

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

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Yahweh Christian Fellowship

Charity Information

Charity Name:	Yahweh Christian Fellowship
Registered Charity No:	1059975
Governing Document:	Standard registration 3 rd 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.

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

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 21st 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 28th February 2025

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 28th 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 26th November 2025



Yahweh Christian Fellowship

Statement of financial activities for the year ended 28th 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
Total income		<u>165,073</u>	<u>12,312</u>	<u>177,385</u>	<u>136,030</u>
Expenditure	4				
Expenditure on:					
Charitable activities	4.1	97,079	7,960	105,039	109,259
Total expenditure		<u>97,079</u>	<u>7,960</u>	<u>105,039</u>	<u>109,259</u>
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	<u>637,325</u>	<u>37,474</u>	<u>674,799</u>	<u>602,453</u>

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 28th 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 21st 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>-</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>-</u>	<u>37,474</u>
Total Funds	<u>602,453</u>	<u>177,385</u>	<u>(105,039)</u>	<u>-</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	(160,624)	-	(160,624)	(172,980)
	<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.