Yeshua's Heart

Charity Registration No. 1202509

Trustees' Annual Report and Receipts and Payments Accounts

For the year ended 31 December 2025

FINAL — for approval and signature by the trustees

Reference and Administrative Details

Charity Registration No.: 1202509

Governing document: Constitution of a Charitable Incorporated Organisation (CIO), 'Foundation' model — voting members are the charity trustees.

Registered Office: 15 Warminster Square, London, SE25 4DW

Trustees who served during the year:

- Sandra Holder
- Esther Lewis
- Yemi Joshua-Adisa
- Bianca Edmondson

All four trustees served for the whole of the year ended 31 December 2025, with no resignations or appointments during the year. Sandra Holder (Chair) and Esther Lewis (Treasurer) intend to step down after the end of the year; as this falls after the year end, it does not affect the trustee list for this reporting period.

Independent Examiner: Zara Kongwa

Trustees' Report

Objects

1. The advancement of the Christian faith in such parts of the United Kingdom or the world as the trustees may from time to time think fit, including through providing services for prayer and worship, pastoral care and outreach work in the local community.

2. The prevention or relief of poverty, primarily but not exclusively, assisting people who are in need by providing

food, clothing and support through a tough time.

In shaping our objectives for the year and planning our activities, the trustees confirm that they have referred to the Charity Commission's general guidance on public benefit and have complied with section 4 of the Charities Act 2011.

Achievements and activities in 2025

Despite operating with limited resources, the ministry saw an influx of new people during the year and strengthened its relationship with the venue hosting the annual retreat.

Trustee Sandra Holder used her professional background as a psychotherapist to support members of the community with mental health and relationship matters.

Youth work was expanded across three age groups: Young Lions (ages 4–8), Kingdom Warriors (ages 9–12), and Youth United (ages 13+), representing significant investment in young people during the year.

A member of the congregation founded Ru'et Harvest, a community initiative teaching people to grow their own food; produce was distributed to single-parent families and elderly members of the community, and the approach was shared more widely through workshops open to the local community.

The annual retreat took place with attendance exceeding the anticipated 55 participants. The Charity was able to pay the deposit for next year's retreat in advance of receiving contributions from participants, and provided sandwiches and refreshments at in-person gatherings during the year.

The Charity maintained a healthy bank balance throughout the year and built stronger working relationships with venue providers.

Challenges and plans for 2026

- A planned soup kitchen did not proceed in 2025 owing to legal considerations around feeding members of the public; this will be explored further in 2026.
- A planned clothes drive did not take place in 2025 and is rescheduled for 2026.
- The Charity does not currently have its own venue, and activities are arranged around the availability of external establishments.
- The trustees plan to build further alliances with other churches, explore external grants, charity discounts and corporate donations, and continue training for leadership

and community members.

Financial review

During the year the Charity received total income of £69,437.71 (2024: £30,043) and incurred total expenditure of

£50,892.29 (2024: £28,146), resulting in net income for the year of £18,545.42 (2024: £1,897). Total funds held at 31 December 2025 were £20,442.73 (2024: £1,897), all unrestricted.

Reserves policy: the trustees have adopted a policy of holding free reserves (unrestricted funds not committed or tied up in fixed assets) equivalent to approximately three months' unrestricted expenditure, to safeguard the Charity's core activities against unexpected shortfalls in income. Based on 2025 expenditure, this represents a target of approximately £12,700. Reserves held above this level are not accumulated for their own sake but are intended to be reinvested in community activities and to sustain the Charity's mission and future engagements. The trustees review this policy annually.

Honorarium and Love Offerings

Honorarium and Love Offering payments totalled £3,990 during the year (2024: £1,225), recorded against three trustees: Sandra Holder (£2,560), Yemi Joshua-Adisa (£700), and Bianca Edmondson (£730).

Sandra Holder, a trustee, provides therapy and counselling sessions to members of the community as part of the Charity's charitable activities, at a rate below the market rate for equivalent sessions. The Charity made eight payments to her during the year in respect of these sessions, under a written agreement approved at a trustee meeting from which she was absent, as recorded in the minutes. This is not an employment relationship and it is not operated through PAYE.

Some of these payments were transferred using the reference 'wages', which the trustees confirm was simply an inaccurate choice of wording by whoever made the transfer, without an employment relationship being intended. This has been recorded for clarity, and future payments will use a reference consistent with their true nature.

The payments to Yemi Joshua-Adisa and Bianca Edmondson substantially represent reimbursement of amounts they personally spent from their own funds on charity activities and ministry work, rather than discretionary gifts.

The trustees confirm these arrangements were agreed at trustee meetings, with minutes recording each trustee's absence from and non-participation in the vote on their own payment, consistent with clauses 5 and 6 of the constitution.

Related party transactions

During the year, AG16 Ltd, a company owned by trustee Yemi Joshua-Adisa, provided goods and services to the Charity totalling £3,711.33 (2024: £877), comprising retreat merchandise, printing, materials, and IT services provided directly by Yemi Joshua-Adisa through AG16 Ltd. The trustees met and agreed that these goods and services were supplied to the Charity below market value, with Yemi Joshua-Adisa absent from and not voting on the decision. This is recorded in the trustees' meeting notes.

The two £800 payments to AG16 Ltd both referencing 'INV 367' (18 November and 31 December 2025) have been confirmed by the trustees as two separate, genuine invoices rather than a duplicate entry.

Other than the AG16 Ltd transactions and the Honorarium/Love Offering payments to Sandra Holder, Yemi Joshua-Adisa and Bianca Edmondson disclosed above, no trustee received remuneration or other benefit from the Charity during the year.

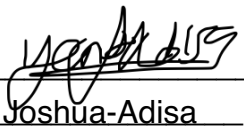
Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the accounts in accordance with applicable law. The trustees are responsible for keeping proper accounting records that are sufficient to show and explain the Charity's transactions and disclose, with reasonable accuracy, the financial position of the Charity, and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on

11th September 2026

and signed on their behalf by:

Signed:  Name: Yemi Joshua-Adisa (Trustee)

Receipts and Payments Accounts

Section A — Receipts and Payments (Unrestricted funds)

For the year 1 January 2025 to 31 December 2025

Donations Received	£47,035.30
Contributions made for Retreat	£20,824.40
Charitable activities	£190.00
Tithes and Offerings	£1,388.01
Total receipts	**£69,437.71**

Accommodation	£16,168.70
Accountancy	£1,630.00
Awards	£98.98
Charitable activities	£11,062.51
Donations Given	£6,232.00
Gifts	£140.69
Governance costs	£340.00
Hiring	£7,073.30
Honorarium / Love Offering	£3,990.00
I.T. Costs	£2,308.00
Office / General Administrative Expenses	£610.89
Other Professional Services	£34.80
Printing, Postage and Stationery	£264.18
Refreshments	£184.64
Subscriptions	£213.39
Transportation	£30.00
Travel and Accommodation	£510.21
Total payments	**£50,892.29**

Net of receipts / (payments)	£18,545.42
Cash funds brought forward at 1 January 2025	£1,897.31
Cash funds carried forward at 31 December 2025	**£20,442.73**

Section B — Statement of Assets and Liabilities at 31 December 2025

Cash held at bank (charity account)	£20,442.73
Total cash funds	**£20,442.73**

Other assets: none.

Independent examiner's fee (accrued, unpaid at 31 December 2025)	£750.00
Total liabilities	**£750.00**

Notes to the Accounts

- Basis of preparation: the accounts have been prepared on a receipts and payments basis, as permitted by section 133 of the Charities Act 2011 for charities with gross income not exceeding £250,000.
- All funds held are unrestricted. There were no restricted or endowment funds during the year.
- Related party transactions: see Trustees' Report above.

- There were no other related party transactions requiring disclosure.
- The Charity has not given any guarantee under which a potential liability was outstanding at 31 December 2025.
- The Charity had no debts at 31 December 2025 that were secured by an express charge on any of its assets.

Independent Examiner's Report to the Trustees of Yeshua's Heart

I report to the charity trustees on my examination of the accounts of Yeshua's Heart ("the Charity"), Charity Registration No. 1202509, for the year ended 31 December 2025, which are set out on the preceding pages.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

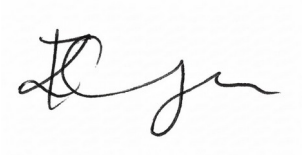
I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission for England and Wales under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those accounting records; or
3. the accounts do 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 no concerns and 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.



Zara Kongwa Date: 14 September 2026

Affiliate Member of the Association of Charity Independent Examiners

43 Castle Avenue, Rochester ME1 2DU