MARKETPLACE MINISTRIES TRUSTEES REPORT 2025

STATUS
A Limited Charitable Company –
Charity Registration No: 1165695
Company Registration No: 8815037

TRUSTEES & DIRECTORS
Annamarie Kemp, Kay Reynolds, Madeleine Le Dykere West

OFFICE
28 Parkers Close, Totnes, TQ9 5UH

REGISTERED ADDRESS
28 Parkers Close, Totnes, TQ9 5UH

BANKERS
Lloyds Bank, 31 Fore Street, Totnes, TQ9 5HH

CHARITABLE OBJECTS
The objects of the organisation are for the benefit of the public; to advance the Christian faith in accordance with the statements of belief; to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including the provision of counselling and support; and to advance education in such ways and in such parts of the UK or the world as the trustees from time to time may think fit.

MARKETPLACE MINISTRIES: ITS AIMS AND OBJECTIVES
The ministry is a gathering of ordinary people of different ages and backgrounds, whose lives have been changed through encountering Jesus Christ, the Son of God. As a result of this we are committed to love and care for each other and to bring a manifestation of the kingdom of God to the area in which they live to see the town, community, region and nation impacted. Its trustees and members are committed to those New Testament principles.
The ministry has a community arm - Forgiveness Therapy (www.forgivenesstherapy.org).

Directions relating to the charity are made by the Trustees and other voluntary staff, who are responsible for governing the life and ministry. Day to day decisions on expenditure and activities are decided by the staff and volunteers in charge of different areas of the ministry, with budgets set and monitored by the Trustees.

The powers of appointment or removal of Trustees rests with the Trustees. New Trustees are primarily selected from the members or from the leaders of other organisations sharing the same vision, since this means the Trustee body is whole heartedly involved in seeing its' objectives worked out in practice. On being appointed, new Trustees spend time with the existing Trustees to ensure they understand their

responsibilities and the legal and financial framework in which the organisation operates.

The financial resources of the ministry:
1. Is given by the members and their private assets and equipment are regularly used in the work of the organisation.
2. Gifts given to the ministry when sending teams out to work with other churches or organisations.
3. Income generated by running schools
4. Gifts by individuals who have been blessed by the work of the ministry
5. We have a website that takes donations from members of the public who support our aims
6. Subscription website

All staff and volunteers are unpaid. Some are full time and some are part time and the hours and value of that time cannot be quantified.

THE YEAR: ITS OBJECTIVES AND ACHIEVEMENTS
Continue to train more people in the therapies we offer and have developed
During the year ended 31 December 2025 the main ways the ministry sought to achieve its' objectives and its charitable purposes for the public benefit have been as follows:

Fulfilling the objects in teaching, training and showing practical care in the community. This was achieved by our online subscription service and our certified course, and supporting local food bank.
Mentoring established and continued with about 10 candidates in the UK and abroad.
We continue to support the area food bank and group for victims of domestic abuse.

The Trustees have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the public benefit guidance published by the Charity Commission in December
2008.

PLANS FOR THE NEXT YEAR
The key aims are to :
- Expand the online presence.
- Expand talking therapies and other therapeutic modalities.
- Expand the online presence and services to people globally
- Continue to support local food bank and victims of domestic abuse

FINANCIAL REVIEW
The financial reserves of the ministry have been maintained during the year as members have continued to give very generously. The Trustees have set a policy of retaining reserves sufficient for the foreseeable needs of the organisation. Where there is specific capital expenditure foreseen amounts are set aside into designated funds so the free reserves (general reserves excluding amounts invested in assets for the

organisations use) are available to meet the costs of normal running and expansion of the ministry and to ensure we can meet the current and future commitments.

GRANT MAKING POLICY

Gifts to external organisations and individuals are considered by the Trustees on the basis of need and fulfilment of the charitable objectives. There are no upper or lower limits of support.

RISK MANAGEMENT

All major insurable risks are subject to normal charities and employers' insurance. Contractual risks are reviewed before being entered into, to assess that they could not significantly impact upon the trusts ability to fulfil its objectives. An annual review of areas of risk is undertaken by the Trustees in conjunction with staff and volunteers responsible for the area of activity.

STATEMENT OF TRUSTEES RESPONSIBILITIES

Charity law requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the Charity and of the profit and loss of the Charity for that period. In preparing these accounts, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Make adjustments and estimates that are reasonable and prudent.
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the accounts comply with the Charities Acts. 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.

The trustees confirm that the accounts comply with current statutory requirements and those of the Charity's trust deed.

Approved by the Board of Trustees on: 24 Sept 2026

and signed on its behalf by:



Kay Reynolds ....

Marketplace Ministries Limited

Annual Report and Financial Statements
for the Year Ended 31 December 2025

Marketplace Ministries Limited

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The following page does not form part of the statutory financial statements:

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Marketplace Ministries Limited

Reference and Administrative Details

Charity name	Marketplace Ministries Limited
Company number	08815037
Charity number	1165695
Officers	Madeleine Le Dykere West Kay Reynolds Annamarie Olwen Kemp
Registered Office	28 Parkers Close Totnes TQ9 5UH
Accountant	Saxton Vincent Accountancy 37 Shiphay Lane Torquay Devon TQ2 7DU

Accountants' Report to the Trustees on the Unaudited Accounts of

Marketplace Ministries Limited

In accordance with the engagement letter dated , and in order to assist you to fulfil your duties under the Companies Act 2006, we have compiled the financial statements of the company from the accounting records and information and explanations you have given to us.

This report is made to the Charity's Board of Trustees, as a body, in accordance with the terms of our engagement. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to the Charity's Board of Trustees that we have done so, and state those matters that we have agreed to state to them in this report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity and the Charity's Board of Trustees, as a body, for our work or for this report.

You have acknowledged on the balance sheet as at 31 December 2025 your duty to ensure that the charity has kept proper accounting records and to prepare financial statements that give a true and fair view under the Charities Act 2006. You consider that the charity is exempt from the statutory requirement for an audit for the year.

We have not been instructed to carry out an audit of the financial statements. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the financial statements.

.....
Saxton Vincent Accountancy

37 Shiphay Lane
Torquay
Devon

TQ2 7DU

Date:

Marketplace Ministries Limited

Statement of Financial Activities for the Period Ended 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£
Incoming resources					
Incoming resources from generated funds					
Donations and legacies	2	2,312	18,256	20,568	28,111
Income from other trading activities	3	12,595	-	12,595	34,311
Other income	4	-	550	550	1,261
Total incoming resources		14,907	18,806	33,713	63,684
Resources expended					
Costs of generating funds					
Expenditure on raising funds	5	12,533	20,756	33,289	89,013
Total resources expended		12,533	20,756	33,289	89,013
Net movements in funds		2,375	(1,950)	424	(25,330)
Reconciliation of funds					
Total funds brought forward		26,131	25,147	66,533	91,863
Total funds carried forward		28,505	23,197	51,702	66,533

Marketplace Ministries Limited

Balance Sheet as at 31 December 2025

	Note	2025 £	2025 £	2024 £	2024 £
Fixed Assets					
Tangible assets	8	16,919		19,505	
Current Assets					
Debtors	9	2,373		2,145	
Cash at bank and in hand		35,341		32,333	
		37,714		34,478	
Creditors: Amounts falling due within one year	10	(2,933)		(2,706)	
Net current assets			51,701		51,278
Net assets			51,701		51,278
The funds of the charity:					
Restricted funds			23,197		25,147
Unrestricted funds					
Unrestricted income funds			28,504		26,131
Shareholders' Funds			51,701		51,278

For the year ending 31 December 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.
The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The members acknowledge their responsibility for complying with the requirements of the Act with respect
On behalf of the board

Kay Reynolds
Kay Reynolds (Sep 24, 2026 11:35:33 GMT+1)

Signed by: Kay Reynolds
Date:

1 Accounting policies

The financial statements have been prepared in accordance with the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (Charities SORP FRSSE) (effective 1 January 2015) and applicable accounting standards.

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the charity is responsible in law.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity. Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area

Further details of each fund are disclosed in note 12.

Incoming resources

Donations are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Incoming resources from tax reclaims are included in the statement of financial activities at the same time as the gift to which they relate.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the charity. Expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Individual fixed assets costing £0 or more are initially recorded at cost.

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less

Plant and machinery	20% reducing balance

…….continued

Operating leases

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

2 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2023 £
Appeals and donations	2,161	18,256	20,417	18,272
Gift Aid tax reclaimed	151		151	230
	2,312	18,256	20,568	18,502

3 Income from other trading activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Ministry income	10,610	-	10,610	9,828
Wellness Hub		-	-	413
Healing Retreat income	485	-	485	-
Team House Income	-	-	-	-
Other Events income	1,500	-	1,500	-
	12,595	-	12,595	10,241

4 Other income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Interest Receivable	-	-	-	3
Grants	-	550	550	1,381
	-	550	550	1,384

…….continued

5 Expenditure on raising funds

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
Provisions		296	296	120
Therapist costs	110		110	2,905
Gifts and Donations	308	20,460	20,768	24,500
Establishment costs	2,367		2,367	5,108
Repairs and maintenance	132		132	-
Equipment/ Refurbishment costs	59		59	1,840
Telephone	68		68	86
Printing, posting and stationery	154		154	343
Motor and travel expenses	154		154	365
Cleaning			-	-
Advertising and sponsorship	259		259	-
Subscriptions, licences and software	1,621		1,621	3,027
Legal and professional fees	1,221		1,221	646
Bank and PayPal charges	159		159	697
Training and internship costs	312		312	-
Insurance	829		829	664
Miscellaneous expenses	277		277	212
Asset Disposals/ recategorised			-	-
Depreciation	4,230		4,230	4,652
Website Costs	273		273	215
	12,533	20,756	33,289	45,380

…….continued

6 Depreciation of tangible fixed assets

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
Depreciation charge on furniture & equipmen	4,050	-	4,050	4,652
Depreciation charge on computer equipment	180		180	
	4,230	-	4,230	4,652

7 Trustees'remuneration and expenses

No trustees received any remuneration

8 Tangible fixed assets

	Computer Equipment	Furniture & Equipment	Total
Cost			
Brought forward	899	59,611	60,510
Additions		1,645	1,645
Disposals			-
As at 31 December 2025	899	61,256	62,155
Depreciation			
Brought forwards		41,004	41,004
Charge for the year	180	4,050	4,230
As at 31 December 2025	180	45,054	45,234
Net book value			
As at 31 December 2025	718	16,201	16,919
As at 31 December 2024	899	18,607	19,505

…….continued

9 Debtors

	2025	2024
	£	£
Other debtors	2,373	2,145
Prepayments		-
	2,373	2,145

Creditors: Amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	2,933	2,706
Trade Creditors	-	-
	2,933	2,706

11

Related parties

Controlling entity

The charity is controlled by the trustees.

12

Average number of employees

Average number of employees, including directors, during the year was: 3

…….continued

13 Analysis of funds

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
General Funds				
Unrestricted funds	26,131	14,907	12,533	28,504
Restricted funds				
Missionary fund	25,147	18,806	20,756	23,197
	51,278	33,713	33,289	51,701

14 Net assets by fund

	Restricted Funds	Unrestricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Tangible assets	-	16,919	16,919	19,505
Current assets	23,197	14,519	37,716	34,479
Creditors: Amounts falling due within one year	-	(2,933)	(2,933)	(2,706)
Net assets	23,197	28,505	51,702	51,278

Marketplace Ministries Limited

Statement of financial activities by fund for the Period Ended 31 December 2025

	Unrestricted income fund 2025	Unrestricted income fund 2024
	£	£
Incoming resources		
Donations and legacies	2,312	5,720
Income from other trading activities	12,595	10,241
Other income	-	3
Total incoming resources	14,907	15,964
Resources expended		
Costs of generating funds		
Costs of generating voluntary income	12,533	20,699
Total resources expended	12,533	20,699
Net movements in funds	2,374	(4,735)
Reconciliation of funds		
Total funds brought forward	26,131	30,867
Total funds carried forward	28,504	26,131

Marketplace Ministries Limited

Statement of financial activities by fund for the Period Ended 31 December 2025

	Restricted income fund 2025	Restricted income fund 2024
	£	£
Incoming resources		
Donations and legacies	18,256	12,782
Other income	550	1,381
Total incoming resources	18,806	14,163
Resources expended		
Costs of generating funds		-
Costs of generating voluntary income	20,756	24,681
Total resources expended	20,756	24,681
Net movements in funds	(1,950)	(10,518)
Reconciliation of funds		
Total funds brought forward	25,147	35,665
Total funds carried forward	23,197	25,147

2026 09 23 - Full Accounts

Final Audit Report 2026-09-24

Created:	2026-09-23
By:	Saxton Vincent Ltd (office@saxtonaccountancy.co.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAAGMoc0P7qvb6IsPJ3rDY6g6HzWfioxO50

"2026 09 23 - Full Accounts" History

Document created by Saxton Vincent Ltd (office@saxtonaccountancy.co.uk)
2026-09-23 - 11:35:30 AM GMT

Document emailed to kay@marketplaceministries.co.uk for signature
2026-09-23 - 11:35:34 AM GMT

Email viewed by kay@marketplaceministries.co.uk
2026-09-24 - 10:24:24 AM GMT

Signer kay@marketplaceministries.co.uk entered name at signing as Kay Reynolds
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Document e-signed by Kay Reynolds (kay@marketplaceministries.co.uk)
Signature Date: 2026-09-24 - 10:35:33 AM GMT - Time Source: server - Signature Appearance Selected: TYPE

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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: Marketplace Ministries Limited

On accounts for the year ended: 31st December 2025 | **Charity no (if any)**: 1165695

Set out on pages: (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 DD / MM / YYYY.

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: [signature] **Date:** 28/09/26

Name: SHARNA LUCY YEOWELL

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

Address: 37 SHIPHAY LANE
TORQUAY
TQ2 7DU

Section B	Disclosure
	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.	