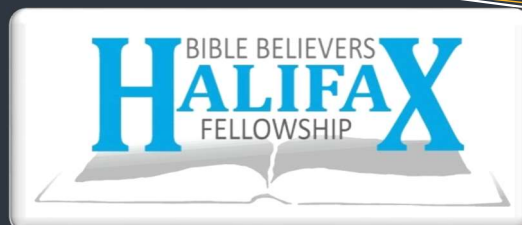


HALIFAX BIBLE BELIEVERS FELLOWSHIP

2024 – 2025 ANNUAL REPORT



And this gospel of the kingdom shall be preached in all the world for a witness unto all nations; and then shall the end come.
(Matthew 24 v 14)

Halifax Bible Believers Fellowship
(A Charitable Incorporated Organisation)

**Annual Report and Financial Statements
For the Year Ended 30 June 2025**

Charity Number: 1152719

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Charity Name:	Halifax Bible Believers Fellowship
Charity Registration Number:	1152719
Registered / Operating Office:	Halifax Bible Believers Tabernacle Stead Street Halifax West Yorkshire HX1 5AN
Pastor/Chief Executive Officer:	Mr R M Tizora
Board of Trustees:	Mr R M Tizora Mr S G Murape Mr E M Tizora Mr T K Bero
Independent Examiners:	G A Harris & Co Ltd Chartered Accountants & Registered Auditors Brulimar House, Jubilee Road, Middleton, Manchester, M24 2LX
Bankers:	Barclays Bank plc 39/47 Commercial Street Halifax West Yorkshire HX1 1BG

REPORT OF THE BOARD OF TRUSTEES

Introduction

The Board of Trustees of Halifax Bible Believers Fellowship CIO are delighted to present its Annual Report and Financial Statements for the year ended 30 June 2025. The Board has adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting for Charities" issued in 2005 in preparing the annual report and financial statements for the charity. Halifax Bible Believers Fellowship (HBBF) became a registered Charitable Incorporated Organisation (CIO or charity) with registered number 1152719 on the 4th of July 2013.

Aims and Objectives

The CIO's purposes and core objectives, as set out in the objects contained in the constitution and articles of association, are to:

- To advance the Christian faith for the benefit of the members and the public in accordance with the Bible.
- The advancement of the Gospel of Christ through preaching, teaching, listening of messages, broadcasting and evangelical outreaches.
- To advance the Christian religion in the United Kingdom for the benefit of the members and public through the holding of prayer meetings, sermons, Sunday School, conventions and distribution of literature to enlighten others about Christianity.
- Promoting social integration, religious tolerance, peace, love and harmony within the community.

We review our aims, objectives and achievements each year. This review looks at what we achieved and the outcomes of our work in the previous year. The review looks at the success of our main activities and the benefits they have brought to our members and the community. The review also helps us ensure our aim, objectives and activities remain aligned to our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, we consider how our planned activities will contribute to our aims and objectives.

Financial review

Our work is dependent on the dedication, commitment and generosity of our members, who are our principal donors. In the financial year ended 30 June 2025, we received £237,650 of voluntary income, primarily from our members. We also received £52,808 through other income such as grants, rebates and gift aid. A total of £43,697 of our funds went towards charitable activities, £165,235 was expended on operating costs and £11,885 went towards governance costs throughout the financial year.

Throughout the year, we hosted several events including Easter meetings, August convention, as well as other activities such as weddings, birthday parties and baptismal services. We would like to give our soon coming Lord Jesus Christ, all the glory and honour for helping us to host successful events. We also had the privilege of enjoying the ministration of the Word from several visiting ministers from all over the world, who were a tremendous blessing.

We would like to express our sincere gratitude to all the members of HBBF for their commitment and continuous support through attendance, financial support and active participation in all the services, activities and events. We would also want to mention our special thanks to the Pastor, the ministers, the deacons, the elders, the Sunday School superintendent and teachers, the trustees, the song leaders, the musicians and all the members who tirelessly worked and devoted their all - financially, materially, physically and spiritually to contribute to the work in the house of the Lord. May the Lord richly bless you for all your efforts and sacrifices, which we are certain will be rewarded both in this world and in the world to come.

We sincerely believe those who attend our services and events benefit spiritually, emotionally and physically, which also in turn leads to better life outcomes, health and well-being in this world, and most important, eternal life beyond the curtain of time. Through our sermons, Sunday school, fellowships and counselling services we have impacted numerous souls for the glory of God.

Structure, governance and management

Governing Document

The organisation is a charitable incorporated organisation, registered on the 4th of July 2013, with registered number 1152719.

Appointment of the Board of Trustees

The trustees are elected to serve for a period of one year after which they must be re-elected at the next Annual General Meeting. All the trustees, being eligible, offer themselves for re-election at the next Annual General Meeting in early 2026. The Pastor/CEO is an executive trustee, who is not elected but a permanent member of the Board of Trustees.

All member of the Trustee Board, apart from the Pastor/CEO give their time voluntarily and received no benefits from the charity. The Pastor, who is also the Chair of the Board of Trustees, is employed by the charity, and also plays the role of the Chief Executive Officer (CEO). The CEO is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met and also has the responsibility for the day-to-day operational management of the charity, its staff, members and other related responsibilities.

Risk Management

The Trustee Board has conducted a review of the major risks to which the CIO is exposed. A risk register has been established and is updated at least annually. Where appropriate, systems or procedures have been established to mitigate the risks the CIO faces. Significant risks relating to meeting its day-to-day obligations due to funding constraints exist, and the Trustee Board is looking at ways of cutting costs. Internal control risks are minimised by the implementation of procedures for authorisation of all financial transactions and key projects and costs. Procedures are in place to ensure compliance with health and safety regulations relating to members and visitors to the church premises.

Accountants and Auditors

The Trustee Board has agreed to re-appoint G A Harris & Co Ltd as the CIO's Accountants and Independent Examiners. Due to our Income levels rising beyond the £25,000 threshold, we are required to appoint independent examiners under the Charity Commission guidelines. G A Harris & Co Ltd have completed their independent examination of these accounts and their report is incorporated in this Annual Report.

Trustees' responsibilities for the financial statements

The Trustees are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with the United Kingdom's Generally Accepted Accounting Practices and Charities Act, 2011. The Charities Commission and the applicable laws require the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the CIO and of the incoming resources and application of resources of the CIO for that period. In preparing the financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the CIO will continue in operation.

Plans for Future Periods

The CIO plans continuing its ongoing charitable activities outlined above in the forthcoming years subject to satisfactory funds becoming available. We are also continually working on our building to maintain it to the required standards befitting a place of worship and to improve the usage and enjoyment by all members and members of the community.

The Pastor and the Board of Trustees would like to express their sincere gratitude to all the members, donors, volunteers and other stakeholders for their invaluable contributions, support and commitment throughout the last financial year.

R M Tizora

.....
R M Tizora
Pastor/CEO

S G Murape

.....
S G Murape
Trustee

T Bero

.....
T Bero
Trustee

ON BEHALF OF THE BOARD

Signed on the 29th April 2026

INDEPENDENT EXAMINER REPORT

I report on the accounts for the year ended 30 June 2025 set out on the following pages.

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 period (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the 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 you as 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 statements 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 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 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.

Gary A Harris

G A Harris & Co Ltd
Chartered Accountants & Registered Auditors
Brulimar House
Jubilee Road
Middleton
Manchester
M242LX

Date:

Halifax Bible Believers Fellowship

Statement Of Financial Activities
For the year ended 30th June 2025

	Notes	2025 Unrestricted Funds £	2024 Unrestricted Funds £
INCOMING RESOURCES			
Incoming resources from generated funds			
Voluntary income	2	237,650	227,099
Gift Aid		52,808	50,786
Total incoming resources		290,458	277,885
RESOURCES EXPENDED			
Charitable activities			
Other charitable activities	3	(43,697)	(29,557)
Operating costs	3	(165,235)	(175,845)
Governance costs	3	(11,885)	(1,990)
Total resources expended		(220,817)	(207,392)
NET INCOMING RESOURCES		69,641	70,493
Interest receivable		83	102
Interest payable		(10,147)	(16,839)
Other Income		5,100	8,050
NET INCOME FOR THE YEAR		64,677	61,806

CONTINUING OPERATIONS

All incoming resources and resources expended arise from continuing activities.

Halifax Bible Believers Fellowship

Balance sheet
as at the 30th of June 2025

		2025	2024
	Notes	Unrestricted funds £	Unrestricted funds £
FIXED ASSETS			
Tangible assets	8	504,381	508,991
CURRENT ASSETS			
Cash at bank		22,257	21,178
Debtors	4	169,989	113,589
		192,246	134,767
CREDITORS			
Amounts falling due within one year	5	(37,683)	(34,690)
NET CURRENT ASSETS		154,563	100,077
TOTAL ASSETS LESS CURRENT LIABILITIES		658,944	609,068
CREDITORS			
Amounts falling due after one year	6	(195,117)	(209,918)
NET ASSETS		463,827	399,150
FUNDS			
Unrestricted funds	9	463,827	399,150
TOTAL FUNDS		463,827	399,150

The financial statements were approved by the Board of Trustees on 29/04/2026 and were signed on its behalf by:

R M Tizora

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R M Tizora
Pastor/CEO

S G Murape

.....

S G Murape
Trustee

T Bero

.....

T Bero
Trustee

ON BEHALF OF THE BOARD

**Halifax Bible Believers Fellowship
Notes to the Financial Statements
For the year ended 30th June 2025**

ACCOUNTING POLICIES

1.

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with the statement of recommended practice 'Accounting and Reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland' (FRS 102) issued on 16 July 2014 and with the Charities Act 2011.

Financial Reporting Standard Number 1

Exemption has been taken from preparing a cash flow statement on the grounds that the charity qualifies as a small charity.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under the headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Tangible fixed assets are measured at cost less accumulative depreciation and any accumulative impairment losses. Depreciation is provided on all tangible fixed assets, other than freehold land, at rates calculated to write off the cost, less estimated residual value, of each asset evenly over its expected useful life, as follows:

Freehold buildings:	over 50 years
Leasehold land and buildings:	over the lease term
Plant and machinery:	over 5 years
Fixtures, fittings, tools and equipment:	over 5 years

Debtors

Short term debtors are measured at transaction price (which is usually the invoice price), less any impairment losses for bad and doubtful debts. Loans and other financial assets are initially recognised at transaction price including any transaction costs and subsequently measured at amortised cost determined using the effective interest method, less any impairment losses for bad and doubtful debts.

Creditors

Short term creditors are measured at transaction price (which is usually the invoice price). Loans and other financial liabilities are initially recognised at transaction price net of any transaction costs and subsequently measured at amortised cost determined using the effective interest method.

Provisions

Provisions (ie liabilities of uncertain timing or amount) are recognised when there is an obligation at the reporting date as a result of a past event, it is probable that economic benefit will be transferred to settle the obligation and the amount of the obligation can be estimated reliably.

Leased Assets

A lease is classified as a finance lease if it transfers substantially all the risks and rewards incidental to ownership. All other leases are classified as operating leases. The rights of use and obligations under finance leases are initially recognised as assets and liabilities at amounts equal to the fair value of the leased assets or, if lower, the present value of the minimum lease payments. Minimum lease payments are apportioned between the finance charge and the reduction in the outstanding liability using the effective interest rate method. The finance charge is allocated to each period during the lease so as to produce a constant periodic rate of interest on the remaining balance of the liability. Leased assets are depreciated in accordance with the company's policy for tangible fixed assets. If there is no reasonable certainty that ownership will be obtained at the end of the lease term, the asset is depreciated over the lower of the lease term and its useful life. Operating lease payments are recognised as an expense on a straight-line basis over the lease term.

Pensions

Contributions to defined contribution plans are expensed in the period to which they relate.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restriction arises when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. VOLUNTARY INCOME

	2025 £
Tithes & offerings	237,650
Gift Aid	<u>52,808</u>
	<u><u>290,458</u></u>

3. OPERATING EXPENSES

	2025	2024
Cost of sales		
Charitable Activities	34,442	21,997
Honorarium	9,255	7,560
	<u>43,697</u>	<u>29,557</u>
Administrative expenses		
Employee costs:		
Wages and salaries	30,000	30,000
Pensions	628	525
Casual Wage	-	1,015
Pastoral allowance	26,738	31,744
Travel and subsistence	46,623	45,566
Motor expenses	7,350	13,672
	<u>113,311</u>	<u>122,522</u>
Premises costs:		
Rates	5,365	2,130
Light and heat	13,472	12,136
	<u>18,837</u>	<u>14,266</u>
General administrative expenses:		
Telephone and internet	749	803
Storage	4,688	4,195
Subscriptions	825	492
Insurance	7,480	5,310
Repairs and maintenance	4,571	9,200
Depreciation	14,774	18,256
Sundry expenses	-	801
	<u>33,087</u>	<u>39,057</u>
Legal and professional costs:		
Accountancy fees	2,544	1,253
Other legal and professional	9,341	737
	<u>11,885</u>	<u>1,990</u>
	<u>177,120</u>	<u>177,835</u>

Notes:

- a) Cost of sales relate to Charitable Activities Costs.
- b) Administration Expenses relate to Operating Expenses.
- c) Legal and professional fees relate to Governance Expenses.

7. TRUSTEES EXPENSES

There were no Trustees' expenses paid for the year ended 30th June 2025.

8. TANGIBLE FIXED ASSETS

	Land and buildings £	Plant and machinery etc £	Total £
Cost			
At 1 July 2024	435,969	110,491	546,460
Additions	-	10,164	10,164
At 30 June 2025	<u>435,969</u>	<u>120,655</u>	<u>556,624</u>
Depreciation			
At 1 July 2024	-	37,469	37,469
Charge for the year	-	14,774	14,774
At 30 June 2025	<u>-</u>	<u>52,243</u>	<u>52,243</u>
Net book value			
At 30 June 2025	<u>435,969</u>	<u>68,412</u>	<u>504,381</u>
At 30 June 2024	<u>435,969</u>	<u>73,022</u>	<u>508,991</u>

9. MOVEMENT IN FUNDS

	As at 01/07/2024 £	Net movement in funds £	As at 30/06/2025 £
Unrestricted funds			
General fund	399,150	64,677	463,827
TOTAL FUNDS	399,150	64,677	463,827

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	290,458	225,781	64,677
TOTAL FUNDS	290,458	225,781	64,677

Approved by the Board of Trustees and signed on its behalf by:

R M Tizora

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R M Tizora
Pastor/CEO

S G Murape

.....
S G Murape
Trustee

T K Bero

.....
T K Bero
Trustee

Signed on the 29th April 2026