

El-Bethel Ministry

Report and Accounts

Year ended 31 December 2024

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

EL-BETHEL MINISTRY
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2024

ADDRESS FOR CORRESPONDENCE	2A Stacey Close Gravesend Kent DA12 5TD
GOVERNING DOCUMENT	Declaration of Trust dated May 2006 as amended in March 2018.
CHARITY REGISTRATION NUMBER	1115812
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Pastor Rajkumar Mrs. J Gnanasambanthan Mr. B K Anton
BANKERS	HSBC UK
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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EL-BETHEL MINISTRY
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024

Objects of the charity

The charity, which is a church, is governed by a trust deed and is constituted as a trust. The charity's principal objects, as set out in its governing document, are to advance the Christian faith in the UK and elsewhere, and to relieve persons who are in conditions of need or hardship or who are aged or sick.

Summary of the charity's main activities and achievements

During this past year we have demonstrated our Christian faith in action, by serving the community, by holding and supporting various activities and prayer meetings, including the following:-

2024 New Year services: (In January) We stood in the marketplaces, roads and shops with our invitation, and invited people from the community. We celebrated the early morning New Year service in Dartford and late morning New Year service in High Wycombe, after the church service we arranged a lunch in the church. Also, non- Christians joined our New Year's lunch. Pastor prayed for them and blessed them.

Men's Fellowship: Church men gather in our church member's house. They pray for each other, the needs of other people, and for the community. After the men's prayer they have fellowship lunch together. Also, they invite new men to their fellowship.

Praying to buy a church: - (In February) A church was on sale in Downham. It was suitable for our congregation. We viewed the building and enquired about mortgage. We did not have enough deposit to buy this church. We discussed with our congregation in groups and prayed for one week. We enquired with a few Christian mortgage lenders. We did not have enough funds to purchase the property. We are still praying for our own church building. It is hard to hire community halls, church buildings and most of our weekday meetings are on zoom.

Baptism service: (In March) In High Wycombe, five people took baptism. This was a joyful time for the believers in High Wycombe. In April, at Dartford church four of our believers took baptism. Friends and families of the believers attended the services. Everyone joined us in our fellowship meal after service.

Mother's Day service: (In March) We encouraged our mothers to sing and lead praise and worship. In that service, we remembered some of the women missionaries who sacrificed their lives to serve others. Few of our church women spoke about these women missionaries in the service. The missionary's lifestyle was an inspiration to the ladies who attended. Sermon was preached by Remy Rajkumar, about the women of the Bible. Pastor prayed for all the women who attended on that day in High Wycombe and in Downham. Our church arranged flowers for all our mothers who attended the service on that day.

Palm Sunday: at Downham, Our Sunday school children marched around the congregation inside the church singing, holding banners, plant leaves and branches, and playing musical instruments. The whole congregation marched with the children, and all went out of the building and stood in front of the building. We sang and prayed with children. We did this to remember Jesus' entrance to Jerusalem by riding on a donkey and people welcomed Him by waving palm leaves and laying leaves on the ground. On this day, our children prayed for people in need around the world, also for governments, and for Christian persecution.

Holy week: During the Holy week, each day we had prayers on zoom, the ladies and men and young people sang and prayed. Each day two believers preached about the death of Jesus Christ. The believers were encouraged to share the Word from the Bible. This helps them to become a confident speaker each year.

Good Friday Service: At Dartford, we invited people from the community to attend the service. Preaching was about the love of God who sent His only Son to show His love to all people. People learned about the love of Jesus and why Jesus was crucified. Pastor encouraged two men from our congregation to preach on this day. We gave vegetarian meal to all those who attended the service on this day.

Youth and young adults' meetings: In these regular meetings the youth and young adults connect their daily life with the Bible, share youth-related issues and pray for each other, play music and sing. The church leaders teach the Bible. These meetings are on zoom, also in a believer's house. We followed the zoom safeguarding rules.

Ladies' meetings: We have ladies' meetings every week on zoom and sometimes in a believer's house. In these small meetings we discuss about Sunday sermons and world issues and pray for them. Our leaders teach us the Bible, and we pray for each other. This helps the believers to love and care for each other. We invited non-Christians to these meetings and prayed for their needs. After meeting we have fellowship lunch.

Father's Day: (In June) We encouraged our fathers in our church to sing in our church service. Pastor prayed for them and blessed them. After the service all fathers together cut a cake to celebrate.

Church Park picnic: (August) Our Church organised a picnic in Greenwich Park. Non-believers from the community joined us. Everyone enjoyed the fellowship; each family brought tasty homecooked food. We arranged games for the children and adults. We arranged sports for children and adults, and gave prizes to the winners.

Anniversary Service: (In September) We celebrated our 24th church anniversary service at Highfield Road Baptist church building in Dartford. We gave invitations to people who live in Dartford. New people attended the anniversary service. It was a combined service. Children, teens, youth, and adults showed their talents through singing, taking part in the skit and playing music. We gave lunch to everyone who attended our service. It was a wonderful celebration. New people enjoyed our service.

Safeguarding awareness: (In October) In Downham and High Wycombe, we held a special Sunday service about safeguarding awareness. We showed videos about safeguarding in the church. Our children took part in the drawings, prayers, singing and speeches, and activities to show the safeguarding awareness to the congregation. The Safeguarding co-ordinator spoke about the importance of safeguarding.

Shoebox collection for operation Christmas child: (In November) we teach our Sunday school children to how to give and help people in need. Our children and adults gave around forty shoebox Christmas presents for children in need. We sent them through operation Christmas child organised by Samaritan purse, UK. Also, we encouraged the congregation to send shoeboxes through online. We dropped all the shoeboxes at one of their collection points.

Christmas service: (In December) We celebrated Christmas at Highfield Road Baptist Church, Dartford. Sunday school teachers gave practice to children to sing, play music and present skit about Christmas. Youth, ladies, and men sang songs, children played music on Christmas day. We encouraged everyone to show their talents. Friends and families joined our Christmas service. We gave Christmas lunch to everyone. We also arranged secret Christmas presents to everyone according to their age groups. This showed the love and care of church members towards each other.

31st December Night prayer on zoom: This year, we couldn't hire community halls or hire any church building for our watch night service as usual. Therefore, we came together on zoom. We sang, praised, prayed for each other. We greeted each other on zoom. This was the first time without a watch night service since we started the ministry, apart from Covid time.

Food bank: Every month our church donates food items to the local food banks in Lewisham, and in High Wycombe.

Our church also undertook our regular activities, such as contacting non-Christians by phone, at hospitals and at home, also visiting people and prayed and comforted people who were in sick bed. Every week we walk on the streets and markets of Lewisham, Downham and Dartford and show the love of Jesus to the community by talking to the people in the community. Our regular Sunday services were in action throughout this year in High Wycombe, Bucks., Dartford, Kent, Downham, London with Sunday school for children. All our teachers are holding DBS certificates. Teachers meet on zoom every month for prayer and discussion.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year income increased by £14,000, to £61,200, and expenditure increased by £7,700, to £56,600. As a result the cash held by the charity increased by £4,600, to £7,500, of which £6,900 is unrestricted and can be used for any charitable purpose.

One of our church member's relatives from America sent a gift of £3,857 to our church bank account. We claimed £3,808 gift aid from HMRC. This was useful for our church finances.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £2,000 (which equates to about 2 weeks of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £6,900 and the charity is complying with its reserves policy.

Governance

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. New trustees are recruited and appointed by the existing trustees.

Responsibilities of trustees


Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

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

Approval

This report was approved by the trustees and signed on their behalf by:


Jgnanasambanthan (Oct 21, 2025 16:02:27 GMT+1)

J. Gnanasambanthan

Date: Oct 21, 2025

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

EL-BETHEL MINISTRY

I report to the trustees on my examination of the accounts of El-Bethel Ministry ('the charity') for the year ended 31 December 2024 on pages 6 to 9 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

J. Young

J. Young (Oct 22, 2025 10:06:18 GMT+1)

Jaimée Young
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Oct 22, 2025

EL-BETHEL MINISTRY
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	2024	2023
		General Funds	Designated Funds			
		£	£	£	£	£
<i>Income receipts</i>						
Donations		55,736	-	1,540	57,275	43,020
Gift aid receipts		3,808	-	-	3,808	4,033
Interest		122	-	-	122	144
<i>Total receipts</i>		<u>59,665</u>	<u>-</u>	<u>1,540</u>	<u>61,205</u>	<u>47,197</u>
<i>Payments</i>						
Payments in relation to charitable activities undertaken directly	2	55,093	-	1,443	56,536	48,827
Grants paid in relation to charitable activities undertaken by others	3	60	-	-	60	60
<i>Total payments</i>		<u>55,153</u>	<u>-</u>	<u>1,443</u>	<u>56,596</u>	<u>48,887</u>
Net of receipts / (payments) before		4,512	-	97	4,609	(1,690)
Transfers between funds	5	(300)	-	300	-	-
<i>Net movement in funds</i>		<u>4,212</u>	<u>-</u>	<u>397</u>	<u>4,609</u>	<u>(1,690)</u>
Cash funds as at last year end		2,700	-	153	2,853	4,543
<i>Cash funds at this year end</i>	A	<u>6,912</u>	<u>-</u>	<u>550</u>	<u>7,462</u>	<u>2,853</u>

The notes on pages 8-9 form part of these accounts.

EL-BETHEL MINISTRY
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 DECEMBER 2024

	Notes	<u>Unrestricted Funds</u>			2024 £	2023 £
		General funds £	Designated funds £	Restricted funds £		
A Cash funds						
Cash at bank with immediate access		6,912	-	550	7,462	2,854
		<u>6,912</u>	<u>-</u>	<u>550</u>	<u>7,462</u>	<u>2,854</u>
B Other monetary assets						
Gift aid due to charity		10,604	-	-	10,604	2,856
		<u>10,604</u>	<u>-</u>	<u>-</u>	<u>10,604</u>	<u>2,856</u>
C Liabilities						
Falling due within one year						
Pension due		245	-	-	245	207
Fee for Independent Examination		840	-	-	840	804
		<u>1,085</u>	<u>-</u>	<u>-</u>	<u>1,085</u>	<u>1,011</u>
D Assets retained for charity's own use						
				Fund to which asset belongs	Value 2024 £	Value 2023 £
Equipment				General	8,830	8,803
					<u>8,830</u>	<u>8,803</u>

The trustees have used insurance values for contents and equipment as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf by:

Jgnanasambanthan

Jgnanasambanthan [Oct 21, 2025 16:02:27 GMT+1]

J. Gnanasambanthan

Date: Oct 21, 2025

The notes on pages 8-9 form part of these accounts.

EL-BETHEL MINISTRY
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>				
		General funds	Designated funds	Restricted Funds	2024	2023
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Employment costs	Note 4	38,257	-	-	38,257	33,458
Pension contributions	Note 4	2,709	-	-	2,709	2,352
Rental expense		4,191	-	-	4,191	4,213
Travel	Note 4	5,507	-	-	5,507	4,041
Ministry costs and administration		2,657	-	1,443	4,100	3,417
Governance		834	-	-	834	494
Insurance		406	-	-	406	391
Safeguarding and data protection		237	-	-	237	205
Other costs		294	-	-	294	257
		<u>55,093</u>	<u>-</u>	<u>1,443</u>	<u>56,536</u>	<u>48,827</u>

3 Grants paid in relation to charitable activities undertaken by others

Grants for:

Other small grants to organisations	60	-	-	60	60
	<u>60</u>	<u>-</u>	<u>-</u>	<u>60</u>	<u>60</u>

4 Transactions with related parties

Pastor Rajkumar served as a church leader and was paid £11,072 [2023: £16,995] for serving in that capacity, not for serving as a trustee. His spouse was paid £29,355 [2023: £18,231] for serving the church; these payments are permitted by the charity's governing document and include employer pension contributions.

In addition, included in the travel expenditure totalling £5,507 [2023: £4,041] is provision of travel for both Pastor Rajkumar, so that he could better perform his duties, and his spouse for similar duties.

EL-BETHEL MINISTRY
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	2,700	59,665	(55,153)	(300)	6,912
Restricted funds					
Special offering	8	-	(8)	-	-
Laptop	-	1,135	(1,435)	300	-
Building fund	145	405	-	-	550
	<u>153</u>	<u>1,540</u>	<u>(1,443)</u>	<u>300</u>	<u>550</u>
Total funds	<u>2,853</u>	<u>61,205</u>	<u>(56,596)</u>	<u>-</u>	<u>7,462</u>

The Special offering relates to funds given for use in the Sunday School. These have now been spent in full.

A laptop fund was set up and the funds were spent in full during the year.

A Building Fund was set up in 2022. If this appeal fails, the donors are aware these funds will be moved to general funds.