

**Company No. 04367325**

**Charity No.1096674**

**Jubilee Harvest Church**  
**Trustees Report and Financial Statements**  
**For the year ended 28 February 2025**

# Jubilee Harvest Church

## Information

**For the Year Ended 28 February 2025**

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**Trustees:**

Mr Frank Kwesi Dadzie Aikins

Mr Frederick Okine Danso

Miss Dora Mfodwaa

Mrs Nancy Haizel

Mr Kingsley Obiri-Yeboah

**Registered Office:**

30 Sedgehill Road  
Catford  
London  
SE6 3QT

**Charity number:** 1096674

**Company Number:** 4367325

**Accountants:**

Rocksons Chartered Certified Accountants  
Suite 8  
Stewart House  
56 Longbridge Road  
Barking  
Essex  
IG11 8RW

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**For the Year Ended 28 February 2025**

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# **Jubilee Harvest Church**

## **Trustees' Report**

**For the Year Ended 28 February 2025**

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### **Aims and objectives**

The principal objects of the charity are to advance Christianity enabling as many people as possible to worship at our church and to become part of our Christian community in South London."When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. We encourage ordinary people to live out their faith as part of our Christian community through:

- Worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the community
- Missionary and outreach work

### **Summary of the main achievements during the period**

#### **Worship & Prayer:**

Jubilee Harvest as a ministry has continued to give worship and prayer to members. We have programmes during weekdays and weekends. Prayers are also offered through home cell or house groups where the focus is on individual needs. This system of approach has in our opinion brought a lot of spiritual and social benefit to the community. The Worship Ministry of the church has the vision of focusing first on God and secondly on serving the needs of the local congregation. We seek to combine different talents in the church in vibrant worship services, concerts and special events. Our mission is to reach the unreached, the youth, the locals and the entire community.

#### **Pastoral Care:**

The trustees have ensured that every member of Jubilee Harvest has been attended to throughout the year. Jubilee Harvest has a six-member strong pastoral team that ensures that counselling and moral guidance is rolled out effectively. Pastoral care is given under the strums of counselling career and education. Teaching programmes are scheduled throughout the year in partnership with other ministries in the community. Members of Jubilee Harvest are encouraged to contact the pastoral teams should they need any help.

#### **Mission & Evangelism:**

We continue to cultivate as part of our ministry, a mission of helping the needy. This we term "Jubilee Mission" we endeavour to help locally and internationally. We have continued to help people in UK with their different needs e.g. food and gas in the house as well as transport costs in looking for employment.

#### **The charity's policy on reserves**

We aim to build up reserves in order to be prepared for unforeseen expenses. We would like to hold 3 months running expenses in reserves.

## **Jubilee Harvest Church**

### **Exemptions**

The trustees have taken advantage of the exemptions available to small companies, including the audit exemption (see statement on balance sheet)

### **Financial review during the year**

The total incoming resources of the church during the year amounted to £69,278 (2024 £75,555). Of this total £56,145 (2024 £63,109) was derived from general tithes and offering from members and £12,541 (2024 £12,156) from gift aided tax refunds. Bank interest received amounted to £592, (2024 £290)

Total resources expended in the year amounted to £71,458 (2024 £80,042) leaving a net deficit of £2,180 (2024 deficit £4,486). The accumulated fund shows a reserve of £32,876.

### **Statement of financial responsibilities of the trustees**

Law applicable to charities in England and Wales requires the trustees as managing trustees to prepare financial statements for each financial year. In preparing those financial statements, the trustees should follow best practices and;

- select suitable accounting policies and then apply them consistently
- make judgement and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed subject to any materials departures disclosed and explained in the financial statements
- preparing the financial statements on the going concern basis unless it is inappropriate to presume that the church will continue in business

The Board of Trustees is responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the church and to enable them to ensure that the financial statements comply with the Charities Act 1993 and the Charities (Accounts and Reports) Regulation 1995. They are also responsible for safeguarding the assets of the church.

Signed on behalf of the charity's trustees:

Mr Frederick Okine Danso

**Date: 22 December 2025**

## Jubilee Harvest Church

### **Independent Examiner's Report For the Year Ended 28 February 2025**

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I report on the accounts for the year ended 28 February 2025 which are set out on pages 7 to 11

#### **Respective responsibilities of trustees and examiner**

The charity's trustees consider that an audit is not required for this year (under section 43(2) to the Charities Act 1993 (the Act) and that an independent examination is needed.

- examine the accounts (under section 43 of the Act)
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 43(7)(b) of the Act), and
- to state whether particular matters have come to my attention

#### **Basis of independent examiner's report**

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The Procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

#### **Independent examiner's statement**

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 41 of the Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act; has not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Mr Alexander R Kludje MBA FCCA

Signature:

**Date: 22 December 2025**

Rocksons Chartered Certified Accountants  
Suite 8  
Stewart House  
56 Longbridge Road  
Barking, Essex IG11 8RW

**Jubilee Harvest Church**

**Statement of Financial Activities (including Income and Expenditure Account)  
For the Year Ended 28 February 2025**

	Notes	Unrestricted funds	Restricted funds	Year ended 28/02/25	Year ended 29/02/24
		£	£	Total funds £	Total funds £
<b>INCOMING RESOURCES</b>					
<b>Incoming resources from generated funds</b>					
<b>Voluntary income:</b>					
	1				
Tithes & Offerings		56,145		56,145	63,109
Tax Refund		12,541		12,541	12,156
<b>Activities for generating funds:</b>					
Investment income		592		592	290
Other incoming resources		0		0	0
<b>Incoming resources from charitable activities:</b>					
		-	-		
<b>Total incoming resources</b>		<b>69,278</b>		<b>69,278</b>	<b>75,555</b>
<b>RESOURCES EXPENDED</b>					
<b>Charitable activities:</b>					
	2				
Governance costs	3	69,362		69,362	78,222
		2,096		2,096	1,820
<b>Total resources expended</b>		<b>71,458</b>		<b>71,458</b>	<b>80,042</b>
<b>Net incoming/(outgoing) resources</b>		<b>(2,180)</b>		<b>(2,180)</b>	<b>(4,487)</b>
<b>Transfers between funds</b>		-	-		-

**Jubilee Harvest Church**

<b>Net movement in funds</b>	4	<b>(2,180)</b>	-	<b>(2,180)</b>	<b>(4,487)</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		35,056	-	35,056	39,543
<b>Total funds carried forward</b>		<b>32,876</b>	<b>-</b>	<b>32,876</b>	<b>35,056</b>

There were no recognised gains or losses for the period other than those included in the Statement of Financial Activities

The notes on pages 9 to 11 form part of these accounts

# Jubilee Harvest Church

## Balance Sheet

For the Year Ended 28 February 2025

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	Notes	2025 £	2024 £
<b>Fixed assets</b>			
Tangible assets	5	3,710	5,022
		<hr/>	<hr/>
		3,710	5,022
<b>Current assets</b>			
Total current assets		39,941	42,807
		<hr/>	<hr/>
		39,941	42,807
<b>Creditors: Amounts falling due within one year</b>	6	(10,775)	(12,773)
		<hr/>	<hr/>
<b>Net current assets</b>		29,166	30,034
		<hr/>	<hr/>
<b>Total assets less current liabilities</b>		32,876	30,056
		<hr/>	<hr/>
<b>Unrestricted funds</b>			
General funds	7	32,876	35,056
Designated funds		-	-
		<hr/>	<hr/>
		32,876	35,056
<b>Restricted funds</b>	7	-	-
		<hr/>	<hr/>
<b>Total funds</b>		32,876	35,056
		<hr/>	<hr/>

## **Jubilee Harvest Church**

The accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2008 relating to small companies.

Approved by the board of trustees on 22 December 2025 and signed on their behalf by:

Mr Frederick Okine Danso

(On behalf of board of Trustees)

**1. Accounting policies**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in the preceding year.

**Basis of accounting**

The accounts have been prepared under the historical cost convention and in accordance with the latest Statement of Recommended Practice (SORP) for charities and the Financial Reporting Standard for Smaller Entities (effective Jan 2008) and include the results of the church's operations as indicated in the trustees' report, all of which are continuing.

**1.1 Incoming Resources:**

**Building Fund**

Incomes from donations for building are included in incoming resources of restricted funds on receipts

**Tithes and offerings**

Income from tithes and offering is included in incoming resources when these are receivable

**Investment income**

Investment incomes consist of net interest received during the year and accounted for as unrestricted fund.

The charity has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirements to produce cash flow statements on the grounds that it qualifies as a small charity

**1.2 Resources expended**

All expenditure is accounted for on and accruals basis and is inclusive of VAT.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and includes accountancy fees and costs linked to the strategic management of the charity. Governance costs which cannot be allocated directly are apportioned on an appropriate basis.

**1.3 Fixed assets**

Fixed assets are stated at cost less accumulated depreciation.

Depreciation is provided at the rates calculated to write off the cost of each asset less its estimated useful life as follows:

Equipments, fixtures fittings - 25% per annum

## Jubilee Harvest Church

### 2. Charity activities

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>Year ended</b>	<b>Year ended</b>
			<b>28/02/25</b>	<b>29/02/24</b>
			<b>£</b>	<b>£</b>
<b>Direct cost of charitable activities:</b>				
Wages and salaries	17,434	-	17,434	17,434
Employer's NI contribution & other payments to HMRC	1,151	-	1,151	1,151
Pension Contributions	336		336	336
Honorarium	11,200	-	11,200	13,250
Evangelism and missions	2,800	-	2,800	4,936
Welfare and Support	7,589	-	7,589	7,820
Rent Payable	13,635		13,635	16,760
Books, Training & Music	10,470		10,470	10,050
Computer Expenses	580		580	1,799
Subscriptions	2,214		2,214	1,692
Insurance	210		210	208
Sundry Expenses	431		431	1,000
Charitable and other Donations	0		0	0
Depreciation on fixtures & Equipments	1,312		1,312	1,786
	<b>69,362</b>	<b>-</b>	<b>69,362</b>	<b>78,222</b>

## Jubilee Harvest Church

### 3. Governance costs

	£	2025 £	2024 £
Legal and professional	996	996	720
Accountancy	1,100	1,100	1,100
	2,096	2,096	1,820

There was no staff cost and emoluments, no employee earned £60,000 or more per annum.

The trustees received no remuneration and no expenses reimbursed to trustees in the year

### 4. Net movement in funds for the year

	Year ended 28/02/25 £	Year ended 29/02/24 £
This is stated after charging:		
Depreciation	1,312	1,786
Accountancy fees	1,100	1,100
	2,412	2,886

## Jubilee Harvest Church

### 5 . Tangible fixed assets

	<b>Church Equipment Year ended 28/02/25 £</b>	<b>Computer Equipment Year ended 28/02/25 £</b>	<b>Totals</b>
<b>Cost</b>			
At 1 March 2024	42,776	7,141	49,907
Additions	0	0	0
Disposals	0	0	0
<b>At 28 February 2025</b>	<b>42,766</b>	<b>7,141</b>	<b>49,907</b>
<b>Depreciation</b>			
At 1 March 2024	(38,449)	(6,436)	(44,885)
On disposals	-	-	-
Charge for the period	(1,079)	(233)	(1,312)
<b>At 28 February 2025</b>	<b>(39,528)</b>	<b>(6,669)</b>	<b>(46,197)</b>
<b>Net Book Value At 28 February 2025</b>	<b>3,238</b>	<b>472</b>	<b>3,710</b>
<b>Net Book Value At 29 February 2024</b>	<b>4,317</b>	<b>705</b>	<b>5,022</b>

## Jubilee Harvest Church

### 6 Creditors: Amount falling due within one year

	<b>Year ended 28/02/25</b>	<i>Year ended 29/02/24</i>
	<b>£</b>	<b>£</b>
PAYE & Social Security Cost	8,946	11,686
Wages and Salaries	0	(461)
Pensions	0	39
Accrued Expenses	1,829	1,509
	<u>10,775</u>	<u>12,7732</u>

### 7 Analysis of net assets between funds

	<b>Fixed Assets</b>	<b>Current Asset less Liability</b>	<i>Total 2025</i>
	<b>£</b>	<b>£</b>	<b>£</b>
Unrestricted funds	3,710	29,166	32,876
Restricted			
	<u>3,710</u>	<u>29,166</u>	<u>32,876</u>