

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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Harvester Reformational Church Birmingham

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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 of 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

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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.

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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.

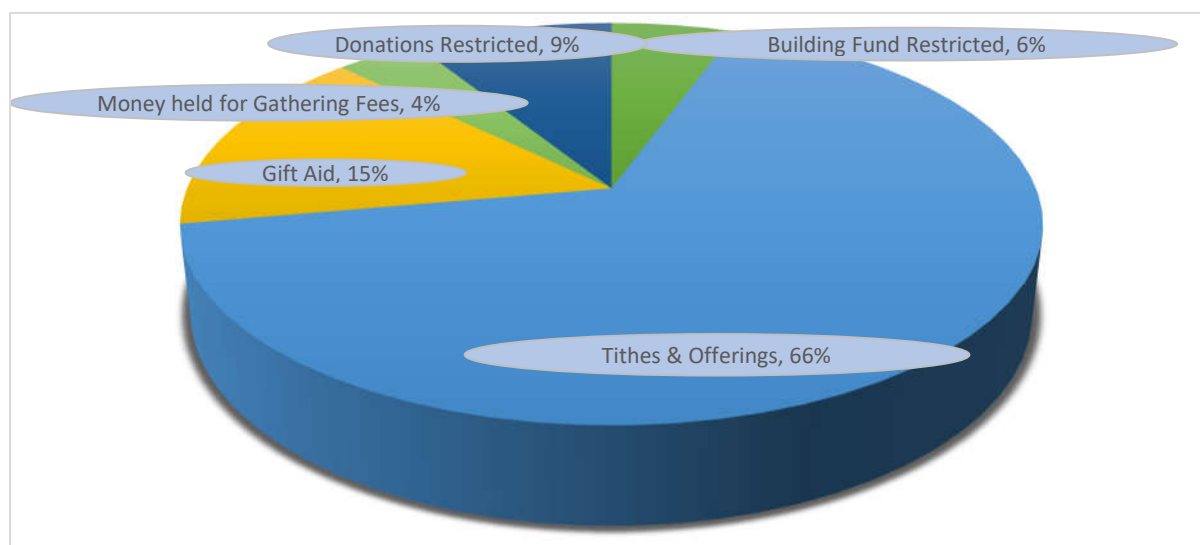
We are still hoping to buy a building as soon as we can and wish to operate from a more regular presence in the community. We trust that our prayers for that will be answered soon.

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.



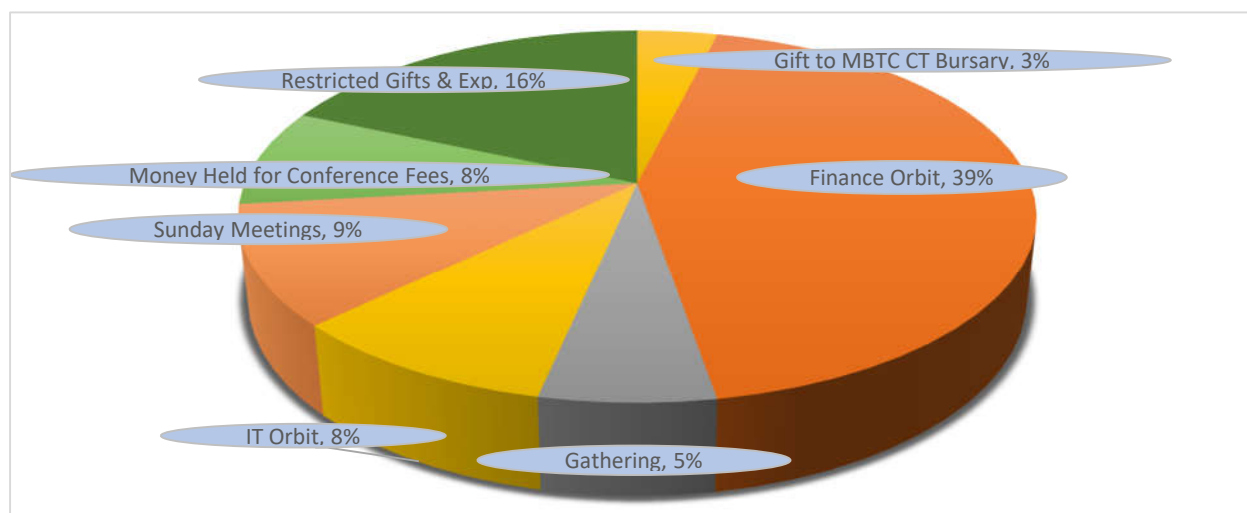
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Expenditure

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%.

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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.

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Year Ended 31st March 2024

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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.

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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>

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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>

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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

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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