintain a transparency in how it receives income and has now made it easier for people to give electronically and online. We conclude that the current financial mechanisms are working to maximise the available resources.

## **2.0. Overview of Annual Expenditure.**

The expenditure of the Charity has remained consistent with its charitable objectives, and we are satisfied that sufficient mechanisms exist to safeguard this. Namely, the utilising of various financial forms which must be submitted before spending is authorised. There has been a conscious effort to reduce our annual expenditure without compromising effective service to the public. The expenditure for this financial year 2021-22 was £77,131 in contrast £71,677 for the financial year 2020-21, an approximate increase of 5.5%. We are pleased that there remained a commitment to invest in the core objectives of the Charity despite the socioeconomic challenges

which exist. As trustees, we are satisfied that the expending of the Charity's resources, continue to be in line with our fiscal policies and charitable objectives.

### **2.1. Church Building & Office equipment**

The Charity continues to maintain and resource the main administration office accordingly. There is the ongoing process of updating all computers, data management and Laptops; ensuring that all computers have adequate security. This year a key investment was in the purchasing of a portable baptismal pool. This was perceived as a long-term cost-saver, as this would alleviate the need for hiring other premises for baptisms.

### **2.2 Mortgage**

The charity continues to meet its mortgage obligations and has benefited from low interest rates set by Government to stimulate economy. The mortgage remains one of the priority expenditures of the Charity.

### **2.3. Administration & Employed Staff**

The Charity has a part-time administrator who provides a hub for the Charity activities, a media administrator who provides the media and technical support for all our social media and online broadcasts, a pastoral carer provides support for all the members and the Bishop provides oversight of all the office staff and the Charity's local, national and international activities. The costs for salaries, tax and pension for the year 2021-22 were 51,397. As Trustees we believe that this expense is appropriate and fully justified in relation to the annual income and Charity objectives.

### **2.4 Charity Events**

As in previous years, the Charity continues to invest financially in activities that reflect its aims and objectives. However, due to the pandemic, this was achieved by subscribing to online platforms and software in order to continue relevant courses, training, teaching seminars and retreats. The Charity recognising the importance of remaining connected to its members, also broadcasted its ordination service as part of their Sunday streaming service. The Charity also invested in hosting its 25-year celebration at the Wandsworth Civic suite, which was free for all members and open for people from the public to attend via Eventbrite.

### **2.5 HMRC, Tax and Insurance**

The Charity currently employs three members of staff, one on a full-time basis and two on a part-time basis, namely the Bishop, Media administrator, Church administrator and Pastoral Care co-ordinator. The employers' tax and insurance continue to be paid on time and all workers notified of the Pension Scheme.

### **2.6 Reserve Policy**

The Trustees recognise that the current reserve policy requires 3 months operating costs to be left in the main Charity account at all times unless exceptional circumstances demand that this figure be reduced. The reserve account equates to £20,000.

### **2.7 Pensions Scheme**

The Charity currently utilises the People's Pension Scheme which is distributed and administered by B & CE Financial Services Ltd. Manor Royal, Crawley, West Sussex, RH10 9QP.

## **2.8 Expenditure Analysis**

In the context of inflation, the Charity's expenditure was justified and relative to the Charity's objectives. The current financial mechanisms have enabled the Charity to plan its spending in a sensible and conscientious manner despite the obvious impact of the pandemic. The overall expenditure remains consistent with the Charity's objectives outlined in the constitution. There continues to be investment in the media side of the Charity which facilitates the live streaming of Sunday services to the public. The Charity continues to provide support and resources for its members, most notably in the area of pastoral care, professional counselling, family therapy and personal development.

## **3.0 Identifiable benefits Review & Public benefit review**

The aims The Charity continues to function well and has expanded its work and resources in order to be even more resourceful to the community and relevant to the needs its members. The Trustees of the Charity are happy that current activities provide substantial benefit to the community and the members of the Charity.

### **3.1 How our activities deliver Public benefit**

The following is a synopsis of the Charities activities within the context of public benefit. All activities which the Charity were able to host were delivered online using various platforms like Free Conference Call, Zoom Conferencing and Youtube.

## **Social**

### **3.2. The Family Therapy Centre**

The Family Therapy Centre is now fully functional and becomes the professional counselling arm of the Charity providing support for individuals and families from the community. The Family Therapy Centre uses a team of professional counsellors who are specialist in particular areas of concern. The Charity has managed to help many families and individuals. The service is received in respect to personal affordability or donations.

### **3.3. The Family Matters group**

The Charity provides a free monthly service for young parents and their children. Families are able to receive health advice, recreation and practical support. At present the Charity is able to sustain the Family Matters group but has indicated that they would investigate the possibility of funding in the near future. The group is resourced with toys etc through the donations of members.

### **3.4. You Matter to us!**

The Charity provides outreach to senior citizens in the community providing a free meal and musical entertainment for the elderly. The Charity provides free transport for senior citizens from the community and at Christmas, hampers are presented to the neediest senior citizens and families. The Charity currently attracts Senior Citizens from nearby Nursing homes and residents across the Borough.

### **3.5 Daily Bread food program**

The Charity provides free food items once a month for members of the community. Food items are spread on a table within the Church and are accessible for people to receive without any discrimination.

### **3.6 Mental Health Support Group.**

Facilitating an atmosphere where those experiencing mental health issues can receive guidance and support as well as share personal strategies and experiences. The group runs bi-weekly.

### **3.7 Coffee Morning for Senior Citizens.**

This This provides a monthly resource for senior citizens; where they can enjoy games, make friendships and benefit from socialising online and in person.

## **Personal development**

### **3.8. Mentoring Program**

YCF operate a one-to-one mentoring program that provides the opportunity for individuals to benefit from the wisdom and support of a mentor over 6-month period.

### **3.9. Youth Ministries**

The Youth Team continues to provide engaging services and seminars. These services have brought together various agencies and services in the community to these services. In addition to this, the Youth Team organise short retreats, recreational and educational activities. Youth ministries cater for Youth from 12 years to 20 years. The Youth ministry has experienced numerical growth over the last twelve months. In addition to this, the Youth department have launched a fellows ministry called G2R which provides teaching, fellowship and guidance for young people from various localities and situations.

### **4.0 Men and Women's' ministries**

The Charity continues to operate a men and women's development program throughout the year that is designed to address the specific practical and spiritual needs of men and women.

### **4.1 Budgeting and debt advice**

Upon request, the Charity provides free debt advice to individuals in order to assist them in the financial management of their resources. This service is carried out on an appointment basis.

## **Spiritual**

### **4.2 Services, Seminars conferences**

The Charity continues to conduct main Sunday services and conferences that inspire individuals to seek a deeper Christian experience and to live a fulfilled life.

### **4.3 Mission training.**

The Charity provides training and development for those interested in working locally or internationally with the intention of improving the practical and spiritual welfare of individuals.

### **4.4 Pastoral Care.**

Pastoral support and counsel are offered to all members of the Charity and members of the community each week on an appointment basis. Pastoral visits are also carried to those who are sick and require support.

#### **4.5 Bible School and House fellowship.**

The Charity provides opportunities for individuals to study the Bible and to gain a certificate in Biblical Studies. There are also House group fellowships which provide local fellowship and support for members across London.

#### **4.6 Pre and Post marital counselling.**

The charity provides a seven session pre- marital counselling service as well as a service for existing married couples. This service is open for all members of the community. The marriage ministries will be re-launched in the next financial year.

#### **4.7 Prayer Surgery**

The Charity provides a free Prayer Surgery where individuals can meet with someone who will listen and if agreed, provide prayer in an atmosphere unconditional positive regard.

### **Practical**

#### **4.8 Mentoring Groups**

The Charity regularly runs a monthly mentoring group for emerging leaders, seeking to inspire people to be effective in their vocation.

#### **4.9 Christening and Funeral service**

The Charity continues to provide a service for families who require children christened or loved ones buried.

### **5.0 Education**

The Charity continues to run an effective Sunday school teaching program and upon request, numeracy, and literacy programs for adults.

#### **5.1 General community activities**

The Charity hosts free Community Engagement days addressing topics such as Multiculturalism, Domestic Abuse, Black History, Mental Health and Marriage.

#### **5.2 Summary of Benefit and functional review**

The Charity continues to provide a holistic and accessible service for men, women and children. All departments continue to be over-sighted by two voluntary staff managers and this ensures that department events are analysed, and the appropriate administration is provided to ensure success.

### **5.0 Overview of Employment & Volunteers**

The Charity continues to benefit from the employment of a Bishop, a Media administrator, Pastoral Carer and Administrator. The Bishop continues to multitask by providing local and international oversight of the Charity and the management of all paid staff; the administrator continues to provide core administration for the Charity and associated events and the Media administrator provides all online communication, design of digital media and the organising of media volunteers. The role of Finance officer continues to be covered by volunteers, providing oversight of the accounts and the financial transactions of the Charity. Notable, the Charity has an

array of volunteers who use give their time and skills to support the work of the Charity, especially on Sundays.

## **7.0. Church building & risk assessment**

The building continues to be an adequate place for the Charities worship, services and administration. Regular risk assessment is carried out by the Charities caretaker and child protection and vulnerable adult's officer. The Fire and Alarm protection systems are also functional with emergency numbers clearly displayed for the public. Following the Covid-19 pandemic, cleaning protocols and sanitising stations have remained plus extra lighting access around the building at night.

## **8.0 Insurance and policies.**

The Charity continues to have adequate insurance in the following areas; Public liability, Employers liability, Contents insurance and Building insurance. The Charity continues to observe a Child Protection & Vulnerable Adult's Policy and holds membership within the Churches Child protection advisory service (Thirtyoneeight). All workers are required to wear badges and have regular DBS checks. The Charity also have a designated Children and Vulnerable Adults Protection Officer, who is able to oversight any protection concerns for the Charity and when necessary, escalate issues to the Trustees and the appropriate authorities.

## **9.0. Support of other Charitable courses.**

The Charity continues to support the work of R.M.I. as registered Christian charity that seeks to promote reconciliation through prayer throughout the Caribbean. The Charity also continues to support Churches In Communities that provides support and accreditation for Christian ministries working in communities. The Charity has maintained network churches in India, Kenya and Uganda. These Churches are engaged in the furthering of the Christian faith and the support of the poor and needy.

## **10.0 YCF International.**

The Charity continues to be represented internationally, notably in Kenya, India and Uganda. Regular dialogue continues with the Pastors via WhatsApp, e-mail and phone calls. All branches continue to share the Charities aims and objectives. The Charity website now gives a better representation of its wider impact.

## **11.0 Accreditation**

The Charity continues to make themselves accountable to the following organisations.

**11.1.** Thirtyone: eight. Formerly known as C.P.A.S. - a Child protection organisation that the Charity has an obligation to implement its guidelines and objectives.

**11.2.** UK Charity Commission.

**11.3.** Churches In Communities: A national and international accreditation and accountability organisation. This organisation is also part of the Free Churches Group. The organisation also provides a framework for governance and sound biblical doctrine.

**11.4 Short Term goals.** The Charity intends to:

- Further develop the Family Therapy Centre.

- To develop the Youth Ministries.
- To decorate front of the building.
- To resume short-term mission trips.

Signed by and on the behalf of Trustees:

**Signed by and on the behalf of Trustees at their meeting on 18 November 2022:**

Chair of Trustees

Ann-Marie Litchmore

*Sharon Mclean*

*Ann Marie-Litchmore*

Independent Examiner's Report to the Trustees / Members of Yahweh Christian Fellowship  
Registered Charity No. 1059975  
for the year ended 28<sup>th</sup> February 2022

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 28<sup>th</sup> February 2022 set out on pages 12 to 18.

*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 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*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) 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 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.

Peter Saltiel  
Church & Charity Accounts Service  
7 Planchadeau  
23460 Saint-Pierre-Bellevue  
France  
*Formerly 69 Portland Place, Greenhithe, Kent, DA9 9FE*



Dated 24 November 2022

## Yahweh Christian Fellowship

### Statement of financial activities for the year ended 28<sup>th</sup> February 2022

	Notes	Unrestricted Funds £	Restricted Fund £	2021 Total £	2020 Total £
Income	3				
Income from:					
Donations	3.1	103,995	1,196	105,191	111,753
Charitable activities	3.2	401	-	401	6,830
Fundraising	3.3	5	-	5	4
Other income	3.4	-	-	-	93
Total income		<u>104,401</u>	<u>1,196</u>	<u>105,597</u>	<u>118,680</u>
Expenditure	4				
Expenditure on:					
Charitable activities	4.1	70,431	1,246	71,677	92,159
Total expenditure		<u>70,431</u>	<u>1,246</u>	<u>71,677</u>	<u>92,159</u>
Net movement in funds		33,970	(50)	33,920	26,521
Fund transfers		-	-	-	-
Total funds brought forward		446,199	24,750	470,949	444,428
Total funds carried forward		<u>480,169</u>	<u>24,700</u>	<u>504,869</u>	<u>470,949</u>

All activities are regarded as continuing.

The above statement includes all recognised gains and losses during the year.

The Notes to the Accounts form part of these Financial Statements

# Yahweh Christian Fellowship

## Balance Sheet as at 28<sup>th</sup> February 2022

		Total Funds	Total Funds
	Notes	2022 £	2021 £
Fixed assets			
Church Property		<u>700,000</u>	<u>700,000</u>
Current assets:			
Cash at bank and in hand		88,928	86,434
Debtors	5	-	-
		<u>88,928</u>	<u>86,434</u>
Liabilities:			
Creditors and accruals:			
- due within one year	6	18,597	19,938
		<u>18,597</u>	<u>19,938</u>
Net current assets		70,331	66,496
Creditors and accruals:			
- due over one year	6	242,728	261,627
Net assets		<u>527,603</u>	<u>504,869</u>
Represented by:			
Restricted funds	7	24,700	24,700
Unrestricted funds		502,903	480,169
		<u>527,603</u>	<u>504,869</u>

Signed by two trustees on behalf of all the trustees

on the 18 November 2022

Ann Marie Litchmore

*Ann Marie-Litchmore*

Sharon Mclean

*Sharon Mclean*

**1 Basis of preparation**

1.1 Basis of accounting

These accounts 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, accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).

1.2 Judgements and Estimations

The Trustees have not made any significant judgements in the process of applying accounting policies and there are no areas of estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities.

1.3 Going concern

- a) At the time of approving the accounts, the Trustees have a reasonable expectation that the charity has sufficient reserves and that the charity is a going concern.

1.4 Change of accounting policy

- a) The accounts present a true and fair view and no changes in the basis of accounting have been made during the year.

1.5 Changes to previous accounts

- a) There have been no changes to the previous accounts during the financial year.

1.6 Changes to accounting estimates

- a) There have been no changes to accounting estimates.

# Yahweh Christian Fellowship

## Notes to the Accounts (cont'd)

### **2 Accounting policies**

#### 2.1 Fund accounting

- a) Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds. These are recognised at the time of receipt.
- b) Restricted funds - are to be used for the specific purposes as laid down by the donor. Expenditure which meets these criteria is identified to the fund.

#### 2.2 Income

- a) Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when received.
- b) Where income has related expenditure, the income and related expenditure are reported gross in the SoFA.
- c) Income tax recoverable as Gift Aid is accounted for on a claimed basis.
- d) Investment income is included in the accounts when receivable.

#### 2.3 Expenditure

- a) Charitable expenditure comprises costs incurred by the charity providing activities and services for its beneficiaries.
- b) Costs of generated funds are those costs incurred in attracting voluntary income, or incurred in trading activities undertaken to raise funds.
- c) Support and administration costs of the charity relate to the costs of running the charity and includes any costs which cannot be specifically identified to another expenditure.
- d) Expenditure is recognised on an accrual basis and creditor amounts are measured at settlement amounts less any trade discounts.
- e) Provisions for liabilities are measured on recognition of its historical costs and then measured at the best estimate of the amount required to settle the obligation at the reporting date.
- f) No deferred income has been included in the accounts.
- g) The charity is not registered for VAT, so all costs are inclusive of VAT charged.

# Yahweh Christian Fellowship

## Notes to the Accounts (cont'd)

### 2 Accounting policies (cont'd)

#### 2.3 Expenditure (cont'd)

- h) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.
- i) Governance costs include the preparation and examination of statutory accounts plus the costs, if any, of legal advice to trustees on the governance or constitutional matters of the charity.

#### 2.4 Assets

- a) Tangible fixed assets are for use by the charity in fulfilling its main charitable objects.
- b) No depreciation is provided in respect of freehold land and buildings as the trustees are of the opinion that the property has been maintained to a high standard at which the market value could be realised.
- b) The charity has no intangible fixed assets.
- c) Debtors (including trade debtors and prepayments) are measured on initial recognition at settlement, or a time apportioned basis.
- d) Cash means cash in hand and at Bank.

#### 2.7 Liabilities

- a) Current liabilities are obligations to pay for goods or services within one year.
- b) Non-current liabilities represent the mortgage repayments due after one year.

#### 2.8 Retirement benefits

The Charity currently utilises the People's Pension Scheme which is distributed and administered by B & CE Financial Services Ltd. Manor Royal, Crawley, West Sussex, RH10 9QP.

# Yahweh Christian Fellowship

## Notes to the Accounts (cont'd)

### 3 Analysis of income

	Unrestricted Funds £	Restricted Fund £	Total 2022 £	Total 2021 £
3.1 Donations				
Tithes, Offerings & Tax Refunds	94,346	-	94,346	103,995
YCF (Kenya & India)	-	682	682	1,196
	<u>94,346</u>	<u>682</u>	<u>95,028</u>	<u>105,191</u>
3.2 Charitable activities				
Events	2,596	-	2,596	80
Training	-	-	-	40
Counselling	270	-	270	-
Rent	1,826	-	1,826	281
	<u>4,692</u>	<u>-</u>	<u>4,692</u>	<u>401</u>
3.3 Investments				
Interest	5	-	5	5
	<u>5</u>	<u>-</u>	<u>5</u>	<u>5</u>
3.4 Other income				
Media	140	-	140	-
	<u>140</u>	<u>-</u>	<u>140</u>	<u>-</u>
Total income	<u>99,183</u>	<u>682</u>	<u>99,865</u>	<u>105,597</u>

### 4 Analysis of expenditure

	Unrestricted Funds £	Restricted Fund £	Total 2022 £	Total 2021 £
4.1 Charitable activities				
YCF (Kenya & India)	1,213	682	1,895	1,680
Seedbed Fund	-	-	-	50
Salaries, tax & pension	51,397	-	51,397	53,362
Retreats, special events & speakers	6,983	-	6,983	753
Repairs, maintenance & furnishings	4,218	-	4,218	1,072
Equipment	1,875	-	1,875	-
Support costs	10,763	-	10,763	14,760
	<u>76,449</u>	<u>682</u>	<u>77,131</u>	<u>71,677</u>
Support costs				
Telephone & media	2,233	-	2,233	2,758
Postage, office & stationery	2,151	-	2,151	5,081
Mortgage interest	5,699	-	5,699	6,241
Professional fees	680	-	680	680
	<u>10,763</u>	<u>-</u>	<u>10,763</u>	<u>14,760</u>
Total expenditure	<u>76,449</u>	<u>682</u>	<u>77,131</u>	<u>71,677</u>

# Yahweh Christian Fellowship

## Notes to the Accounts (cont'd)

### 5 Debtors

	Total 2022 £	Total 2021 £
Accruals	-	-

### 6 Creditors

	Total 2022 £	Total 2021 £
Amounts due within one year		
Mortgage Repayment	16,974	18,244
Accruals	<u>1,623</u>	<u>1,694</u>
	<u>18,597</u>	<u>19,938</u>
Amounts due over one year		
Mortgage Repayment	<u>242,728</u>	<u>261,627</u>

### 7 Movement of Restricted Funds

	Balance b'fwd £	Income £	Expenditure £	Transfers £	Balance c'fwd £
Building	22,649	-	-	-	22,649
YCF India/Kenya	-	682	682	-	-
Seedbed Fund	1,881	-	-	-	1,881
Mission	170	-	-	-	170
	<u>24,700</u>	<u>682</u>	<u>682</u>	<u>-</u>	<u>24,700</u>

### 8 Staff costs

	Total 2022 £	Total 2021 £
Wages & salaries	48,696	50,661
Employers' NIC	-	-
Employers' pension costs	<u>2,701</u>	<u>2,701</u>
	<u>51,397</u>	<u>53,362</u>
Number of employees	<u>4</u>	<u>4</u>

No employee received a remuneration of over £60,000 in either year.

### 9 Trustee remuneration

No trustee has been paid any remuneration or received any other benefits from an employment with their charity or a related entity during the year.

**YAHWEH CHRISTIAN FELLOWSHIP**

England & Wales - Charity number 1059975

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# Accounts

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1059975

# Yahweh Christian Fellowship



**Yahweh Christian Fellowship**  
BUILDING FAMILIES – RAISING LEADERS

Psalms 1:3 And he shall be like a tree planted by the rivers of water,  
that bringeth forth his fruit in his season; his leaf also shall not wither;  
and whatsoever he doeth shall prosper.

## Trustees' Annual Report

&

## Financial Statements

For the Year Ending 28th February 2021

# YAHWEH CHRISTIAN FELLOWSHIP

## Contents

### Page

1	Charity Information
2-9	Annual Report
10	Independent Examiners' Report
11	Statement of Financial Activities
12	Balance Sheet
13-17	Notes to the Accounts

# Yahweh Christian Fellowship

## Charity Information

Registered Charity No: 1059975

Trustees: Sharon McLean (Chair)  
Ann-Marie Litchmore  
Elaine Vassell  
Steven Langley

Correspondence Details: 52 Fairlight Road  
Tooting  
London  
SW17 0JD

Independent Examiner: Peter Saltiel  
Church & Charity Accounts Service  
Planchadeau  
23460 Saint-Pierre-Bellevue  
France

Bankers: Lloyds TSB  
243-245 Elephant & Castle  
London  
SE1 6TE

Royal Bank of Scotland  
117-119 North End  
Croydon  
Surrey  
CR0 1TL



Yahweh Christian Fellowship

Psalms 1:3 And he shall be like a tree planted by the rivers of water,  
that bringeth forth his fruit in his season; his leaf also shall not wither;  
and whatsoever he doeth shall prosper.

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## TRUSTEE'S REPORT 2020 – 2021 CHARITY NO:1059975

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**Yahweh Christian Fellowship**  
52 Fairlight rd, Tooting, London SW.17 OJD  
England

**Affiliated to:**  
Churches In Communities (CIC),  
The Churches Child Protection Agency (Thirtyone: eight).

### Review Items

- Overview of annual income.
- Overview annual expenditures.
- Public benefit review.
- Overview of employment.
- Church building & Risk assessment
- Insurance & Policies.
- Support of other charitable organisations
- YCF International.
- Accreditation.
- Short-term goals.

**Current Trustees:** 2020 / 2021

**Chair of Trustees:** Sharon McLean;

**Trustees:** Ann-Marie Headman, Elaine Vassell & Stephen Langley. Secretary: Sharon Wilson.

**A. General Trustee's ethics & commitment:** The Trustees of the Charity, Yahweh Christian Fellowship, are commissioned to act in a responsible and impartial manner in order to ensure that proper financial governance is observed throughout the charity in accordance with the Charities Act 2006. In regularly reviewing the Charities activities, the Trustees have duly considered the Charity Commissions advice in respect to Public benefit and its supplementary advice on the advancement of religion for the public good in section 4 of the Charities Act.

**B. Aims of Charity:** For the furtherance and advancement of the Christian faith and for the welfare and support of individuals. Charity aims. The Charity currently exists to further the Christian Faith by adopting a holistic method that positively impact people's lives.

**C. Objectives.** The Charity seeks to provide ministry and care in respect to individuals' physical and spiritual well-being. The Charity seeks to provide a range of activities and services that are inclusive to the community and the nations the Charity will be established in, irrespective of faith and ethnicity.

**D. Strategies.** The Charity seeks to use all of its resources and skills in order to improve the physical, social and spiritual welfare of its members and people from the community. The Charity continues to work with representatives from local government departments and agencies, community groups and its leaders in order to facilitate programs and activities that are inclusive and relevant to the community. The following are some of the organisations and groups the Charity is represented on and in partnership with in order to engage effectively with the community.

#### Boards and Forums

- Wandsworth Hate Crime Board.
- Wandsworth ecumenical Borough Deans.
- Wandsworth Knife Crime Forum
- Borough Safer Neighbourhood Board.
- Wandsworth multi-faith forum

#### Partnerships:

- Wandsworth Council.
- A2nd Voice.
- Wandsworth Empowerment Network.
- Wandsworth Adult Learning.

**E. Headquarters.** The main base for the Charity continues to be at 52 Fairlight road, Tooting, London, SW.17 0JD, England. Representation of the Charity continues to be expressed overseas in India, Kenya and Uganda through its churches network made up of independent churches.

## **1.0 Income & Expenditure.**

### **1.1. Overview of Annual income**

Voluntary giving to the Charity through the means of Tithes and general Offering, continue to be the main source of income. The Charity continues to seek ways in which to diversify its income through offering services to the community and the use of its premises. The Charity has once again demonstrated sound governance to ensure the Charity has been able to fulfil its operational and constitutional objectives.

During this financial year the Charities income decreased by approximately £13,000 with figures of £118,680 for the 2019-2020 accounting year and £105,597 for the 2020-2021 accounting year respectively. As Trustees, we will continue to ensure that resources of the Charity are used to promote our objectives and benefits to the communities we serve.

### **1.2 The 3rd party income**

Due to the pandemic, the Charity was not able to maximise the potential from any 3rd party income and this is reflected in the small income from the rental. Rental income has been an important source for supplementing the general means of income via tithes and offerings.

### **1.3. Other income**

The Charity are exploring additional avenues of income, in particular, funding for our overseas work. The Charity has created sponsorship opportunities for potential donors and continues to explore opportunities to network with other organisations.

### **1.4. Funding**

The Charity during this financial year was unable to progress its attempts to attract funding from sympathetic and associated organisations due to the pandemic. However, the Charity remained committed to its educational and personal development programs in the UK and abroad through mission.

### **1.5 Income conclusion**

In light of the pandemic and the subsequent national lockdown, the income for the Charity is still at a level that will enable the Charity to continue its work and fulfil its objectives. Covenanted income and financial gifts (offerings) continue to be the main source of finance for the Charity. We conclude that the current financial mechanisms are not only monitoring spending but helping to maximise the available resources. Equally important, the Charity continues to maintain a transparency in how it receives income and it is our conviction that the current mechanisms that exist will continue to attract support from donors.

## **2.0. Overview of Annual Expenditure.**

The expenditure of the Charity has remained consistent with its charitable objectives and we satisfied that the sufficient checks remain to safeguard this. There has been a conscious effort to reduce our annual expenditure without compromising effective service to the public. Expenditure has decreased from £92,159 to £71,677. We are pleased that there remained a commitment to invest in the core objectives of the Charity. As trustees, we are satisfied that the expending of the Charity's resources, continue to be in line with our fiscal policies and Charitable objectives.

## **2.1. Church Building & Office equipment**

The Charity continues to maintain and resource the main administration office accordingly. There is the ongoing process of updating all computers, data management and Laptops; ensuring that all computers have adequate security.

## **2.2 Mortgage**

The charity continues to meet its mortgage obligations and has benefited from low interest rates set by Government to stimulate economy. The mortgage remains one of the priority expenditures of the Charity.

## **2.3. Administration**

The Charity has a part-time administrator who provides a hub for the Charity activities, a media administrator who provides the media and technical support for all our social media and online broadcasts, a pastoral carer provides support for all the members and the Bishop provides oversight of all the office staff and the Charity's local, national and international activities. The costs for the current staff is £53,362 and as Trustees we believe that this expense is appropriate in relation to the annual income and Charity objectives.

## **2.4 Charity Events**

As in previous years, the Charity continues to invest financially in activities that reflect its aims and objectives. However, due to the pandemic, this was achieved by subscribing to online platforms and software in order to continue relevant courses, training, teaching seminars and retreats. The Charity recognising the importance of remaining connected to its members also purchased additional items of equipment in order to broadcast and live stream.

## **2.5 HMRC, Tax and Insurance**

The Charity employs four members of staff, one on full time basis and three on a part-time basis; namely the Senior minister, Media administrator, Church administrator, Pastoral Care co-ordinator. The role of Pastoral Care co-ordinator was created in order to address the diverse needs of members and the community. The employers' tax and insurance continue to be paid on time and all workers notified of the Pension Scheme.

## **2.6 Reserve Policy**

The Trustees recognise that the current reserve policy requires 3 months operating costs to be left in the main Charity account at all times unless exceptional circumstances demand that this figure be reduced. The reserve account equates to £20,000.

## **2.7 Pensions Scheme**

The Charity currently utilises the People's Pension Scheme which is distributed and administered by B & CE Financial Services Ltd. Manor Royal, Crawley, West Sussex, RH10 9QP.

## **2.8 Expenditure Conclusions**

In the context of the Charity's overall activities, the expenditure was relative to the Charity's objectives. The expenditure reduced by approximately £21,000 and is reflected as follows; £92,000 in the financial year 2019-2020 and £71,000 for the financial year 2020-2021.

The current financial mechanisms have enabled the Charity to plan its spending in a sensible and conscientious manner despite the obvious impact of the pandemic. The overall expenditure remains consistent with the Charity's objectives outlined in the constitution. There has also been investment in the media side of the Charity which now allows the Charity to live-stream services to the public. The Charity continues to provide support and resources for its members, most notably in the area of pastoral care, professional counselling, family therapy and personal development.

### **3.0 Identifiable benefits Review & Public benefit review**

The aims The Charity continues to function well and has expanded its work and resources in order to be even more resourceful to the community and relevant to the needs its members. The Trustees of the Charity are happy that current activities provide substantial benefit to the community and the members of the Charity.

#### **3.1 How our activities deliver Public benefit**

The following is a synopsis of the Charities activities within the context of public benefit. All activities which the Charity were able to host were delivered online using various platforms like Free Conference Call, Zoom Conferencing and Youtube.

#### **Social**

#### **3.2. The Family Therapy Centre**

The Family Therapy Centre is now fully functional and becomes the professional counselling arm of the Charity providing support for individuals and families from the community. The Family Therapy Centre uses a team of professional counsellors who are specialist in particular areas of concern. The Charity has managed to help many families and individuals. The service is received in respect to personal affordability or donations.

#### **3.3. The Family Matters group**

The Charity provides a free monthly service for young parents and their children. Families are able to receive health advice, recreation and practical support. At present the Charity is able to sustain the Family Matters group but has indicated that they would investigate the possibility of funding in the near future. The group is resourced with toys etc through the donations of members.

#### **3.4. You Matter to us!**

The Charity provides a twice- yearly outreach to senior citizens in the community. The event provides a free meal and musical entertainment for the elderly. The Charity provides free transport for senior citizens from the community and at Christmas, hampers are presented to the neediest senior citizens. The Charity currently attracts Senior Citizens from nearby Nursing homes and residents across the Borough.

#### **3.5 Daily Bread food program**

The Charity provides free food items once a month for members of the community. Food items are spread on a table within the Church and are accessible for people to receive without any discrimination.

### **3.6 Mental Health Support Group.**

Facilitating an atmosphere where those experiencing mental health issues can receive guidance and support as well as share personal strategies and experiences. The group runs bi-weekly.

### **3.7 Coffee Morning for Senior Citizens.**

This provides a monthly resource for senior citizens; where they can enjoy games, make friendships and benefit from free computer training. This was held online due to the pandemic.

## **Personal development**

### **3.8. Mentoring Program**

YCF operate a one-to-one mentoring program that provides the opportunity for individuals to benefit from the wisdom and support of a mentor over 6-month period.

### **3.9. Youth Ministries**

The Youth Team continues to provide engaging services and seminars. These services have brought together various agencies and services in the community to these services. In addition to this, the Youth Team organise short retreats, recreational and educational activities. Youth ministries cater for Youth from 12 years to 20 years. The Youth ministry has experienced numerical growth over the last twelve months. In addition to this, the Youth department have launched a fellows ministry called G2R which provides teaching, fellowship and guidance for young people from various localities and situations.

### **4.0 Men and Women's' ministries**

The Charity continues to operate a men and women's development program throughout the year that is designed to address the specific practical and spiritual needs of men and women. These ministries also seek to inspire the potential in individuals.

## **Spiritual**

### **4.1 Services, Seminars conferences**

The Charity continues to conduct main Sunday services and conferences that inspire individuals to seek a deeper Christian experience and to live a fulfilled life.

### **4.2 Mission training.**

The Charity provides training and development for those interested in working locally or internationally with the intention of improving the practical and spiritual welfare of individuals.

### **4.3 Pastoral Care.**

Pastoral support and counsel are offered to all members of the Charity and members of the community each week on an appointment basis. Pastoral visits are also carried to those who are sick and require support.

### **4.4 Bible School and House fellowship.**

The Charity provides opportunities for individuals to study the Bible and to gain a certificate in Biblical Studies. There are also House group fellowships which provide local fellowship and support for members across London.

#### **4.5 Pre and Post marital counselling.**

The charity provides a seven session pre- marital counselling service as well as a service for existing married couples. This service is open for all members of the community. The marriage ministries will be re-launched in the next financial year.

#### **4.6 Prayer Surgery**

The Charity provides a free Prayer Surgery where individuals can meet with someone who will listen and if agreed, provide prayer in an atmosphere unconditional positive regard.

### **Practical**

#### **4.7 Christening and Funeral service**

The Charity continues to provide a service for families who require children christened or loved ones buried.

#### **4.8 Education**

The Charity continues to run an effective Sunday school teaching program and numeracy programs for adults.

#### **4.9 General community activities**

The Charity hosts free Community Engagement days addressing to a range of topics and various social activities like sea side trips and picnics in the park.

### **Summary of Benefit and functional review**

The Charity continues to provide a holistic service for men, women and children. All departments continue to be over-sighted by two voluntary staff managers and this ensures that department events are analysed, and the appropriate administration is provided to ensure success.

#### **5.0 Overview of Employment & Volunteers**

The Charity continues to benefit from the employment of a Bishop, a Media administrator, Pastoral Carer, and Administrator. The Bishop continues to provide local and international oversight of the Charity; the administrator along with a team of volunteers, continue to provide central administration for the Charity, the Media administrator provides all online communication and media profiling. The Charity also has an array of volunteers who use their time and skills to support the work of the Charity.

#### **6.0. Church building & risk assessment**

The building continues to be an adequate place for the Charities worship, services and administration. The building is regularly Risk assessment is carried out by a building services engineer, child protection officer and office manager. The building was also assessed by a Fire protection company and a program for upgrading is being implemented. In response to Covid-19 additional risks assessments were carried out and cleaning protocols were implemented.

## **7.0 Insurance and policies.**

The Charity continues to have adequate insurance in the following areas; Public liability, Employers liability, Contents insurance and Building insurance. The Charity continues to observe a Child Protection Policy and holds membership within the Churches Child protection advisory service. All workers are required to wear badges and have regular DBS checks. The Charity also have a designated Children and Vulnerable Adults Protection Officer, who is able to oversight any protection concerns for the Charity and when necessary, escalate issues to the Trustees and the appropriate authorities.

## **8.0. Support of other Charitable courses.**

The Charity continues to support the work of R.M.I. as registered Christian charity that seeks to promote reconciliation through prayer throughout the Caribbean. The Charity also continues to support Churches In Communities that provides support and accreditation for Christian ministries working in communities. The Charity has maintained network churches in India, Kenya and Uganda. These Churches are engaged in the furthering of the Christian faith and the support of the poor and needy.

## **9.0 YCF International.**

The Charity continues to be represented internationally, notably in Kenya, India and Uganda. Regular dialogue continues with the Pastors via WhatsApp, e-mail and phone calls. All branches continue to share the Charities aims and objectives. The Charity website now gives a better representation of its wider impact.

## **10.0 Accreditation**

The Charity continues to make themselves accountable to the following organisations.

**10.1.** Thirtyone: eight. Formerly known as C.P.A.S. - a Child protection organisation that the Charity has an obligation to implement its guidelines and objectives.

**10.2.** UK Charity Commission.

**10.3.** Churches In Communities: A national and international accreditation and accountability organisation. This organisation is also part of the Free Churches Group. The organisation also provides a framework for governance and sound biblical doctrine.

**10.4 Short Term goals.** The Charity intends to:

- Further develop the Mental Health Health Support group.
- To develop our ministry to Senior Citizens though our monthly Coffee Mornings.
- To purchase a portable baptism pool.

Signed by and on the behalf of Trustees:

**Signed by and on the behalf of Trustees at their meeting on 12<sup>th</sup> November 2021:**

Chair of Trustees

Ann-Marie Litchmore

*Sharon Mclean*

*Ann Marie-Litchmore*

Independent Examiner's Report to the Trustees / Members of Yahweh Christian Fellowship  
Registered Charity No. 1059975  
for the year ended 28<sup>th</sup> February 2021

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 28<sup>th</sup> February 2021 set out on pages 11 to 17.

*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 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*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) 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 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.

Peter Saltiel  
Church & Charity Accounts Service  
Planchadeau  
23460 Saint-Pierre-Bellevue  
France  
*Formerly 69 Portland Place, Greenhithe, Kent, DA9 9FE*

Dated 12<sup>th</sup> October 2021

Yahweh Christian Fellowship

Statement of financial activities  
for the year ended 28<sup>th</sup> February 2021

	Notes	Unrestricted Funds £	Restricted Fund £	2021 Total £	2020 Total £
Income	3				
Income from:					
Donations	3.1	103,995	1,196	105,191	111,753
Charitable activities	3.2	401	-	401	6,830
Fundraising	3.3	5	-	5	4
Other income	3.4	-	-	-	93
Total income		<u>104,401</u>	<u>1,196</u>	<u>105,597</u>	<u>118,680</u>
Expenditure	4				
Expenditure on:					
Charitable activities	4.1	70,431	1,246	71,677	92,159
Total expenditure		<u>70,431</u>	<u>1,246</u>	<u>71,677</u>	<u>92,159</u>
Net movement in funds		33,970	(50)	33,920	26,521
Fund transfers		-	-	-	-
Total funds brought forward		446,199	24,750	470,949	444,428
Total funds carried forward		<u>480,169</u>	<u>24,700</u>	<u>504,869</u>	<u>470,949</u>

All activities are regarded as continuing.

The above statement includes all recognised gains and losses during the year.

The Notes to the Accounts form part of these Financial Statements

# Yahweh Christian Fellowship

## Balance Sheet as at 28<sup>th</sup> February 2021

		Total Funds	Total Funds
	Notes	2021 £	2020 £
Fixed assets			
Church Property		<u>700,000</u>	<u>700,000</u>
Current assets:			
Cash at bank and in hand		86,434	72,147
Debtors	5	-	-
		<u>86,434</u>	<u>72,147</u>
Liabilities:			
Creditors and accruals:			
- due within one year	6	19,938	28,112
		<u>19,938</u>	<u>28,112</u>
Net current assets		66,496	44,035
Creditors and accruals:			
- due over one year	6	261,627	273,086
Net assets		<u>504,869</u>	<u>470,949</u>
Represented by:			
Restricted funds	7	24,700	24,750
Unrestricted funds		480,169	446,199
		<u>504,869</u>	<u>470,949</u>

Signed by two trustees on behalf of all the trustees

on the 12<sup>th</sup> November 2021

Ann Marie Litchmore

*Ann Marie-Litchmore*

Sharon Mclean

*Sharon Mclean*

**1 Basis of preparation**

1.1 Basis of accounting

These accounts 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, accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).

1.2 Judgements and Estimations

The Trustees have not made any significant judgements in the process of applying accounting policies and there are no areas of estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities.

1.3 Going concern

- a) At the time of approving the accounts, the Trustees have a reasonable expectation that the charity has sufficient reserves and that the charity is a going concern.

1.4 Change of accounting policy

- a) The accounts present a true and fair view and no changes in the basis of accounting have been made during the year.

1.5 Changes to previous accounts

- a) There have been no changes to the previous accounts during the financial year.

1.6 Changes to accounting estimates

- a) There have been no changes to accounting estimates.

## **2 Accounting policies**

### 2.1 Fund accounting

- a) Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds. These are recognised at the time of receipt.
- b) Restricted funds - are to be used for the specific purposes as laid down by the donor. Expenditure which meets these criteria is identified to the fund.

### 2.2 Income

- a) Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when received.
- b) Where income has related expenditure, the income and related expenditure are reported gross in the SoFA.
- c) Income tax recoverable as Gift Aid is accounted for on a claimed basis.
- d) Investment income is included in the accounts when receivable.

### 2.3 Expenditure

- a) Charitable expenditure comprises costs incurred by the charity providing activities and services for its beneficiaries.
- b) Costs of generated funds are those costs incurred in attracting voluntary income, or incurred in trading activities undertaken to raise funds.
- c) Support and administration costs of the charity relate to the costs of running the charity and includes any costs which cannot be specifically identified to another expenditure.
- d) Expenditure is recognised on an accrual basis and creditor amounts are measured at settlement amounts less any trade discounts.
- e) Provisions for liabilities are measured on recognition of its historical costs and then measured at the best estimate of the amount required to settle the obligation at the reporting date.
- f) No deferred income has been included in the accounts.
- g) The charity is not registered for VAT, so all costs are inclusive of VAT charged.

# Yahweh Christian Fellowship

## Notes to the Accounts (cont'd)

### **2 Accounting policies** (cont'd)

#### 2.3 Expenditure (cont'd)

- h) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.
- i) Governance costs include the preparation and examination of statutory accounts plus the costs, if any, of legal advice to trustees on the governance or constitutional matters of the charity.

#### 2.4 Assets

- a) Tangible fixed assets are for use by the charity in fulfilling its main charitable objects.
- b) No depreciation is provided in respect of freehold land and buildings as the trustees are of the opinion that the property has been maintained to a high standard at which the market value could be realised.
- b) The charity has no intangible fixed assets.
- c) Debtors (including trade debtors and prepayments) are measured on initial recognition at settlement, or a time apportioned basis.
- d) Cash means cash in hand and at Bank.

#### 2.7 Liabilities

- a) Current liabilities are obligations to pay for goods or services within one year.
- b) Non-current liabilities represent the mortgage repayments due after one year.

#### 2.8 Retirement benefits

The Charity currently utilises the People's Pension Scheme which is distributed and administered by B & CE Financial Services Ltd. Manor Royal, Crawley, West Sussex, RH10 9QP.

# Yahweh Christian Fellowship

## Notes to the Accounts (cont'd)

### 3 Analysis of income

	Unrestricted Funds £	Restricted Fund £	Total 2021 £	Total 2020 £
<b>3.1 Donations</b>				
Tithes, Offerings & Tax Refunds	103,995	-	103,995	107,816
YCF (Kenya & India)	-	1,196	1,196	2,417
Seedbed Fund	-	-	-	-
Building	-	-	-	1,495
Youth	-	-	-	25
	<u>103,995</u>	<u>1,196</u>	<u>105,191</u>	<u>111,753</u>
<b>3.2 Charitable activities</b>				
Events	80	-	80	1,625
Training	40	-	40	-
Rent	281	-	281	5,205
	<u>401</u>	<u>-</u>	<u>401</u>	<u>6,830</u>
<b>3.3 Investments</b>				
Interest	5	-	5	4
	<u>5</u>	<u>-</u>	<u>5</u>	<u>4</u>
<b>3.4 Other income</b>				
Insurance Claim	-	-	-	93
	<u>-</u>	<u>-</u>	<u>-</u>	<u>93</u>
<b>Total income</b>	<u>104,401</u>	<u>1,196</u>	<u>105,597</u>	<u>118,680</u>

### 4 Analysis of expenditure

	Unrestricted Funds £	Restricted Fund £	Total 2021 £	Total 2020 £
<b>4.1 Charitable activities</b>				
YCF (Kenya & India)	484	1,196	1,680	8,224
Seedbed Fund	-	50	50	1,217
Salaries, tax & pension	53,362	-	53,362	54,717
Retreats, special events & speakers	753	-	753	6,157
Repairs, maintenance & furnishings	1,072	-	1,072	4,215
Support costs	14,760	-	14,760	17,629
	<u>70,431</u>	<u>1,246</u>	<u>71,677</u>	<u>92,159</u>
<b>Support costs</b>				
Telephone & media	2,758	-	2,758	3,097
Postage, office & stationery	5,081	-	5,081	5,268
Mortgage interest	6,241	-	6,241	8,584
Professional fees	680	-	680	680
	<u>14,760</u>	<u>-</u>	<u>14,760</u>	<u>17,629</u>
<b>Total expenditure</b>	<u>70,431</u>	<u>1,246</u>	<u>71,677</u>	<u>92,159</u>

# Yahweh Christian Fellowship

## Notes to the Accounts (cont'd)

### 5 Debtors

	Total 2021 £	Total 2020 £
Accruals	-	-

### 6 Creditors

	Total 2021 £	Total 2020 £
Amounts due within one year		
Mortgage Repayment	18,244	25,988
Accruals	1,694	2,124
	<u>19,938</u>	<u>28,112</u>
Amounts due over one year		
Mortgage Repayment	<u>261,627</u>	<u>273,086</u>

### 7 Movement of Restricted Funds

	Balance b'fwd £	Income £	Expenditure £	Transfers £	Balance c'fwd £
Building	22,649	-	-	-	22,649
YCF India/Kenya	-	1,196	1,196	-	-
Seedbed Fund	1,931	-	50	-	1,881
Mission	170	-	-	-	170
	<u>24,750</u>	<u>1,196</u>	<u>1,246</u>	<u>-</u>	<u>24,700</u>

### 8 Staff costs

	Total 2021 £	Total 2020 £
Wages & salaries	50,661	49,818
Employers' NIC	-	3,968
Employers' pension costs	2,701	931
	<u>53,362</u>	<u>54,717</u>
Number of employees	<u>4</u>	<u>5</u>

No employee received a remuneration of over £60,000 in either year.

### 9 Trustee remuneration

No trustee has been paid any remuneration or received any other benefits from an employment with their charity or a related entity during the year.