ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2025

MINISTERIO BENDICIENDO A LAS NACIONES

CHARITY REGISTRATION NUMBER 1200791

Independent Examiners Ltd
The Grain Store
Hills Barn
Appledram Lane South
Chichester
PO20 7EG

MINISTERIO BENDICIENDO A LAS NACIONES

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FOR THE YEAR ENDED 31ST DECEMBER 2025

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MINISTERIO BENDICIENDO A LAS NACIONES

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1200791
WORKING NAMES	MBN (Working name) Ministerio Bendiciones A Las Naciones (Previous name)
START OF FINANCIAL YEAR	01 January 2025
END OF FINANCIAL YEAR	31 December 2025
TRUSTEES AT 31 DECEMBER 2025	Rev Pedro Pablo Arias Mr Roger Grassham Mr Simon Darby Mrs Lucia Darby The existing trustees appoint any new trustees following the provisions laid out in the Charity's governing instrument.
GOVERNING INSTRUMENT	The constitution of the MBN charity was agreed on 19th July 2022 as amended on 12th October 2022, following which the charity was Registered No 1200791 on 24th October 2022.
REGISTRATION DATE	24 October 2022:Standard registration
OBJECTS	The advancement of the Christian faith for the public benefit in the UK and internationally, particularly but not exclusively by the provision of pastoral outreach work, the holding of prayer meetings and producing and/or distributing literature on the Christian faith.
CORRESPONDENCE ADDRESS	Flat 2, Mackonochie House Baldwins Gardens London EC1N 7AQ
PRIMARY BANKERS	Barclays Bank Leicester LE87 2BB
INDEPENDENT EXAMINER	Zita Derbak Independent Examiners Ltd The Grain Store Hills Barn Appledram Lane South Chichester PO20 7EG

MINISTERIO BENDICIENDO A LAS NACIONES

TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST DECEMBER 2025

The Trustees present their report along with the financial statements of the charity for the year ended 31st December 2024. The trustees have adopted the provisions of 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 (FRS102) (effective 1 January 2005).

Governing document
Ministerio Bendiciones A Las Naciones is an unincorporated charity governed by a Constitution adopted on the 24th October 2022.

Management
The Executive Board has the responsibility to appoint trustees and appoint any new trustees following the provisions laid out in the organisation's governing instrument. All existing trustees are members of the Executive Board.

The following have served throughout the accounting period, except where indicated:
- Trustee Name (Chair): Mr R Grassham
- Trustee Name: Pastor P Arias
- Trustee Name: Mr S Darby
- Trustee Name: Mrs L Darby

There have been no resignations or appointments in the current financial year.
Normally, the Trustees meet four times per year to consider financial considerations and operations of the Charity.

Organisational structure
The charity employs a Senior Pastor, who reports to the board of trustees. The trustees give their time voluntarily and received no benefits from the charity with the exception that the trutees have agreed to reimburse the Senior Pastor reasonable expenses in respect of travel relating to his role. from the charity in the period concerned The wife of the Senior Pastor receives a salary in respect of her role as leader of women's ministry and acting as Assistant Senior Pastor.

The general governance of the charity is the responsibility of the Trustees; however, the day-to-day operation is delegated to the Senior Pastor. The Senior Pastor takes any matters of variation to Trustees' meetings for decision making.

Aims and purposes
Our purpose as recorded in our constitution is the advancement of the Christian Faith for the public benefit in the UK and Internationally**,** particularly but not exclusively by the provision of pastoral outreach work, the holding of prayer meetings and producing and/or distributing literature on the Christian faith.

Report of the Chair of Trustees

Overview of the year

The Trustees report a very fruitful year in every operational area. The trustees met on a number of occasions to discuss progress, establish policies, and review operations.

The Senior Minister had a period of ill-health requiring hospitalisation and convalescence during the course of the year. However, the trustees are pleased to say that the wider operational team were able to continue to pursue the charitable objectives and progress church and community projects without interruption.

We are pleased with overall progress, and as a board, have been able to recommend, and implement a range of measures that has improved the financial governance of the charity. In addition, we have been able to encourage, implement, and benefit from a larger number of members giving on the Gift-Aid scheme.

Major Milestones
We are pleased this year, to report that we have been able to re-establish a congregation in the London Borough of Newham again, this previously having to shut down to the practical impacts of Covid 19. This means that we now have two operational sites again, and consequently this has built additional capacity, reach, and expansion of the work. We have been able to secure the rental of an extremely well-equipped Newham primary school with excellent space for growth and further community engagement within this geographical area.

The financial records show that we have a very healthy reserve balance saved, which is increasing year on year. For the last few years we have been seeking a suitable premises in East London in order to establish a permanent base of operations. In the 2024/2025 year we found a place in East Ham and, together with a mortgage provider, were able to submit a healthy bid for the site. Sadly we came second and were a little disappointed. However, we continue to work with a commercial estate agent to try and source somewhere suitable. One positive thing is that the church members continue to be generous in their sacrificial giving, and the amount being saved is growing, thus potentially enabling us to put down a larger deposit next time.

Training and Development
We continue to facilitate training in a number of areas. These include Health & Safety, Safeguarding, Health & Hygiene. As and when necessary, new team members are given training periodically and supervised by experienced providers. Here are two specific examples:

Food Safety Course
November 15, 2025 - Having started the Pro-Temple project, food sales began to increase. Because of this, the need to provide training to the people involved in this project was identified, with the aim of improving the organization and development of sales. For this reason, an online course was offered. A total of 12 people enrolled, and 10 successfully completed the course. The pass rate was 83%.

Leadership Development
Due to the addition of a new congregation, it is now necessary to train further leaders to help facilitate growth in the future. Therefore a new training course has been put in place for those who are wanting to develop their skills, and be equipped to lead in the future. In 2026, we plan to start an online Discipleship and Pastoral Theology courses at the high school level with over 50 participants.

Community Development
Financial and other pressures affect communities, and we try to help where we can as part of our Public Benefit provision. Practically we have given assistance to several families and individuals in need, delivering groceries and household items.

We are planning to go out in future winters, especially in December, to bring food, coffee or hot chocolate, and clothing to the homeless within the geographical areas we are now working. as part of our enterprise programme to generate additional income stream, we plan to offer used, donated items directly at regular community car boot sales. This will be a non-profit initiative that will help generate funds for Public Benefit use.

We continue to offer practical and financial help to members of the churches.

New Trustees
We are looking to add to the number of Trustees on the Board, and hope to identify suitable candidates in the next financial year. These Trustees will need to carry skill sets that will enable us to further develop and progress the vision of the Charity.

Financial Review

During the year ending 31.12.2025 the Charity received some £129,004 in incoming resources, comprising tithes and offerings from members. Included in this amount was £17,865 in funds restricted for the purchase of a new building for the Charity.

In the year ending 31.12.2025, Resources Expended was £88,011, comprising salaries and wages, rent and other costs incurred.

During the year ending 31.12.2025 no charitable events were held or planned and the annual trip to Israel was postponed due to the ongoing unrest.

A comparison of the key amounts for the year ending 31.12.2025 and the year ending 31.12.2024 is shown in the table below:

	2025 £	2024 £
Incoming resources	129,004	135,089
Resources expended	88,011	89,595
Fund Balances- Restricted	45,418	27,553
Fund Balances- Unrestricted	417,025	393,897

Unrestricted fund balances increased from £393,898 in the period to £417,025, for the period ending 31.12.2025. Designated fund is noe represented as Restricted fund, please see note 5, the year and balance increased to £45,481 compared from £27,553 since last year year end.

Public Benefit

The Charity provides public benefit by supporting existing church and community members with practical help, legal, support, and statutory advice. Individuals, families, and other needy groups are assisted in kind, and financially from time to time.

In 2025 the Charity made grants and gifts in the value of £3,728 (2024: £9,993).

Going Concern
After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

Investment Policy
The Trustees have agreed an investment policy which meets its requirements for maintaining a prudent amount of reserves but with sufficient flexibility to allow it to be able to respond rapidly should suitable premises become available. The Trustees have agreed to investing surplus balances in easy access interest bearing savings accounts.

Reserves policy
The Trustees have examined the charity's requirements for reserves in the light of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets should be between 3 and 6 months of expenditure.

Based on actual charitable expenditure for 2025 of £88,011, the Trustees have assessed the required reserves target to be £21,350. The reserves are needed to meet the working capital requirements of the charity for the next 3 months and the Trustees are confident that at this level they would be able to continue with the current activities of the charity in the event of a significant drop in funding. The present level of reserves available to the Charity do not meet the target level and the Trustees will endeavour to increase the reserves during 2025.

Recruitment and appointment of the Trustee Body

Under the requirements of the constitution the members of the Trustee Body are elected to serve a period of three years after which they must be re-elected at the next Annual General Meeting.

One Trustee received remuneration during the year. All other members of the Trustee Body gave their time voluntarily and received no benefits. Any remuneration or expenses received from the charity by Trustees are set out in note 14 and expenses in note 4 to the accounts.

Trustee induction and training

All of the Trustees are familiar with the practical work of the charity having been associated with the Charity prior to its formation. Furthermore, all of the Trustees have been or are Trustees of other charities.

New trustees when appointed will be invited and encouraged to attend a series of short training sessions to familiarise themselves with the charity and the context in which it operates. These will be led by the Chair and Treasurer and include:

- The obligations of Trustees;
- The main documents which set out the operational framework for the charity;
- Resourcing and the current financial position;
- Future plans and objectives.

Risk Management
The trustees have a risk management strategy which comprises:

- An annual review of the principal risks and uncertainties that the charity faces;
- The establishment of policies, systems and procedures to mitigate those risks identified in the annual review
- The Trustees have agreed a budget and the Trustees monitor performance against the budget at each meeting; and
- The implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

Attention has also been focussed on non-financial risks arising from health and safety, safeguarding, food hygiene and events. These risks are managed by ensuring appropriate insurance policies are in place, any accreditations required are up to date, robust policies and procedures are in place, and regular awareness training is held for volunteers.

Related parties

One of our trustees receives remuneration or other benefit from their work with the charity. His spouse is the Assistant Senior Pastor and receives remuneration. Any other conflict of interest involving any trustee or volunteer for the Charity must be disclosed to the Board of Trustees. Remuneration is reported in note 12 and expenses in note 13.

The Charity is a member of the Evangelical Alliance which is made up of hundreds of organisations, thousands of churches and tens of thousands of individuals, joined together for the sake of the gospel. The Evangelical Alliance is the oldest and largest evangelical unity movement in the UK and exists to serve and strengthen the work of the church in our communities and throughout society.

The Charity is also a member of Transform Newham which encourages followers of Jesus in Newham to collaborate in prayer and action, to be 'salt and light ', to seek the welfare of our 'city' and particularly partner with churches, individuals and groups to connect the followers of Jesus together, link people to resources and places, encourage existing work and catalyse new initiatives.

Responsibilities of Trustees

Charity law requires the Board of 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 its incoming resources and resources expended for the period. In preparing those financial statements, the Board of Trustees should follow best practice and are required to;

- select suitable accounting policies and apply them consistently;
  observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- comply with applicable accounting standards 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 charity will continue in business.

The Board of Trustees is responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. 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.

Statement as to disclosure to our independent examiner

In so far as the trustees are aware at the time of approving our Trustees' Annual Report:

- There is no relevant information, being information needed by the independent examiner in connection with preparing their report, of which the independent examiner is unaware, and
- The trustees, having made enquiries of fellow trustees that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a trustee in order to make themselves aware of any relevant information and to establish that the independent examiner is aware of that information.

Approved by the Trustees on..... 23.10.2026

Signed on their behalf by Trustee .....



Printed Name: Simon Darby

MINISTERIO BENDICIENDO A LAS NACIONES

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2025

Report to the trustees/ members of Ministerio Bendiciendo a Las Naciones on the accounts for the year ended 31st December 2025 which are set out on pages 10 to 18.

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 2011 (the Charities Act) and that an independent examination is needed.

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 2011 Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission under section 145(9)(b) of the Charities Act. My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includesdconsideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity 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 matter has come to my attention

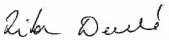
1. which gives me reasonable cause to believe that in, any material respect, the requirements:

   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

   have 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.

Zita Derbak MAAT AATQB
Independent Examiners Ltd
The Grain Store
Hills Barn
Appledram Lane South
Chichester
PO20 7EG

Sign: 

Date: 26.10.2026

MINISTERIO BENDICIENDO A LAS NACIONES

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2025

	Notes	Unrestricted Funds	Restricted Funds	Designated Funds	**Total 2025**	**Total 2024**
		£	£		**£**	**£**
INCOMING RESOURCES						
Donations & Legacies	**3a**	102,505	13,694	-	116,199	122,816
Investment Income	**3b**	6,276	-	-	6,276	6,581
Charitable Activities	**3c**	2,357	-	-	2,357	5,693
Other Income	**3d**	-	4,171	-	4,171	-
TOTAL INCOMING RESOURCES		**111,139**	**17,865**	**-**	**129,004**	**135,089**
RESOURCES EXPENDED						
Costs of Charitable Activities	**4a**	85,458	-	-	85,458	89,595
Costs of Generating Funds	**4b**	2,553	-	-	2,553	-
TOTAL RESOURCES EXPENDED		**88,011**	**-**	**-**	**88,011**	**89,595**
NET INCOMING/(OUTGOING) RESOURCES		**23,128**	**17,865**	**-**	**40,993**	**45,494**
TRANSFERS BETWEEN FUNDS	**5, 6**	-	27,553	(27,553)	-	-
NET MOVEMENT IN FUNDS		**23,128**	**45,418**	**(27,553)**	**40,993**	**45,494**
TOTAL FUNDS BROUGHT FORWARD		393,898	-	27,553	421,451	375,957
TOTAL FUNDS CARRIED FORWARD		**417,025**	**45,418**	**-**	**462,443**	**421,451**

All of the Charity's operations are classed as continuing operations.

The notes form part of these financial statements, found on pages:- 12 to 18

MINISTERIO BENDICIENDO A LAS NACIONES

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Notes	Unrestricted Funds	Restricted Funds	**Total 31-Dec-25**	**Total 31-Dec-24**
		£		**£**	**£**
Fixed Assets					
Tangible Assets	**2**	1,110	-	1,110	1,797
		1,110	**-**	**1,110**	**1,797**
Current Assets					
Debtors & Prepayments	**9**	4,545	-	4,545	-
Cash at bank and in hand	**8**	460,294	45,418	505,712	474,897
Total Current Assets		**464,839**	**45,418**	**510,257**	**474,897**
Creditors: due within one year	**10**	6,319	-	6,319	8,838
NET CURRENT ASSETS		458,520	45,418	503,938	466,059
TOTAL ASSETS less current liabilities		**459,630**	**45,418**	**505,048**	**467,856**
Creditors: due in more than one year	**11**	42,605	-	42,605	46,405
NET ASSETS		**417,025**	**45,418**	**462,443**	**421,451**
FUNDS OF THE CHARITY					
General Funds		417,025	-	417,025	393,898
Restricted funds	**5**	-	45,418	45,418	-
Designated Funds	**6**	-	-	-	27,553
TOTAL FUNDS		**417,025**	**45,418**	**462,443**	**421,451**

Approved by the Trustees on the..... 23.10.2026 .....

Signed on their behalf by Trustee..... .....

Print Name:..... Simon Darby

MINISTERIO BENDICIENDO A LAS NACIONES

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2025

Basis of preparation:
The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) — (Charities SORP (FRS 102)) and the Charities Act 2011.
The Charity meets the definition of a public benefit entity under FRS102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

Assessment of Going Concern
At the time of approving the accounts, the trustees have a reasonable expectation that the Charity has adequate resources to be able to continue in operation for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

Accounting Policies
Incoming Resources
Recognition of Incoming Resources
Incoming resources are recognised in the Statement of Financial Activities (SOFA) when:

- The charity becomes entitled to the resources;
- The trustees are virtually certain they will receive the resources; and
- The monetary value can be measured with sufficient reliability.

Grants and Donations
Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Investment Income
Income from equity, fixed interest and cash investments is included when receivable by the charity.

Interest Receivable
Interest is included when receivable by the charity.

Resources Expended
Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

Expenditure and Liabilities

Liability Recognition
Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance Costs
Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advise to trustees on governance or constitutional matters.

Fund Accounting
The Funds held by the charity are either:

- **Unrestricted funds**
  These are funds which can be used in accordance with the charity's objectives, at the discretion of the trustees.
- **Restricted funds**
  These are funds that can only be used for particular restricted purposes within the objects of the charity.
- **Designated funds**
  Designated funds – these are funds which are currently designated by the Trustees to be used to purchase new premises for the Charity.

Legal Status of the Charity
The Charity is constituted under a constitution approved on the 24th October 2022.

Fixed Assets
Fixed Assets are capitalised if they can be used for more than one year. They are valued at cost or reasonable value on receipt.

Depreciation Expense
Fixed assets are depreciated over their estimated lives on a straight line basis as follows:

Office or Musical equipment	Over 3 years
Furniture & Fittings	Over 3 years

There has been no change to the accounting polices (Variation rules and methods of accounting) since last year.

2. TANGIBLE FIXED ASSETS

	Office equipment	Furniture & Fittings	2025
Cost	£	£	£
At 1 January 2025	10,822	2,590	13,412
Additions	-	-	-
At 31 December 2025	10,822	2,590	13,412
Accumulated Depreciation			
At 1 January 2025	10,822	794	11,616
Charge for the Year	-	687	687
At 31 December 2025	10,822	1,481	12,303
Net Book Value			
At 31 December 2025	-	1,110	1,110
At 31 December 2024	-	1,797	1,797

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st December 2024 : None
31st December 2025 : None

MINISTERIO BENDICIENDO A LAS NACIONES

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2025

3. INCOMING RESOURCES	Note	Unrestricted Funds	Restricted Funds	Designated Funds	**Total 2025**	**Total 2024**
		£	£		**£**	**£**
a) Donations & Legacies						
Donations		102,505	-	-	102,505	106,909
Donations to New Premises Fund		-	13,694	-	13,694	15,907
		102,505	**13,694**	**-**	**116,199**	**122,816**
b) Investment Income						
Bank Interest Receivable		6,276	-	-	6,276	6,581
		6,276	**-**	**-**	**6,276**	**6,581**
c) Incoming from Charitable Activities						
Charitable Events		2,357	-	-	2,357	-
Other Trading activities		-	-	-	-	5,693
		2,357	**-**	**-**	**2,357**	**5,693**
d) Income from Other Trading Activities						
Sales of Food and Refreshments		-	4,171	-	4,171	-
		-	**4,171**	**-**	**4,171**	**-**
Total Incoming Resources		**111,138**	**17,865**	**-**	**129,003**	**135,089**

MINISTERIO BENDICIENDO A LAS NACIONES

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2025

4. RESOURCES EXPENDED	Note	Unrestricted Funds	Restricted Funds	Designated Funds	**Total 2025**	**Total 2024**
		£	£		**£**	**£**
a) Charitable Activities:-						
Rent		26,787	-	-	26,787	21,923
Travelling		1,190	-	-	1,190	604
Stationery		90	-	-	90	20
Catering expenses		746	-	-	746	487
Depreciation		687	-	-	687	265
Subscriptions		755	-	-	755	590
Training Costs		-	-	-	-	300
Insurance		377	-	-	377	361
Donations		3,728	-	-	3,728	9,993
Website		439	-	-	439	210
Equipment Hire		1,150	-	-	1,150	-
Miscellaneous Expenses		765	-	-	765	1,817
Staff Costs:-						
Gross Salary		46,125	-	-	46,125	49,737
Employers Pensions		941	-	-	941	863
Governance costs:-						
Independent Examiner's Fees		1,357	-	-	1,357	1,404
Accountancy Fees		321	-	-	321	396
Legal & Professional fees		-	-	-	-	-
		85,458	**-**	**-**	**85,458**	**89,595**
b) Other Activities:-						
Israel Trip		2,553	-	-	2,553	-
		2,553	**-**	**-**	**2,553**	**-**
Total Resources Expended		**88,011**	**-**	**-**	**88,011**	**89,595**

5. RESTRICTED FUNDS

CURRENT FINANCIAL YEAR	Balance 01-Jan-25 £	Income £	Expenditure £	Transfer £	Balance 31-Dec-25 £
Premises Fund *	-	17,865	-	27,553	45,418
	-	**17,865**	**-**	**27,553**	**45,418**

*Donations received for the premises were classed as designated fund in prior years due to clerical error. The transfer of £27,553, is to correctly reflect the fund category.

6. DESIGNATED FUNDS

CURRENT FINANCIAL YEAR	Balance 01-Jan-25 £	Income £	Expenditure £	Transfer £	Balance 31-Dec-25 £
Premises Fund	27,553	-	-	(27,553)	-
Total Designated Funds	27,553	-	-	(27,553)	-
General Funds	393,897	111,138	(88,011)	-	417,024
Total unrestricted funds	**421,450**	**111,138**	**(88,011)**	**(27,553)**	**417,024**

PREVIOUS FINANCIAL YEAR

	Balance 01-Jan-24 £	Income £	Expenditure £	Transfer £	Balance 31-Dec-24 £
Premises Fund	5,953	21,600	-	-	27,553
					-
Total Designated Funds	5,953	21,600	-	-	27,553
General Funds	370,004	113,489	(89,595)	-	393,897
Total unrestricted funds	**375,957**	**135,089**	**(89,595)**	**-**	**421,450**

7. INVESTMENTS

The Charity held no investment assets during this or the previous financial period.

8. CASH AT BANK AND IN HAND	Unrestricted Funds	Restricted Funds	Designated Funds	**Total 2025**	**Total 2024**
	£	£		**£**	**£**
Current account	10,959	-	-	10,959	9,420
Savings Account	449,335	45,418	-	494,753	465,477
	460,294	45,418	-	505,712	474,897

9. DEBTORS AND PREPAYMENTS	Unrestricted Funds	Restricted Funds	Designated Funds	**Total 2025**	**Total 2024**
	£	£		**£**	**£**
Prepayment	4,545	-	-	4,545	-
	4,545	**-**	**-**	**4,545**	**-**

10. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE WITHIN	Unrestricted Funds	Restricted Funds	Designated Funds	**Total 2025**	**Total 2024**
	£	£		**£**	**£**
Trade Creditors	4,789	-	-	4,789	7,434
Independent Examiner's Fee	1,530	-	-	1,530	1,404
	6,319	**-**	**-**	**6,319**	**8,838**

11. PROVISIONS	Unrestricted Funds	Restricted Funds	Designated Funds	**Total 2025**	**Total 2024**
	£	£		**£**	**£**
Provision for refund of fees for Israel	42,605	-	-	42,605	46,405
	42,605	**-**	**-**	**42,605**	**46,405**

The Israel 2023 Trip which was due to commence on the 9th of October 2023 was cancelled by the Trustees at very short notice due to the events of 7th October 2023. The Trustees have reasonable grounds to believe that should the situation in Israel improve, the Tour Operator will honour their booking, and the trip will be completed in October 2026. The Trustees have agreed to refund the fees of any participant should they request a refund prior to the rescheduled trip taking place. During the year ending 31.12.2025 two refunds of £1,900 were paid.

12. STAFF COSTS AND NUMBERS

	TOTAL 2025	TOTAL 2024
	£	£
Gross Wages & Salaries	46,125	49,737
Employer's NI contributions less allowance	-	-
Employer's Pension contribution	941	863
	47,066	**50,600**

Average number of employees who were engaged in each of the following activities:

	TOTAL 2025	TOTAL 2024
Charitable Activities	2	2
	2	**2**

Pastor P Arias received a salary of £38,949 and pension contributions of £941 during the time he served as a trustee during the year. Payments were made to the trustees in accordance with the governing document of the charity. The Pension is a Direct Contribution Pension managed by NEST. None of the other trustees are paid or received payment for their role as trustees.

13. TRUSTEES AND OTHER RELATED PARTIES

Trustee Expenses

	2025	2024
Number of trustees who were paid expenses	1	1
Nature of expenses	**Travel**	**Travel**
Total amount paid	1,190	604

Pastor P Arias received expenses of £1,190 during the time he served as a trustee during the year. Expense payments were made in accordance with the governing document of the charitable company. None of the other trustees are paid or receive expenses for their role as trustees.

Related Party Transactions

The Trustees approved salary payments of £7176 to the wife of Pastor Pedro Arias in recognition of the work that she undertakes in respect of the Charity as assistant Senior Pastor and Womens Ministries Leader.

14. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

15. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

16. PUBLIC BENEFIT

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees' report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.