

Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	Month May	Year 2024		Day 30	Month April	Year 2025

Section A

Reference and administration details

Charity name

CALVARY HARVEST MINISTRIES TRUST

Other names charity is known by

Registered charity number (if any) 1186001

Charity's principal address

12 Cae Newydd Close

South Glamorgan

Cardiff

Postcode

CF5 4TS

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	JUDE PHILEMON BANDA	Chair		Charity Trustees' Meeting
2	LAINAH LINDA BANDA	Trustee		
3	SIMON JENNINGS	Trustee		
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

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Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

CIO - Foundation Constitution dated 28 April 2018

How the charity is constituted
(eg. trust, association, company)

Charitable Incorporated Organization (CIO)

Trustee selection methods
(eg. appointed by, elected by)

Appointed by Meeting of Charity Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To advance the Christian religion in Wales and elsewhere in the world for the public benefit; in particular but not exclusively through the holding of prayer meetings, lectures, public celebration of religious festivals, producing and/or distributing literature on the Christian faith to enlighten others about the Christian religion, providing pastoral care and carrying out missionary and outreach work. The CIO may also support and promote such other charitable purposes as the Trustees may in their absolute discretion determine.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The main activities undertaken in Wales are ordinarily fortnightly evening religious services where the Christian faith is taught and expounded and prayer meetings are held, as well as informal gatherings to consider the Christian faith as well as evangelistic outreach. In undertaking these activities, the Trustees have regard to the guidance issued by the Charity Commission on public benefit, as fully narrated under the section "Other Optional Information" appearing hereunder.

However, for the reporting period, no major religious services were held in the area of jurisdiction, save for those spelt out under Part D below.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

As the CIO's objectives are spiritual in nature, it is difficult to quantify the achievements during this reporting period. During this reporting period the CIO continued to make use of online platforms such as Zoom, FaceTime and WhatsApp in prayers for the saints due to a measure of hesitancy for in-person meetings. The charity continued to collaborate with Christian organisations outside Wales, namely those in Zimbabwe where a religious meeting was held in September 2025 and in Nigeria, where the Christian faith was preached and prayer meetings held.

Section E

Financial review

Brief statement of the charity's policy on reserves

The CIO is still fairly small, so it does not employ staff nor have a building of its own. As such, for the period of this Report, no expenditures have been incurred.

Details of any funds materially in deficit

Not Applicable

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

Public Benefit:

The Trustees have considered the guidance produced by the Charity Commission on the provision of public benefit and they confirm that the public benefit has been provided by: -

- Promoting the whole mission of the CIO through activities for individuals (prayer) via online platforms;
- Conducting pastoral work including visiting the sick and the bereaved, preparing meals and donating groceries for those in need and/or unable to do so themselves as part of the pastoral work;
- Evangelistic outreach outside of Wales, namely in Zimbabwe and Nigeria.

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)


Lalah Linda Banda


Position (eg Secretary, Chair, etc)

Trustee/Secretary

Date

23 December 2025

A		B	C	D	E	F	G	H	I	J
1	 <div>CHARITY COMMISSION FOR ENGLAND AND WALES</div>	CALVARY HARVEST MINISTRIES TRUST						1186001		CC16a
2										
3		Receipts and payments accounts								
4		For the period from		1-May-24		To		30-Apr-25		
5										
6										
7	Section A Receipts and payments									
8		Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year				
9		to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £				
10	A1 Receipts									
11	Other Receipts	30	-	-	30	90				
12	Donation	970	-	-	970	565				
13	Activities - Honorarium	200	-	-	200	200				
14		-	-	-	-	-				
15		-	-	-	-	-				
16		-	-	-	-	-				
17		-	-	-	-	-				
18		-	-	-	-	-				
19	Sub total (Gross income for AR)	1,200	-	-	1,200	855				
20										
21	A2 Asset and investment sales, (see table).									
22			-	-	-	-				
23			-	-	-	-				
24	Sub total		-	-	-	-				
25										
26	Total receipts	1,200	-	-	1,200	855				
27										
28	A3 Payments									
29	Western Union (Zim Evangelism)	200	-	-	200	790				
30	Ria Money Transfer (Nigeria Evnagelism)	250	-	-	250	30				
31	Teas	50	-	-	50	-				
32	Meals and Gceries donations	605	-	-	605	-				
33		-	-	-	-	-				
34		-	-	-	-	-				
35		-	-	-	-	-				
36		-	-	-	-	-				
37		-	-	-	-	-				
38	Sub total	1,105	-	-	1,105	820				
39										
40	A4 Asset and investment purchases, (see table)									
41		-	-	-	-	-				
42		-	-	-	-	-				
43	Sub total	-	-	-	-	-				
44										
45	Total payments	1,105	-	-	1,105	820				
46										
47	Net of receipts/(payments)	95	-	-	95	35				
48	A5 Transfers between funds	-	-	-	-	-				
49	A6 Cash funds last year end		-	-	-	-				
50	Cash funds this year end	95	-	-	95	35				
51										
52										

	A	B	C	D	E	F	G	H	I	J
53	Section B Statement of assets and liabilities at the end of the period									
54	Categories	Details			Unrestricted funds		Restricted funds		Endowment funds	
55					to nearest £		to nearest £		to nearest £	
56	B1 Cash funds	Cash in Bank			100		-		-	
57		Cash in Bank			100		-		-	
58		Cash on Hand			35		-		-	
59		Total cash funds			235		-		-	
60		(agree balances with receipts and payments account(s))			Agreement Error		OK		OK	
61					Unrestricted funds		Restricted funds		Endowment funds	
62		Details			to nearest £		to nearest £		to nearest £	
63	B2 Other monetary assets	Nil			-		-		-	
64					-		-		-	
65					-		-		-	
66					-		-		-	
67					-		-		-	
68					-		-		-	
69										
70		Details			Fund to which asset belongs		Cost (optional)		Current value (optional)	
71	B3 Investment assets	Nil					-		-	
72							-		-	
73							-		-	
74							-		-	
75							-		-	
76										
77		Details			Fund to which asset belongs		Cost (optional)		Current value (optional)	
78	B4 Assets retained for the charity's own use	Nil					-		-	
79							-		-	
80							-		-	
81							-		-	
82							-		-	
83							-		-	
84							-		-	
85							-		-	
86										
87										
88		Details			Fund to which liability relates		Amount due (optional)		When due (optional)	
89	B5 Liabilities	Nil					-			
90							-			
91							-			
92							-			
93							-			
94										
95	Signed by one or two trustees on behalf of all the trustees	Signature			Print Name			Date of approval		
96					LAINAH LINDA BANDA			23-Dec-25		
97										