

THE JOSIAH TRUST

England & Wales · Charity number 1109230

Details

Status Registered

Legal form CIO

Registered 2005-04-26

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

Contact

Address 5 Bulwer Road
London
E11 1DE

Phone 02085047974

Email info@josiahtrust.org

Website www.josiahtrust.org

Activities

Objects: The Charity's objects (the Objects?) are: the advancement of the Christian faith in accordance with the Statement of Faith; including but not limited to: 3.1. the provision of education in and about the Christian faith; 3.2. the support for ministry workers who work for churches and charitable organisations who are in sympathy with the Statement of Faith; and 3.3. the making of grants and provision of other support and assistance to churches and charitable organisations who are in sympathy with the Statement of Faith. The Statement of Faith that will be in Appendix 1

Activities: The Josiah Trust is a Christian charity focused on supporting biblical ministry. Its principal project is Christian ministry in the Leyton area of London and it also partners with the local church in supporting a range of Christian biblical mission causes in London, the wider UK and overseas.

Classification

- **How:** Makes Grants To Organisations, Other Charitable Activities
- **What:** Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** GREAT BRITAIN
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£119,555	£16,137	-	-
2023-12-31	£85,198	£13,815	-	-
2022-12-31	£59,852	£60,927	-	-
2021-12-31	£69,282	£66,825	-	-
2020-12-31	£86,213	£90,263	-	-

Trustees

Name	Role	Appointed
Simon Boase	Chair	2021-07-15
DEBORAH KELLY		
Dr Matthew Sweeting		2019-01-07
GAYNOR ANNE HARVEY		2013-06-04
HELEN LYONS		2013-06-04
MARK UNDERHILL		2012-11-26
REV R MOUL		

THE JOSIAH TRUST

England & Wales - Charity number 1109230

Accounts



The Josiah Trust

(A company limited by guarantee)

Directors' Report and Accounts

Year ended: 31 December 2024

FOR THE YEAR ENDED 31 DECEMBER 2024

COMPANY INFORMATION

Directors and Trustees	Mr S Boase (appointed 2021), Chair Miss H Lyons (appointed 2013) Mr M Underhill (appointed 2012) Rev R Moul (appointed 2004) Miss D Kelly (appointed 2009) Mr M Sweeting (appointed 2018) Mrs G Harvey, Secretary (appointed 2013)
Company Secretary	Mrs G Harvey
Treasurer	Mr R Ede
Governing Document	Memorandum and Articles of Association
Registered Office	5 Bulwer Road London E11 1DE
Company Registration Number	5322595
Charity Registration Number	1109230
Independent Examiner	Mr Matthew Harrison 40 Holdbrook Way Harold Wood Essex, RM3 0JD
Bankers	Santander, Bootle, Merseyside, L30 4GB Kingdom Bank, Media House, Nottingham NG9 2RS
Solicitors	Edward Connor Solicitors 10 The Point Market Harborough LE16 7QU

Status

The directors of the company (“the Trust”) are its Trustees for the purpose of charity law and throughout this report are referred to as “the Trustees”.

The Josiah Trust is a charitable company limited by guarantee, incorporated on 30 December 2004, and registered as a charity on 26 April 2005.

The Josiah Trust was established under a Memorandum of Association, which established its objects and powers. It is governed under its Articles of Association.

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Chairman's Report

This annual report of the Josiah Trust reports on our activities and includes financial statements for the year ending 31 December 2024.

Objects of the Charity

The overarching purpose of the charity is the advancement of the Christian faith. Our activities are therefore directed to supporting Christian ministry in various forms. In practice, Christian ministry means both making available the message of the Christian gospel to people of all backgrounds in the community and wider society (evangelism), and the teaching, pastoring and nurture of Christians. Our understanding of historic, scriptural, orthodox Christianity is summarised in the doctrinal basis set out in our Articles. The charity supports activity conforming to that basis, principally by making grants.

The formation of the charity in 2004 arose from the collective wish of a group of individuals at Christ Church Leyton ('CCL') to provide for biblical Christian ministry at Christ Church itself. It remains the case that the Trust's donors were members and/or supporters of CCL giving to the Trust to enable its continued support of ministry work at CCL. We are satisfied that CCL continues to pursue the advancement of the Christian faith consonant with our Objects.

In 2019 we published a brochure outlining the work of the Trust to ensure people are clear about its aims and to encourage new giving.

Government

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the Company. Trustees can recommend the appointment of new Trustees.

The Trustees have continued with their plans to convert from a charitable company to a CIO. This work began in 2023, has continued through 2024 and is expected to complete in mid-2025.

As part of this work, the Trustees have reviewed and taken legal advice on updating the Trust's governing documents to reflect current charity best practice and in preparation for conversion to a CIO. The Trustees have also considered making some clarifications in the wording of the Statement of Faith to remove some areas of ambiguity. These changes are planned to be put to the company members for approval in spring 2025.

Review of Activities during 2024

CCL remained the central project of the Trust through 2024.

Unusually, CCL did not require any grants from the Trust during 2024. The CCL PCC decided to pause payment of its "Parish Share" to the Chelmsford diocese of the Church of England and had enough direct income to fund its other activities without any grants from the Trust.

The Trust also supports a range of other Christian mission causes in the UK and overseas that are consistent with our objects. In order to reduce administrative overheads, the Trust does so in partnership with CCL. The CCL PCC and the Trustees consider in turn a balanced spread of external mission causes of various types in the UK and overseas, and, subject to Trustees' approval, 10% of unrestricted income received by the Trust in the previous year is disbursed on the Trust's behalf by the CCL PCC to those causes during the year. These are further detailed under 'Public Benefit' below.

Financial Review

General giving to the charity was £97,696, a 34% increase in giving compared to 2023 (£72,837). The

Trustees remain very grateful for the regular giving to the Trust from many donors. The number of regular donors increased to a peak of 36 during 2024 and at the end of the year stands at 33. Five existing donors increased their giving, two reduced their giving and two gave variable amounts.

Tax reclaimed on the General Fund was £19,493, 65% higher than last year. (Gift Aid is claimed every three months in arrears so this reflects the tax refunded on donations made between October 2023 and September 2024.)

The Trustees are grateful to the treasurer for his work in managing the Trust's growing savings using a variety of instant access and notice savings accounts. This has led to an increase in bank interest for the year to £2366.

Total overall income increased by 34% from £85,198 to £119,555. There were no designated gifts in 2024.

The Trustees agreed at their AGM in May 2023 to create a designated fund to support the employment of an assistant minister at CCL in the future, and to fund this during 2023 and the early part of 2024 with the monies which, had CCL been able to appoint an assistant minister, would likely have been granted to CCL to support that work. As expected, CCL appointed an assistant minister from summer 2024. However, because of the CCL PCC's decision to pause payment of CCL's parish share, CCL did not require a monthly grant from the Trust to CCL to cover the additional costs of this, and the designated fund has continued to increase during 2024. This designated fund contained £100,000 at the end of 2024.

The Trustees continued their investigations into the feasibility of purchasing a house for the use of CCL in the early part of 2024. These highlighted that the management and maintenance of a property are not insignificant undertakings, which could not practically be done by the JT Trustees, but would instead need to be the responsibility of CCL. The Trustees have discussed the suggestion of a house purchase (and the responsibilities it would entail) with members of the CCL PCC and have agreed with them that, having done the initial review of the feasibility, it is for the CCL PCC to decide if they want to take the proposal forward. Currently this is not seen as a priority and the Trustees do not expect to progress this scheme in the near future.

There were no additional grants to CCL in 2024.

The Trust purchased a set of over 200 NIV bibles for use at CCL. It also provided a multi-function printer for use by CCL (to replace a rented photocopier) and an additional foldback speaker, also for use by CCL.

The Trustees agreed at the Trust's AGM in May 2024 that in future 10% of unrestricted income each year would be given to recipients (as permitted by the Trust's Objects) other than CCL during the following year. To reduce administration effort, the Trust partners with the CCL PCC to determine these causes, which are approved by the JT Trustees.

These funds were given in 2024 (see the final part of the Public Benefit section below for details of the activities these gifts have supported):

- Arab World Ministries - France £1850
- Crosslinks - Moldova £1850
- Shepherd's Staff – east London £1750
- UCCF (Southampton area) £300
- Bernie & Rachael Muluuta £550
- Open Doors £500
- ReNew £250
- London Gospel Partnership £125
- Child Evangelism Fellowship £125

Total income to the Trust in 2024 was £103,418 more than total expenditure. This was due to CCL not requiring any regular grant (because the CCL PCC has paused payment of its parish share, as described above), despite the appointment of an assistant minister from the summer. The CCL PCC had advised the Trust that, were they to decide to “unpause” payment of the parish share, then they were likely to request a large (up to £67,000) grant from the Trust to cover this. The Trustees considered it prudent to hold these funds in reserve during 2024 in case of such a request. By the end of 2024 this request had not been made.

The Trustees are cognizant that the JT is holding funds which were given by donors for the purpose of gospel ministry, and which total more than the agreed maximum reserves. They are keen to work with the CCL PCC and others to identify suitable opportunities to grant funds which will help to enable gospel ministry, as permitted under the Trust’s Objects.

Administrative expenses were unusually high in 2024. This was primarily for legal fees paid to Edward Connor Solicitors for their assistance with the CIO conversion process, including a review and update of the Trust’s governance documents and Statement of Faith. The Trustees recognise that this is a complex and lengthy process which they themselves do not have the skills or time to do, and that using professional help for this is a prudent use of the Trust’s funds.

Other administrative expenses were for the examination of the accounts and annual fee to Companies House.

The Trustees and officers received no remuneration, expenses, payments or benefits of any kind. There are no premises and no administrative staff. Overheads this year were 4.3% of income, leaving 95.7% of income for use in pursuit of our Objects.

Public Benefit

In planning the activities, the Directors have had regard to the guidance on public benefit issued by the Charity Commission. The Trust has operated to date as a grant-making charity, occasionally also providing equipment, to assist with the provision of public services. The public benefit that arises from the Josiah Trust’s activities – essentially providing material support to our causes – is a proper concern for our Trustees.

Christ Church Leyton – our principal cause – provides a range of activities open to the public and is active in reaching out to the surrounding community. The specific ways in which the Josiah Trust’s material support has continued to bring public benefit through the advancement of the Christian faith during 2024 include:

- Provision of funding support for ministry costs at Christ Church Leyton. Although no grants were made to CCL in 2024 (as CCL paused its parish share) the Trust maintained funds which CCL could ask for if required, and which therefore contributed to enabling a range of activities beneficial to the public:
 - sustaining multiple Sunday services open to the public;
 - holding activities for children and young people which are open to the public;
 - running courses for those wishing to find out about Christianity, open to the public;
 - additional support for children’s and women’s ministries;
 - preparation of teaching resources and communication materials;
 - training and instruction of Christians for roles of various sorts.
- Support for CCL in 2024 helped CCL to continue to run weekly Parents’ and Toddlers’ groups for members of the public to attend free of charge.

- In addition, in partnership with Christ Church Leyton, the Trust supported a broad and balanced range of wider Christian mission causes delivering a range of public benefit, including:
 - Training of men and women for public Christian ministry, Christian mission & ministry work in the UK and overseas (*Crosslinks (Moldova), Arab World Ministries (France), Bemie and Rachael Muluuta*)
 - Supporting Christian mission amongst communities in east London (*Shepherd's Staff*)
 - Support for persecuted Christians (*Open Doors*)
 - Support for Bible-believing churches (*Renew, London Gospel Partnership*)
 - Support for university Christian unions (*UCCF*)
 - Support for Bible teaching to children (*Child Evangelism Fellowship*)

Reserves Policy

The Trustees have established a policy whereby free reserves held by the charity should be maintained at a level sufficient to cover unexpected costs. The main points of the Policy remain:

- Circumstances permitting, we aim to hold a minimum of £20,000 in reserve at any time;
- We will not allow the reserves to increase beyond £80,000, and in fact would aim to make prudent use of cash held to fund additional ministry at Christ Church Leyton so this upper limit is never reached (unless saving for a particular planned project, such as purchasing property);
- We will continue to make clear to donors that we are building reserves for future ministry costs at Christ Church Leyton as well as covering current financial pressures there;
- Given the uncertainties involved, we will review this policy and its underlying information annually and adjust as necessary.

The Trustees have created a designated fund for the support of an assistant minister at Christ Church Leyton with the expectation of an increased level of support (for staff costs and/or housing needs) in future.

Risk Statement

The Trustees regularly review the risks to which a small charity operating with no employees is exposed. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

1. Select suitable accounting policies and apply them consistently
2. Make judgements and estimates that are reasonable and prudent
3. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

We are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the company and enable us to ensure that the financial statements comply with the Companies Act 2006.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Changes in Trustees

The rules require that one third of the Trustees resign each year. Russell Moul, Deborah Kelly and Simon Boase resigned at the AGM on 14th May 2024 and were willing to stand again. They were re-elected.

Also at the AGM, Simon Boase was re-appointed as Chairman and Ron Ede as Treasurer.

Approval

This report was approved by the Trustees on 12th May 2025 and signed on their behalf by:

Signed:

Mr S Boase, Chairman

THE JOSIAH TRUST

Balance Sheet as at 31 December 2024

<u>2023</u>		<u>2024</u>
<u>£</u>		<u>£</u>
	<u>Assets</u>	
	Cash at Bank	
64,176	Current Account	106,987
81,641	Deposit Account	41,114
0	Savings Bond	101,134
<u>145,817</u>	Net Assets	<u>249,235</u>
	Represented by:-	
105,817	General Fund	149,235
40,000	AM Designated Fund	100,000
<u>145,817</u>		<u>249,235</u>

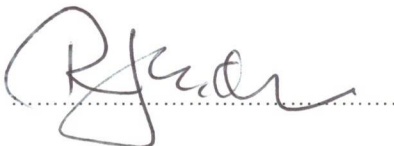
For the year ending 31/12/2024 the company was entitled to exemption from audit under section 477 (2) of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for:

- i) ensuring the company keeps accounting records which comply with Section 386; and
- ii) preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year, and of its profit or loss for the financial year, in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Companies Act relating to accounts, so far as is applicable to the company.

Signed:



R Ede

Treasurer

THE JOSIAH TRUST

Income & Expenditure Account for the year ended 31 December 2024

<u>2023</u>		<u>2024</u>
<u>£</u>		<u>£</u>
	<u>Income</u>	
72,837	Donations (General)	97,696
11,813	Income Tax refunded (General)	19,493
549	Bank Interest	2,366
<u>85,198</u>	Total Income	<u>119,555</u>
	<u>Less Expenditure</u>	
	Grants	
10,800	Christ Church Leyton - Staff salaries	0
1,652	Purchases	3,652
<u>1,200</u>	Other Mission Causes (see note 1 below)	<u>7,320</u>
13,652	Total Grants	10,972
	Administration	
0	Trustees' Expenses	0
<u>163</u>	Miscellaneous Fees & expenses	365
<u>0</u>	Legal Fees (see note 2 below)	<u>4,800</u>
163	Total Admin	5,165
<u>13,815</u>	Total Expenditure	<u>16,137</u>
71,383	Net Surplus/Deficit for the Year	103,418
<u>74,434</u>	Balance Brought Forward	<u>145,817</u>
<u>145,817</u>	Current Balance	<u>249,235</u>

There are no gains or losses other than the surplus or deficit for the year.

Note 1: The Trustees aim to grant a total of 10% of all unrestricted income from the previous year to recipients other than Christ Church Leyton

Note 2: Legal fees are higher than normal as the Trustees have decided to use a firm of solicitors to assist in updating the JT's governing documents and conversion to a CIO

THE JOSIAH TRUST
INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 December 2024

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

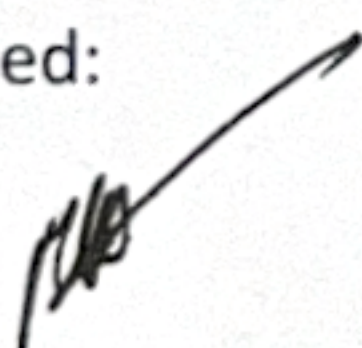
My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Matthew Harrison

Address: 40, HOLDBROOK WAY, HAROLD WOOD, ROMFORD, ESSEX RM3 0JD

Date: 17/4/25

THE JOSIAH TRUST

England & Wales - Charity number 1109230

Accounts



The Josiah Trust

(A company limited by guarantee)

Directors' Report and Accounts

Year ended: 31 December 2023

FOR THE YEAR ENDED 31 DECEMBER 2023

COMPANY INFORMATION

Directors and Trustees	Mr S Boase (appointed 2021), Chair Miss H Lyons (appointed 2013) Mr M Underhill (appointed 2012) Rev R Moul (appointed 2004) Miss D Kelly (appointed 2009) Mr M Sweeting (appointed 2018) Mrs G Harvey, Secretary (appointed 2013)
Company Secretary	Mrs G Harvey
Treasurer	Miss H Lyons (until September 2023) Mr R Ede (from September 2023)
Governing Document	Memorandum and Articles of Association
Registered Office	5 Bulwer Road London E11 1DE
Company Registration Number	5322595
Charity Registration Number	1109230
Independent Examiner	Mr Matthew Harrison 40 Holdbrook Way Harold Wood Essex, RM3 0JD
Bankers	Santander, Bootle, Merseyside, L30 4GB Clydesdale Bank PLC (trading as Virgin Money) 30 St Vincent Place, Glasgow, G1 2HL
Solicitors	Glynis Mackie 29a Princes Road Newcastle upon Tyne, NE3 5TT

Status

The directors of the company ("the Trust") are its Trustees for the purpose of charity law and throughout this report are referred to as "the Trustees".

The Josiah Trust is a charitable company limited by guarantee, incorporated on 30 December 2004, and registered as a charity on 26 April 2005.

The Josiah Trust was established under a Memorandum of Association, which established its objects and powers. It is governed under its Articles of Association.

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Chairman's Report

This annual report of the Josiah Trust reports on our activities and includes financial statements for the year ending 31 December 2023.

Objects of the Charity

The overarching purpose of the charity is the advancement of the Christian faith. Our activities are therefore directed to supporting Christian ministry in various forms. In practice, Christian ministry means both making available the message of the Christian gospel to people of all backgrounds in the community and wider society (evangelism), and the teaching, pastoring and nurture of Christians. Our understanding of historic, scriptural, orthodox Christianity is summarised in the doctrinal basis set out in our Articles. The charity supports activity conforming to that basis, principally by making grants.

The formation of the charity in 2004 arose from the collective wish of a group of individuals at Christ Church Leyton ('CCL') to provide for biblical Christian ministry at Christ Church itself. It remains the case that the Trust's donors were members and/or supporters of CCL giving to the Trust to enable its continued support of ministry work at CCL. We are satisfied that CCL continues to pursue the advancement of the Christian faith consonant with our Objects.

In 2019 we published a brochure outlining the work of the Trust to ensure people are clear about its aims and to encourage new giving.

Government

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the Company. Trustees can recommend the appointment of new Trustees.

The Trustees have asked the Chair to investigate the potential benefits to the JT of conversion from a charitable company to a CIO. This work began in 2023 and is likely to continue through 2024.

Review of Activities during 2023

CCL remained the central project of the Trust through 2023.

The Trust provided monthly and occasional grants to CCL over the year as usual to support ministry.

The Trust also supports a range of other Christian mission causes in the UK and overseas that are consistent with our objects. In order to reduce administrative overheads, the Trust does so in partnership with CCL. The CCL PCC and the Trustees consider in turn a balanced spread of external mission causes of various types in the UK and overseas, and, subject to Trustees' approval, 10% of grants from the Trust to CCL (together with 10% of CCL's other income) is disbursed to those causes during the year. These are further detailed under 'Public Benefit' below.

Financial Review

General giving to the charity was £72,837, a 46% increase in giving in 2022 (£49,904). The Trustees remain very grateful for the regular giving to the Trust from many donors. The number of regular donors increased in 2023 from 23 (in Dec 2022) to 32 (in Dec 2023). As well as the new donors, four existing donors increased their giving, none reduced and one gave variable amounts.

Tax reclaimed on the General Fund was £11,813, 20% higher than last year. (Gift Aid is claimed every three months in arrears so this reflects the tax refunded on donations made between October 2022 and September 2023.)

The rises in savings rates over the year and growing savings balance resulted in bank interest of £399, an increase of £252 compared to 2022. The JT also received £150 from its bank as an apology for poor service.

Total overall income increased by 42% from £59,852 to £85,198. There were no designated gifts in 2023.

As anticipated at the start of the year, Christ Church Leyton (CCL) was unable to appoint an assistant minister and so required a significantly lower amount of funding from the Josiah Trust in 2023. The total grant to CCL was £12,000. CCL expect to appoint an assistant minister from summer 2024, at which point the JT trustees expect to increase the monthly grant to CCL to cover the additional costs this will incur.

The Trustees agreed at their AGM in May 2023 to create a designated fund to support the employment of an assistant minister at CCL in the future, and to fund this during 2023 and the early part of 2024 with the monies which, had CCL been able to appoint an assistant minister, would likely have been granted to CCL to support that work. This designated fund contained £40,000 at the end of 2023.

The Trustees also agreed at their AGM in 2023 to investigate the feasibility of purchasing a house for the use of CCL. The initial view from these investigations is that this is a viable proposition; further work will be done in early 2024 to develop a firm proposal for the Trustees to consider.

There were no additional grants to CCL in 2023.

The Trustees agreed in August 2023 to purchase a set of portable sound equipment which could be loaned for events which required such a facility, such as children's summer camps and CCL away days. As an initial purchase the JT bought a pair of loudspeakers at a cost of £1,129.

10% of general grants to CCL from the previous year - £6,000 in 2023 (£6,000 in 2022) - is given with the express intention that the funds are passed to external charitable causes. These funds were given in 2023 to the following organisations which were proposed by the CCL PCC and agreed by the JT Trustees (see the final part of the Public Benefit section below for details of the activities these gifts have supported):

- Arab World Ministries - France £1700
- Crosslinks - Moldova £1700
- Shepherd's Staff – east London £1700
- Barnabas Fund £400
- Renew £250
- London Gospel Partnership £125
- Child Evangelism Fellowship £125

(NB The JT accounts show that £1200 of the grant to CCL is for external causes. This is indicative of the amount available for distribution to external causes in the subsequent year, 2024, not that given by CCL to external causes in 2023. The Trustees have recognised that when grants to CCL are much lower – or much higher - than the JT's income, the principle of giving 10% of income to external causes can be broken and so they plan to review the mechanics of this.)

Total income to the Trust in 2023 was £71,383 more than total expenditure. This was primarily due to the significantly reduced grant to CCL. The Trustees are cognizant that the JT is holding funds which were given by donors for the purpose of gospel ministry and which total more than the agreed maximum reserves. They consider that, as a temporary situation, and with the expectation of increased spending in 2024 (see following paragraph), this is acceptable, but they keep the situation under close review. The Treasurer identified a notice savings account and a six-month bond from Kingdom Bank,

both paying a higher rate of interest than the previous accounts, and the Trustees agreed to move most of the funds to these accounts in early 2024.

The final balance of £145,817 (£40,000 of which is in the designated fund for the support of an assistant minister) reflects the lower demand on grants from CCL during 2023. The Trustees expect that figure to be rapidly reduced by both an increased grant to CCL for the employment of an assistant minister from summer 2023 and the potential purchase of a house.

The only administrative expenses were for the examination of the accounts and annual fee to Companies House. The Trustees and officers received no remuneration, expenses, payments or benefits of any kind. There are no premises and no administrative staff. Overheads this year were 0.19% of income, leaving 99.81% of income for use in pursuit of our Objects.

Public Benefit

In planning the activities, the Directors have had regard to the guidance on public benefit issued by the Charity Commission. The Trust has operated to date as a grant-making charity, occasionally also providing equipment, to assist with the provision of public services. The public benefit that arises from the Josiah Trust's activities – essentially providing material support to our causes – is a proper concern for our Trustees.

Christ Church Leyton – our principal cause – provides a range of activities open to the public and is active in reaching out to the surrounding community. The specific ways in which the Josiah Trust's material support has continued to bring public benefit through the advancement of the Christian faith during 2023 include:

- Provision of funding support for ministry costs at Christ Church Leyton. This was at a significantly reduced level than in previous years (as Christ Church was not able to employ an Associate Minister during 2023) but nevertheless contributed to enabling a range of activities beneficial to the public:
 - sustaining multiple Sunday services open to the public;
 - holding activities for children and young people which are open to the public;
 - running courses for those wishing to find out about Christianity, open to the public;
 - additional support for children's and women's ministries;
 - preparation of teaching resources and communication materials;
 - training and instruction of Christians for roles of various sorts.
- Support for CCL in 2023 helped CCL to continue to run weekly Parents' and Toddlers' groups for members of the public to attend free of charge.
- In addition, in partnership with Christ Church Leyton, the Trust supported a broad and balanced range of wider Christian mission causes delivering a range of public benefit, including:
 - Training of men and women for public Christian ministry, Christian mission & ministry work in the UK and overseas (*Crosslinks (Moldova), Arab World Ministries (France)*)
 - Supporting Christian mission amongst communities in east London (*Shepherd's Staff*)
 - Support for persecuted Christians (*Barnabas Fund*)
 - Support for Bible-believing churches (*Renew, London Gospel Partnership*)
 - Support for Bible teaching to children (*Child Evangelism Fellowship*)

Reserves Policy

The Trustees have established a policy whereby free reserves held by the charity should be maintained at a level sufficient to cover unexpected costs. The main points of the Policy remain:

- Circumstances permitting, we aim to hold a minimum of £20,000 in reserve at any time;
- We will not allow the reserves to increase beyond £80,000, and in fact would aim to make prudent use of cash held to fund additional ministry at Christ Church Leyton so this upper limit is never reached (unless saving for a particular planned project, such as purchasing property);
- We will continue to make clear to donors that we are building reserves for future ministry costs at Christ Church Leyton as well as covering current financial pressures there;
- Given the uncertainties involved, we will review this policy and its underlying information annually and adjust as necessary.

The Trustees are cognizant that current reserves exceed the maximum figure under this policy. Christ Church Leyton itself ended 2023 with a deficit of c.£20,000; this shortfall is likely to be met from JT reserves, so the JT reserves are likely to reduce significantly during 2024.

The Trustees have created a designated fund for the support of an assistant minister at Christ Church Leyton with the expectation of an increased level of support (for staff costs and/or housing needs) in 2024.

Risk Statement

The Trustees regularly review the risks to which a small charity operating with no employees is exposed. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

1. Select suitable accounting policies and apply them consistently
2. Make judgements and estimates that are reasonable and prudent
3. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

We are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the company and enable us to ensure that the financial statements comply with the Companies Act 2006.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Changes in Trustees

The rules require that one third of the Trustees resign each year. Gaynor Harvey and Matt Sweeting resigned at the AGM on 11th May 2023 and were willing to stand again. They were re-elected.

Also at the AGM, Simon Boase was re-appointed as Chairman and Helen Lyons as Treasurer. Helen Lyons stood down as Treasurer (but remains as a Trustee) in September 2023 and was replaced as Treasurer by Ron Ede. (Ron has not been appointed as a Trustee.)

Approval

This report was approved by the Trustees on 14th May 2024 and signed on their behalf by:

Signed:

A handwritten signature in black ink, appearing to be 'S. Boase', with a stylized flourish at the end.

Mr S Boase, Chairman

THE JOSIAH TRUST

Balance Sheet as at 31 December 2023

<u>2022</u>		<u>2023</u>
<u>£</u>		<u>£</u>
	<u>Assets</u>	
	Cash at Bank	
18,202	Current Account	64,176
56,233	Deposit Account	81,641
<u>74,434</u>	Net Assets	<u>145,817</u>
	Represented by:-	
74,434	General Fund	105,817
0	AM Designated Fund	40,000
<u>74,434</u>		<u>145,817</u>

For the year ending 31/12/2023 the company was entitled to exemption from audit under section 477 (2) of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for:

- i) ensuring the company keeps accounting records which comply with Section 386; and
- ii) preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year, and of its profit or loss for the financial year, in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Companies Act relating to accounts, so far as is applicable to the company.

Signed:



R Ede

Treasurer

THE JOSIAH TRUST

Income & Expenditure Account for the year ended 31 December 2023

<u>2022</u> £		<u>2023</u> £
	<u>Income</u>	
49,904	Donations (General)	72,837
9,801	Income Tax refunded (General)	11,813
147	Bank Interest & apology	549
<u>59,852</u>	Total Income	<u>85,198</u>
	<u>Less Expenditure</u>	
	Grants	
54,000	Christ Church Leyton - Staff salaries	10,800
764	Purchases	1,652
<u>6,000</u>	Other Mission Causes (see note 1 below)	<u>1,200</u>
60,764	Total Grants	13,652
	Administration	
0	Trustees' Expenses	0
<u>163</u>	Miscellaneous Fees & expenses	<u>163</u>
163	Total Admin	163
<u>60,927</u>	Total Expenditure	<u>13,815</u>
-1,075	Net Surplus/Deficit for the Year	71,383
<u>75,509</u>	Balance Brought Forward	<u>74,434</u>
<u>74,434</u>	Current Balance	<u>145,817</u>

There are no gains or losses other than the surplus or deficit for the year.

Note 1: Other Mission Causes are detailed in the 'Public Benefit' section of the Report
(10% of all general grants to CCL goes to Other Mission Causes)

**THE JOSIAH TRUST
INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 December 2023**

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Matthew Harrison

Address: 40, HOLDBROOK WAY, HAROLD WOOD, ROMFORD, ESSEX RM3 0SD

Date: 21/4/24

THE JOSIAH TRUST

England & Wales - Charity number 1109230

Accounts



The Josiah Trust

(A company limited by guarantee)

Directors' Report and Accounts

Year ended: 31 December 2022

FOR THE YEAR ENDED 31 DECEMBER 2022

COMPANY INFORMATION

Directors and Trustees	Mr S Boase (appointed 2021), Chair Miss H Lyons, Treasurer (appointed 2013) Mr M Underhill (appointed 2012) Rev R Moul (appointed 2004) Miss D Kelly (appointed 2009) Mr M Sweeting (appointed 2018) Mrs G Harvey, Secretary (appointed 2013)
Company Secretary	Mrs G Harvey
Governing Document	Memorandum and Articles of Association
Registered Office	5 Bulwer Road London E11 1DE
Company Registration Number	5322595
Charity Registration Number	1109230
Independent Examiner	Mr Matthew Harrison 40 Holdbrook Way Harold Wood Essex, RM3 0JD
Bankers	Santander, Bootle, Merseyside, L30 4GB Clydesdale Bank PLC (trading as Virgin Money) 30 St Vincent Place, Glasgow, G1 2HL
Solicitors	Glynis Mackie 29a Princes Road Newcastle upon Tyne, NE3 5TT

Status

The directors of the company ("the Trust") are its Trustees for the purpose of charity law and throughout this report are referred to as "the Trustees".

The Josiah Trust is a charitable company limited by guarantee, incorporated on 30 December 2004, and registered as a charity on 26 April 2005.

The Josiah Trust was established under a Memorandum of Association, which established its objects and powers. It is governed under its Articles of Association.

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Chairman's Report

This annual report of the Josiah Trust reports on our activities and includes financial statements for the year ending 31 December 2022.

Objects of the Charity

The overarching purpose of the charity is the advancement of the Christian faith. Our activities are therefore directed to supporting Christian ministry in various forms. In practice, Christian ministry means both making available the message of the Christian gospel to people of all backgrounds in the community and wider society (evangelism), and the teaching, pastoring and nurture of Christians. Our understanding of historic, scriptural, orthodox Christianity is summarised in the doctrinal basis set out in our Articles. The charity supports activity conforming to that basis, principally by making grants.

The formation of the charity in 2004 arose from the collective wish of a group of individuals at Christ Church Leyton ('CCL') to provide for biblical Christian ministry at Christ Church itself. It remains the case that the Trust's donors were members and/or supporters of CCL giving to the Trust to enable its continued support of ministry work at CCL. We are satisfied that CCL continues to pursue the advancement of the Christian faith consonant with our Objects.

In 2019 we published a brochure outlining the work of the Trust to ensure people are clear about its aims and to encourage new giving.

Government

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the Company. Trustees can recommend the appointment of new Trustees.

Review of Activities during 2022

CCL remained the central project of the Trust through 2022.

The Trust provided monthly and occasional grants to CCL over the year as usual to support ministry.

The Trust also supports a range of other Christian mission causes in the UK and overseas that are consistent with our objects. In order to reduce administrative overheads, the Trust does so in partnership with CCL. The CCL PCC and the Trustees consider in turn a balanced spread of external mission causes of various types in the UK and overseas, and, subject to Trustees' approval, 10% of grants from the Trust to CCL (together with 10% of CCL's other income) is disbursed to those causes during the year. These are further detailed under 'Public Benefit' below.

Financial Review

General giving to the charity was £49,904, a 15% decrease on giving in 2021 (£58,858). The Trustees remain very grateful for the regular giving to the Trust from many donors. Although the number of regular donors increased in 2022 from 23 to 24, a significant regular donation was lost at the beginning of the year which accounts for a large part of the decrease. Among existing donors, one donor increased their giving, three donors reduced their giving and the remainder maintained their giving.

Tax reclaimed on the General Fund was £9,801, 2% lower than last year. (Gift Aid is claimed every three months in arrears so this reflects the tax refunded on donations made between October 2021 and September 2022.)

The rises in savings rates over the year resulted in bank interest of £148, an increase from £74 in 2021.

Total overall income decreased by 14% from £69,283 to £59,852. There were no designated gifts in 2022.

The regular monthly grant to Christ Church Leyton (CCL) during 2022 averaged £5,000. The grant was maintained at this level to cover the additional one-off costs incurred on appointment of the new incumbent and with the expectation that an Assistant Minister would be employed by CCL from autumn 2022. As this appointment was not made, the regular grant is expected to drop during the early part of 2023 and the JT Trustees will consider increasing it again once an Assistant Minister is in post.

There were no additional grants to CCL in 2022.

10% of general grants to CCL - £6,000 in 2022 (£6,500 in 2021) - is given with the express intention that the funds are passed to external charitable causes. These funds were given in 2022 to the following organisations which were proposed by the CCL PCC and agreed by the JT Trustees (see the final part of the Public Benefit section below for details of the activities these gifts have supported):

- Arab World Ministries - France £2000
- Crosslinks - Moldova £2000
- Crosslinks - Gambia £1000
- Barnabas Fund £500
- Renew £250
- London Gospel Partnership £125
- Child Evangelism Fellowship £125

Total income to the Trust in 2022 was £1,075 less than total expenditure.

The final balance of £74,434 shows that, despite a small deficit in income, the reserves remain healthy. The Trustees consider that the projected income and reserves are adequate to support the employment of an Assistant Minister by CCL for three years from 2023.

The only administrative expenses were for the examination of the accounts and annual fee to Companies House. The Trustees and officers received no remuneration, expenses, payments or benefits of any kind. There are no premises and no administrative staff. Overheads this year were 0.27% of income, leaving 99.73% of income for use in pursuit of our Objects.

Public Benefit

In planning the activities, the Directors have had regard to the guidance on public benefit issued by the Charity Commission. The Trust has operated to date as a grant-making charity, occasionally also providing equipment, to assist with the provision of public services. The public benefit that arises from the Josiah Trust's activities – essentially providing material support to our causes – is a proper concern for our Trustees.

Christ Church Leyton – our principal cause – provides a range of activities open to the public and is active in reaching out to the surrounding community. The specific ways in which the Josiah Trust's material support has continued to bring public benefit through the advancement of the Christian faith during 2022 include:

- Provision of funding support for ministry costs at Christ Church Leyton. This has allowed Christ Church to continue to employ an Associate Minister during the interregnum until the installation of its new incumbent in April 2022. Maintaining this staff member enabled a range of activities beneficial to the public:
 - sustaining multiple Sunday services open to the public;
 - holding activities for children and young people which are open to the public;

- running courses for those wishing to find out about Christianity, open to the public;
 - additional support for children’s and women’s ministries;
 - preparation of teaching resources and communication materials;
 - training and instruction of Christians for roles of various sorts.
- Support for CCL in 2022 helped to enable a Parents’ and Toddlers’ group for members of the public to attend free of charge.
 - In addition, in partnership with Christ Church Leyton, the Trust supported a broad and balanced range of wider Christian mission causes delivering a range of public benefit, including:
 - Training of men and women for public Christian ministry, Christian mission & ministry work in the UK and overseas (*Crosslinks (Moldova & Gambia), Arab World Ministries (France)*)
 - Support for persecuted Christians (*Barnabas Fund*)
 - Support for Bible-believing churches (*Renew, London Gospel Partnership*)
 - Support for Bible teaching to children (*Child Evangelism Fellowship*)

Reserves Policy

The Trustees have established a policy whereby free reserves held by the charity should be maintained at a level sufficient to cover unexpected costs. The main points of the Policy remain:

- Circumstances permitting, we aim to hold a minimum of £20,000 in reserve at any time;
- We will not allow the reserves to increase beyond £80,000, and in fact would aim to make prudent use of cash held to fund additional ministry at Christ Church Leyton so this upper limit is never reached (unless saving for a particular planned project, such as purchasing property);
- We will continue to make clear to donors that we are building reserves for future ministry costs at Christ Church Leyton as well as covering current financial pressures there;
- Given the uncertainties involved, we will review this policy and its underlying information annually and adjust as necessary.

Risk Statement

The Trustees regularly review the risks to which a small charity operating with no employees is exposed. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

Trustees’ Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

1. Select suitable accounting policies and apply them consistently
2. Make judgements and estimates that are reasonable and prudent
3. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

We are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the company and enable us to ensure that the financial statements comply with the Companies Act 2006.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Changes in Trustees

The rules require that one third of the Trustees resign each year. Helen Lyons and Mark Underhill resigned at the AGM on 30th June 2022 and were willing to stand again. They were re-elected.

Also at the AGM, Simon Boase was re-appointed as Chairman and Helen Lyons as Treasurer.

Approval

This report was approved by the Trustees on 11th May 2023 and signed on their behalf by:

Signed:

Mr S Boase, Chairman

THE JOSIAH TRUST

Balance Sheet as at 31 December 2022

<u>2021</u>		<u>2022</u>
<u>£</u>		<u>£</u>
	<u>Assets</u>	
	Cash at Bank	
19,424	Current Account	18,202
56,085	Deposit Account	56,233
<u>75,509</u>	Net Assets	<u>74,434</u>
	Represented by:-	
75,509	General Fund	74,434
<u>75,509</u>		<u>74,434</u>

For the year ending 31/12/2022 the company was entitled to exemption from audit under section 474 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts in accordance with section 474 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act in relation to the accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies in the small companies regime.

Signed:

S Boase Director

THE JOSIAH TRUST

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with section 476 of

with respect to

subject to the small

THE JOSIAH TRUST

Income & Expenditure Account for the year ended 31 December

2021

£

Income

58,858	Donations (General)
10,050	Income Tax refunded (General)
74	Bank Interest
0	Donations for Window Repairs
300	Income tax refunded (Windows donation)

69,283

Total Income

Less Expenditure

Grants

54,000	Christ Church Leyton - Staff salaries
1,500	Window repairs grant (designated fund)
4,500	Resolution 73 grant (see note 1 below)
162	Purchases
<u>6,500</u>	Other Mission Causes (see note 2 below)
66,662	Total Grants

Administration

0	Trustees' Expenses
<u>163</u>	Miscellaneous Fees & expenses
163	Total Admin

66,825

Total Expenditure

2,458

Net Surplus/Deficit for the Year

73,052

Balance Brought Forward

75,509

Current Balance

There are no gains or losses other than the surplus or deficit for the year.

Note 1: Resolution 73 Additional support grant to cover cash flow needs

Note 2: Other Mission Causes are detailed in the 'Public Benefit' section of the Report (10% of all general grants to CCL goes to Other Mission Causes)

THE JOSIAH TRUST

for 2022

2022

£

49,904

9,801

147

0

0

59,852

54,000

0

0

764

6,000

60,764

0

163

163

60,927

-1,075

75,509

74,434

Report

THE JOSIAH TRUST
INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 December 2022

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Matthew Harrison

Address:

Date: 19/4/23

THE JOSIAH TRUST

England & Wales - Charity number 1109230

Accounts



The Josiah Trust

(A company limited by guarantee)

Directors' Report and Accounts

Year ended: 31 December 2021

FOR THE YEAR ENDED 31 DECEMBER 2021

COMPANY INFORMATION

Directors and Trustees	Mr M Underhill, Chair until 10 th October 2021 (appointed 2012) Miss H Lyons, Treasurer (appointed 2013) Rev R Moul (appointed 2015) Miss D Kelly (appointed 2015) Mr M Sweeting (appointed 2018) Mr S Boase (from 15 th July 2021), Chair from 10 th October 2021
Company Secretary	Mrs G Harvey, Secretary (appointed 2013)
Governing Document	Memorandum and Articles of Association
Registered Office	28 Monkams Avenue Woodford Green IG8 0EY
Company Registration Number	5322595
Charity Registration Number	1109230
Independent Examiner	Mr Matthew Harrison 40 Holdbrook Way Harold Wood Essex, RM3 0JD
Bankers	Santander, Bootle, Merseyside, L30 4GB Clydesdale Bank PLC (trading as Virgin Money) 30 St Vincent Place, Glasgow, G1 2HL
Solicitors	Glynis Mackie 29a Princes Road Newcastle upon Tyne, NE3 5TT

Status

The directors of the company ("the Trust") are its Trustees for the purpose of charity law and throughout this report are referred to as "the Trustees".

The Josiah Trust is a charitable company limited by guarantee, incorporated on 30 December 2004, and registered as a charity on 26 April 2005.

The Josiah Trust was established under a Memorandum of Association, which established its objects and powers. It is governed under its Articles of Association.

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Chairman's Report

This annual report of the Josiah Trust reports on our activities and includes financial statements for the year ending 31 December 2021.

Objects of the Charity

The overarching purpose of the charity is the advancement of the Christian faith. Our activities are therefore directed to supporting Christian ministry in various forms. In practice, Christian ministry means both making available the message of the Christian gospel to people of all backgrounds in the community and wider society (evangelism), and the teaching, pastoring and nurture of Christians. Our understanding of historic, scriptural, orthodox Christianity is summarised in the doctrinal basis set out in our Articles. The charity supports activity conforming to that basis, principally by making grants.

The formation of the charity in 2004 arose from the collective wish of a group of individuals at Christ Church Leyton ('CCL') to provide for biblical Christian ministry at Christ Church itself. It remains the case that the Trust's donors were members and/or supporters of CCL giving to the Trust to enable its continued support of ministry work at CCL. We are satisfied that CCL continues to pursue the advancement of the Christian faith consonant with our Objects.

In 2019 we published a brochure outlining the work of the Trust to ensure people are clear about its aims and to encourage new giving.

Government

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the Company. Trustees can recommend the appointment of new Trustees.

Review of Activities during 2021

CCL remained the central project of the Trust through 2021.

The Trust provided monthly and occasional grants to CCL over the year as usual to support ministry.

The Trust also supports a range of other Christian mission causes in the UK and overseas that are consistent with our objects. In order to reduce administrative overheads, the Trust does so in partnership with CCL. The CCL PCC and the Trustees consider in turn a balanced spread of external mission causes of various types in the UK and overseas, and, subject to Trustees' approval, 10% of grants from the Trust to CCL (together with 10% of CCL's other income) is disbursed to those causes during the year. These are further detailed under 'Public Benefit' below.

Financial Review

- General giving to the charity was £58,858, a 5% increase on giving in 2020 (£56,290) despite the continuing economic effects of the Covid-19 pandemic.
- Tax reclaimed on the General Fund was £10,050, 3% lower than last year. (Gift Aid is claimed every three months in arrears so this reflects the tax refunded on donations made between October 2020 and September 2021.)
- Bank interest decreased by 77% (compared to 2020) to £74. This was caused by a lower balance due to funds being withdrawn during 2020 and a reduced interest rate since 1st June 2020.
- Total overall income increased by 2% from £68,213 to £69,283. There were no designated gifts in 2021.

- The regular monthly grant to Christ Church Leyton (CCL) during 2021 averaged £5,000 which was 33% lower than in 2020. This decrease in required support was wholly due to CCL employing an additional Assistant Minister for most of 2020 but not in 2021.
- There were two additional grants to CCL in 2021: £1500 to cover window repairs (covered by a Gift Aided designated gift of £1200 to JT in 2020) and a grant of £4500 under JT resolution 73 to ease cash flow concerns at CCL.
- 10% of general grants to CCL - £6,500 in 2021 (£9,000 in 2020) - is for external charitable causes – see Public Benefit section below.

Total income to the Trust in 2021 was £2,458 more than expenditure.

The final balance of £75,509 shows that the reserves remain healthy. We expect the regular grant to CCL to remain at the same level for most of 2022. The current Associate Minister is on a three-year contract which ends in August 2022. Future staffing costs will depend on when a new vicar is appointed and what his priorities will be for employing additional staff.

The only administrative expenses were for the examination of the accounts and annual fee to Companies House. The Trustees and officers received no remuneration, expenses, payments or benefits of any kind. There are no premises and no administrative staff. Overheads this year were 0.24% of income, leaving 99.76% of income for use in pursuit of our Objects.

Public Benefit

In planning the activities, the Directors have had regard to the guidance on public benefit issued by the Charity Commission. The Trust has operated to date as a grant-making charity, occasionally also providing equipment, to assist with the provision of public services. The public benefit that arises from the Josiah Trust's activities – essentially providing material support to our causes – is a proper concern for our Trustees.

Christ Church Leyton – our principal cause – provides a range of activities open to the public and is active in reaching out to the surrounding community. The specific ways in which the Josiah Trust's material support has continued to bring public benefit through the advancement of the Christian faith during 2021 include:

- Provision of funding support for other ministry costs at Christ Church Leyton. This has allowed Christ Church to employ an Associate Minister and (until summer 2021) a student intern. These additional staff members enable a range of activities beneficial to the public:
 - sustaining multiple Sunday services open to the public;
 - holding activities for children and young people which are open to the public;
 - running courses for those wishing to find out about Christianity, open to the public;
 - additional support for children's and women's ministries;
 - preparation of teaching resources and communication materials;
 - training and instruction of Christians for roles of various sorts.

The support of the Associate Minister has been particularly important since September 2021 when CCL has been in a period of interregnum after the retirement of the incumbent.

- Support for CCL in 2021 helped to enable a Mothers' and Toddlers' group for members of the public to attend free of charge. Though some activities have had to close for part of the year to comply with COVID regulations, these have been able to restart as restrictions were relaxed.

In addition, in partnership with Christ Church Leyton, the Trust supported a broad and balanced range of wider Christian mission causes delivering a range of public benefit, including:

- Training of men and women for public Christian ministry, Christian mission & ministry work in the UK and overseas (*Crosslinks (Moldova & Gambia), Arab World Ministries (France)*)
- Support for persecuted Christians (*Barnabas Fund*)
- A small discretionary fund for other external needs.

Reserves Policy

The Trustees have established a policy whereby free reserves held by the charity should be maintained at a level sufficient to cover unexpected costs. The main points of the Policy remain:

- Circumstances permitting, we aim to hold a minimum of £20,000 in reserve at any time;
- We will not allow the reserves to increase beyond £120,000, and in fact would aim to make prudent use of cash held to fund additional ministry at Christ Church Leyton so this upper limit is never reached (unless saving for a particular planned project, such as purchasing property);
- We will continue to make clear to donors that we are building reserves for future ministry costs at Christ Church Leyton as well as covering current financial pressures there;
- Given the uncertainties involved, we will review this policy and its underlying information annually and adjust as necessary.

Risk Statement

The Trustees regularly review the risks to which a small charity operating with no employees is exposed. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

1. Select suitable accounting policies and apply them consistently
2. Make judgements and estimates that are reasonable and prudent
3. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

We are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the company and enable us to ensure that the financial statements comply with the Companies Act 2006.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Changes in Trustees

The rules require that one third of the Trustees resign each year. Russell Moul and Deborah Kelly resigned at the AGM on 15th July 2021 and were willing to stand again. They were re-elected.

Also at the AGM, Mark Underhill was re-appointed as Chairman and Helen Lyons as Treasurer.

Simon Boase was elected as a Trustee from 15th July 2021.

Simon Boase was appointed as Chairman, replacing Mark Underhill, by resolution of the Trustees on 10th October 2021. (Mark Underhill continues to serve as a Trustee.)

Approval

This report was approved by the Trustees on 30th June 2022 and signed on their behalf by:

Signed:

Mr S Boase, Chairman

THE JOSIAH TRUST

Balance Sheet as at 31 December 2021

<u>2020</u>		<u>2021</u>
<u>£</u>		<u>£</u>
	<u>Assets</u>	
	Cash at Bank	
17,040.67	Current Account	19,423.94
56,011.01	Deposit Account	56,085.38
<u>73,051.68</u>	Net Assets	<u>75,509.32</u>
	Represented by:-	
73,051.68	General Fund	75,509.32
<u>73,051.68</u>		<u>75,509.32</u>

For the year ending 31/12/2021 the company was entitled to exemption from audit under section 477 (2) of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for:

i) ensuring the company keeps accounting records which comply with Section 386; and

ii) preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year, and of its profit or loss for the financial year, in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Companies Act relating to accounts, so far as is applicable to the company.

Signed:

H Lyons Treasurer

THE JOSIAH TRUST

Income & Expenditure Account for the year ended 31 December 2021

<u>2020</u> £		<u>2021</u> £
	<u>Income</u>	
56,290.00	Donations (General)	58858.16
10,399.00	Income Tax refunded (General)	10,050.11
324.30	Bank Interest	74.37
1,200.00	Donations for Window Repairs	0.00
0.00	Income tax refunded (Windows donation)	300.00
<u>68,213.30</u>	Total Income	<u>69,282.64</u>
	<u>Less Expenditure</u>	
	Grants	
81,000.00	Christ Church Leyton - Staff salaries	54,000.00
0.00	Window repairs grant (designated fund)	1,500.00
0.00	Resolution 73 grant (see note 1 below)	4,500.00
0.00	Purchases	162.00
<u>9,000.00</u>	Other Mission Causes (see note 2 below)	<u>6,500.00</u>
90,000.00		66,662.00
	Administration	
0.00	Trustees' Expenses	0.00
<u>263.00</u>	Miscellaneous Fees & expenses	<u>163.00</u>
263.00		163.00
<u>90,263.00</u>	Total Expenditure	<u>66,825.00</u>
-22,049.70	Net Surplus/Deficit for the Year	2,457.64
<u>95,101.38</u>	Balance Brought Forward	<u>73,051.68</u>
<u>73,051.68</u>	Current Balance	<u>75,509.32</u>

There are no gains or losses other than the surplus or deficit for the year.

Note 1: Resolution 73 Additional support grant to cover cash flow needs

Note 2: Other Mission Causes are detailed in the 'Public Benefit' section of the Report
(10% of all general grants to CCL goes to Other Mission Causes)

THE JOSIAH TRUST
INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 December 2021

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Matthew Harrison

Address: 40, ROLOSBROOK WAY, HAROLD WOOD, ESSEX RM3 0JD
Date: 24th APRIL, 2022.

THE JOSIAH TRUST

England & Wales - Charity number 1109230

Accounts



The Josiah Trust

(A company limited by guarantee)

Directors' Report and Accounts

Year ended: 31 December 2020

FOR THE YEAR ENDED 31 DECEMBER 2020

COMPANY INFORMATION

Directors and Trustees	Mr M Underhill, Chair (appointed 2012) Miss H Lyons, Treasurer (appointed 2013) Rev R Moul (appointed 2015) Miss D Kelly (appointed 2015) Mr M Sweeting (appointed 2018)
Company Secretary	Mrs G Harvey, Secretary (appointed 2013)
Governing Document	Memorandum and Articles of Association
Registered Office	28 Monkham Avenue Woodford Green IG8 0EY
Company Registration Number	5322595
Charity Registration Number	1109230
Independent Examiner	Mr Matthew Harrison 40 Holdbrook Way Harold Wood Essex, RM3 0JD
Bankers	Santander, Bootle, Merseyside, L30 4GB Virgin Money plc, Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL
Solicitors	Glynis Mackie 29a Princes Road Newcastle upon Tyne, NE3 5TT

Status

The directors of the company ("the Trust") are its Trustees for the purpose of charity law and throughout this report are referred to as "the Trustees".

The Josiah Trust is a charitable company limited by guarantee, incorporated on 30 December 2004, and registered as a charity on 26 April 2005.

The Josiah Trust was established under a Memorandum of Association, which established its objects and powers. It is governed under its Articles of Association.

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Accounts for year ending 31 December 2020:	
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II Statement of income and expenditure	A2

Chairman's Report

This is the sixteenth annual report of the Josiah Trust. It reports our activities and includes financial statements for the year ending 31 December 2020.

Objects of the Charity

The overarching purpose of the charity is the advancement of the Christian faith. Our activities are therefore directed to supporting Christian ministry in various forms. In practice, Christian ministry means both making available the message of the Christian gospel to people of all backgrounds in the community and wider society (evangelism), and the teaching, pastoring and nurture of Christians. Our understanding of historic, scriptural, orthodox Christianity is summarised in the doctrinal basis set out in our Articles. The charity supports activity conforming to that basis, principally by making grants.

The formation of the charity in 2004 arose from the collective wish of a group of individuals at Christ Church Leyton ('CCL') to provide for biblical Christian ministry at Christ Church itself. It remains the case that the Trust's donors were members and/or supporters of CCL giving to the Trust to enable its continued support of ministry work at CCL. We are satisfied that CCL continues to pursue the advancement of the Christian faith consonant with our Objects.

In 2019 we published a brochure outlining the work of the Trust to ensure people are clear about its aims and to encourage new giving.

Government

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the Company. Trustees can recommend the appointment of new Trustees.

Review of Activities during 2020

CCL remained the central project of the Trust through 2020.

The Trust provided monthly and occasional grants to CCL over the year as usual to support ministry.

The Trust also supports a range of other Christian mission causes in the UK and overseas that are consistent with our objects. In order to reduce administrative overheads, the Trust does so in joint enterprise with CCL. The CCL PCC and the Trustees consider in turn a balanced spread of external mission causes of various types in the UK and overseas, and, subject to Trustees' approval, 10% of grants from the Trust to CCL (together with 10% of CCL's other income) is disbursed to those causes during the year. These are further detailed under 'Public Benefit' below.

Financial Review

- General giving to the charity was £56,290. Despite problems being anticipated during the year because of the effects of the Covid-19 pandemic there was an increase of 11.8% in regular monthly giving, although the exceptional one-off gifts last year meant that total general giving was 14.6% lower than 2019.
- Tax reclaimed on the General Fund was £10,399, 8% lower than last year. (Gift Aid is claimed every three months so it reflects the tax refunded on donations made between October 2019 and September 2020)
- Bank interest decreased by 49% to £324. This decrease is partly due to the reduction in the balance held in the saving account but also to a drop in the interest rate, from 0.75% to 0.15% on 1st June 2020

- Total overall income decreased by 21.8% from £87,236 to £68,213. This includes a designated gift of £1,200 for window repairs that is not included in general giving.
- The monthly grant to Christ Church Leyton (CCL) during 2020 averaged £7,500 which was 42.9% higher than in 2019.
- 10% of general grants to CCL (£9,000 in 2019) is for external charitable causes – see Public Benefit below.

Total income to the Trust in 2020 was £22,049.70 less than expenditure. This was planned expenditure to enable CCL to continue employing an additional Assistant Minister until the end of August.

The final balance of £73,051.68 shows that, despite this additional expenditure, the reserves remain healthy. We expect that there will be an increase in the monthly grant to CCL in 2021 which could involve further demands on the reserves.

The only administrative expenses were for the examination of the accounts and annual fee to Companies House. The Trustees and officers received no remuneration, expenses, payments or benefits of any kind. There are no premises and no administrative staff. Overheads this year were 0.4% of income, leaving 99.6% of income for use in pursuit of our Objects.

Public Benefit

In planning the activities, the Directors have had regard to the guidance on public benefit issued by the Charity Commission. The Trust has operated to date as a grant-making charity, occasionally also providing equipment, to assist with the provision of public services. The public benefit that arises from the Josiah Trust's activities – essentially providing material support to our causes – is a proper concern for our Trustees.

Christ Church Leyton – our principal cause – provides a range of activities open to the public and is active in reaching out to the surrounding community. The specific ways in which the Josiah Trust's material support has continued to bring public benefit through the advancement of the Christian faith during 2020 include:

- Provision of funding support for other ministry costs at Christ Church Leyton. This has allowed Christ Church to employ 2 assistant ministers. These additional staff members enable a range of activities beneficial to the public:
 - sustaining multiple Sunday services open to the public;
 - holding activities for children and young people which are open to the public;
 - running courses for those wishing to find out about Christianity, open to the public;
 - training and instruction of Christians for roles of various sorts.

Support for CCL in 2020 helped to enable the regular running of English language classes and a Mothers' and Toddlers' group for members of the public to attend free of charge, though some activities have had to close for part of the year to comply with COVID regulations.

In addition, in partnership with Christ Church Leyton, the Trust supported a broad and balanced range of wider Christian mission causes delivering a range of public benefit, including:

- Training of men and women for public Christian ministry, Christian mission & ministry work overseas (*Crosslinks (Moldova & Gambia), Africa Inland Mission (Mayotte), Arab World Ministries (France)*)
- Support for persecuted Christians (*Barnabas Fund*)
- A small discretionary fund for other external needs.

Reserves Policy

The Trustees have established a policy whereby free reserves held by the charity should be maintained at a level sufficient to cover unexpected costs. The main points of the Policy remain:

- Circumstances permitting, we aim to hold a minimum of £20,000 in reserve at any time;
- If income allows, we aim to increase our reserves over time toward an upper limit of £120,000;
- We will continue to make clear to donors that we are building reserves for future ministry costs at Christ Church Leyton as well as covering current financial pressures there;
- Given the uncertainties involved, we will review this policy and its underlying information annually, and adjust as necessary.

Risk Statement

The Trustees regularly review the risks to which a small charity operating with no employees is exposed. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

1. Select suitable accounting policies and apply them consistently
2. Make judgements and estimates that are reasonable and prudent
3. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

We are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the company and enable us to ensure that the financial statements comply with the Companies Act 2006.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Changes in Trustees

The rules require that one third of the Trustees resign each year. Gaynor Harvey and Matthew Sweeting resigned and were willing to stand again. They were re-elected.

Mark Underhill was re-appointed as Chairman and Helen Lyons as Treasurer.

Approval

This report was approved by the Trustees on 15th July 2021 and signed on their behalf by:

Signed:



Mr M Underhill, Chairman

THE JOSIAH TRUST
INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 December 2020

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

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 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Matthew Harrison

Address: 40, HOLLOWBROOK WAY, HAROLD WOOD, ESSEX RM3 0TD

Date: 6th May, 2021

THE JOSIAH TRUST

Balance Sheet as at 31 December 2020

<u>2019</u>		<u>2020</u>
<u>£</u>		<u>£</u>
	<u>Assets</u>	
	Cash at Bank	
24,414.67	Current Account	17,040.67
70,686.71	Deposit Account	56,011.01
<u>95,101.38</u>	Net Assets	<u>73,051.68</u>
	Represented by:-	
95,101.38	General Fund	73,051.68
<u>95,101.38</u>		<u>73,051.68</u>

For the year ending 31/12/2020 the company was entitled to exemption from audit under section 477 (2) of the Companies Act 2006.

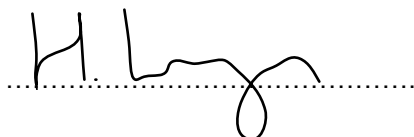
The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for:

i) ensuring the company keeps accounting records which comply with Section 386; and

ii) preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year, and of its profit or loss for the financial year, in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Companies Act relating to accounts, so far as is applicable to the company.

Signed:



H Lyons Treasurer

THE JOSIAH TRUST

Income & Expenditure Account for the year ended 31 December 2020

<u>2019</u> £		<u>2020</u> £
	<u>Income</u>	
65,910.00	Donations (General)	56,290.00
11,312.03	Income Tax refunded (General)	10,399.00
639.05	Bank Interest	324.30
0.00	Donations for Window Repairs	1,200.00
7,500.00	Donation for Assistant Minister	0.00
1,875.00	Income tax refunded AM	0.00
<u>87,236.08</u>	Total Income	<u>68,213.30</u>
	<u>Less Expenditure</u>	
	Grants	
60,750.00	Christ Church Leyton - Staff salaries	81,000.00
9,375.00	Assistant Minister restricted grant	0.00
9,000.00	Resolution 62 grant (see note 1 below)	0.00
4,500.00	Resolution 64 grant (see note 2 below)	0.00
<u>8,250.00</u>	Other Mission Causes (see note 3 below)	<u>9,000.00</u>
91,875.00		90,000.00
	Administration	
0.00	Trustees' Expenses	0.00
<u>75.35</u>	Miscellaneous Fees & expenses	<u>263.00</u>
75.35		263.00
<u>91,950.35</u>	Total Expenditure	<u>90,263.00</u>
-4,714.27	Net Surplus/Deficit for the Year	-22,049.70
<u>99,815.65</u>	Balance Brought Forward	<u>95,101.38</u>
<u>95,101.38</u>	Current Balance	<u>73,051.68</u>

There are no gains or losses other than the surplus or deficit for the year.

- Note 1: Resolution 62 Additional Support Grant to enable CCL to cover its end of year deficit in 2019
- Note 2: Resolution 64 Increase in monthly Ministry Support grant to cover new Assistant Minister's salary plus a one off grant of £5000 to aid cash flow after a delay in Gift Aid repayments
- Note 3: Other Mission Causes are detailed in the 'Public Benefit' section of the Report
(10% of all unrestricted grants to CCL goes to Other Mission Causes)