REAPER MINISTRIES INTERNATIONAL

REPORT AND FINANCIAL STATEMENTS
For the year ended 31 July 2026

Charity Number 1161632

REAPER MINISTRIES INTERNATIONAL

ANNUAL REPORT AND FINANCIAL STATEMENTS

For the year ended 31 July 2026

Contents	Page
Trustees annual report	1 to 4
Independent examiners report	5
Statement of Receipts and Payments	6
Statement of Assets and Liabilities	7
Notes to the financial statements	8 to 12

REAPER MINISTRIES INTERNATIONAL
TRUSTEES ANNUAL REPORT
For the year ended 31 July 2026

The trustees are pleased to present their annual trustees' report together with the financial statements of the charity for the year ended 31 July 2026.

The financial statements comply with the Charities Act 2022, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective October 2019)

Objectives and Activities

Aims of the Charity The objects of the CIO are: -

1. To advance the education of the public in 3rd world countries (in particular but not exclusively} in Malawi) as the trustees see fit, including by
   a) Providing and assisting with the provision of a free primary school for orphaned children and children from the poorest families
   b) The provision of a free breakfast for the children in the school, to enable effective learning.
   c) The provision of free teaching for illiterate and innumerate parents and carers of the children in the school
   d) The awarding of grants to enable the children in the school to progress to secondary schools.

2. To advance the Christian religion (as outlined in the Evangelical Alliance Statement of Faith), mainly but not exclusively in third world countries, for the benefit of the public, including through the holding of free conferences, seminars and public meetings.

These have are to be augmented by the addition of the following object to reflect the expanding work of H4HI

The relief of poverty in third world Countries (mainly Malawi) and in the UK, including by setting up and running of projects to work with disadvantaged, abused and impoverished people to help them improve their situation, and by working with other groups with similar aims.

Objectives, strategies and activities for the year

The main objective for the year was to continue to raise the funds for the support of the two projects to continue operation at around the existing level of activity.

All of the current activities are in the Third World – currently in Malawi. The largest part of the work is the operation and development of a primary school - Good Hope Free Primary School in Lilongwe, the capital of Malawi.

The other activity, also in Lilongwe, is the initiative Hope for the Hopeless Initiative (H4HI) which assists in helping with family, employment and financial problems. Some teenagers were helped to get back into education.

. Public Benefit Statement

The beneficiaries of the project are children from deprived backgrounds in Malawi both at the school and those who were supported on into secondary education. Also, the beneficiaries of the H4HI project are Malawian adults and children

Contribution by Volunteers

There were no volunteer contributions other than by the Trustees themselves, plus the financial and other administrative work by J.C. Webster and Annette Horsfield.

Achievements and Performance

Good Hope School continued to run very successfully, and the Hope for the Hopeless initiative carried out some useful support for individuals on a small scale.

Evaluation and outputs

The school continued with a full number of children (c. 450) and all those entered for the national primary school leaving exams passed. A quarter of these leavers (9) were selected for Secondary School places.

Fundraising

By keeping in touch with supporters through newsletters and magazines. (hard copy and electronic).

9. Financial review

Review of the year
The results for the year and the charity's financial position at the end of the year are shown in the attached financial statements.

During the year the Charity had income of £26,065 (2025: £17,698) and expenditure of £31,255 (2025: £19,493.). There was an operating deficit of £5,190 (2025: deficit of: £1,795).

At 31July 2026 the Charity had net assets of £1,545 (2025: £6,735).

Reserves policy/No reserves reason/Going concern

The Trustees do not have a specific reserve. However, they consider the level of year end bank balance - £1,545 (2025: £6,735), needs to be higher. The main liabilities, if the charity were to suddenly close, would be to meet the redundancy payments for staff in the two projects in Malawi that the CIO supports. These are estimated at £2,500. However, as the projects are ultimately the responsibility of the local bodies in Malawi this is not a legal liability on the CIO.

At the beginning of the year there were within the bank balances, designated funds of £2,500 given for the building of a centre associated with the work of H4HI. However, there is little prospect of this going ahead in the foreseeable future and so all of this has been used for general operating costs.

As far as it is feasible funds are kept in higher interest accounts.

Risk Management

Risks fall into the following categories –

a) Loss of income stream. - it may be necessary to cut back the support for both projects. This could mean the staff levels in one, or both projects could be reduced or new ways of funding the work would be sought.

b) Inflation in Malawi and exchange rate changes. Adverse changes were not as notable during this year as recent previous years – but still had an impact on what could be achieved. If adverse changes continue in future, consequences would be as in a) above.

Plans for future periods

a) To keep the school and the work of H4HI going at the same level of activity.

b) To change from being a free school to one which charges fees - albeit lower than the private schools in the area.but also to provide bursaries for those pupils whose parents/ guardians that cannot afford the fees.

c) Set up a new website.

Reference and administrative details of the charity, its trustees and advisors

Registered charity name	Reaper Ministries International
Charity number	1161632
Registered office	11 Earlswood Park Gateshead NE9 6AW
T**rustees and Members of the Board**	Annette Horsfield Michael Bushby (resigned 9th April 2026) John Webster Tony Henrick (resigned 9th April 2026) Marjorie Webster (reappointed June 2026)
Chief Executive and Senior staff members	NA
Independent Examiner	Doug Maltman FMAAT Connected Voice Business Services One Strawberry Place Newcastle upon Tyne. NE1 4BX.
Bankers	CAF Bank

Structure, governance and management

The charity is a Community Interest Organisation. It is governed by a Board of Trustees. The charity's income is made up of donations made by individuals and other bodies. It currently primarily raises and provides funding to two ongoing projects in Malawi. These are self-governing organisations registered in Malawi. However, there is close supervision of these by the charity's Trustees.

The trustees meet formally at least twice a year and decide matters of policy in the use of the resources of the trust. However, the trustees are in consultation on a regular basis throughout the year on the day-to-day work.

Governing Document Deed dated 23rd November 2014.

Statement of Trustee Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity SORP requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of incoming resources and application of resources, including the receipts and payments of the charity for that year. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently.
- observe the methods and principles in the Charities SORP.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records that 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 on 23.10.2026 and signed on their behalf by:

John Webster
Chair

REAPER MINISTRIES INTERNATIONAL

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 31 July 2026

I report on the financial statements of Reaper Ministries International for the year ended 31 July 2026, which are set out on pages 6 to 12.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2022 ("the Charities Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

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 the 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 connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 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.

Doug Maltman FMAAT
Fellow Member of the Association of Accountancy Technicians
Connected Voice Business Services
One Strawberry Lane
Newcastle upon Tyne
NE1 4BX
Date: 23.10.2026

REAPER MINISTRIES INTERNATIONAL

STATEMENT OF RECEIPTS AND PAYMENT

For the year ended 31 July 2026

	Notes	Unrestricted Funds £	Restricted Funds £	**Total 2026 £**	Total 2025 £
Receipts from:					
Donations and legacies	5	26,045	-	**26,045**	17,624
Investments	6	20	-	**20**	74
Total receipts		26,065	-	**26,065**	17,698
Payments on:					
Operation of the charity	7	31,255	-	**31,255**	19,493
Total payments		31,255	-	**31,255**	19,493
Reconciliation of funds					
Net of receipts/payments		(5,190)	-	**(5,190)**	(1,795)
Cash funds brought forward		6,735	-	**6,735**	8,530
Cash carried forward		1,545	-	**1,545**	6,735

The Receipts and Payments Statement includes all gains and losses recognised in the year. All receipts and payments derive from continuing activities

The notes on pages 8 to 12 form an integral part of these accounts.

REAPER MINISTRIES INTERNATIONAL Charity Number 1161632

STATEMENT OF ASSETS AND LIABILITIES

As at 31 July 2026

	Notes	Unrestricted Funds £	Restricted Funds £	**Total 2026 £**	**Total 2025 £**
Cash funds					
Cash at bank and in hand	13	1,545	-	1,545	6,735
Assets: amounts receivable within one year	12			568	4,900
Liabilities: amounts falling due within one year	14			**1,786**	1,008

These financial statements were approved by the Board on: 23.10.2026

and are signed on its behalf by: John Webster
Chair

1 Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

2 Basis of accounting

2.1 Basis of preparation

The accounts have been prepared on the receipts and payments basis. An audit is not required by the charity's constitution and has not been requested by the trustees.

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland.

Reaper Ministries International meets the definition of a public benefit entity under FRS 102.

2.2 Preparation of the accounts on a going concern basis

The charity reported total unrestricted funds at the year end of £1,545 and has already secured a significant amount of funding for the current year. The trustees are of the view that the immediate future of the charity for the next 12 to 18 months is secure and that on this basis the charity is a going concern.

3 Receipts

3.1 Recognition of receipts

Receipts are recognised when the charity has received the resources, any performance conditions attached to the item(s) of receipt have been met.

3.2 Offsetting

There has been no offsetting of receipts and payments, unless required or permitted by SORP.

3.3 Volunteer help

The value of volunteer help received is not included in the accounts but is described in the trustees' annual report.

3.4 Interest receivable

Interest on funds held on deposit is included when received.

3.5 Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

4 Expenditure and liabilities

4.1 Liability recognition

Liabilities are recognised when it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

4.2 Charitable activities

Payments on charitable activities includes the costs of work and other activities undertaken to further the purposes of the charity and their associated support costs.

4.3 Governance and support costs

Support costs have been allocated between governance cost and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

4.4 Irrecoverable VAT

Irrecoverable VAT is charged as a cost against the activity for which the payment was incurred.

4.5 Liabilities

The charity has liabilities which are measured at settlement amounts less any trade discounts.

Analysis of receipts

		Unrestricted Funds £	Restricted Funds £	**Total 2026 £**	Total 2025 £
5	**Donations and legacies**				
	Giving - School	17,489	-	**17,489**	15,069
	Giving - Mission and general	775	-	**775**	840
	Giving - Hope for the Hopeless Initiative	1,725	-	**1,725**	1,690
	Gift Aid refund	6,055	-	**6,055**	-
	Other	1	-	**1**	25
		26,045	-	**26,045**	17,624
6	**Receipts from investments**				
	Bank interest	20	-	**20**	74
		20	-	**20**	74

Receipts were £26,065 (2025: £17,698) of which £26,065 was unrestricted or designated (2025: £17,698) and £0 was restricted (2025: £0)

Analysis of payments on charitable activities

		Unrestricted Funds £	Restricted Funds £	**Total 2026 £**	Total 2025 £
7	***Charitable activities***				
	Direct costs				
	Transfer to Malawi	31,170	-	**31,170**	19,433
	Support costs				
	Other payments	85	-	**85**	60
		31,255	-	**31,255**	19,493

Payments on charitable activities were £31,255 (2025: £19,493) of which £31,255 was unrestricted or designated (2025: £19,493) and £0 was restricted (2025: £0)

8 **Fees for examination of the accounts**

	2026 £	2025 £
Independent examiner's fees for reporting on the accounts	**408**	384
	408	384

9 Analysis of staff costs and the cost of key management personnel

The charity currently does not employ staff.

The key management personnel of the charity comprise the trustees.. The total employee benefits of the key management personnel of the charity were £0.

10 Transactions with trustees

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity.

Trustees' expenses

No trustee expenses have been incurred in the year.

Transaction(s) with related parties

There have been no related party transactions in the reporting period.

11 Corporation Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives.

12 Assets (receivable within 1 year)

	2026	2025
	£	£
Gift Aid	**568**	4,900
	568	4,900

13 Cash at bank and in hand

	2026	2025
	£	£
Current account	**1,467**	6,066
Gold account	**77**	669
	1,544	6,735

14 Liabilities (payable within 1 year)

	2026	2025
	£	£
Independent examination fee	**408**	384
Other creditors	**1,378**	624
	1,786	1,008

15 **Events after the end of the reporting period**

No events (not requiring adjustment to the accounts) have occurred after the end of the reporting period but before the accounts are authorised which relate to conditions that arose after the end of the reporting period.

16 **Analysis of charitable funds**

Analysis of movements in unrestricted funds
For the year ended 31 july 2026

Unrestricted funds	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
General unrestricted fund	4,235	26,065	(31,255)	2,500	**1,545**
Designated funds					
Community Centre	2,500	-	-	(2,500)	**-**
Totals	6,735	26,065	(31,255)	-	**1,545**

Purpose of unrestricted funds

General unrestricted fund	The 'free reserves' of the charity
Designated funds:	
Community Centre	Funds to build a Community Centre.

Transfers between funds

	Reason for transfer	Amount £
Between unrestricted and designated funds	At the beginning of the year there were within the bank balances, designated funds of £2,500 given for the building of a centre associated with the work of H4HI. However, there is little prospect of this going ahead in the foreseeable future and so all of this has been used for general operating costs.	**2,500**

17 **Capital commitments**

As at 31 July 2026, the charity had no capital commitments (2025 -£nil)