

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**

## **Contents Page**

	<b>Page</b>
Legal and Administrative Information	<b>1</b>
Trustees' Annual Report	<b>2</b>
Independent Examiners Report	<b>7</b>
Statement of Receipts and Payments	<b>8</b>
Statement of Assets and Liabilities	<b>9</b>
Notes to the Financial Statements	<b>10</b>

# 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.

<b>Registered Charity Number</b>	1166451
<b>Registered Office</b>	46 Old Oscott Lane Birmingham B44 8TP
<b>Trustees at 31st March 2023</b>	Graham Unsworth Ann Unsworth Duncan Curry Werner Lourens Katie Lourens
	Stepped down 9th June 2025 Stepped down 9th June 2026
<b>Primary Bankers</b>	Lloyds Bank Plc 25 Gresham Street London EC2V 7HN
<b>Independent Examiner</b>	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 1<sup>st</sup> 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 1<sup>st</sup> April 2023 to 31<sup>st</sup> 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 Badenhorst 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.

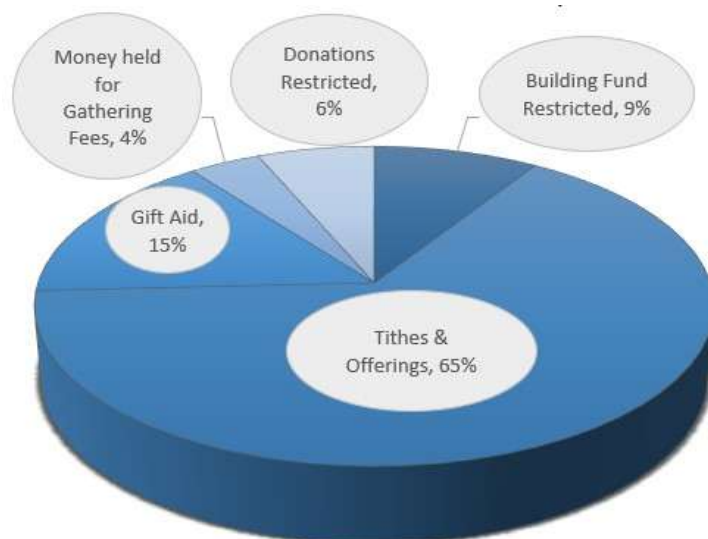
The use of the building means we can establish ourselves in a new area of the West Midlands. We have begun regular weekly prayer meetings and have already had several new visitors coming to the meetings.

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

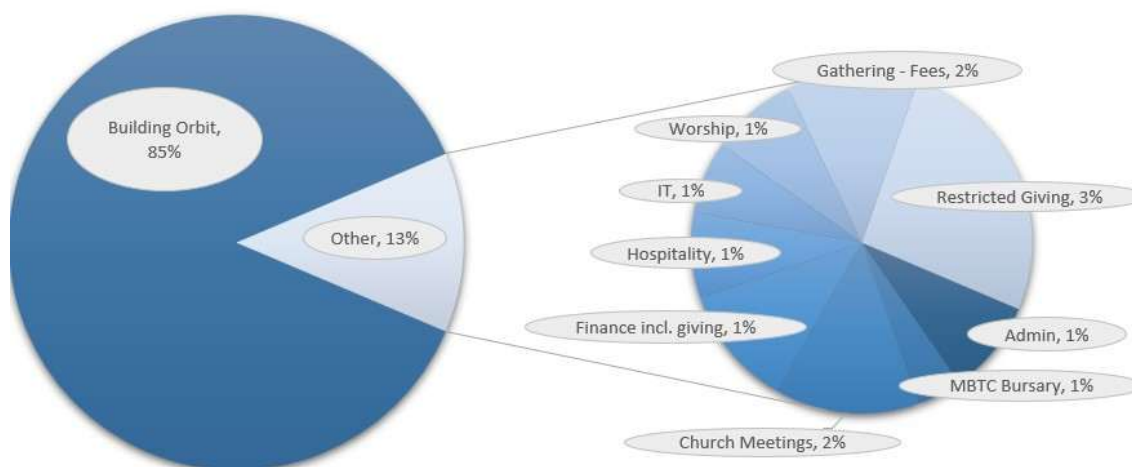
## Trustees' Annual Report

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.

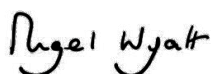
### **Independent Examiner's Statement**

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

### 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 £
<b>Fixed Assets</b>		
Tangible fixed assets	30,000	11,000
Church building	370,000	-
	<hr/> 400,000	<hr/> 11,000
<b>Current Assets</b>		
Cash at bank and petty cash	52,189	133,927
	<hr/> 52,189	<hr/> 133,927
<b>Liabilities</b>		
Mortgage	124,124	-
	<hr/> 124,124	<hr/> -

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

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
<b>Donations and Legacies</b>			
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>
<b>Charitable Activities</b>			
Training course fees	-	2,495	2,495
	<u>-</u>	<u>2,495</u>	<u>2,495</u>
<b>Investment Receipts</b>			
Interest	163	2,669	2,832
	<u>163</u>	<u>2,669</u>	<u>2,832</u>
<b>Total Receipts</b>	<u><b>54,225</b></u>	<u><b>12,077</b></u>	<u><b>66,302</b></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
<b>Total Payments</b>	<b>136,235</b>	<b>21,214</b>	<b>157,449</b>

	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
<b>Total Payments</b>	<b>24,593</b>	<b>7,847</b>	<b>32,440</b>

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



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

#### 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