



ONE HEART ISRAEL

CHARITY REG NO: 1189480

TRUSTEES REPORT FOR THE PERIOD: 14th May 2020 - 5th April 2021

Background:

This has been a year like no other with unforeseen events such as a world-wide pandemic, civil unrest and war thrown into the mix. Yet the charity has not only withstood the challenges, but has flourished in the face of adversity. It has been a lesson in trusting God for all our needs.

The trustees, having successfully registered One Heart Israel with the Charity Commission in May 2020, found themselves, like many others, in the midst of a nationwide lockdown both here in the UK and in Israel.

Our first task was to open a bank account. This proved to be anything but straightforward. The major banks were all closed to applications from new charities, leaving the smaller banks overwhelmed and under-resourced to process the backlog of applications.

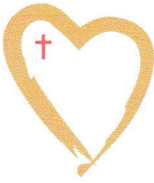
The Field Director (FD) – who cannot be named for security reasons – has been based in Jerusalem since moving there from the UK in September 2019, having been granted Israeli citizenship. She underwent a period of acclimatisation, during which time she was visited by one trustee, who is also her accountability partner, as well as several prayer partners. The FD is currently working on her own while awaiting a visa for her husband to come and join her in Israel. The delay in the visa process has been exacerbated by prolonged periods of lockdown as a result of the covid pandemic. The state of Israel has some of the strictest lockdown regulations in the world.

During Ramadan, there was civil unrest and rioting in East Jerusalem which could be heard from the FD's bedroom window. A few days later, Jerusalem was in a state of high alert as rockets were fired at the city. The FD had to shelter in the strong room of her accommodation. This was a particularly tense and anxious time for all the residents as they feared for their lives and they were restricted in where they could go.

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Building a community, transforming a nation



Despite challenging circumstances, the FD has made significant progress towards achieving the objectives as set out in her Ministry Plan for the calendar year 2021, which received the unanimous approval of the trustees.

Achievements:

Whilst the key objective of establishing a congregation for Jews and Arabs has not been achieved due to the visa issues outlined above, there has been significant progress in a number of key areas.

Leading Towards the Vision:

The FD forged two key ministry alliances, one of which was with the pastor of an Arab Church, who is supportive of women's ministry and offered the use of his church premises in the Old City. The other is with a well-known and well connected prayer leader. They have forged a strong friendship. This individual has helped the FD to video recordings of her talks at key Christian sites in Jerusalem. These contacts have been pivotal for the FD, enabling her to seek out the key evangelical Christian influencers in the city.

During this period, the FD has had regular separate weekly zoom meetings with both the Chair of Trustees and a fellow Trustee in her capacity as the FD's accountability partner. These meetings served to monitor and review the FD's general well-being and progress, which has proved to be a lifeline during the unrest and long periods of imposed isolation.

The FD has devoted considerable time to reading widely on theological and leadership issues. She has also spent time developing a discipleship programme.

Church Planting:

One of the key obstacles to social integration for the FD is language competence. The FD has continued to have twice weekly Hebrew lessons and is now confidently using her Hebrew in daily life.

The Arab pastor has put her in contact with a woman who will teach her Arabic.

A key focus for the FD has been around friendship evangelism and building relationships with a variety of unsaved Jews and Arab people, especially in the local market. She tries to meet up with these people in person and, where this is not possible, to keep in touch by phone, text and email.

Prayer Walking:

One of the key strategies that the FD has developed is to prayer walk the Old City, which she does twice weekly and her local area once a week. This is underpinned by her own twice-daily personal prayer routine.

Supporters are encouraged to become Street Intercessors and are allocated a street or specific building or individual to pray for and they receive regular updates. This has proved to be very popular and results in more effective and targeted prayer.



Counselling & Mentoring:

The FD specialises in supporting women through abuse and trauma. The FD has six clients that she is counselling, four of whom are in Israel. All the clients are seen weekly and three are seen in person (lockdown restrictions permitting). This type of service is generally not readily available to women in Israel. She is also mentoring several Christian women who will be living and working in Israel in the future.

The FD has monthly supervision sessions with a qualified supervisor and she is a member of the Association of Christian Counsellors.

Mobilisation:

The FD is very committed to mobilising prayer and encouraging prayer partners. She has two WhatsApp groups for prayer which she alerts every time she goes prayer walking and at other times when she is aware that extra prayer support is needed.

The FD has carried out a numbers of speaking engagements by Zoom as well as writing a couple of articles for two magazines.

The prayer team receive weekly updates, while the wider group of supporters receive a monthly update. The monthly updates are sent out by a small team of volunteers.

Database:

The FD has also invested considerable time working alongside a supporter who is based abroad, in constructing a bespoke database for the charity. This is a work in progress.

Due regard has been given to the Charity Commission guidance on public benefit.

Financial Review:

(see Appendices 1, 2 & 3 attached)

Our Income for the period 14/5/20 – 5/4/21 = £26610

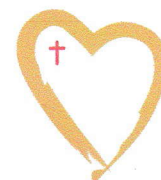
Our Expenditure for the period 14/5/20- 5/4/21 = £26049

Balance of Income over Expenditure = £ 561

The Trustees are satisfied that we covered all our expenditure and within budget. The surplus is relatively small (2.1% of income) as we only had approximations for costs such as food, flights and lawyer's fees. The cost of living in Jerusalem is very high and is comparable with that of London.

Going forward, we will be looking to hold a reserve of £3000 to cover any contingencies and, the expectation is that donations will increase year on year.

One Heart Israel is a faith charity that relies solely on financial donations from individual supporters and churches. We believe that as our supporters see what is happening on the ground and catch the vision, they will respond financially. Once we have a bank account and register with HMRC, we will be able claim Gift Aid on some of the donations.



The Trustees foresee that the principal risks facing the charity are further delays in getting a visa for the FD's husband to join her in Israel and a possible decline in income from the predominantly elderly donors.

Structure, Governance & Management:

The charity's governing document is its Constitution, dated 5th August 2019 and it is constituted as a Charitable Incorporated Organisation (CIO).

In selecting individuals for appointment as trustees, the existing Trustees must have regard to the skills, knowledge and experience necessary for the effective administration of the CIO. Such individuals must also subscribe and adhere to, in belief and lifestyle, the Statement of Faith.

The trustees have put in place the following policies:

- Safeguarding
- Prevention of Money Laundering
- Whistleblowing
- Financial Procedures
- Emergency Protocols
- Fire Safety & Evacuation

The trustees have prepared the following:

- Financial Risk Assessment
- Terrorism Risk Assessment
- Operational Risk Assessment

The trustees have also agreed a draft contract of employment for the FD and HR policies on:

- Leave
- Sickness Absence
- Personnel

In terms of training, the chair of trustees has attended various webinars run by Stewardship and the Charity Commission on the role of trustees; governance; safeguarding and money laundering. The charity also subscribes to the Stewardship Advice Line Service.


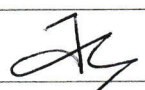
Names of Charity Trustees:

1. Vivien Metliss Chair of Trustees Appointed 14th May 2020
2. Trevor Rodgers Trustee Appointed 14th May 2020
3. Sarah Hoskins Trustee Appointed 14th May 2020

Declarations:

The trustees declare that they have approved the Trustees' Report above.

Signature

	
VIVIEN METLISS	TREVOR RODGERS



Full Name

Position

chair of Trustees

TRUSTEE



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
One Heart Israel

On accounts for the year
ended

5 April 2021

Charity no
(if any) 1189480

Set out on pages

4-7

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05 / 04 / 2021.

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

* Please delete the words in the brackets if they do not apply.

Signed:

Date: 12/02/2022

Name:

Michael Jones

Relevant professional
qualification(s) or body
(if any):

ICAEW membership number 4098171

Address:

24 Woodberry Way

North Finchley

London N12 0HG

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

The charity has been operating since May 2020 but did not obtain its own bank account until September 2021. Instead, it has had to operate via the Field Director's Metro Bank Account which is jointly held with her husband. This account has also been used for personal transactions.

A review was performed of one month of the charity's receipts and payments to ensure that they were appropriate and that they agreed to the accounts.

A review was also performed of each month's totals of personal receipts and payments and these were determined not to be material.

WORKING SPREADSHEET FOR PREPARATION OF PAYMENTS AND RECEIPTS ACCOUNT

NIS (NEW ISRAELI SHEKELS) EXPENSE	14/5/20												TOTAL NIS
	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	
RENT	6250	6250	6250	6250	6250	6250	6250	6250	6250	6250	6250	6250	75000
LIGHT AND HEATING	0	296.6	513	0	70.9	0	528.02	0	244.42	0	531.39	0	2184.33
WATER	0	0	82.52	117.8	0	0	0	0	70.15	0	0	0	270.47
INSURANCE (NATIONAL INSURANCE ISRAEL + MEDICAL INSURANCE)	175	175	317.18	269.79	266.83	266.83	353.74	267.01	266.83	266.83	266.83	0	2891.87
TELEPHONE/INTERNET/POSTAGE	262	158.78	148.78	153.38	29	153.36	626.87	215	258.3	435.98	200.69	0	2642.14
TRANSPORT	50	212	184.8	50	70	50	200	50	50	50	200	0	1166.8
MEDICAL CARE	0	0	0	130	0	0	0	63	300	350	0	0	843
VISA/LEGAL COSTS	0	0	5069	0	0	0	0	0	0	0	0	0	5069
PROPERTY TAX	443	443	443	443	443	443	443	443	491.45	491.45	491.45	0	5018.35
FOOD	406	716.8	323.8	346.98	597.6	711.5	916.9	252.59	575.23	693.1	603.1	150	6293.6
CHARITY COSTS: WEBSITE	25.2	25.2	25.2	25.2	100.7	25.2	25.2	25.2	25.2	25.2	25.2	0	352.7
FLIGHTS	0	0	0	781.03	0	0	0	603	873.47	0	0	0	2257.5
STUDY: LANGUAGE CLASSES	0	990	990	0	0	990	990	0	990	0	990	0	5940
TOTAL EXPENDITURE								8168.8					109930

OPENING BALANCE	1080.26	1658.47	2764.32	1697.25	1589.50	1681.22	642.63	616.99	2091.83	912.65	714.97	2882.72	
CLOSING BALANCE	1658.47	2764.32	1697.25	1589.50	1681.22	642.63	616.99	2091.83	912.65	714.97	2882.72	3916.97	
COSTS IN STERLING													

EXCHANGE RATE(BASED ON FIRST WEEK OF MONTH)	14/5/20												TOTAL STERLING
	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APRIL	
RENT	1404.94	1423.69	1456.88	1404.59	1398.21	1407.66	1407.66	1423.69	1423.69	1385.81	1355.75	1355.75	16848.3
LIGHT AND HEATING	0	67.56	119.58	0	15.86	0	118.92	0	55.68	0	115.27	0	492.87
WATER	0	0	19.24	26.47	0	0	0	0	15.98	0	0	0	61.69
INSURANCE (NATIONAL INSURANCE ISRAEL + MEDICAL INSURANCE)	39.95	39.86	73.93	60.63	59.69	60.1	79.67	60.82	60.78	59.16	57.88	0	652.47
TELEPHONE/INTERNET/POSTAGE	59.82	36.17	34.68	34.47	6.49	34.54	141.19	48.97	58.84	96.67	43.53	0	595.37
TRANSPORT	11.41	48.29	43.08	11.24	15.66	11.26	45.04	11.39	11.39	11.09	43.39	0	263.24
MEDICAL CARE	0	0	0	29.21	0	0	0	14.35	68.34	77.6	0	0	189.5
VISA/LEGAL COSTS	0	0	1181.59	0	0	0	0	0	0	0	0	0	1181.59
PROPERTY TAX	101.14	100.91	103.26	99.55	99.1	99.77	99.77	100.91	111.95	108.97	106.6	0	1131.93
FOOD	92.69	163.28	75.48	77.97	133.69	160.25	206.51	57.54	131.03	153.68	130.82	32.54	1415.48
CHARITY COSTS: WEBSITE	5.99	5.99	5.99	505.99	17.98	5.99	5.99	5.99	5.99	5.99	5.99	0	577.88
FLIGHTS	0	0	0	185.96	0	0	0	143.52	207.97	0	0	0	537.45
STUDY: LANGUAGE CLASSES	239.33	236.84	239.03	0	233.93	235.25	233.05	0	231.75	0	225.69	227.02	2101.89
TOTAL EXPENDITURE	1955.27	2122.59	3352.74	2436.08	1980.61	2014.82	2337.8	1867.18	2383.39	1898.97	2084.92		26049.7
TOTAL EXPENDITURE PER BANK ACCOUNT	2437.88	3329.49	4835.3	2660.74	3799.62	3942.93	2352.84	2471.00	4373.93	2146.53	3388.5		
TOTAL PERSONAL EXPENDITURE	482.61	1206.9	1482.56	224.66	1819.01	1928.11	15.04	603.82	1990.54	247.56	1303.58		

DONATIONS IN STERLING	14/5/20												TOTAL
	MAY	JUNE	JULY	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	
INDIVIDUALS	1275.5	2518.82	2122.3	1312.51	1239.09	1241.1	1284.76	2534.89	1592.18	1227.85	2589.47	1112.46	20050.9
CHURCHES/ORGANISATIONS	0	1000	0	0	1350	500	0	459	1250	0	2000	0	6559
TOTAL INCOME	1275.5	3518.82	2122.3	1312.51	2589.09	1741.1	1284.76	2993.89	2842.18	1227.85	4589.47	1112.46	26609.9
TOTAL INCOME PER BANK ACCOUNT	2825.92	4435.34	3768.23	2532.99	3911.34	2904.34	2327.2	3945.96	3194.75	1948.85	5556.25		560.25
TOTAL PERSONAL INCOME	1550.42	916.52	1645.93	1220.48	1322.25	1163.24	1042.44	952.07	352.57	721	966.78		

Notes: 1. In the absence of a dedicated charity bank account, the Field Director has utilised her personal joint bank account for both charity and personal income and expenditure. The FD resides in Israel which largely operates as a cash-based society.

2. Rent is her biggest single expenditure. It is due on the first of the month in cash. In order to make this payment, she has to withdraw cash in multiple sums from ATM machines.

The maximum allowable single withdrawal is 1000 ILS. This means that the FD has to make a minimum of 7 withdrawals each month in order to accrue sufficient cash for the rent. As it is, the FD often has to withdraw smaller sums, depending on what the balance is on the account.

3. With regard to the December bank statement, the rent was withdrawn in 10 instalments over a two week period from 25/11/20 to 8/12/20.

4. Transport - no receipts given. All cash based.

5. Food - again this is all cash based with no receipts. FD principally shops in the Arab Market which is considerably cheaper than the supermarkets.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name No (if any)

Receipts and payments accounts

CC16a

For the period from	Period start date 14/5/2020	To	Period end date 04/05/2021
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations - individuals	20,051	-	-	20,051	-
Donations - organisations eg churches	6,559	-	-	6,559	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	26,610	-	-	26,610	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	26,610	-	-	26,610	-
A3 Payments					
Rent	16,848	-	-	16,848	-
Light and heating	493	-	-	493	-
Water	62	-	-	62	-
Insurance	652	-	-	652	-
Telephone/internet/postage	595	-	-	595	-
Transport	263	-	-	263	-
Medical care	190	-	-	190	-
Visa/legal costs	1,182	-	-	1,182	-
Property tax	1,132	-	-	1,132	-
Food	1,415	-	-	1,415	-
Charity costs	578	-	-	578	-
Flights	537	-	-	537	-
Study	2,102	-	-	2,102	-
	-	-	-	-	-
Sub total	26,049	-	-	26,049	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	26,049	-	-	26,049	-
Net of receipts/(payments)	561	-	-	561	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	561	-	-	561	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash funds	561	-	-
		-	-	-
		-	-	-
		-	-	-
	Total cash funds	561	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval

PAYMENTS AND RECEIPTS ONE HEART ISRAEL

14 MAY 2020 - 5 APRIL 2021

	14/5/20												04/05/2021			
	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APRIL	TOTAL			
COSTS IN STERLING																
EXCHANGE RATE(BASED ON FIRST WEEK OF MONTH)																
RENT	4.38	4.39	4.29	4.45	4.47	4.47	4.44	4.44	4.39	4.39	4.51	4.61	4.61	1355.75	16848.32	
LIGHT AND HEATING	1404.94	1423.69	1456.88	1404.59	1398.21	1407.66	1407.66	1407.66	1423.69	1423.69	1385.81	1355.75	1355.75	0	492.87	
WATER	0	67.56	119.58	0	15.86	0	118.92	0	0	55.68	0	115.27	0	0	61.69	
INSURANCE (NATIONAL INSURANCE ISRAEL + MEDICAL INSURANCE)	39.95	39.86	73.93	60.63	59.69	60.1	79.67	60.82	60.78	59.16	57.88	0	0	0	652.47	
TELEPHONE/INTERNET/POSTAGE	59.82	36.17	34.68	34.47	6.49	34.54	141.19	48.97	58.84	96.67	43.53	0	0	0	595.37	
TRANSPORT	11.41	48.29	43.08	11.24	15.66	11.26	45.04	11.39	11.39	11.09	43.39	0	0	0	263.24	
MEDICAL CARE (INCLUDING COVID TESTS)	0	0	0	29.21	0	0	0	14.35	68.34	77.6	0	0	0	0	189.5	
VISA/LEGAL COSTS	0	0	1181.59	0	0	0	0	0	0	0	0	0	0	0	1181.59	
PROPERTY TAX	101.14	100.91	103.26	99.55	99.1	99.77	99.77	100.91	111.95	108.97	106.6	0	0	0	1131.93	
FOOD	92.69	163.28	75.48	77.97	133.69	160.25	206.51	57.54	131.03	153.68	130.82	32.54	32.54	0	1415.48	
CHARITY COSTS: WEBSITE	5.99	5.99	5.99	505.99	17.98	5.99	5.99	5.99	5.99	5.99	5.99	0	0	0	577.88	
STUDY: LANGUAGE CLASSES	239.33	236.84	239.03	0	233.93	235.25	233.05	0	231.75	0	225.69	227.02	227.02	0	2101.89	
FLIGHTS	0	0	0	185.96	0	0	0	143.52	207.97	0	0	0	0	0	537.45	
TOTAL EXPENDITURE															26049.68	

	14/5/20												04/05/2020			
	MAY	JUNE	JULY	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	TOTAL			
DONATIONS FROM FOREIGN COUNTRIES (ALL IN STERLING AMOUNTS)																
INDIVIDUALS: USA	39.34	39.55	0	0	36.38	45.21	88.45	412.36	42.24	573.68	0	287.46	1564.67	1219.26	4578	
INDIVIDUALS: SOUTH AFRICA	111.16	124.27	122.3	106.51	107.71	107.89	108.31	114.53	106.94	104.17	105.47	0	0	0	0	
INDIVIDUALS: HONG KONG	400	400	400	400	400	400	400	423	400	80	875	0	0	0	0	
TOTAL FOR MONTH	550.5	563.82	522.3	506.51	544.09	553.1	596.76	949.89	549.18	757.85	980.47	287.46	7361.93	7361.93		
TOTAL DONATIONS FROM SUPPORTERS ABROAD																

	14/5/20												04/05/2020			
	MAY	JUNE	JULY	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	TOTAL			
DONATIONS FROM UK																
INDIVIDUALS	725	1955	1600	806	695	688	688	1585	1043	470	1609	825	12689	6559	19248	
CHURCHES/ORGANISATIONS	0	1000	0	0	1350	500	500	459	1250	0	2000	0	0	0	0	
INCOME FROM UK	725	2955	1600	806	2045	1188	688	2044	2293	470	3609	825	12689	6559	19248	
INCOME FROM ABROAD	550.5	563.82	522.3	506.51	544.09	553.1	596.76	949.89	549.18	757.85	980.47	287.46	7361.93	7361.93		

1275.5	3518.82	2122.3	1312.51	2589.09	1741.1	1284.76	2993.89	2842.18	1227.85	4589.47	1112.46	26609.93
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560.25