

Charity Registration No: 1159074

HARROW GOSPEL HALL TRUST
Report of the trustees and
unaudited financial statements
For the period ended 5 October 2025

Contents

	Pages
Reference and administrative details	1
Report of the trustees	2 -5
Independent Examiner’s Report	6
Statement of financial activities	7
Balance sheet	8
Cash flow statement	9
Notes to the financial statements	10 - 16

Harrow Gospel Hall Trust

Reference and administrative details For the period ended 5 October 2025

Charity name	Harrow Gospel Hall Trust
Registered charity number	1159074
Trustees	Stuart Peter Barnes (Chair) Charles Hubert Kingston Neil Stuart Purdom Robert Michael Jay Lauren Paul Smith
Treasurer	Neil Stuart Purdom
Principal address	Synergy House Fakenham Hall Morton on the Hill Norwich NR9 5SP
Independent examiner	Jolene Upshall Mercer and Hole LLP Chartered Accountants Trinity Court Church Street Rickmansworth WD3 1RT
Accountant	Mercer and Hole LLP Chartered Accountants Trinity Court Church Street Rickmansworth WD3 1RT
Bankers	Clydesdale & Yorkshire Bank (Virgin Money) 154-158 Kensington High Street London W8 7RL

Harrow Gospel Hall Trust

Report of the trustees For the period ended 5 October 2025

The Trustees present their report along with the financial statements of the Charity for the period 6th April 2024 to 5th October 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 and comply with the Trust Deed and the applicable law.

Structure, governance and management

Governing document

The charity is controlled by a Deed of Trust, and constitutes an unincorporated charity.

The Harrow Gospel Hall Trust is constituted by a Deed of Trust dated 12th September 1979 amended by various Deeds and most recently by a Deed of Variation dated 15th August 2014. The Trust was registered with the Charity Commission for England and Wales on 5th November 2014 under Charity Registration Number 1159074.

Recruitment and appointment of Trustees

The Trustees who have served during the year and since the year end are set out on page 1. None of the Trustees, nor any person connected with them, received any remuneration from the charity in the period ended 5th October 2025 (2023-24: £nil). However some personal expenses were paid as set out in note 2.

The Trust operates a Gospel Hall and Trustees are chosen from among the regular congregation of the hall. Trustees are selected according to their knowledge and experience in specialised fields and are expected to use that knowledge and experience in furthering the objects of the Trust. Checks are made to ensure that there are no legal or other barriers to their appointment. New Trustees are nominated by the existing Trustees and appointed by unanimous resolution of the Congregation. Incoming Trustees are made fully aware of their responsibilities by the existing Trustees, who ensure that they read the Trust Deed and the relevant guidance for charity Trustees published by the Charity Commission. No new Trustees have been appointed during the 2024-25 period.

Organisational structure

All major decisions, including those of a financial nature, are made by the Board of Trustees at their regular meetings, which are generally held approximately at monthly intervals. Owing to the current geographical distribution of the trustees, most meetings during the 2024-25 period have been held by teleconference or video conference. More minor decisions may be made by individual Trustees in their particular field of responsibility.

Wider network

The Trustees maintain informal links with Trustees of similar Trusts, with a view to pooling experience considered useful in pursuing the objects of the Trust.

Risk Management

The Trustees have identified and reviewed the major risks to which the Charity is exposed and confirm that they have established systems or procedures to manage and mitigate those risks.

Trust Policies

The Policies adopted in 2015-16 and reviewed in 2017 covering Conflicts of Interest, Child Protection, Protection of Vulnerable Adults, Complaints, Financial Controls, Grant Making and Risks have been kept under review. No changes have been made during the 2024-25 period.

Harrow Gospel Hall Trust

Report of the trustees (continued) For the period ended 5 October 2025

Objectives and aims

The Trust has the following charitable purposes:

1. The advancement of the Christian religion for the public benefit including by the carrying on of the service of God in accordance with the Old and New Testaments of the Holy Bible as followed by those Christians forming part of the world-wide fellowship known as the "Plymouth Brethren Christian Church" (the "Brethren") whose Core Doctrine and whose proper purposes in furtherance of some of the aspects of that Core Doctrine ("Faith in Practice") is summarised in the two schedules to the New Trust Deed which is contained in the Second Schedule to the Deed of Variation dated 15th August 2014.
2. The object of the charity is to provide gospel halls for the celebration of the Lord's Supper, gospel preaching and addresses on the Word of God and other meetings of a Christian religious character according to the injunctions contained in the Holy Scriptures of those Christians forming part of the above-mentioned world-wide fellowship who hold and practice the teachings of Christ and His Apostles contained in the Holy Scriptures, as expounded by His servants the Ministers of the Lord in the Recovery.

Main Activities

The Trust provides and maintains Gospel Halls for the religious activities of Christians often referred to as "Brethren". Details of the origin, teachings, and way of life of the brethren can be found on their website: www.plymouthbrethrenchristianchurch.org.

Funds distribution

Following the sale of the Ridgeway site in March 2024, the distribution of funds to other Trusts with similar purposes mentioned in the Trustees' report for 2016-17, halted in 2017-18, has been resumed in the 2024-25 period. A total of £3,709,764 has been distributed to 24 different qualifying trusts, and most of the surplus has been passed to the Central Gospel Hall Trust for onward distribution to other Gospel Hall Trusts where there is need in accordance with the Trust's purposes. Sufficient funds have been retained to cover all anticipated expenses during the remainder of the Trust's continuance.

Public benefit

Support of the activities of the Rapid Relief Team, (an independent charity providing assistance and relief in many situations globally) by volunteers from the Harrow congregation has continued during the current year in conjunction with volunteers based in nearby areas. Support of the preaching of the gospel in the streets has been revived as lockdown restrictions have been discontinued.

The trustees of the Harrow Gospel Hall Trust confirm that they have complied with their duty under Section 4 of the Charities Act 2011 to have due regard to the Charity Commissioners' general guidance to charities on public benefit.

The life of a Christian

The following points are an extract from Schedule 1 of the 2014 Deed of Variation to the Trust Deed. They outline the way of life of the Brethren as supported by the Holy Scriptures and how it contributes to the public benefit;

1. We seek and are encouraged to live exemplary lives in all our relationships with others in the wider community (including former Brethren) in accordance with the teachings of Holy Scripture (1 Tim 2:2)
2. We regularly go out from our homes to preach on the streets, to distribute Christian literature and to engage with the wider community (including former Brethren) in order to present eternal salvation, available to all men by faith in Jesus Christ (2 Tim 4:2).

Report of the trustees (continued)
For the period ended 5 October 2025

3. We seek as members of the public to lead Christian lives as husbands and wives, parents, children, employers, employees and neighbours (Col 3:22-25, Col 4:1).
4. The preservation and protection of the family unit is fundamental and children are prized as a blessing from God (Psalm 127:3-5). The elderly are valued members of the community, for whom both their family and the wider community are expected to care.
5. Holy Scripture commands us to be good neighbours to others, and deal with all other people (including former Brethren) openly, honestly and fairly and, consistently with these principles, we should give our time, talents and money to assist those in need in the wider community, insofar as is reasonable given our abilities and our available resources {Matt 7:12, Matt 22:39, Eph 4:28}.

Funding

In general funding is sought through gifts and donations from the congregation. Grants are sometimes received from other charitable trusts with congruent objectives. Gift-aid is also claimed on relevant gifts. The Trust has received no voluntary income during the 2024-25 financial period.

Achievement and performance

Charitable activities

So far as practical, the normal activities of the Trust were maintained throughout the year, primarily in conjunction with those of the Watford congregation.

Financial review

Financial position

Excluding grants to affiliated trusts, in the period ended 5th October 2025, the Trust had a surplus of income over expenditure. Total voluntary income received during the period was £Nil (2024: £Nil). Deposit interest of £397,472 was received during the period (2023-24 £21,719).

All funds held were unrestricted funds.

Reserves Policy

The trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on its size and the level of financial commitments. With the disposal of the Ridgeway site, the Trust is now in a period of closure.

Free reserves at the period end were £72,614 (2024 - £11,273,754).

Statement of trustees' responsibilities

The Trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations and the provisions of the Trust Deed 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 charity and of the incoming resources and application of resources, including the income and expenditure of the charity for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP 2019 (FRS102);

Harrow Gospel Hall Trust

Report of the trustees (continued) **For the period ended 5 October 2025**

- make judgments 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. Apart from regular amounts paid by direct debit, all transactions have been reviewed and approved by at least 2 trustees.

On behalf of the board

N S Purdom
Trustee
Date

Harrow Gospel Hall Trust

Independent Examiner's Report to the trustees For the period ended 5 October 2025

I report to the charity trustees on my examination of the accounts of the Harrow Gospel Hall Trust (the Trust) for the period ended 5 October 2025 which are set out on pages 7 to 15.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

**Jolene Upshall FCA
For and on behalf of Mercer & Hole LLP
Chartered Accountants**

.....

Trinity Court
Church Street
Rickmansworth
WD3 1RT

Harrow Gospel Hall Trust

Statement of financial activities For the period ended 5 October 2025

	Notes	Unrestricted funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
Income and endowments from:					
<i>Donations and legacies:</i>					
Grants from Affiliated Trusts		-	-	-	-
<i>Investments:</i>					
Bank interest		397,472	-	397,472	21,719
<i>Other Income:</i>					
Other Income		-	-	-	37,766
Gain on disposal of tangible fixed asset		-	-	-	9,572,546
Total		397,472	-	397,472	9,632,031
Expenditure on:					
<i>Charitable activities</i>					
Grants to affiliated trusts		11,589,765	-	11,589,765	-
Maintenance		-	-	-	55,713
Running expenses		274	-	274	138,685
Insurance		-	-	-	8,291
Legal and professional		-	-	-	326,643
Bank charges		363	-	363	144
Refurbishment costs		-	-	-	710
<i>Governance costs</i>					
Independent examiner's fee		8,210	-	8,210	4,400
Total	4	11,598,612	-	11,598,612	534,586
Net income/(expenditure)		(11,201,140)	-	(11,201,140)	9,097,445
Net movement in funds		(11,201,140)	-	(11,201,140)	9,097,445
Reconciliation of funds					
Total funds brought forward		11,273,754	-	11,273,754	2,176,309
Total funds carried forward		72,614	-	72,614	11,273,754

The notes on pages 10 to 16 form part of these financial statements. All of the above activities are classed as continuing and there are no gains and losses other than those included above.

All income and expenditure in the prior year was unrestricted.

Harrow Gospel Hall Trust**Balance Sheet****For the period ended 5 October 2025**

		2025	2024
	Notes	£	£
Fixed assets			
Tangible fixed assets		-	-
Current assets			
Prepayments and accrued income		-	12,574
Cash at bank and in hand		76,614	11,301,066
		76,614	11,313,640
Current liabilities			
Creditors: amounts falling due within one year:			
Trade creditors		-	(35,486)
Accruals and deferred income		(4,000)	(4,400)
		(4,000)	(39,886)
Net current assets			
		72,614	11,273,754
Total assets less current liabilities			
		72,614	11,273,754
Net assets			
		72,614	11,273,754
Funds			
Unrestricted income fund		72,614	11,273,754
Restricted funds		-	-
Total unrestricted funds	6		
		72,614	11,273,754

The unaudited financial statements were approved and authorised for issue by the Harrow Gospel Hall Trust on and signed on their behalf by

S. P. Barnes

The notes on pages 10 to 16 form part of these financial statements

Harrow Gospel Hall Trust

Statement of Cash Flows For the period ended 5 October 2025

Statement of Cash Flows

For the year ended 5 October 2025

	Note	2025 £	2024 £
Cash flows from operating activities	8	(11,621,924)	(454,803)
Cash flows from investing activities			
Sale of disposed assets		-	11,025,000
Interest income		397,472	21,179
Net cash from investing activities		397,472	11,046,719
Cash flows from financing activities			
Cash used in financing activities		-	-
Net cash from financing activities		-	-
(Decrease) / Increase in cash and cash equivalents in the year		(11,224,452)	10,591,916
Total cash and cash equivalents at 6 April 2024		11,301,066	709,150
Total cash and cash equivalents at 5 October 2025		76,614	11,301,066

**Notes to the financial statements
For the period ended 5 October 2025**

1. Accounting policies

1.1 General information and basis of preparation

The financial statements have been prepared 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 in October 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and UK Generally Accepted Accounting Practice.

The Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

Harrow Gospel Hall Trust is a trust in England. The nature of the charity's operations and principal activities are detailed in the report to trustees on pages 2-5.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Reporting period

The charity's accounting reference date has been extended in the period to 5 October 2025. The amounts presented in the financial statements (including the related notes) are not entirely comparable with the prior periods.

1.3 Income

Donations are recognised in the year in which the charity is entitled to and certain of receipt and the amount can be measured with reasonable certainty. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future year. Gift aid is added to the value of the donation to which it relates.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102).

Notes to the financial statements (continued)
For the period ended 5 October 2025

1.3 Income (continued)

Donated services are recognised as income and expenditure in the financial statements when organisations or individuals offer their services and support pro bono. The value of these donated services to Harrow Gospel Hall Trust is considered to be equal to market value which would be paid were the service formally procured. This includes services paid for by other trusts.

Investment income is accounted for on a receivable basis.

1.4 Expenditure

Expenditure is included on an accruals basis. Expenditure is recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources it is probable that the settlement will be required and the amount of the obligation can be measured reliably. Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the charity.

Charitable activities comprise those costs directly attributable to the fulfilment of the charitable objects.

1.5 Governance costs

Governance costs comprise all costs involving the public accountability of the charity and costs related to statutory requirements.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost, less estimated residual value, of each asset over its expected useful life as follows:

Freehold buildings	3½% straight line
Equipment	25% straight line

With the preparation of the accounts on a break up basis, no further fixed assets remain.

1.7 Taxation

The Trust is a registered charity and is not liable to United Kingdom income or corporation tax on charitable activities, provided income falls within the charitable exemptions and is spent on charitable purposes.

Notes to the financial statements (continued)
For the period ended 5 October 2025

1.8 Concessionary loans

Concessionary loans include those receivable and payable to a third parties which are interest free and are made to advance charitable purposes. All loans are repayable on demand within one year, the loan is measured at the transaction price. There are no outstanding loans.

1.9 Funds

The general unrestricted fund is free for the Trustees to use for any purposes in furtherance of the trust's charitable objects.

Restricted funds arise from donations to the trust which are made for a specific purpose. Restricted funds can only be used for the purpose for which funds were given.

1.10 Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

1.11 Impairment

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

1.12 Going concern

As at the date of these financial statements, the Trustees of the charity have made the decision to wind up operations in this entity. The financial statements are therefore prepared on a cessation basis.

1.13 **Judgements and key sources of estimation uncertainty**

The following judgements (apart from those involving estimates) have been made in the process of applying the above accounting policies that have had the most significant effect on amounts recognised in the financial statements:

The charity depreciated tangible assets over their estimated useful lives. The estimation of the useful lives of assets was based on expectations about future use and therefore required estimates and assumptions to be applied by the trustees. The actual lives of these assets varied depending on a variety of factors, including technological innovation, product life cycles and maintenance programmes. They are all now disposed of.

Notes to the financial statements (continued)
For the period ended 5 October 2025

2. Trustees' expenses

During the year, trustees incurred £274 worth of running expenses which were reimbursed by the charity (2024: £710).

3. Wages and salaries

There are no employees (2024: none).

4. Expenditure

	Meeting rooms £	Other charitable activities £	2025 £	2024 £
Direct costs	-	11,590,402	11,590,402	525,187
Governance costs	-	8,210	8,210	4,400
	-	11,598,612	11,598,612	529,587

Governance costs include £nil (2024: £4,400) in respect of independent auditor's fees and £4,000 (2024: £nil) in respect of independent examiner's fees.

5. Net expenditure for the year

Net expenditure is stated after charging:

	2025 £	2024 £
Depreciation of tangible fixed assets	-	16,114

Notes to the financial statements (continued)
For the period ended 5 October 2025

6. Analysis of net assets between funds

6.1 Current year

	Unrestricted funds £	Restricted funds £	Total funds £
Tangible fixed assets	-	-	-
Current assets	76,614	-	76,614
Current liabilities	(4,000)	-	(4,000)
Total funds	72,614	-	72,614

6.2 Prior year

	Unrestricted funds £	Restricted funds £	Total funds £
Tangible fixed assets	-	-	-
Current assets	11,318,640	-	11,318,640
Current liabilities	(39,886)	-	(39,886)
Total funds	11,278,754	-	11,278,754

7. Movement in funds

7.1 Current year

	Balance at 6 April 2024 £	Income £	Expenditure £	Realised/ unrealised gains and losses £	Balance at 5 October 2025 £
Restricted funds	-	-	-	-	-
Unrestricted funds	11,273,754	397,472	(11,598,612)	-	72,614
Total funds	11,273,754	397,472	(11,598,612)	-	72,614

Notes to the financial statements (continued)
For the period ended 5 October 2025

7. Movement in funds (continued)

7.2 Prior year

	Balance at 6 April 2023	Income	Expenditure	Realised/ unrealised gains and losses	Balance at 5 April 2024
	£	£	£	£	£
Restricted funds	-	-	-	-	-
Unrestricted funds	2,176,309	9,632,031	(529,586)	-	11,278,754
Total funds	2,176,309	9,632,031	(529,586)	-	11,278,754

The unrestricted funds are available to be spent on any purposes in furtherance of the trust's charitable objects.

8. Reconciliation of net movements in funds to net cash flow from operating activities

	2024 £	2024 £
Net movement in funds	(11,201,140)	9,097,445
Adjustments for:		
Deduct interest income classified under investing activities	(397,472)	(21,719)
Gain on disposal of tangible fixed assets	-	(9,572,546)
Depreciation on fixed assets	-	16,114
Movement in working capital:		
Decrease / (increase) in debtors	12,574	(6,332)
Increase / (decrease) in creditors	(35,886)	32,235
Net cash used in operating activities	(11,621,924)	(454,803)

9. Volunteers

Harrow Gospel Hall Trust relies entirely on volunteers to carry out the management, administration and general maintenance work. The Trust has no paid staff or paid Trustees.

10. Transactions with related parties

During the period, grants totalling £nil (2023-24: £nil) were paid to related parties.

During the period, grants totalling £nil (2023-24: £nil) were received from related parties.