Charity registration number: 1183680

5th Gospel Christians

Annual Report and Financial Statements

for the Year Ended 31 December 2025

5th Gospel Christians

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5th Gospel Christians

Reference and Administrative Details

Trustees	Joanna Bartholomew Della Shenton
Charity Registration Number	1183680
Principal Office	6 York Villas Babbacombe Road Torquay Devon TQ1 3SJ
Accountants	Wortham Jaques Ltd Chartered Accountants and Charity Advisors 130a High Street Crediton Devon EX17 3LQ

5th Gospel Christians

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2025.

Charity Name: 5th Gospel Christians

Other names by which the charity is known: 5GC

Charity Registration Number: 1183680

Website: www.5gc.org

A. Objectives and Activities

Summary of the purposes of the charity as set out in its governing document

To advance the Christian religion for the benefit of the public in such ways as the trustees consider appropriate by relieving need, hardship and distress amongst Christian persons and their families and dependents (in particular, but without limitation, those in the Latin Patriarchate of Jerusalem including Palestine, Israel, Jordan and Cyprus) who have become displaced persons or refugees from their countries of origin or domicile by reason of hostilities or religious persecution, oppression or discrimination or other like causes.

Additional details - Policies on Grant Making and Assistance to Refugees & other Beneficiaries

A key policy of the charity is direct engagement with the beneficiaries by visits, email and telephone, and to link parishes and individuals with parishes and charitable organisations in the Latin Patriarchate of Jerusalem.

Hard copies and a database of asylum-seeker and refugee families supported by the charity are kept in a secure office. Confidential personal information is also electronically stored in accordance with GDPR regulations and the Charity's Privacy Policy. The core document for each family is registration as a UNHCR Asylum Seeker in transit for re-settlement in a third country. Files are updated as new families arrive and archived when families obtain visas and leave.

Financial distributions for basic sustenance are made to each family of the community on a per capita basis. Assistance with rent and food boxes for a family are given per household, as several families share accommodation.

Assistance for chronic medical conditions is given where major medical charities cannot offer support, and a consultant's fee is paid when, in their discretion, the trustees feel it necessary.

Assistance for acute medical need is given from funds raised by special appeal for the purpose.

Assistance for mental health and parenting is given to the refugees both in workshops and individually, with professional psychological support.

Equitable Policies for grant-making and assistance are safeguarded by keeping trustees and advisors in close touch with the needs of the communities in Jordan, Palestine and Israel.

5th Gospel Christians

Trustees' Report (continued)

B. **Structure, Governance and Management**

Type of governing document: Constitution

How the charity is constituted: CIO

Trustee and Council selection: persons with the expertise to fulfil the aims and objectives of the charity.

The charity trustees

Della Shenton	Chair	1 Jan - 31 Dec 2025
	Secretary	1 Jan - 31 Dec 2025
Joanna Batholomew	Education	1 Jan - 31 Dec 2025

Council of Advisors

Judy Ring	Support	1 Jan - 31 Dec 2025
Dr Derek Indoe	Psychology	1 Jan - 31 Dec 2025
Roberta Indoe	Physiotherapy	1 Jan - 31 Dec 2025
Rev Gilmour McDermott	Chaplain	1 Jan - 31 Dec 2025
Clare Simpson	Marketing	1 Jan - 31 Dec 2025
Elizabeth Wood	Education	1 Jan - 31 Dec 2025
Salaam Kikhwa	Australia	1 Jan - 31 Dec 2025

Volunteer team in Jordan

From the early part of 2023 the volunteer team from the Iraqi community had been granted visas from the Australian and Canadian Governments and the senior partner and teacher Iptisam al Hirsh returned to the United States. Bassam Zaki became our sole and senior volunteer partner in Jordan throughout 2024 and 2025. With our reduced direct engagement caused by the cessation of travel due to the war in Israel and Palestine, the charity's support came from the UK and the volunteers were not replaced.

Bassam Zaki	Partner	1 Jan - 31 Dec 2025

Contribution made by volunteers: All officers and personnel of the charity serve in a volunteer capacity, currently covering most of their own expenses to support the charity's operations. The offices, flat in Jordan, facilities and equipment are provided by trustees. UK parishes and donors are all volunteers, and all fund-raising is voluntary.

Meetings: Trustee meetings in 2025 continued via Zoom, and electronic contact was maintained with Council. Contact continued electronically from the office in the UK with Jordan, Israel, Palestine and Australia.

Visits to Jordan and the Holy Land: The effects of the hostilities and war in Israel and Palestine continued throughout 2025.The FCDO continued to advise against all but essential travel throughout the region. The situation impacted our key policy of direct engagement of charity personnel with the beneficiaries. However, the Chair visited Jordan at Christmas 2025 for three weeks to assess at first hand the situation and to distribute funds.

Risk to the charity: Steps have been taken to address the concern mentioned in the initial Trustee Annual Report, that one trustee is doing almost all the administration as well as being its main Field Worker.

Addressing the challenges facing the charity. The trustees recognise that ongoing hostilities in the areas of the Middle East where the charity's mission is focused have reduced their personal engagement and distribution of goods and funds to one visit each year. The Chair of Trustees will be attending an International Conference in

Belfast in November 2026 to hear at first hand and discuss with heads of churches and other charities in the field. The consideration and discernment will be where the future mission of the charity would be most effective to relieve need, hardship and distress amongst Christian persons and their families and dependents, as stated in our Governing Document. The report also makes bleak reading financially with a current debt shown for 2025. However, a major part of the debt is a loan that a trustee guarantees to repay by the end of 2027 and furthermore, two years of accountancy fees are recorded in the accounts of 2025 which will be paid in 2026.
The trustees are confident that with the area and work of its mission redefined, it will resume fundraising. With the addition of new and young trustees, guided by a Council of Elders, the Charity plans for a stronger and brighter future.

C. **Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit**

The trustees have complied with their duty in section 17(5) of the 2011 Charities Act to have due regard to public benefit, and funds were used in accordance with the charity's aims.

The charity's work in Jordan came to a complete halt in 2025. The country was increasingly affected by the war and lack of tourist travel to Jordan. Bethlehem was effectively sealed off. Funds were taken out at Christmas 2025 to support named beneficiaries and were also sent to Bethlehem to the home for abandoned and orphaned children with special needs.

D. **Summary of the main achievements and performance of the charity in relation to those purposes for the public benefit identified in the accounts, and identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.**

The focus in 2025 was to assist the few refugee families remaining in Madaba by keeping in electronic contact. The flat in Madaba was made available to the refugees for rest and respite and for the children to watch TV on a big screen. However, even this could not be financially justified by the charity, and the flat was closed at the end of 2025. New accommodation free of charge with office facilities was made available for the charity when it was required.

Food distribution and donations: During 2025 the charity was particularly concerned with the mounting humanitarian disaster in Gaza and for the parish of the Holy Family which the charity had directly supported for several years. However, it was impossible to get assistance directly to them.

Advocacy: Trustees renewed efforts to keep in touch with the military and political situation and to raise awareness in UK parishes of the suffering, and via their MPs to raise pressure on work for Peace.

Social investment: The principal focus mission of the charity to asylum seekers and refugees in long-term assistance through education, vocational training and mental well-being was no longer possible in the Middle East in 2025. The two trustees agreed that the charity was forced to almost be dormant in 2025 and assistance was confined to advice on grants available to educate children in England.

Genuine financial hardship: In 2025 the charity was further negatively constrained by the restrictions placed on the transfer of funds via the banks to refugee/asylum seeker beneficiaries in the West Bank and Jordan that came into effect.

E. **Financial Review**

Income: The charity's income was further drastically reduced in 2025, as the mission was so severely curtailed due to the war and benefactors needed to look elsewhere to place their donations.

Policy on Reserves: The Trustees consider £300 sufficient to keep in reserves.

Principal Sources of funds: from parishes and individuals responding to fundraising appeals, which in 2025 could not be made.

Expenditure: the charity's expenditure was limited to one transfer only of funds to individual refugee/asylum seekers at Christmas and in cash. During the year expenditure was limited to administration and the upkeep of the flat in Madaba. However, by the end of the year the trustees agreed to close the flat and continue to save funds for distribution when once more it became possible.

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities 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 the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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 are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 30 October 2026 and signed on its behalf by:

.....
Della Shenton
Trustee

Chartered Accountants' Report to the Trustees on the Preparation of the Unaudited Statutory Accounts of 5th Gospel Christians for the Year Ended 31 December 2025

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the accounts of 5th Gospel Christians for the year ended 31 December 2025 as set out on pages 8 to 18 from the company's accounting records and from information and explanations you have given us.

As a practising member firm of the Institute of Chartered Accountants in England and Wales (ICAEW) we are subject to its ethical and other professional requirements which are detailed at http://www.icaew.com/en/members/regulations-standards-and-guidance/ .

This report is made solely to the board of directors of 5th Gospel Christians, as a body, in accordance with the terms of our engagement letter. Our work has been undertaken solely to prepare for your approval the financial statements of 5th Gospel Christians and state those matters that we have agreed to state to the board of directors of 5th Gospel Christians, as a body, in this report, in accordance with ICAEW Technical Release 07/16 AAF. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than 5th Gospel Christians and its board of directors as a body for our work or for this report.

It is your duty to ensure that 5th Gospel Christians has kept adequate accounting records and to prepare statutory accounts that give a true and fair view of the assets, liabilities, financial position and of 5th Gospel Christians. You consider that 5th Gospel Christians is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the accounts of 5th Gospel Christians. 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 statutory accounts.

.....

Wortham Jaques Ltd
Chartered Accountants and Charity Advisors
130a High Street
Crediton
Devon
EX17 3LQ

30 October 2026

5th Gospel Christians

Statement of Financial Activities for the Year Ended 31 December 2025

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
Income and Endowments from:				
Donations and legacies		2,816	480	3,296
Total income		2,816	480	3,296
Expenditure on:				
Charitable activities		(4,086)	(701)	(4,787)
Total expenditure		(4,086)	(701)	(4,787)
Net expenditure		(1,270)	(221)	(1,491)
Net movement in funds		(1,270)	(221)	(1,491)
Reconciliation of funds				
Total funds brought forward		107	221	328
Total funds carried forward	12	(1,163)	-	(1,163)

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies		3,826	978	4,804
Total income		3,826	978	4,804
Expenditure on:				
Charitable activities		(5,168)	(878)	(6,046)
Total expenditure		(5,168)	(878)	(6,046)
Net (expenditure)/income		(1,342)	100	(1,242)
Net movement in funds		(1,342)	100	(1,242)
Reconciliation of funds				
Total funds brought forward		1,449	121	1,570
Total funds carried forward	12	107	221	328

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 12.

5th Gospel Christians

(Registration number: 1183680)
Balance Sheet as at 31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	7	-	245
Current assets			
Debtors	8	678	1,073
Cash at bank and in hand	9	200	550
		878	1,623
Creditors: Amounts falling due within one year	10	(1,081)	(540)
Net current (liabilities)/assets		(203)	1,083
Total assets less current liabilities		(203)	1,328
Creditors: Amounts falling due after more than one year	11	(960)	(1,000)
Net (liabilities)/assets		(1,163)	328
Funds of the charity:			
Restricted income funds			
Restricted funds		-	221
Unrestricted income funds			
Unrestricted funds		(1,163)	107
Total funds	12	(1,163)	328

The financial statements on pages 8 to 18 were approved by the trustees, and authorised for issue on 30 October 2026 and signed on their behalf by:

.....
Della Shenton
Trustee

5th Gospel Christians

Notes to the Financial Statements for the Year Ended 31 December 2025

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation
5th Gospel Christians meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset’s use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

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
These include the costs attributable to the charity’s compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets
Individual fixed assets costing £250.00 or more are initially recorded at cost.

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Office equipment	Straight line over 4 years

Trade debtors
Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings
Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Debt instruments

Debt instruments which meet the following conditions are subsequently measured at amortised cost using the effective interest method:

(a) The contractual return to the holder is (i) a fixed amount; (ii) a positive fixed rate or a positive variable rate; or (iii) a combination of a positive or a negative fixed rate and a positive variable rate.

(b) The contract may provide for repayments of the principal or the return to the holder (but not both) to be linked to a single relevant observable index of general price inflation of the currency in which the debt instrument is denominated, provided such links are not leveraged.

(c) The contract may provide for a determinable variation of the return to the holder during the life of the instrument, provided that (i) the new rate satisfies condition (a) and the variation is not contingent on future events other than (1) a change of a contractual variable rate; (2) to protect the holder against credit deterioration of the issuer; (3) changes in levies applied by a central bank or arising from changes in relevant taxation or law; or (ii) the new rate is a market rate of interest and satisfies condition (a).

(d) There is no contractual provision that could, by its terms, result in the holder losing the principal amount or any interest attributable to the current period or prior periods.

(e) Contractual provisions that permit the issuer to prepay a debt instrument or permit the holder to put it back to the issuer before maturity are not contingent on future events, other than to protect the holder against the credit deterioration of the issuer or a change in control of the issuer, or to protect the holder or issuer against changes in levies applied by a central bank or arising from changes in relevant taxation or law.

(f) Contractual provisions may permit the extension of the term of the debt instrument, provided that the return to the holder and any other contractual provisions applicable during the extended term satisfy the conditions of paragraphs (a) to (c).

Debt instruments that are classified as payable or receivable within one year on initial recognition and which meet the above conditions are measured at the undiscounted amount of the cash or other consideration expected to be paid or received, net of impairment.

With the exception of some hedging instruments, other debt instruments not meeting these conditions are measured at fair value through profit or loss.

Commitments to make and receive loans which meet the conditions mentioned above are measured at cost (which may be nil) less impairment.

2 Income from donations and legacies

	Unrestricted funds		Restricted funds	Total funds
	Designated £	General £	£	£
Donations and legacies;				
Donations from individuals	1,221	1,400	480	3,101
Gift aid reclaimed	-	195	-	195
Total for 2025	1,221	1,595	480	3,296
Total for 2024	986	2,840	978	4,804

3 Expenditure on charitable activities

	Note	Unrestricted funds		Restricted funds	Total funds
		Designated £	General £	£	£
Providing relief to refugees		1,221	2,080	701	4,002
Depreciation, amortisation and other similar costs		-	245	-	245
Governance costs		-	540	-	540
Total for 2025		1,221	2,865	701	4,787
Total for 2024		986	4,182	878	6,046

4 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total funds £
Other governance costs	540	540
Total for 2025	540	540
Total for 2024	576	576

5 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

6 Taxation

The charity is a registered charity and is therefore exempt from taxation.

7 Tangible fixed assets

	Furniture and equipment £	Total £
Cost		
At 1 January 2025	2,900	2,900
At 31 December 2025	2,900	2,900
Depreciation		
At 1 January 2025	2,655	2,655
Charge for the year	245	245
At 31 December 2025	2,900	2,900
Net book value		
At 31 December 2025	-	-
At 31 December 2024	245	245

8 Debtors

	2025 £	2024 £
Accrued income	678	483
Other debtors	-	590
	678	1,073

9 Cash and cash equivalents

	2025 £	2024 £
Cash at bank	200	550

10 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals	1,081	540

11 Creditors: amounts falling due after one year

	2025 £	2024 £
Other loans	960	1,000

12 Funds

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Balance at 31 December 2025 £
Unrestricted				
General				
Unrestricted funds	107	1,595	(2,865)	(1,163)
Designated				
Families	-	1,221	(1,221)	-
Total unrestricted	107	2,816	(4,086)	(1,163)
Restricted				
Medical	-	480	(480)	-
Education	221	-	(221)	-
	221	480	(701)	-
Total funds	328	3,296	(4,787)	(1,163)

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Balance at 31 December 2024 £
Unrestricted funds				
General				
Unrestricted funds	1,449	2,840	(4,182)	107
Designated				
Families	-	986	(986)	-
Total unrestricted funds	1,449	3,826	(5,168)	107
Restricted funds				
Medical	-	878	(878)	-
Education	121	100	-	221
	121	978	(878)	221
Total funds	1,570	4,804	(6,046)	328

13 Analysis of net funds

	At 1 January 2025 £	Financing cash flows £	At 31 December 2025 £
Cash at bank and in hand	550	(350)	200
Debt due within one year	(720)	(360)	(1,080)
Debt due after more than one year	(1,000)	40	(960)
Net debt	(1,170)	(670)	(1,840)

14 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 December 2025 £
Current assets	878	878
Current liabilities	(1,081)	(1,081)
Creditors over 1 year	(960)	(960)
Total net assets	(1,163)	(1,163)

	Unrestricted funds General £	Total funds at 31 December 2024 £
Tangible fixed assets	245	245
Current assets	1,623	1,623
Current liabilities	(540)	(540)
Creditors over 1 year	(1,000)	(1,000)
Total net assets	328	328