

HARVESTER REFORMATIONAL CHURCH BIRMINGHAM

England & Wales · Charity number 1166451

Details

Other names	HRCB, WATER OF LIFE CHURCH
Status	Registered
Legal form	Trust
Registered	2016-04-08
Register	View on the Charity Commission register

Contact

Address	112 Endhill Road Birmingham B44 9RP
Phone	0121 6282887
Email	steve@birminghamandbeyond.uk
Website	www.birminghamandbeyond.uk

Activities

Objects: TO ADVANCE THE CHRISTIAN FAITH [IN ACCORDANCE WITH THE STATEMENT OF FAITH] IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT; TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS OR SERVICES OF ANY KIND, INCLUDING THROUGH THE PROVISION OF COUNSELLING AND SUPPORT IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT; AND TO ADVANCE EDUCATION IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT BUT ALWAYS WITHIN THE PRINCIPLES OF THE CHRISTIAN FAITH

Activities: HARVESTER REFORMATIONAL CHURCH BIRMINGHAM IS AN APOSTOLIC CHURCH OPERATING ACROSS THE UK AND THE WORLD. WE PROMOTE THE CHRISTIAN FAITH WITH CHURCH PLANTING AND EDUCATION, ALSO IN HELPING THOSE IN POVERTY OR OTHER AREAS OF PHYSICAL, MENTAL OR SPIRITUAL NEED

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, Religious Activities
- **Who:** The General Public/mankind

Geography

- France
- Lebanon
- Norway
- South Africa
- United States
- Zambia
- Birmingham City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£75,711	£157,449	-	-
2024-03-31	£66,302	£32,440	-	-
2023-03-31	£55,975	£17,510	-	-
2022-03-31	£50,531	£18,712	-	-
2021-03-31	£20,982	£9,063	-	-

Trustees

Name	Role	Appointed
Stephen Paul Whittington	Chair	2025-09-30
Brian William George Sidwell		2025-09-30
Coral Joseph Cook		2025-09-30
Dr Daniel James Crowe		2025-09-30
Dr Daniel James Terry		2025-09-30

Accounts

Registered Charity no. 1166451

**Harvester Reformational Church
Birmingham
(Also known as Water of Life Church)**

Trustees Annual Report and Accounts

Year Ended 31st March 2025



Wyatt & Co

Chartered Accountants
125 Main Street, Garforth
Leeds
LS25 1AF

Harvester Reformational Church Birmingham

Year Ended 31st March 2025

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Harvester Reformational Church Birmingham

Year Ended 31st March 2025

Legal and Administrative Information

Reference

The Charity is called "Harvester Reformational Church Birmingham", the working name is Water of Life Church. Formally created by Trust Deed on the 1st January 2012. The Church is registered with the Charity Commission for England and Wales and was registered on the 8th of April 2016.

Registered Charity Number	1166451
Registered Office	46 Old Oscott Lane Birmingham B44 8TP
Trustees at 31st March 2023	Graham Unsworth Ann Unsworth Duncan Curry Werner Lourens Katie Lourens
	Stepped down 9th June 2025 Stepped down 9th June 2026
Primary Bankers	Lloyds Bank Plc 25 Gresham Street London EC2V 7HN
Independent Examiner	Nigel Wyatt BSC FCA Wyatt & Co Chartered Accountants 125 Main Street Garforth Leeds LS25 1AF

Harvester Reformational Church Birmingham

Year Ended 31st March 2025

Trustees' Annual Report

Introduction

Water of Life Church is the working name of Harvester Reformational Church which was formally created by Trust Deed on the 1st of January 2012.

The names of the Trustees are **Graham Unsworth, Ann Unsworth, Duncan Curry, Werner Lourens and Katie Lourens.**

The finances all relate to the objectives of the Trust as stated in Section 3 of the Trust Deed.

Water of Life Church is an apostolic church operating across the UK and the world. We promote the Christian faith with church planting and education, helping those in poverty or other areas of physical, mental or spiritual need. We provide public benefit through our religious activity, education and training.

In considering the activities of the church, the Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

This report covers the financial year from 1st April 2023 to 31st March 2025.

Chairs Report

Since the previous Chair's Report there have been a significant changes and new chapter in the life of the church. It was felt that a new name in line with our breaking away from Harvester International Ministries was needed and it was agreed after prayer that that name should be Water of Life Church. At the date of this report, we are making changes to all the affected areas of the charity to come in line with the new name.

Another important milestone was also reached with the purchase of a building. We agreed a price with the previous owners, Walsall Community Church, in August of 2024 and began the purchase process in September. The purchase was completed on the 13th of January this year. After fifteen years of operating as a church we can now move forward into new areas of influence and function to meet the charitable objectives.

The Church continues to prosper across the board in every department through sound organisational planning and good standards of internal accounting.

The income throughout the year has continued to increase with generous giving and donations from the church members. Not only have we been able to maintain our support of Jabulani Orphanage in Zambia, but we managed to increase the building fund and have contingencies for the added expense of solicitors' fees and mortgage fees relating to the purchase of the building.

We also sent Pastor Louwrens Badendorst and Evangelist Werner Lourens to Zambia to see the work of the orphanage and minister with Apostle Faustin Senoka. This has led to suggestions of helping them to build several classrooms onsite to enable the children to be

Harvester Reformational Church Birmingham

Year Ended 31st March 2025

Trustees' Annual Report

educated without the need of travel to school in other areas of Ndola. It has often been the case that school days have been missed due to lack of funding for fuel to take them to their campuses.

We had a new venue for our annual gathering, Cefn Lea, a Christian conference centre near Newtown in mid-Wales. Apostle Duncan Curry and Prophet Beverly Curry brought the teaching. We had several newcomers to the weekend.

As a result of one of the contacts from the Gathering we have connected with LBC Iranian Church in Birmingham. This has taken the form of us taking meetings to bring teaching and also their attendance at some of our meetings. We are hoping to continue to develop the connection in the coming month to help us reach other Iranians in the area.

Another opportunity from the Gathering is to have quarterly special meetings with Apostle Duncan and Prophet Beverly Curry. The first took place at the end of March and proved to be very good weekend with visitors coming to the event.

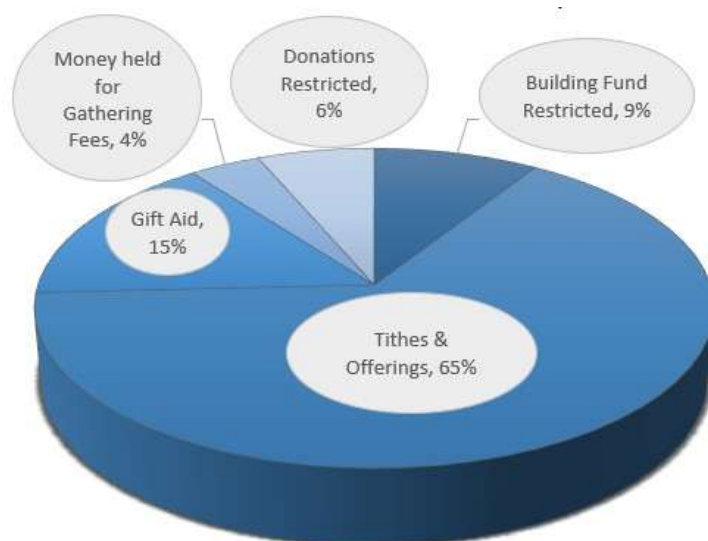
The use of the building means we can establish ourselves in a new area of the West Midlands. We have begun regular weekly prayer meetings and have already had several new visitors coming to the meetings.

We are grateful to God for the way He has enabled us to buy a building and are seeing new opportunities to meet the objectives of the charity.

Treasurer's Commentary on progress: Income, Expenditure & Milestones

Income

The church's income has continued to grow over the last 12 months, and tithes and offerings exceeded the proposed budget of £44,000 by just over 10%. Total income for the year was



£75,711. The body continues to give faithfully, and we have had donations towards the

purchase and renovation of the building in Walsall we purchased in January 2025. We thank God for His provision, timing and wisdom in bringing us to the right building at the right time.

The majority of our income continues to derive from tithes and offerings which is topped up by the Gift Aid scheme, providing an extra 25p for every eligible £1 donated.

Harvester Reformational Church Birmingham

Year Ended 31st March 2025

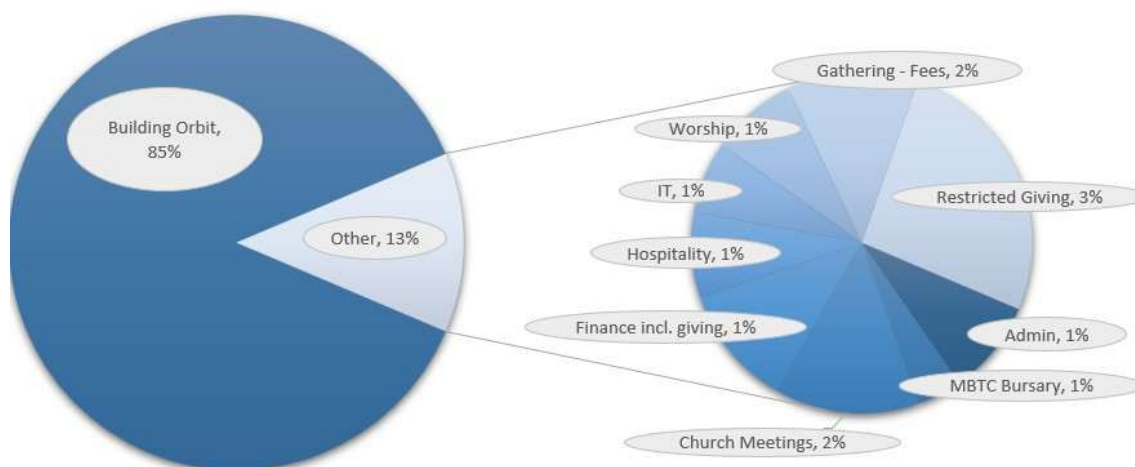
Trustees' Annual Report

We also continue to give to Jabulani Children's Village in Zambia which is supported by members of the body shown in restricted donations.

We held our annual gathering at Cefn Lea in October 2025, 4% of our income for the year was members' fees for attending the conference.

Expenditure

The majority of our spending for the year was on the building purchase and costs in renovating the building, including replacing the windows in the rear building. The total spending for the year was £157,449.



The next largest expenditure was restricted giving to Jabulani Children's Village. We created a revised budget in November 2024 to account for the purchase of the building, and we remained under budget, reducing the proposed income/expenditure deficit of £98,734 to £81,738. Whilst we have spent the majority of our building fund, the church remains stable with healthy reserve figures.

Milestones

As noted, our biggest and much-awaited milestone this financial year was the purchase of the former Baptist church in The Crescent, Walsall. We are grateful to have a fixed base to operate from and the opportunities this brings to further our charitable objectives as well as the kingdom of God.

We also completed a mission to Zambia to support the work at Jabulani Children's village and scope out their proposals to build a school on their property, alleviating the struggles they currently face travelling to school with all of the children with a lot of downtime between classes for each age group. We hope to travel to Zambia again in the coming year.

Harvester Reformational Church Birmingham

Year Ended 31st March 2025

Trustees' Annual Report

Risk Management

The Trustees' purpose is to be aware of any major strategic, operational and financial risks to WOLC. In the year ahead, all major areas will be reviewed and kept up to date. The church has a revised Safeguarding Policy and every adult who is involved in working with children and young people in the church hold a DBS and is trained annually. The trustees and Spiritual leaders hold DBS clearance. Health and Safety and Risk Management policies are reviewed every two years by the trustees.

Public Liability is covered by an insurance policy with Edwards Insurance Brokers. Financial security is managed by regular review of the Church's financial status by the Finance Subgroup, which includes the Church Treasurer, who reports to the Trustees quarterly.

Reserves Policy

The reserves policy states that the Charity should hold savings equivalent to 12 months' running costs in reserves. This figure was set at £13,000 (2024: £6,300). The reserves policy is subject to an annual review. The charity's reserves at the year-end are £44,592 (2024: £37,303). Water of Life Church plans to use the excess funds to further our charitable objectives and maintain the building purchased this year.

Moving forward

The church's income is sufficient to cover the needs of the charity; the building fund has been used to purchase a property which we will continue to maintain and improve for use in line with our charitable objectives. A projected annual income for the next financial year ending March 2025 is based on last year's income, we estimate this to be £50,400 in donations and £11,400 in Gift Aid totalling £61,800. We also estimate that we will receive £4,374 for the Zambia fund for Jabulani Children's Village.

The top three expenditure category groups for 2025/26 are costs toward the mortgage and maintenance of the building, the costs for the Gathering and our monthly gifts to Zambia covered under the Finance Orbit.

Harvester Reformational Church Birmingham

Year Ended 31st March 2025

Trustees' Annual Report

Trustees' Responsibilities

Water of Life Church's financial statements have been prepared on a cash basis, when receipts and payments take place through the bank account.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the Charity. 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.

Approved by the Trustees

Graham E Unsworth

Name of Trustee:

Signed on behalf of the Trustees:



08/09/2025

Date of Approval:

Harvester Reformational Church Birmingham

Year Ended 31st March 2025

Independent Examiners Report

I report to the trustees on my examination of the financial statements of Harvester Reformational Church Birmingham ('the charity') for the year ended 31 March 2025.

Responsibilities and Basis of Report

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

I report in respect of my examination of the charity's financial statements 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.

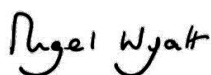
Independent Examiner's Statement

I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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 charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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.



Nigel Wyatt BSC FCA
Independent Examiner
125 Main Street
Garforth
Leeds
LS25 1AF

Date: 08/09/2025

Harvester Reformational Church Birmingham

Year Ended 31st March 2025

Statement of Receipts and Payments

			2025		2024
		Unrestricted	Restricted	Total	Total
		Funds	Funds	Funds	Funds
	Note	£	£	£	£
Receipts					
Donations and legacies		60,869	8,594	69,463	60,975
Charitable activities		-	2,944	2,944	2,495
Investment income		227	3,077	3,304	2,832
Total Receipts	2	61,096	14,615	75,711	66,302
Payments					
Payments on charitable activities	3	136,235	21,214	157,449	32,440
Total Payments		136,235	21,214	157,449	32,440
Net Receipts / (Payments)		(75,139)	(6,599)	(81,738)	33,862
Net Movement in Funds (Cash)					
Total funds (cash) brought forward	7	124,074	9,853	133,927	100,065
Transfers	7	-	-	-	-
Total Funds (Cash) Carried Forward	7	48,935	3,254	52,189	133,927
Represented by					
General (unrestricted)		44,592	-	44,592	37,303
Designated funds		4,343	-	4,343	86,771
Restricted funds		-	3,254	3,254	9,853
		48,935	3,254	52,189	133,927

Directors Responsibilities

These financial statements were approved by the board of trustees and authorised for issue :

Graham E Unsworth

Name of Trustee:

Signed on Behalf of the Trustees:



08/09/2025

Date of Approval:

Harvester Reformational Church Birmingham

Year Ended 31st March 2025

Statement of Assets and Liabilities

As the accounts are prepared on a cash basis there is no formal Balance Sheet or Statement of Financial Position. Instead, a statement of assets and liabilities is outlined giving an indication of the charity's assets at the year end.

	2025 £	2024 £
Fixed Assets		
Tangible fixed assets	30,000	11,000
Church building	370,000	-
	400,000	11,000
Current Assets		
Cash at bank and petty cash	52,189	133,927
	52,189	133,927
Liabilities		
Mortgage	124,124	-
	124,124	-

Harvester Reformational Church Birmingham

Year Ended 31st March 2025

Notes to the Financial Statements

Basis of Preparation

The financial statements have been prepared on a cash basis when receipts and payments take place through the bank account or petty cash.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Fund Accounting

Unrestricted funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the term of specific appeal, often known as a 'special offering' in the church.

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

Incoming Resources

All incoming resources are recognised once the charity has entitlement to the resources and the money has been paid.

Resources Expended

Expenditure is recognised on a cash basis when payments have been made through the bank account or by petty cash.

Taxation

The charity is exempt from tax on its charitable activities.

Harvester Reformational Church Birmingham

Year Ended 31st March 2025

Notes to the Financial Statements

2 Analysis of Receipts

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Donations and Legacies			
Donations and offerings	49,196	7,969	57,165
Gift aid	11,673	625	12,298
Other income	-	-	-
	<u>60,869</u>	<u>8,594</u>	<u>69,463</u>
Charitable Activities			
Training course fees	-	2,944	2,944
	<u>-</u>	<u>2,944</u>	<u>2,944</u>
Investment Income			
Interest	227	3,077	3,304
	<u>227</u>	<u>3,077</u>	<u>3,304</u>
Total Receipts	<u>61,096</u>	<u>14,615</u>	<u>75,711</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations and Legacies			
Donations and offerings	44,045	6,913	50,958
Gift aid	9,975	-	9,975
Other income	42	-	42
	<u>54,062</u>	<u>6,913</u>	<u>60,975</u>
Charitable Activities			
Training course fees	-	2,495	2,495
	<u>-</u>	<u>2,495</u>	<u>2,495</u>
Investment Receipts			
Interest	163	2,669	2,832
	<u>163</u>	<u>2,669</u>	<u>2,832</u>
Total Receipts	<u>54,225</u>	<u>12,077</u>	<u>66,302</u>

Harvester Reformational Church Birmingham

Year Ended 31st March 2025

Notes to the Financial Statements

3 Payments on Charitable Activities

	Unrestricted Funds	Restricted Funds	Total Funds 2025
Charitable Activities	£	£	£
Administration	4,092	-	4,092
Children	634	-	634
Conferences	669	2,427	3,096
Evangelism	100	-	100
Giving	2,337	-	2,337
Guests speakers	1,592	-	1,592
Hardship fund	375	-	375
Leaders expenses	649	-	649
Mision trip	760	-	760
Pastoral Expenses	321	-	321
Premises	120,119	13,685	133,804
Restricted Gifts	-	5,102	5,102
Sunday Meetings	2,687	-	2,687
Trustee Expenses	280	-	280
Volunteer expenses	15	-	15
Worship	1,605	-	1,605
Total Payments	136,235	21,214	157,449

	Unrestricted Funds	Restricted Funds	Total Funds 2024
Charitable Activities	£	£	£
Administration	4,306	-	4,306
Children	405	-	405
Conferences	1,757	2,495	4,252
Evangelism	-	-	-
Giving	12,609	-	12,609
Guests speakers	504	-	504
Hardship fund	85	-	85
Leaders expenses	134	-	134
Mision trip	505	-	505
Pastoral expenses	341	-	341
Premises	-	-	-
Restricted Gifts	-	5,352	5,352
Sunday Meetings	3,046	-	3,046
Trustee Expenses	336	-	336
Volunteer expenses	-	-	-
Worship	565	-	565
Total Payments	24,593	7,847	32,440

Harvester Reformational Church Birmingham

Year Ended 31st March 2025

Notes to the Financial Statements

4 Volunteers

The church benefits greatly from the voluntary contributions of time and money by its formal members and regular attendees. Please refer to the trustee's report for further details about volunteer contributions to the organisation.

5 Trustee Remuneration and Expenses

No Trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the Charity during the year.

Expenses for Trustees undertaking their duties during the year ended 31 March 2025 totalled £1,793 (2024: £850). All expenditure was incurred for the day-to-day running of the church and its charitable activities.

During the year the church paid for 35% of Werner Lourens flight costs to Zambia, representing the church on this mission trip. The amount that was reimbursed was £260.

During the year an offering was taken to support Duncan and Beverly Curry attend and speak at a conference in Duncan's role as a minister in the church, the donations raised were passed on to them for this purpose. The total gift given to Duncan Curry was £381.

6 Related Party Transactions

During the year the church paid for 35% of Ben Unsworth's flight costs to Zambia, representing the church on this mission trip (Ben Unsworth is a close family member of Graham and Ann Unsworth). The amount that was reimbursed was £240.

During the year the church paid for 35% of Louwrens Badenhorst's flight costs to Zambia, representing the church on this mission trip (Louwrens Badenhorst is a close family member of Katie and Werner Lourens). The amount that was reimbursed was £260.

Harvester Reformational Church Birmingham

Year Ended 31st March 2025

Notes to the Financial Statements

7 Analysis of Charitable Funds

Unrestricted Funds

	1 April 2024 £	Income £	Expenditure £	Transfers £	31 Mar 2025 £
Unrestricted					
General	37,303	61,096	(29,635)	(24,172)	44,592
Designated					
Building fund	86,026	-	(105,465)	21,672	2,233
Hardship fund	745	-	(375)	500	870
Missions fund	-	-	(760)	2,000	1,240
Total Unrestricted	124,074	61,096	(136,235)	-	48,935
Restricted Funds					
Building fund	7,866	6,832	(13,685)	100	1,113
EFL (previously HTC)	950	-	-	-	950
Money owed to third parties	476	2,944	(2,427)	-	993
Restricted gifts	561	4,839	(5,102)	(100)	198
Total Restricted	9,853	14,615	(21,214)	-	3,254
Total Funds and Cash					
Total	133,927	75,711	(157,449)	-	52,189

Harvester Reformational Church Birmingham

Year Ended 31st March 2025

Notes to the Financial Statements

Analysis of Charitable Funds cont.

Unrestricted Funds

	1 April 2023 £	Income £	Expenditure £	Transfers £	31 Mar 2024 £
Unrestricted					
General	17,376	54,225	(24,508)	(9,790)	37,303
Designated					
Hardship fund	1,015	-	(85)	(185)	744
Building fund	76,051	-	-	9,975	86,027
Total Unrestricted	94,442	54,225	(24,593)	-	124,074
Restricted Funds					
Building fund	4,197	3,669	-	-	7,866
HTB (previously MBTC)	950	-	-	-	950
Money owed to third parties	476	2,495	(2,495)	-	476
Restricted gifts	-	5,913	(5,352)	-	561
Total Restricted	5,623	12,077	(7,846)	-	9,853
Total Funds and Cash					
Total	100,065	66,302	(32,439)	-	133,927

Fund Descriptions

Designated Funds

Hardship fund	To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind
Building fund	To purchase a building or land for a building to be built on and for the future upkeep of said building
Missions fund	For travel overseas to further the advancement of the Christian faith

Restricted Funds

Building fund	Donation given for the purchase of a building or land for a building to be built on and for the future upkeep of said building.
EFL (previously HTC)	Funds relating to the bible training centre; Equipped for Life (formerly the Harvester Training Centre),
HTC (previously MBTC)	Funds relating to the bible training centre Harvester Training Centre UK (formerly the Miracle Bible Training Centre)
Money owed to third parties	Funds held for third parties

Harvester Reformational Church Birmingham

Year Ended 31st March 2025

Notes to the Financial Statements

Restricted gifts

Giving that is restricted for a mission, speaker or projects that arise

Accounts

Registered Charity no. 1166451

Harvester Reformational Church Birmingham

Trustees Annual Report and Accounts

Year Ended 31st March 2024

The logo for Harvester Reformational Church Birmingham features the church's name in a blue serif font. The text is positioned above a series of horizontal, wavy lines in shades of blue and white, which create a sense of movement and depth.

Harvester Reformational
Church Birmingham

Wyatt & Co

Chartered Accountants
125 Main Street, Garforth
Leeds
LS25 1AF

Harvester Reformational Church Birmingham

Year Ended 31st March 2024

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Year Ended 31st March 2024

Legal and Administrative Information

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Registered Charity Number	1166451
Registered Office	46 Old Oscott Lane Birmingham B44 8TP
Website	www.harvesterbirmingham.org.uk
Trustees at 31st March 2023	Graham Unsworth Werner Lourens Ann Unsworth Duncan Curry Katie Lourens
Primary Bankers	Lloyds Bank Plc 25 Gresham Street London EC2V 7HN
Independent Examiner	Nigel Wyatt BSC FCA Wyatt & Co Chartered Accountants 125 Main Street Garforth Leeds LS25 1AF

Harvester Reformational Church Birmingham

Year Ended 31st March 2024

Trustees Annual Report

Introduction

Harvester Reformational Church was formally created by Trust Deed on the 1st January 2012.

The names of the Trustees are **Graham Unsworth, Ann Unsworth, Duncan Curry, Werner Lourens and Katie Lourens.**

The finances all relate to the objectives of the Trust as stated in Section 3 of the Trust Deed.

Harvester Reformational Church Birmingham is an apostolic church operating across the UK and the world. We promote the Christian faith with church planting and education, helping those in poverty or other areas of physical, mental or spiritual need. We provide public benefit through our religious activity, education and training.

This report covers the financial year from 1st April 2023 to 31st March 2024.

Chairs Report

The Church continues to prosper across the board in every department enabling us to continue to meet our charitable objectives through sound organizational planning and good standards of internal accounting.

Once again, our income has been more than anticipated and has been more than the agreed budget. Good use of the Gift Aid scheme has also been a blessing to us. The church savings have grown and we have ensured maximum interest has been received through our choice of bank saving accounts.

Our work to support overseas projects has continued with Church members regularly contributing to the Jabulani Orphanage in Ndola, Zambia. We have also designated as Trustees to add to the total money used. In June 2023 two of our members, Teacher Ben Unsworth and Pastor Mary Unsworth visited the orphanage and the church that oversees that work ministering in the church meetings. They were able to see firsthand the way money provided had been used to alleviate the poverty they faced. We learned that towards the end of last year, the Orphanage buildings suffered a great deal of damage due to strong gales and made part of it uninhabitable. The Trustees made a one-off designated gift of £10,000 to bring immediate resources to the orphanage. We were sent photos showing the restoration work being completed. It is worth mentioning that our budget still was in surplus despite this unexpected expense.

Once again our Annual Gathering took place at Cloverley Hall Christian Conference Centre. We had Apostle Faustin Soneka as a guest speaker who oversees the work of the church and orphanage in Ndola that we have connected with. He brought several challenging messages to us to look outward and win souls into God's Kingdom. It was good to have new people with us and we look forward to growth in numbers as we continue to hold these meetings.

Harvester Reformational Church Birmingham

Year Ended 31st March 2024

Trustees Annual Report

We were also able to relaunch our bible school. This now has its own online presence and is offering different material than previously. There has been a name change and it is now called Harvester Training Centre. We are still holding internal teaching sessions but the plan is to expand the use of video material via YouTube and other outlets and build up a library of materials.

The Spiritual Leaders of HRCB have also decided to break from the relationship the church has had with Harvester International Ministries in South Africa. There are several reasons the main one being the way we are starting to differ in our thoughts on oversight and the relating to other moves and churches outside the current setup. We have sought to live in peace and have no intention of breaking personal friendships with those still involved in HIM. I will be visiting some of their churches later this year.

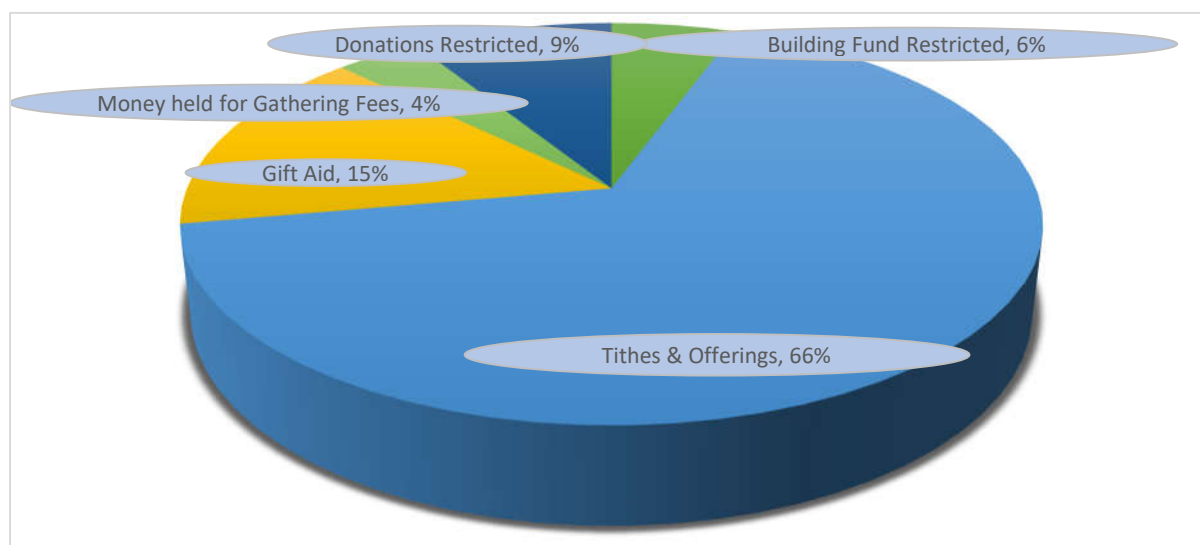
We are still hoping to buy a building as soon as we can and wish to operate from a more regular presence in the community. We trust that our prayers for that will be answered soon.

Our vision to move on is still strong and developing. We are so grateful to God for the increase in lives, opportunities and finances. We trust God for more opportunities to love and serve where we can.

Treasurer's Commentary on progress: Income, Expenditure & Milestones

Income

Our main income was from tithes and offerings, and we continue to see growth. Gift aid remains the second main income for the charity which we continue to designate to our building fund monthly and our further giving is received to support the work completed in Zambia by Jabulani Children's Village. God has continued to bless our finances this financial year, we received on average 34% higher income than we anticipated. The building fund has continued to grow and stands at just over £93,000 leaving us in good stead to purchase a building when God provides the right one.



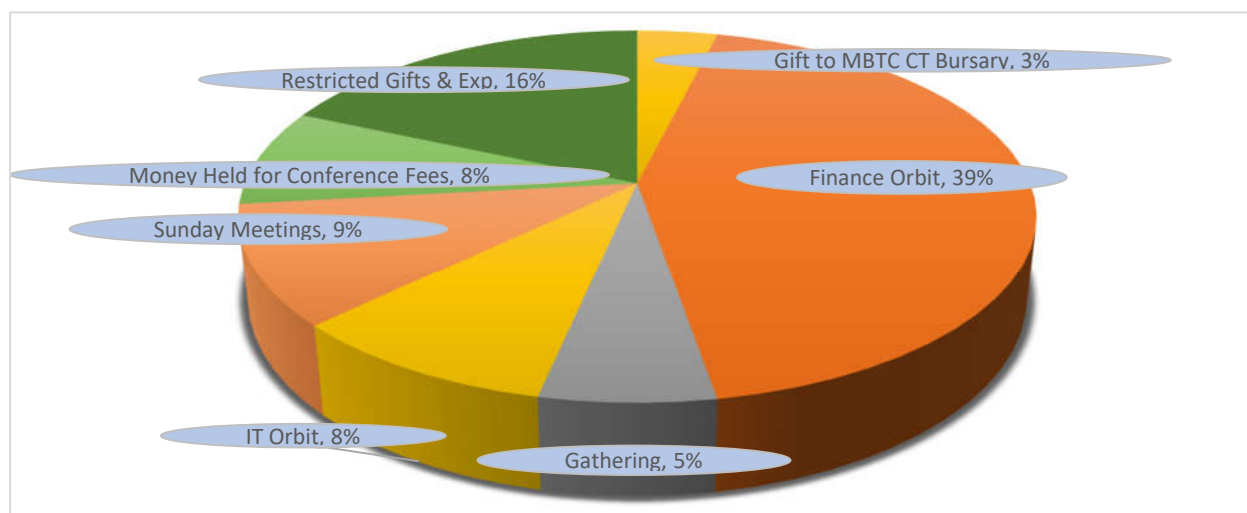
Harvester Reformational Church Birmingham

Year Ended 31st March 2024

Trustees Annual Report

Expenditure

Our main expenditure categories for the year were the finance orbit and restricted giving, which includes all our giving to Zambia in 2023. We were led as a body to give a gift to the orphanage following the damage to their roofs during a storm and despite the generous gift we still ended the financial year with a higher surplus than we budgeted, only by God's accountancy does this make sense. Sunday meetings cover a large portion of our expenditure due to the hall rental costs we incur and so our prayer is still for a suitable building to purchase as God provides. We continue to improve our equipment under the IT orbit and run our annual gathering at Cloverly Hall. Our expenditure was 33% over budget due to increased giving to Zambia.



Milestones

We continue to give for a second year as a body regularly to the Jabulani Children's village run by Apostle Faustin and his wife, we were also able to give a one-off gift following the disaster caused by storms that damaged the roofs of the orphanage, the children were left without the use of the majority of the orphanage but we thank God for the ability for the repairs to be completed. We remain trusting in God to meet their needs.

We have continued to grow our building fund this year ending the year at just over £93,000 and we opened an account with Kingdom Bank to continue to grow our finances each month. We are grateful to be able to partner with a bank that aligns with our biblical principles.

Missions continued across the year with Teacher Ben and Pastor Mary visiting Zambia in June 2023 and Evangelist Werner travelling to Bangladesh, as always mission trips are contributed to by the church at 35%.

Harvester Reformational Church Birmingham

Year Ended 31st March 2024

Trustees Annual Report

Moving Forward

Further missions to Berlin and Zambia are planned for this year, we have established a missions fund that the Trustees plan to designate money to each year to help fund our outreaches abroad and within the UK.

We look forward to hosting the Gathering this year at a new venue, Cefn Lea, and are planning an extended trip as a church in May 2025. We are welcoming Apostle Duncan and Prophet Beverly Curry to speak this year.

We continue to trust God for a building to purchase in His time, diligently seeking Him as well as ensuring we are financially in a position to buy when the right door opens.

Risk Management

The Trustees' purpose is to be aware of any major strategic, operational and financial risks to HRCB. In the year ahead all major areas will be reviewed and kept up to date. The church has a revised Safeguarding Policy and every adult who is involved in working with children and young people in the church hold DBS and is trained annually. The trustees and Spiritual leaders hold DBS clearance. Health and Safety and Risk Management policies are reviewed every two years by the trustees.

Public Liability is covered by an insurance policy with Ansvar Insurance. Financial security is managed by regular review of the Church's financial status by the Finance Subgroup, which includes the Church Treasurer, who reports to the Trustees quarterly.

Reserves Policy

Our reserves policy states that the Charity should hold savings equivalent to 12 months of running costs in reserves. This figure was set at £5,700 (2023: £5,000). The reserves policy is subject to an annual review. The charity's reserves at the year-end were £37,303 (2023: £18,232). Harvester Reformational Church plans to use the excess funds to further our charitable objectives and hopes to purchase a building in the coming year.

Harvester Reformational Church Birmingham

Year Ended 31st March 2024

Trustees Annual Report

Conclusion

The church's income is sufficient to cover the needs of the charity, the building fund continues to grow and we hope to utilise this to purchase a building in due course. A projected annual income for the next financial year ending March 2025 is based on last year's income, we estimate this to be £44,400 in donations and £10,200 in Gift Aid totalling £54,600. We also estimate that we will receive £4,374 for the Zambia fund for Jabulani Children's Village.

The top three expenditure category groups for 2024/25 are Church Meetings, the costs for the Gathering and our monthly gifts to Zambia covered under the Finance Orbit. This is subject to change should we purchase a building.

Approved by the Trustees

Name of Trustee:

Graham Eric Unsworth

Signed on behalf of the Trustees:



Date of Approval:

31/07/2024

Harvester Reformational Church Birmingham

Year Ended 31st March 2024

Independent Examiners Report

I report to the trustees on my examination of the financial statements of Harvester Reformational Church Birmingham ('the charity') for the year ended 31 March 2024.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements 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 confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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 charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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.



Nigel Wyatt BSC FCA
Independent Examiner
125 Main Street
Garforth
Leeds
LS25 1AF

Date: 19/08/2024

Harvester Reformational Church Birmingham

Year Ended 31st March 2024

Statement of Receipts and Payments

			2024		2023
		Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	Note	£	£	£	£
Receipts					
Donations and legacies		54,062	6,913	60,975	52,775
Charitable activities		-	2,495	2,495	2,095
Investment income		163	2,669	2,832	1,106
Total Receipts	2	54,225	12,077	66,302	55,975
Payments					
Payments on charitable activities	3	24,593	7,847	32,440	17,510
Total Payments		24,593	7,847	32,440	17,510
Net Receipts / (Payments)		29,632	4,230	33,862	38,465
Net Movement in Funds (Cash)					
Total funds (cash) brought forward	7	94,442	5,623	100,065	61,601
Transfers	7	-	-	-	-
Total Funds (Cash) Carried Forward	7	124,074	9,853	133,927	100,065
Represented by					
General (unrestricted)		37,303	-	37,303	17,376
Designated funds		86,771	-	86,771	77,066
Restricted funds		-	9,853	9,853	5,623
		124,074	9,853	133,927	100,065

Directors Responsibilities

These financial statements were approved by the board of trustees and authorised for issue :

Name of Trustee:

Graham Eric Unsworth

Signed on Behalf of the Trustees:



31/07/2024

Date of Approval:

Harvester Reformational Church Birmingham

Year Ended 31st March 2024

Statement of Assets and Liabilities

As the accounts are prepared on a cash basis there is no formal Balance Sheet or Statement of Financial Position. Instead, a statement of assets and liabilities is outlined giving an indication of the charity's assets at the year end.

	2024	2023
	£	£
Fixed Assets		
Tangible fixed assets	11,000	6,500
	<u>11,000</u>	<u>6,500</u>
Current Assets		
Cash at bank and petty cash	133,927	100,065
	<u>133,927</u>	<u>100,065</u>

Harvester Reformational Church Birmingham

Year Ended 31st March 2024

Notes to the Financial Statements

Basis of Preparation

The financial statements have been prepared on a cash basis when receipts and payments take place through the bank account or petty cash.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Fund Accounting

Unrestricted funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the term of specific appeal, often known as a 'special offering' in the church.

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

Incoming Resources

All incoming resources are recognised once the charity has entitlement to the resources and the money has been paid.

Resources Expended

Expenditure is recognised on a cash basis when payments have been made through the bank account or by petty cash.

Taxation

The charity is exempt from tax on its charitable activities.

Harvester Reformational Church Birmingham

Year Ended 31st March 2024

Notes to the Financial Statements

2 Analysis of Receipts

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations and Legacies			
Donations and offerings	44,045	6,913	50,958
Gift aid	9,975	-	9,975
Other income	42	-	42
	<u>54,062</u>	<u>6,913</u>	<u>60,975</u>
Charitable Activities			
Training course fees	-	2,495	2,495
	<u>-</u>	<u>2,495</u>	<u>2,495</u>
Investment Income			
Interest	163	2,669	2,832
	<u>163</u>	<u>2,669</u>	<u>2,832</u>
Total Receipts	<u>54,225</u>	<u>12,077</u>	<u>66,302</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations and Legacies			
Donations and offerings	39,446	4,105	43,551
Gift aid	9,175	50	9,225
Other income	-	-	-
	<u>48,620</u>	<u>4,155</u>	<u>52,775</u>
Charitable Activities			
Training course fees	-	2,095	2,095
	<u>-</u>	<u>2,095</u>	<u>2,095</u>
Investment Receipts			
Interest	17	1,089	1,106
	<u>17</u>	<u>1,089</u>	<u>1,106</u>
Total Receipts	<u>48,637</u>	<u>7,338</u>	<u>55,975</u>

Harvester Reformational Church Birmingham

Year Ended 31st March 2024

Notes to the Financial Statements

3 Payments on Charitable Activities

	Unrestricted Funds	Restricted Funds	Total Funds 2024
Charitable Activities	£	£	£
Administration	4,306	-	4,306
Children	405	-	405
Conferences	1,757	2,495	4,252
Giving	12,609	-	12,609
Guests speakers	504	-	504
Hardship fund	85	-	85
Leaders expenses	534	-	534
Pastoral Expenses	341	-	341
Trustee Expenses	336	-	336
Volunteer expenses	-	-	-
Mision trip	105	-	105
Restricted Gifts	-	5,352	5,352
Sunday Meetings	3,046	-	3,046
Worship	565	-	565
	<u>24,593</u>	<u>7,847</u>	<u>32,440</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2023
Charitable Activities	£	£	£
Administration	5,440	-	5,440
Children	370	-	370
Conferences	300	2,042	2,342
Giving	1,680	-	1,680
Guests speakers	424	-	424
Hardship fund	592	-	592
Leaders expenses	325	-	325
Pastoral expenses	16	-	16
Trustee expenses	178	-	178
Volunteer expenses	306	-	306
Restricted gifts	-	1,978	1,978
Sunday meetings	3,409	-	3,409
Worship	451	-	451
	<u>13,491</u>	<u>4,019</u>	<u>17,510</u>

Harvester Reformational Church Birmingham

Year Ended 31st March 2024

Notes to the Financial Statements

4 Volunteers

The church benefits greatly from the voluntary contributions of time and money by its formal members and regular attendees. Please refer to the trustee's report for further details about volunteer contributions to the organisation.

5 Trustee Remuneration and Expenses

No Trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the Charity during the year.

Expenses for Trustees undertaking their duties during the year ended 31 March 2024 totalled £850 (2023: £410). All expenditure was incurred for the day-to-day running of the church and its charitable activities.

6 Related Party Transactions

During the year Ben and Mary Unsworth (close family members of Graham and Ann Unsworth) incurred out-of-pocket expenses of the value of £1,121. The expenditure was incurred for church activities and to support travel to Zambia.

7 Analysis of Charitable Funds

Unrestricted Funds

	1 April 2023 £	Income £	Expenditure £	Transfers £	31 Mar 2024 £
Unrestricted					
General	17,376	54,225	(24,508)	(9,790)	37,303
Designated					
Hardship fund	1,015	-	(85)	(185)	745
Building fund	76,051	-	-	9,975	86,026
Total Unrestricted	94,442	54,225	(24,593)	-	124,074

Restricted Funds

Building fund	4,197	3,669	-	-	7,866
HTC (previously MBTC)	950	-	-	-	950
Money owed to third parties	476	2,495	(2,495)	-	476
Restricted gifts	-	5,913	(5,352)	-	561
Total	5,623	12,077	(7,847)	-	9,853

Total Funds and Cash

Total	100,065	66,302	(32,440)	-	133,927
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Harvester Reformational Church Birmingham

Year Ended 31st March 2024

Notes to the Financial Statements

Analysis of Charitable Funds cont.

Unrestricted Funds

	1 April 2022 £	Income £	Expenditure £	Transfers £	31 Mar 2023 £
Unrestricted					
General	7,150	48,637	(12,900)	(25,511)	17,376
Designated					
Hardship fund	800	-	(592)	808	1,015
Building fund	51,876	-	-	24,174	76,051
Total Unrestricted	59,826	48,637	(13,492)	(529)	94,442

Restricted Funds

Building fund	878	3319	-	-	4,197
MBTC	890	60	-	-	950
Money owed to third parties	7	2,035	(2,042)	476	476
Restricted gifts	-	1,925	(1,978)	53	-
Total	1,775	7,339	(4,019)	529	5,623

Total Funds and Cash

Total	61,601	55,975	(17,510)	-	100,065
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Fund Descriptions

Designated Funds

Hardship fund	To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind
Building fund	To purchase a building or land for a building to be built on and for the future upkeep of said building

Restricted Funds

Building fund	Donation given for the purchase of a building or land for a building to be built on and for the future upkeep of said building.
HTC (previously MBTC)	Funds relating to Harvester Training Centre UK (previously the Miracle Bible Training Centre UK)
Money owed to third parties	Funds held for third parties
Restricted gifts	Giving that is restricted for a mission, speaker or projects that arise

Accounts

Registered Charity no. 1166451

Harvester Reformational Church Birmingham

Trustees Annual Report and Accounts

Year Ended 31st March 2023



Wyatt & Co

Chartered Accountants
125 Main Street, Garforth
Leeds
LS25 1AF

Harvester Reformational Church Birmingham

Year Ended 31st March 2023

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Harvester Reformational Church Birmingham

Year Ended 31st March 2023

Legal and Administrative Information

Reference

The Charity is called "Harvester Reformational Church Birmingham". The Church is registered with the Charity Commission for England and Wales and was registered on the 8th April 2016.

Registered Charity Number	1166451
Registered Office	46 Old Oscott Lane Birmingham B44 8TP
Website	www.harvesterbirmingham.org.uk
Trustees at 31st March 2023	Graham Unsworth Werner Lourens Ann Unsworth Duncan Curry Katie Lourens
Primary Bankers	Lloyds Bank Plc 25 Gresham Street London EC2V 7HN
Independent Examiner	Nigel Wyatt BSC FCA Wyatt & Co Chartered Accountants 125 Main Street Garforth Leeds LS25 1AF

Harvester Reformational Church Birmingham

Year Ended 31st March 2023

Trustees' Annual Report

Introduction

Harvester Reformational Church Birmingham was formally created by Trust Deed on the 1st January 2012.

The names of the Trustees are: **Graham Unsworth, Ann Unsworth, Duncan Curry, Werner Lourens and Katie Lourens.**

The finances all relate to the objectives of the Trust as stated in Section 3 of the Trust Deed.

Harvester Reformational Church Birmingham is an apostolic church operating across the UK and the world. We promote the Christian faith with church planting and education, helping those in poverty or other areas of physical, mental or spiritual need. We provide public benefit through our religious activity, education and training.

This report covers the financial year 1st April 2022 to 31st March 2023.

Chairs Report

The finances of the Church have once again increased. It is a tribute to the faithful tithing of those regular givers. We have continued to set aside money for a building and you will see from the account the end of year total is quite substantial.

This year we have seen not only financial growth but been able to reach out to others across other nations though the use of Zoom as an additional means of communication. It was a blessing to see some of those who had connected this way visit us and spend some time with families here. We have also had several new visitors to the Sunday meetings and we trust that in time they will also be added to the membership.

One of the highlights of 2022 was a ministry trip to Ndola, Zambia to visit the church and orphanage overseen by Pastor Faustin Soneka and his wife Mary. Pastor Louwrens Badenhorst and I visited from 20th to 26th September. It was good to see in the flesh the effect of the support we had sent in the past having a real effect on the lives they care for. We were able to visit the orphanage and see first-hand the extent of the ongoing needs. The happiness and joy and love expressed from those we met there was a lesson to us to 'count it all joy' as James puts it. We also took part in four services and felt a true bond develop between us and the people there. It was agreed on our return to help the orphanage with monthly contributions from members of this Church and that began in January 2023 and sent to them in February. This sustained giving has already given them an ability to plan in a way that they have not done before. We will hopefully be sending out second team to visit the orphanage and church later this year.

We held our Annual Gathering in October last year, the second time we had used the Cloverley Hall Christian Conference Centre. It was once again a time of much ministry and good fellowship. We had invited an outside speaker to come to minister but this did not workout. We once again reduced the amount of formal meetings and concentrated more on fellowship. It was good to have others attend from Harvester Halifax and Dundee in Scotland. We are looking forward to this year's event. The invited speaker is Pastor Faustin from Zambia.

We are so grateful to God for the increase in lives, opportunities and finances. A big thank you to the faithful members of Harvester Reformational Church Birmingham for their continued support, work in the ministry of the church and encouragement. We look forward to purchasing the building God has planned for us and continue to pray that will be soon. We express our faith to that end.

Harvester Reformational Church Birmingham

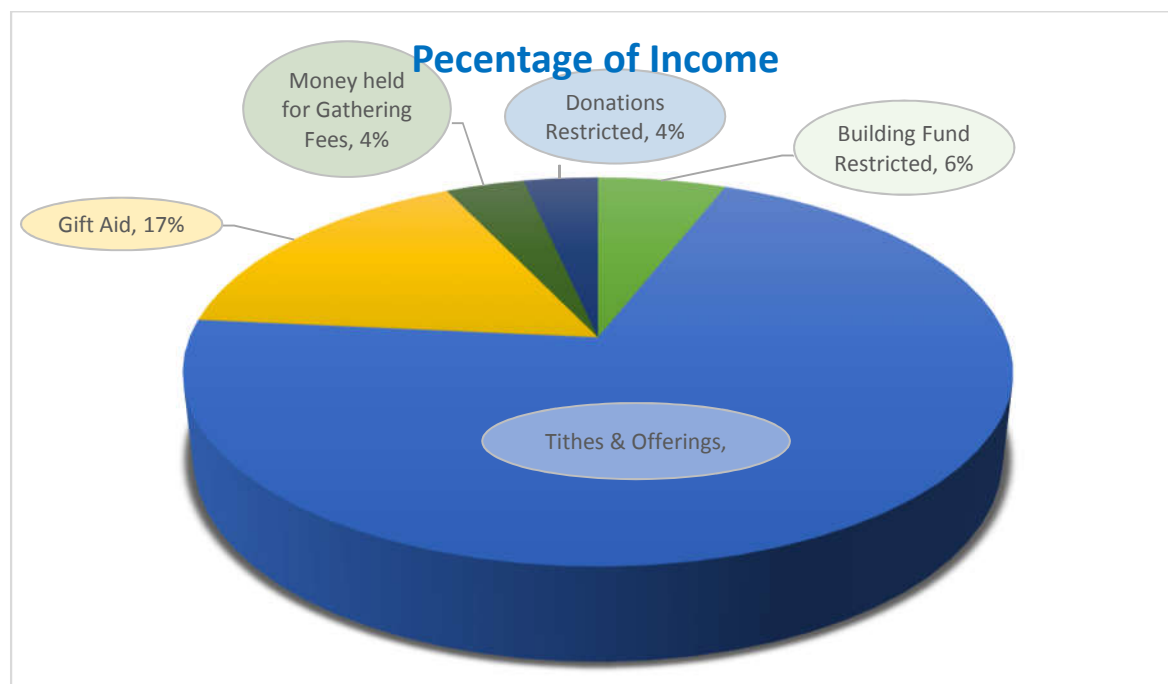
Year Ended 31st March 2023

Trustees' Annual Report

Treasurer's Commentary on progress: Income, Expenditure & Milestones

Income

Our main income was from tithes and offerings, we continue to see growth in our income as members of the body receive promotions and increase in their work. Gift aid remains the second main income for the charity which we continue to designate to our building fund monthly.



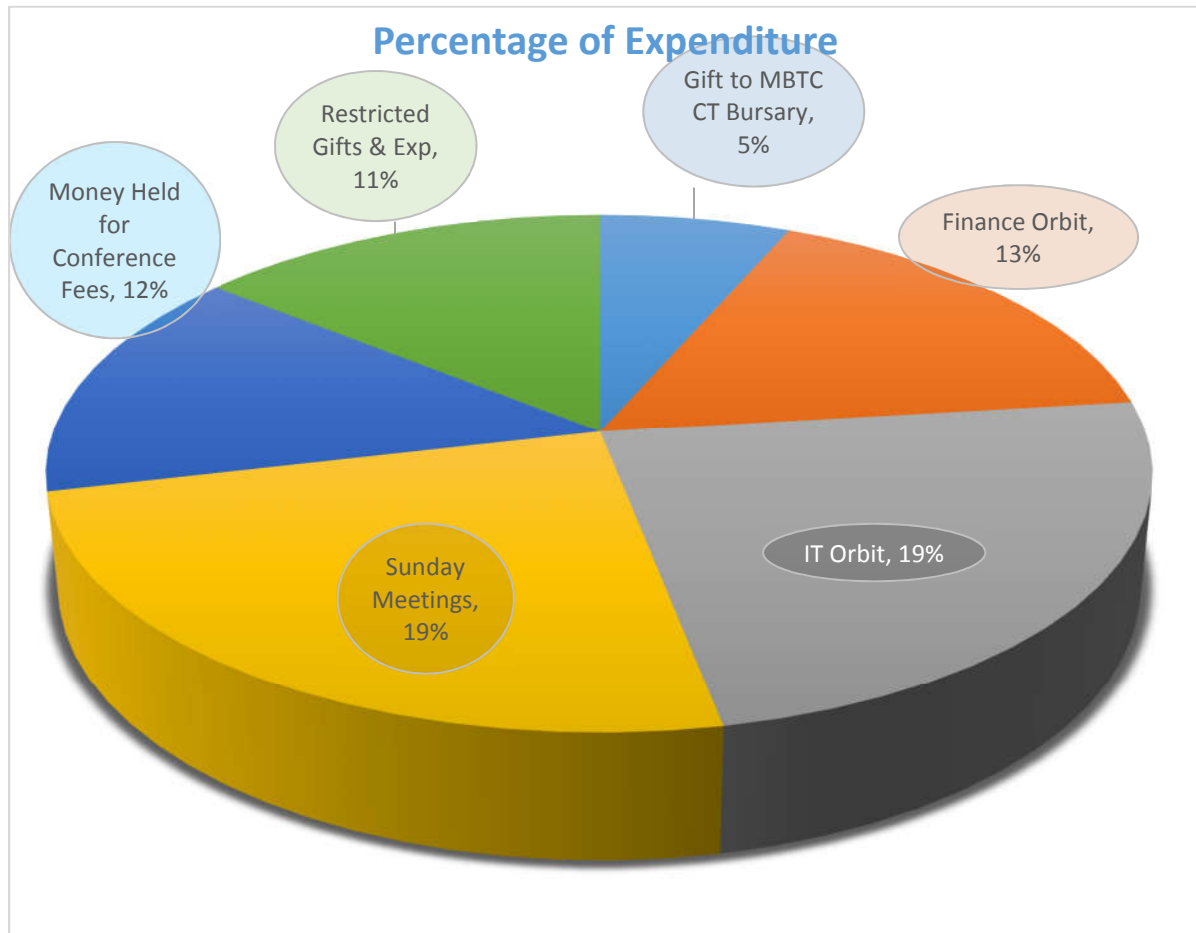
Expenditure

Our expenditure this year was slightly reduced year on year. The top two expenditure categories remained the IT Orbit and Sunday Meetings which reflects any equipment purchases and the cost of running our meetings each week. We continued to upgrade our streaming and PA equipment this year. Our finance orbit expenditure is reflected higher as we paid for three years of Independent Examinations to bring ourselves into line to be able to apply for a mortgage. We continue to give to the MBTC Bursary fund and have recently starting giving regularly to Jabulani Children's Village in Zambia following a visit from Prophet Graham and Pastor Louwrens highlighting the need for regular income to relieve the hardship they experience and continue the advancement of the Christian faith in that region.

Harvester Reformational Church Birmingham

Year Ended 31st March 2023

Trustees' Annual Report



Milestones

After a visit to Zambia by Prophet Graham and Pastor Louwrens, we have set up an opportunity for members of the body to give regularly to the Jabulani Children's village ran by Pastor Faustin and his wife. We are grateful for the giving of members and opportunity for the church to bless the people there and help uplift the community out of poverty and hardship. We remain trusting in God to meet their needs.

We have continued to grow our building fund this year ending the year at just over £80,000 which will go a long way towards a deposit when we find a building. Income has continued to increase and so we remain in a strong position to purchase a permanent building for the church. This would enable us to provide MBTC, Household and Prayer meetings from a central location and act as a beacon in the community for people to have more visibility of the work that we do as a church.

Moving Forward

Teacher Ben and Pastor Mary intend to visit Celebration Church in Zambia and encourage the body there as well as visiting Jabulani Children's village. We trust God with them for the timing of this mission trip.

We look forward to hosting the Gathering this year and intend to invite Pastor Faustin from Zambia to attend as our guest speaker.

Harvester Reformational Church Birmingham

Year Ended 31st March 2023

Trustees' Annual Report

We continue to trust God for a building to purchase and are diligently seeking Him in this area as well as ensuring we are financially in a position to buy when the right door opens.

Risk Management

The Trustees purpose to be aware of any major strategic, operational and financial risks to HRCB. In the year ahead all major areas will be reviewed and kept up to date. The church has a revised Safeguarding Policy and every adult who is involved in working with children and young people in the church hold DBS and are trained annually. The trustees and Spiritual leaders hold DBS clearance. Health and Safety and Risk Management policies are reviewed every two years by the trustees.

Public Liability is covered by an insurance policy with Ansvar Insurance. Financial security is managed by regular review of the Church's financial status by the Finance Sub Group, which includes the Church Treasurer, who report to the Trustees quarterly.

Reserves Policy

The reserves policy states that the Charity should hold savings equivalent to 12 months running costs in reserves. This figure was set at £5,000 (2022: £4,000). The reserves policy is subject to an annual review. The charity's reserves at the year-end are £18,232 (2022: £7,149). Harvester Reformational Church plans to use the excess funds to further our charitable objectives and hope to purchase a building in the coming year.

Conclusion

The churches income is sufficient to cover the needs of the charity, the building fund has grown exponentially and we hope to utilise this in the next financial year to purchase a building. A projected annual income for the next financial year ending March 2024 is based on last year's income, £41,626 in donations and £9,225 in Gift Aid totalling £50,851. We also estimate that we will receive £1,925 for the Zambia fund for Jabulani Children's Village.

The top three expenditure category groups are Sunday Meetings, the costs for the Gathering 2023, the monthly gifts to Zambia and the IT orbit. This is subject to change should we purchase a building.

Approved by the Trustees

Name of Trustee:

Graham Unsworth

Signed on behalf of the Trustees:



Date of approval:

02/11/2023

Harvester Reformational Church Birmingham

Year Ended 31st March 2023

Independent Examiners Report

I report to the trustees on my examination of the financial statements of Harvester Reformational Church Birmingham ('the charity') for the year ended 31 March 2023.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements 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.

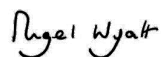
Independent examiner's statement

I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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 charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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.



Nigel Wyatt BSC FCA
Independent Examiner
125 Main Street
Garforth
Leeds
LS25 1AF

Date: 13/11/2023

Harvester Reformational Church Birmingham

Year Ended 31st March 2023

Statement of Receipts and Payments

		Unrestricted Funds	2023 Restricted Funds	Total Funds	2022 Total Funds
	Note	£	£	£	£
Receipts					
Donations and legacies		48,620	4,155	52,775	47,975
Charitable activities		-	2,095	2,095	2,422
Investment income		17	1,089	1,106	135
Total Receipts	2	48,637	7,338	55,975	50,532
Payments					
Payments on charitable activities	3	13,491	4,019	17,510	18,712
Total Payments		13,491	4,019	17,510	18,712
Net Receipts / (Payments)		35,146	3,319	38,465	31,820
Net Movement in Funds (Cash)					
Total funds (cash) brought forward	7	59,825	1,775	61,601	29,782
Transfers	7	(529)	529	-	-
Total Funds (Cash) Carried Forward	7	94,442	5,623	100,065	61,601
Represented by					
General (unrestricted)		17,376	-	17,376	7,150
Designated funds		77,065	-	77,065	52,675
Restricted funds		-	5,623	5,623	1,775
		94,441	5,623	100,065	61,601

Directors responsibilities

These financial statements were approved by the board of trustees and authorised for issue :

Name of Trustee:

Graham Unsworth

Signed on behalf of the Trustees:



Date of approval:

02/11/2023

Harvester Reformational Church Birmingham

Year Ended 31st March 2023

Statement of Assets and Liabilities

As the accounts are prepared on a cash basis there is no formal Balance Sheet or Statement of Financial Position. Instead a statement of assets and liabilities is outlined giving an indication of the charity's assets at the year end.

	2023	2022
	£	£
Fixed Assets		
Tangible fixed assets	6,500	6,500
	6,500	6,500
 Current Assets		
Cash at bank and petty cash	100,065	61,601
	100,065	61,601

Harvester Reformational Church Birmingham

Year Ended 31st March 2023

Notes to the Financial Statements

Basis of Preparation

The financial statements have been prepared on a cash basis when receipts and payments take place through the bank account or petty cash.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Fund Accounting

Unrestricted funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the term of specific appeal, often known as a 'special offering' in the church.

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

Incoming Resources

All incoming resources are recognised once the charity has entitlement to the resources and the money has been paid.

Resources expended

Expenditure is recognised on a cash basis when payments have been made through the bank account or by petty cash.

Taxation

The charity is exempt from tax on its charitable activities.

Harvester Reformational Church Birmingham

Year Ended 31st March 2023

Notes to the Financial Statements

2 Analysis of Receipts

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations and legacies			
Donations and offerings	39,446	4,105	43,551
Gift aid	9,175	50	9,225
Other income	-	-	-
	<u>48,620</u>	<u>4,155</u>	<u>52,775</u>
Charitable activities			
Training course fees	-	2,095	2,095
	<u>-</u>	<u>2,095</u>	<u>2,095</u>
Investment income			
Interest	17	1,089	1,106
	<u>17</u>	<u>1,089</u>	<u>1,106</u>
Total receipts	<u>48,637</u>	<u>7,338</u>	<u>55,975</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations and legacies			
Donations and offerings	37,661	1,238	38,899
Gift aid	8,923	145	9,068
Other income	8	-	8
	<u>46,592</u>	<u>1,383</u>	<u>47,975</u>
Charitable activities			
Training course fees	-	2,422	2,422
	<u>-</u>	<u>2,422</u>	<u>2,422</u>
Investment receipts			
Interest	2	133	135
	<u>2</u>	<u>133</u>	<u>135</u>
Total receipts	<u>46,594</u>	<u>3,938</u>	<u>50,532</u>

Harvester Reformational Church Birmingham

Year Ended 31st March 2023

Notes to the Financial Statements

3 Payments on Charitable Activities

	Unrestricted Funds	Restricted Funds	Total Funds 2023
Charitable Activities	£	£	£
Administration	5,440	-	5,440
Children	370	-	370
Conferences	300	2,042	2,342
Giving	1,680	-	1,680
Guests speakers	424	-	424
Hardship fund	592	-	592
Leaders expenses	325	-	325
Pastoral expenses	16	-	16
Trustee expenses	178	-	178
Volunteer expenses	306	-	306
Restricted gifts	-	1,978	1,978
Sunday meetings	3,409	-	3,409
Worship	451	-	451
	<u>13,491</u>	<u>4,019</u>	<u>17,510</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2022
Charitable Activities	£	£	£
Administration	5,332	-	5,332
Children	538	-	538
Conferences	321	2,340	2,661
Giving	1,756	-	1,756
Guests speakers	220	-	220
Hardship fund	452	-	452
Leaders expenses	30	-	30
Pastoral expenses	251	-	251
Trustee expenses	10	-	10
Volunteer expenses	3,324	-	3,324
Restricted gifts	-	888	888
Sunday meetings	2,820	-	2,820
Worship	430	-	430
	<u>15,484</u>	<u>3,228</u>	<u>18,712</u>

Harvester Reformational Church Birmingham

Year Ended 31st March 2023

Notes to the Financial Statements

4 Volunteers

The church benefits greatly from the voluntary contributions of time and money by its formal members and regular attendees. Please refer to the trustee's report for further detail about volunteer contributions in the organisation.

5 Trustee Remuneration and Expenses

No Trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the Charity during the year.

Expenses for Trustees undertaking their duties during the year ended 31 March 2023 totalled £410 (2022: £795). All expenditure was incurred for the day to day running of the church and its charitable activities.

6 Related Party Transactions

During the year Jenny and Louwrens Badenhorst (close family members of Graham and Ann Unsworth) incurred out of pocket expenses for Children's ministry and travel of the value of £284. (2022: nil)

7 Analysis of Charitable Funds

Unrestricted Funds

	1 April 2022 £	Income £	Expenditure £	Transfers £	31 Mar 2023 £
Unrestricted					
General	7,150	48,637	(12,900)	(25,511)	17,376
Designated					
Hardship fund	800	-	(592)	808	1,015
Building fund	51,876	-	-	24,174	76,050
Total Unrestricted	59,825	48,637	(13,491)	(529)	94,441

Restricted Funds

Building fund	878	3,319	-	-	4,197
MBTC	890	60	-	-	950
Money owed to third parties	7	2,035	(2,042)	476	476
Restricted gifts	-	1,925	(1,978)	53	-
Total	1,775	7,338	(4,019)	529	5,623

Total Funds and Cash

Total	61,601	55,975	(17,510)	-	100,065
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Harvester Reformational Church Birmingham

Year Ended 31st March 2023

Notes to the Financial Statements

Analysis of Charitable Funds cont.

Unrestricted Funds

	1 April 2021 £	Income £	Expenditure £	Transfers £	31 Mar 2022 £
Unrestricted					
General	16,748	46,594	(15,033)	(41,159)	7,150
Designated					
Hardship fund	1,015	-	(452)	236	800
Building fund	10,953	-	-	40,923	51,876
Total Unrestricted	28,716	46,594	(15,485)	-	59,825

Restricted Funds

Building Fund	-	877.91	-	-	878
MBTC	590	300	-	-	890
Money owed to third parties	226	2,122	(2,340)	-	7
Restricted Gifts	-	888	(888)	-	-
Total	816	4,187	(3,228)	-	1,775

Total Funds and Cash

Total	29,532	50,781	(18,712)	-	61,601
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Fund Descriptions

Designated Funds

Hardship Fund	To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind
Building Fund	To purchase a building or land for a building to be built on and for the future upkeep of said building

Restricted Funds

MBTC	Funds relating to Miracle Bible Training Centre UK
Money owed to third parties	Funds held for third parties
Restricted Gifts	Giving that is restricted for a mission, speaker or projects that arise

Accounts

Registered Charity no. 1166451

Harvester Reformational Church Birmingham

Trustees Annual Report and Accounts

Year Ended 31st March 2022



Wyatt & Co

Chartered Accountants
125 Main Street, Garforth
Leeds
LS25 1AF

Harvester Reformational Church Birmingham

Year Ended 31st March 2022

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Harvester Reformational Church Birmingham

Year Ended 31st March 2022

Legal and Administrative Information

Reference

The Charity is called "Harvester Reformational Church Birmingham". The Church is registered with the Charity Commission for England and Wales and was registered on the 8th April 2016.

Registered Charity Number	1166451
Registered Office	46 Old Oscott Lane Birmingham B44 8TP
Website	www.harvesterbirmingham.org.uk
Trustees at 31st December 2021	Graham Unsworth Werner Lourens Ann Unsworth Duncan Curry Katie Lourens
Primary Bankers	Lloyds Bank Plc 25 Gresham Street London EC2V 7HN
Independent Examiner:	Nigel Wyatt BSC FCA Wyatt & Co Chartered Accountants 125 Main Street Garforth Leeds LS25 1AF

Harvester Reformational Church Birmingham

Year Ended 31st March 2022

Trustees' Annual Report

Introduction

Harvester Reformational Church Birmingham was formally created by Trust Deed on the 1st January 2012.

The names of the Trustees are: **Graham Unsworth, Ann Unsworth, Duncan Curry, Werner Lourens and Katie Lourens.**

The finances all relate to the objectives of the Trust as stated in Section 3 of the Trust Deed.

Harvester Reformational Church Birmingham is an apostolic church operating across the UK and the world. We promote the Christian faith with church planting and education, helping those in poverty or other areas of physical, mental or spiritual need. We provide public benefit through our religious activity, education and training.

This report covers the financial year 1st April 2021 to 31st March 2022.

Chairs Report

This year has been one of addition in most areas of church life. We have seen not only financial growth but been able to reach out to the others across other nations though the use of Zoom as an additional mean of communication.

We were able to make a considerable contribution to a work we have connections with in Ndola, Zambia. Members and church designated gifts made it possible to have a timely and significant impact on the Jabulani children's village. The Pastor of Celebration Church in Zambia commented: -

"We want to express our gratitude for your financial gift to Jabulani children's village. Your gift was so timely as the orphanage was facing a lot of challenges in meeting the needs of the vulnerable children in our care. The financial gift was channeled towards food provision, school requirements, and beddings. We are so grateful with what we have been able to do with your kind support to the orphanage. May the Lord keep blessing you and your ministry."

The addition of Magdel Burger as a voluntary charity worker has enabled us to expand the influence of the Church into local schools and a church project in Sparkbrook. Good feedback and useful connections have been made. It was a vision of ours to reach into the school community in particular and we are pleased to see that fulfilled.

We were pleased to be able to hold our annual Gathering after a break of two years. It was good to share the ministry with Harvester Reformational Church Halifax. The new venue, Cloverley Hall in Shropshire, proved to be ideal. We hope to build a good relationship with them as we move forward into future Gatherings held there. I think we would all agree the highlight from the meetings was the way the children become one and joined in the worship and helped bring the presence of God to our awareness.

This year we have felt more than ever a need to have a permanent presence in the community we serve. It was with that in mind we began to explore the possibility of purchasing a new building. We explored two possibilities but neither felt right. A third venue came on the market in the autumn which seemed ideal but we felt the asking price for it was too much. We were approached again by the owners this year and asked to make a bid. We are now in the process of putting things in place to make it possible to do that. This is likely to be submitted in May this year. As a result of this we have maximized the monies going into the Building Fund which are reflected in the accounts.

Looking forward there is much to do. We have in place a trip to Harvester Paris where we a team of us will be going over Easter to support them and to seek to bring clarity to their vision. A further trip is being proposed to Zambia and South Africa in the autumn. We would like to visit and encourage the

Harvester Reformational Church Birmingham

Year Ended 31st March 2022

Trustees' Annual Report

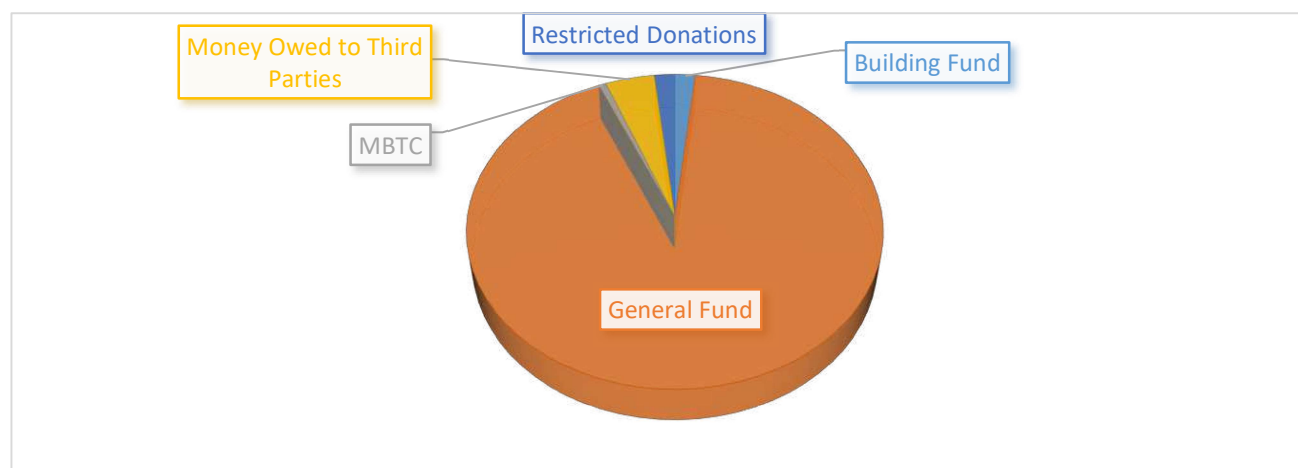
work of Celebration Church and visit the children's village too as well as move on to encourage the churches in South Africa.

We are so grateful to God for the increase in lives, opportunities and finances. A big thank you to the faithful members of Harvester Reformational Church Birmingham for their continued support, work in the ministry of the church and encouragement.

Treasurer's Commentary on progress: Income, Expenditure & Milestones

Income

Our main income was from tithes and offerings, with new members joining the congregation this year and a number of people receiving promotions in the workplace we have seen a significant increase in income. Gift aid remains the second main income for the charity.



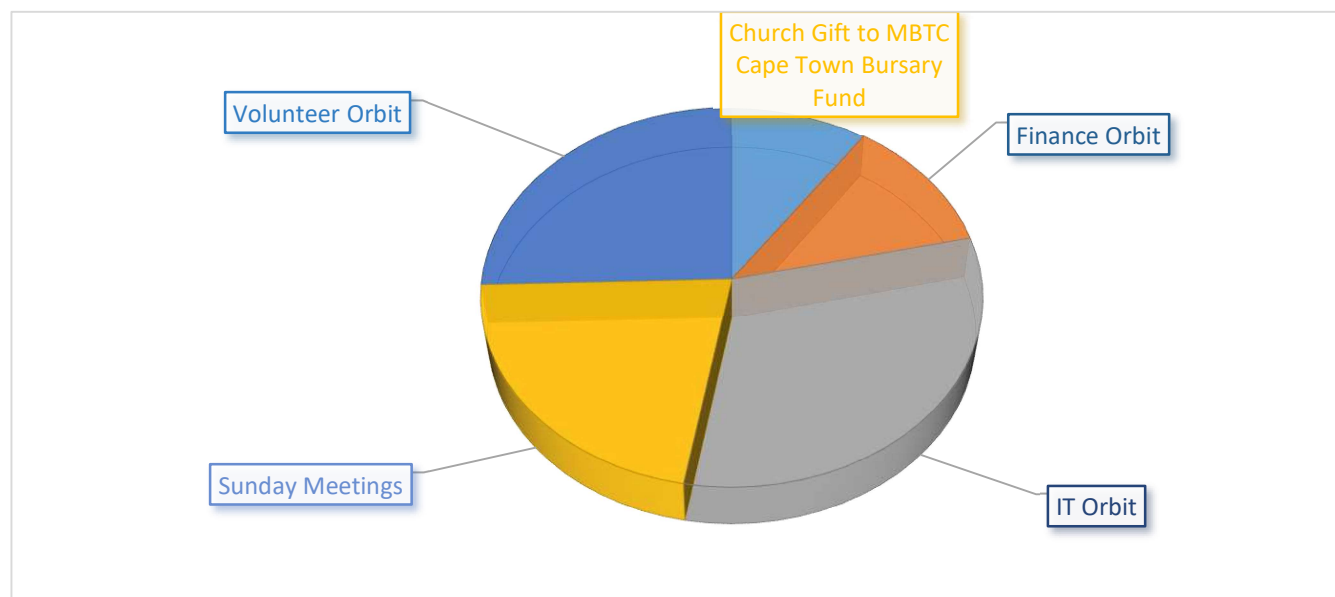
Expenditure

Our expenditure this year returned to closer to normal levels, however still remained reduced with there being some restrictions still in place due to the pandemic. Our largest expenditure category was the IT Orbit, we were able to upgrade our streaming equipment and scribe laptop to be able to stream our meetings in higher quality video. The cost to host our Sunday Meetings remains one of our top expenditure categories, followed by the cost of hosting Magdel Burger as a Voluntary worker this year. The next two categories encompass charitable giving, the finance orbit being inflated due to a designated gift to the orphanage ran by Celebration Church Zambia and the regular gift we give the Miracle Bible Training Centre in Cape Town, South Africa.

Harvester Reformational Church Birmingham

Year Ended 31st March 2022

Trustees' Annual Report



Milestones

We welcomed Magdel Burger as our church volunteer this year to expand our outreach into the community with work in local schools and helping to spread the gospel of Jesus Christ. She has been a blessing to the body bringing her creativity to the projects she has worked on and helping to build our resources as a church to enable us to fulfil our charitable objectives more effectively.

After having a break for two years due to the pandemic, we were able to hold our Gathering in October 2021. This was a weekend of much blessing and fellowship. Having found a new venue in Cloverly Hall, this gave us opportunity to also play tennis, swim and hold a bonfire. It was a good time to worship together and share God's word.

We have grown our building fund this year and the trustees agreed to designate £32,000 to the fund on top of the monthly gift aid that we receive. We are looking to place an offer on a building in the local area in the coming months and the increase in income for the church has enabled us to be in a strong position to purchase a permanent building for the church. This would enable us to provide MBTC, Household and Prayer meetings from a central location and act as a beacon in the community for people to have more visibility of the work that we do as a church.

Moving Forward

We have a number of planned mission trips this year now that the world is opening up following the pandemic. A small number of the ordained leadership are planning to visit HRC Paris in April 2022 over the easter weekend. Prophet Graham and Pastor Louwrens plan to visit Celebration Church in Zambia, we have given gift to them extended their building and more recently to their orphanage which provided food and supplies for the children over December. Evangelist Werner is also planning to visit Bangladesh alongside Apostle Nicholas from HRC Paris.

We will be making an offer on a local building in May 2022, we trust God for favour with the sellers and a smooth process to purchase the building.

Harvester Reformational Church Birmingham

Year Ended 31st March 2022

Trustees' Annual Report

Risk Management

The trustees' purpose is to be aware of any major strategic, operational and financial risks to HRCB. In the year ahead all major areas will be reviewed and kept up to date. The church has a revised Safeguarding Policy and every adult who is involved in working with children and young people in the church hold DBS and is trained annually. The trustees and Spiritual leaders hold DBS clearance. Health and Safety and Risk Management policies are reviewed every two years by the trustees.

Public Liability is covered by an insurance policy with Ansvar Insurance. Financial security is managed by regular review of the Church's financial status by the Finance Sub Group, which includes the Church Treasurer, who report to the Trustees quarterly.

Reserves Policy

The reserves policy states that the Charity should hold savings equivalent to 6 months running costs in reserves. This figure was set at £4,000 (2019: £4,000). The reserves policy is subject to an annual review. The charity's reserves at the year-end are £7,150 (2021: £16,748). This has reduced year on year due to the designation of funds to the Building Fund. Harvester Reformational Church plans to use the excess funds to further our charitable objectives.

Approved by the Trustees

Name of Trustee:

Graham Unsworth - Chair

Signed on behalf of the Trustees:



Date of approval:

22/06/2022

Harvester Reformational Church Birmingham

Year Ended 31st March 2022

Independent Examiners Report

I report to the trustees on my examination of the financial statements of Harvester Reformational Church Birmingham ('the charity') for the year ended 31 March 2022.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements 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.

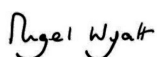
Independent examiner's statement

I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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 charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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.



Nigel Wyatt BSC FCA
Independent Examiner
125 Main Street
Garforth
Leeds
LS25 1AF

Date: 22/06/2022

Harvester Reformational Church Birmingham

Year Ended 31st March 2022

Statement of Receipts and Payments

		Unrestricted Funds	2022 Restricted Funds	Total Funds	2021 Total Funds
	Note	£	£	£	£
Receipts					
Donations and Legacies		46,592	1,383	47,975	20,473
Charitable Activities		-	2,422	2,422	506
Investment Income		2	133	135	4
Total Receipts	2	46,594	3,937	50,531	20,982
Payments					
Payments on Charitable Activities	3	15,485	3,228	18,712	9,063
Total Payments		15,485	3,228	18,712	9,063
Net receipts / (payments)		31,110	709	31,819	11,920
Net movement in funds (Cash)					
Total Funds (Cash) brought forward	7	27,701	2,081	29,782	17,612
Transfers	7	-	-	-	-
Total funds (Cash) carried forward	7	58,810	2,790	61,601	29,532
Represented by					
General Unrestricted Funds		7,150	-	7,150	16,748
Designated Funds		51,660	-	51,660	11,968
Restricted Funds		-	2,790	2,790	816
		58,810	2,790	61,601	29,532

Harvester Reformational Church Birmingham

Year Ended 31st March 2022

Statement of Assets and Liabilities

As the accounts are prepared on a cash basis there is no formal Balance Sheet or Statement of Financial Position. Instead a statement of assets and liabilities is outlined giving an indication of the charity's assets at the year end. The fixed assets estimated value is taken from the organisation insurance policy.

	2022	2021
	£	£
Fixed assets		
Fixtures, Fittings and Equipment	6,500	6,500
	<u>6,500</u>	<u>6,500</u>
Current assets		
Cash at Bank and Petty Cash	61,601	29,532
	<u>61,601</u>	<u>29,532</u>

Harvester Reformational Church Birmingham

Year Ended 31st March 2022

Notes to the Financial Statements

Basis of Preparation

The financial statements have been prepared on a cash basis when receipts and payments take place through the bank account or petty cash.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Fund Accounting

Unrestricted funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the term of specific appeal, often known as a 'special offering' in the church.

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

Incoming Resources

All incoming resources are recognised once the charity has entitlement to the resources and the money has been paid.

Resources expended

Expenditure is recognised on a cash basis when payments have been made through the bank account or by petty cash.

Taxation

The charity is exempt from tax on its charitable activities.

Harvester Reformational Church Birmingham

Year Ended 31st March 2022

Notes to the Financial Statements

2 Analysis of Receipts

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Donations and Legacies			
Donations and offerings	37,661	1,238	38,899
Gift aid	8,923	145	9,068
Other income	8	-	8
	<u>46,592</u>	<u>1,383</u>	<u>47,975</u>
Charitable Activities			
Training course fees	-	2,422	2,422
	<u>-</u>	<u>2,422</u>	<u>2,422</u>
Investment Income			
Interest	2	133	135
	<u>2</u>	<u>133</u>	<u>135</u>
Total Receipts	<u>46,594</u>	<u>3,937</u>	<u>50,531</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Donations and Legacies			
Donations and offerings	16,643	270	16,913
Gift aid	3,560	-	3,560
Other income	-	-	-
	<u>20,203</u>	<u>270</u>	<u>20,473</u>
Charitable Activities			
Training course fees	-	506	506
	<u>-</u>	<u>506</u>	<u>506</u>
Investment Receipts			
Interest	4	-	4
	<u>4</u>	<u>-</u>	<u>4</u>
Total Receipts	<u>20,207</u>	<u>776</u>	<u>20,982</u>

Harvester Reformational Church Birmingham

Year Ended 31st March 2022

Notes to the Financial Statements

3 Payments on charitable activities

	Unrestricted Funds	Restricted Funds	Total Funds 2022
Charitable Activities	£	£	£
Administration	5,332	-	5,332
Children	538	-	538
Conferences	321	2,340	2,661
Giving	1,756	-	1,756
Guests speakers	220	-	220
Hardship fund	452	-	452
Leaders expenses	30	-	30
Pastoral expenses	251	-	251
Trustee expenses	10	-	10
Volunteer expenses	3,324	-	3,324
Restricted gifts	-	888	888
Sunday meetings	2,820	-	2,820
Worship	430	-	430
	<u>15,485</u>	<u>3,228</u>	<u>18,712</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2021
Charitable Activities	£	£	£
Administration	3,233	-	3,233
Children	60	-	60
Conferences	300	-	300
Giving	2,030	270	2,300
Guests speakers	-	-	-
Hardship fund	752	-	752
Leaders expenses	-	-	-
Pastoral expenses	398	-	398
Trustee expenses	60	-	60
Volunteer expenses	967	-	967
Restricted gifts	-	-	-
Sunday meetings	612	-	612
Worship	381	-	381
	<u>8,793</u>	<u>270</u>	<u>9,063</u>

Harvester Reformational Church Birmingham

Year Ended 31st March 2022

Notes to the Financial Statements

4 Volunteers

The church benefits greatly from the voluntary contributions of time and money by its formal members and regular attendees. Please refer to the trustee's report for further detail about volunteer contributions in the organisation.

5 Trustee remuneration and expenses

The Charity does not have an ultimate controlling party as it is controlled jointly by the Board of Trustees.

No Trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the Charity during the year.

Expenses for Trustees undertaking their duties during the year ended 31 March 2022 totalled £795. All expenditure was incurred for the day to day running of the church and its charitable activities.

6 Related party transactions

There were no related party transactions which took place during the year (2021: £0)

Harvester Reformational Church Birmingham

Year Ended 31st March 2022

Notes to the Financial Statements

7 Analysis of Charitable Funds

Unrestricted Funds

	1 April 2021 £	Income £	Expenditure £	Transfers £	31 Mar 2022 £
Unrestricted					
General	16,748	46,594	(15,033)	(41,159)	7,150
Designated					
Hardship Fund	-	-	(452)	236	(216)
Building Fund	10,953	-	-	40,923	51,876
Total Unrestricted	27,701	46,594	(15,485)	-	58,810

	1 April 2021 £	Income £	Expenditure £	Transfers £	31 Mar 2022 £
Restricted Funds					
Building Fund	1,015	878	-	-	1,893
MBCT	590	300	-	-	890
Money owed to third parties	-	1,872	(2,340)	-	(469)
Restricted Gifts	476	888	(888)	-	476
Total	2,081	3,937	(3,228)	-	2,790

Total Funds and Cash

Total	29,782	50,531	(18,712)	-	61,601
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Fund Descriptions

Designated Funds

Hardship Fund	To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind
Building Fund	To purchase a building or land for a building to be built on and for the future upkeep of said building

Restrctited Funds

MBCT	Funds relating to Miracle Bible Training Centre UK
Money owed to third parties	Funds held for third parties
Restricted Gifts	Giving that is restricted for a mission, speaker or projects that arise

Harvester Reformational Church Birmingham

Year Ended 31st March 2022

Statement of Receipts and Payments

		Unrestricted Funds	2022 Restricted Funds	Total Funds	2021 Total funds
	Note	£	£	£	£
Receipts					
Donations and Legacies		46,592	1,633	48,225	20,473
Charitable Activities	2	-	2,422	2,422	506
Investment Income		2	133	135	4
Total Receipts		<u>46,594</u>	<u>4,187</u>	<u>50,781</u>	<u>20,982</u>
Payments					
Payments on Charitable Activities	3	<u>15,485</u>	<u>3,228</u>	<u>18,712</u>	<u>9,063</u>
Total Payments		<u>15,485</u>	<u>3,228</u>	<u>18,712</u>	<u>9,063</u>
Net receipts / (payments)		<u>31,110</u>	<u>959</u>	<u>32,069</u>	<u>11,920</u>
Net movement in funds (Cash)					
Total Funds (Cash) brought forward	7	28,716	816	29,532	17,612
Transfers	7	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total funds (Cash) carried forward	7	<u>59,825</u>	<u>1,775</u>	<u>61,601</u>	<u>29,532</u>
Represented by					
General (Unrestricted)		7,150	-	7,150	16,748
Designated Funds		52,675	-	52,675	11,968
Restricted Funds		<u>-</u>	<u>1,775</u>	<u>1,775</u>	<u>816</u>
		<u>59,825</u>	<u>1,775</u>	<u>61,601</u>	<u>29,532</u>

Harvester Reformational Church Birmingham

Year Ended 31st March 2022

Statement of Assets and Liabilities

As the accounts are prepared on a cash basis there is no formal Balance Sheet or Statement of Financial Position. Instead a statement of assets and liabilities is outlined giving an indication of the charity's assets at the year end.

	2022	2021
	£	£
Fixed assets		
Tangible Fixed Assets	6,500	6,500
	<u>6,500</u>	<u>6,500</u>
Current assets		
Cash at Bank and Petty Cash	61,601	29,532
	<u>61,601</u>	<u>29,532</u>

Harvester Reformational Church Birmingham

Year Ended 31st March 2022

Notes to the Financial Statements

Basis of Preparation

The financial statements have been prepared on a cash basis when receipts and payments take place through the bank account or petty cash.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Fund Accounting

Unrestricted funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the term of specific appeal, often known as a 'special offering' in the church.

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

Incoming Resources

All incoming resources are recognised once the charity has entitlement to the resources and the money has been paid.

Resources expended

Expenditure is recognised on a cash basis when payments have been made through the bank account or by petty cash.

Taxation

The charity is exempt from tax on its charitable activities.

Harvester Reformational Church Birmingham

Year Ended 31st March 2022

Notes to the Financial Statements

2 Analysis of Receipts

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Donations and Legacies			
Donations and Offerings	37,661	1,488	39,149
Gift Aid	8,923	145	9,068
Other Income	8	-	8
	46,592	1,633	48,225
Charitable Activities			
Training course fees	-	2,422	2,422
	-	2,422	2,422
Investment Income			
Interest	2	133	135
	2	133	135
Total Receipts	46,594	4,187	50,781

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Donations and Legacies			
Donations and Offerings	16,643	270	16,913
Gift Aid	3,560	-	3,560
Other Income	-	-	-
	20,203	270	20,473
Charitable Activities			
Training course fees	-	506	506
	-	506	506
Investment Receipts			
Interest	4	-	4
	4	-	4
Total Receipts	20,207	776	20,982

Harvester Reformational Church Birmingham

Year Ended 31st March 2022

Notes to the Financial Statements

3 Payments on charitable activities

	Unrestricted Funds	Restricted Funds	Total Funds 2022
Charitable Activities	£	£	£
Administration	5,332	-	5,332
Children	538	-	538
Conferences	321	2,340	2,661
Giving	1,756	-	1,756
Guests speakers	220	-	220
Hardship fund	452	-	452
Leaders expenses	30	-	30
Pastoral expenses	251	-	251
Trustee expenses	10	-	10
Volunteer expenses	3,324	-	3,324
Restricted gifts	-	888	888
Sunday meetings	2,820	-	2,820
Worship	430	-	430
	<u>15,485</u>	<u>3,228</u>	<u>18,712</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2021
Charitable Activities	£	£	£
Administration	3,233	-	3,233
Children	60	-	60
Conferences	300	-	300
Giving	2,030	270	2,300
Guests speakers	-	-	-
Hardship fund	752	-	752
Leaders expenses	-	-	-
Pastoral expenses	398	-	398
Trustee expenses	60	-	60
Volunteer expenses	967	-	967
Restricted gifts	-	-	-
Sunday Meetings	612	-	612
Worship	381	-	381
	<u>8,793</u>	<u>270</u>	<u>9,063</u>

Harvester Reformational Church Birmingham

Year Ended 31st March 2022

Notes to the Financial Statements

4 Volunteers

The church benefits greatly from the voluntary contributions of time and money by its formal members and regular attendees. Please refer to the trustee's report for further detail about volunteer contributions in the organisation.

5 Trustee remuneration and expenses

The Charity does not have an ultimate controlling party as it is controlled jointly by the Board of Trustees.

No Trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the Charity during the year.

Expenses for Trustees undertaking their duties during the year ended 31 March 2022 totalled £795. All expenditure was incurred for the day to day running of the church and its charitable activities.

6 Related party transactions

There were no related party transactions which took place during the year (2020: £0)

Harvester Reformational Church Birmingham

Year Ended 31st March 2022

Notes to the Financial Statements

7 Analysis of Charitable Funds

Unrestricted Funds

	1 April 2021 £	Income £	Expenditure £	Transfers £	31 Mar 2022 £
Unrestricted					
General (Unrestricted)	16,748	46,594	(15,033)	(41,159)	7,150
Designated					
Hardship Fund	1,015	-	(452)	236	800
Building Fund	10,953	-	-	40,923	51,876
Total Unrestricted	28,716	46,594	(15,485)	-	59,825

	1 April 2021 £	Income £	Expenditure £	Transfers £	31 Mar 2022 £
Restricted Funds					
Building Fund (Restricted)	-	878	-	-	878
MBTC (Restricted)	590	300	-	-	890
Money owed to third parties (Restricted)	226	2,122	(2,340)	-	7
Restricted Gifts (Restricted)	-	888	(888)	-	-
Total	816	4,187	(3,228)	-	1,775

Total Funds and Cash

Total	29,532	50,781	(18,712)	-	61,601
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Fund Descriptions

Designated Funds

Hardship Fund	To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind
Building Fund	To purchase a building or land for a building to be built on and for the future upkeep of said building

Restrctited Funds

MBTC	Funds relating to Miracle Bible Training Centre UK
Money owed to third parties	Funds held for third parties
Restricted Gifts	Giving that is restricted for a mission, speaker or projects that arise