Year ending 31 December 2025

The Congregation of Yahweh

Trustees' Annual Report and Accounts

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The Congregation of Yahweh

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Structure and Management

Board of Trustees:

Edwin Josephs (Chair)
Jasmin Myles-Wilson (Secretary)
Roger Boden (Treasurer)
Gale Boden
Wayne McLeish

Apostolic Council:

Alcot Walker
Jon Thornton
Daslie Nicholson
Shearon Walker

Board of Elders:

David Hayes
Edwin Josephs
Pnina Josephs
Valerie Warsop
Beverly Nembhard

The Board of Trustees, as the legal governing body, forwards the objectives of The Congregation of Yahweh (The Congregation) by managing its financial affairs and other resources for example, property and ensuring The Congregations complies with its legal framework and statutory obligations. It prudently manages and distributes the resources of The Congregation, consistent with the charitable purposes the funds were donated for, so it can effectively fulfil its mission in the world. In line with the Constitution new trustees are appointed by the Board of Trustees.

The Apostolic Council is responsible for receiving and implementing the vision as the Holy Spirit enables. Their work is pioneering, developing, and growing fellowship groups, home and abroad, through forwarding the message of the Gospel. The team is made up of apostles and prophets.

The Board of Elders is responsible for ensuring the safeguarding and spiritual health of The Congregation and to evaluate the biblical teaching presented within The Congregation and to make sure it is well-led in this regard.

Reference and Administrative Details

Bankers:	Santander Business Banking Bridle Road, Bootle, L30 4GB
	Nationwide Building Society Kings Park Road, Moulton Park, Northampton, NN3 0NW
	The Charity Bank Ltd Fosse House, 182 High Street, Tonbridge, TN9 1BE
Independent Examiner:	Jason Seagrave FCCA, Seagrave French LLP, 1 Poplars Court, Lenton Lane, Nottingham, NG7 2RR
Insurance Brokers:	Clear Insurance Management Ltd Windsor House, Cliftonville, Northampton, NN1 5BE

Governance Report

The Beginnings

The Congregation was founded in 1960 and was registered with the Charity Commission as a charity on 14 April 1964 and subsequently registered with HM Revenue and Customs (HMRC) for the purpose of Gift Aid.

Peter Warsop, an ardent young preacher who was tireless in his pursuit of truth, and others of like mind rented a small, upper room in the bustling market town of Loughborough, Leics., and The Congregation's work as it is today, began.

A time of unfolding revelation followed as this minister taught about the Body of Christ, the function of the ministerial gifts as laid out in Ephesians 4 and freedom to use the gifts of the Holy Spirit. Little, if anything, was being taught about these things in the church world at that time.

In the late 1950's he took up the pastorate of a church group in Nottingham. In a relatively short period of time the group grew through an intense programme of evangelism which saw hundreds of people come to faith and receive water baptism!

The first great change happened when the leadership began to baptise the believers in the Name of Jesus as declared in the scriptures. This was an unheard-of departure from the tradition of baptising in the name of the Father, Son, and Holy Spirit. Hundreds of people benefited from this, however, and Water Baptism services were a regular part of the life of the Church.

1966 brought a revelation about Covenant and the fact that it was possible for men and women to have an acknowledged covenant relationship with Yahweh today. Understanding about the place of the Nation of Israel in Yahweh's ongoing purposes, the truth of the Olive Tree (Romans 11), and a growing awareness of the Hebraic roots of our faith was being established in people's lives.

Following this The Congregation was launched into a decade of restoration - the use of God's personal name (Yahweh), and the real name of His Son (Yahshua), the seventh day Sabbath and the Feasts of Yahweh as outlined in Leviticus 23. This was quickly followed by holiness and sanctification.

With a desire to propagate the full Gospel of the Kingdom, The Congregation set up a small printing works from which it began to produce a variety of literature which was distributed across the world. This laid a foundation for all the future printing and publishing needs of The Congregation.

The Congregation has always been keen to share the message with people from all walks of life at home and abroad. This has resulted in establishing congregations in Jamaica Malawi and Kenya, and creating ties of fellowship with brethren in Norway, Denmark, the USA, Canada, Rwanda, Myanmar, South Africa, Puerto Rico, and India.

Main Objective:

The primary objective of The Congregation, in response to Yahshua's commission (Matthew 28:19-20), is to proclaim the Gospel; win souls and build the Kingdom wherever Yahweh's Spirit leads, and the three parts of the Leadership Team work together to achieve this.

Review of 2025

During the year we continued to implement our updated vision for 2021-2025, *The 1845 Vision* building on our main objective to reach the world with the message of the Gospel and teach disciples everything that the Father has revealed to us – precious truths, doctrines, and *Distinctives* that frame the identity of the Congregation of Yahweh.

Aim 1: House Churches which focus on key practices of the Early Church:

- Prayer
- Teaching (Apostles' Doctrine)
- Fellowship (with food)
- Breaking of Bread
- Worship
- Hospitality/Evangelism/Missions

Aim 2: Community Outreach- This aim was put into practice through the expansion of the House Churches and the activities that they undertook including:

- Sharing the Good News of the Kingdom
- Praying for, blessing others, and handing out relevant 'Gospel' literature and information
- Promoting events/services/ministries of CoY
- Finding men/women 'of peace' who are willing to open homes
- Serving/ministering in specific ways which meet existing needs in communities
- Planting of other House Churches and/or the locating of premises which will facilitate the numerical growth of House Churches

Aim 3: Faithbuilders

Reaching out primarily (but not exclusively) to 18-30yr olds with the message of the Gospel.
Activities include Gospel-focussed services, discussion groups, student meals, and other social events.

Aim 4: Ark Projects
Providing food programmes (and any other outreach projects) to both students and the underprivileged/deprived in Nottingham, bringing them into proximity of the Church and its members.

Aim 5: International Humanitarian Projects
Including:

- The provision of medicine, food, water, and Bibles to those most in need across the developing world
- Developing relationships with humanitarian organisations.

Aim 6: International Network
Including:

- Connecting with existing international networks, as well as reaching out to new countries/continents
- Establishing individual relationships across international Congregations
- Exchange programmes that strengthen people of 'like faith'
- Annual production of Mission Times

Aim 7: Impact both the community and the Christian world through the medium of Creative/ Performing Arts Ministry

- Music production
- Community choir

Aim 8: Prayer Centre

- Establishing a centre of operation from which the many prayer requests/needs that come in from the UK and across the world can be responded to and processed effectively
- Building a strong team of people who see prayer and intercession as a key function of their lives

Aim 9: Discipleship Programme that takes those who come to faith on a journey which establishes key understanding in matters related to faith and the *Distinctives* of the Congregation of Yahweh.

Aim 10: Online Services
Including:

- The provision of sound Biblical teaching to CoY's National & International online network which helps with the development of faith in believers, and the promotion of CoY's beliefs/doctrine
- Having a strong presence on social media platforms

Aim 11: The re-establishing of Youth Link as a viable and influential ministry, nurturing the faith of children and young people in both House Churches & the Community.
Including the development and management of:

- Discipleship Programme
- New Generation Bible Studies
- YL Membership

Aim 12: CoY's Membership Process, which outlines

- Requirements
- Benefits
- Defaulting

Aim 13: Ministerial Training Programme
Providing Mosaic Courses online which offer valuable resources for leaders and equip individuals for ministry in the UK and across the world.

Aim 14: Mentoring Programme (Ministry Pathway)
Mentoring, training, and preparing select individuals (18-45yrs) for ministry, particularly those who have been identified as potential leaders across the range of ministry areas in the Congregation.

Aim 15: Printed and online resources/materials which give further understanding of the beliefs/doctrines of the Congregation and support the development of faith in young believers.
This was achieved through the following resources...

- Website
- Kingdom Life (K-Life)
- Quest for Truth
- National Annual Report
- The 1845 Vision Annual Report and
- ONE Focus Documents

Aim 16: National (Centre Church) Building Programme
Commencing works to the Church Hall giving it a general face lift, which captures the future direction of Ministry within the Congregation.

The Ark (and Food Bank)

Our food bank is run differently from most in the community, as we are coming at this from a Biblical perspective of feeding those *who are without.* We take self-referrals as well as referrals from organisations and we have seen, first-hand, the desperate situations some people are in. A small team has been delivering food parcels, and we have been able to pray with and for people and give Bibles out. We put gospel tracts in each parcel.

We provide a regular 'feed the hungry' weekly programme, which provides a hot meal to those in need within the community as well as providing company and a warm and welcoming environment. We have also run some 'Sip, speak and snack' sessions, where members of the community are warmly welcomed for a chat with social prescribers, financial/benefits advisors and health & wellbeing coaches with hot drinks and snacks also provided.

We have been faithfully reaching out to the community, asking for support both financially and for food donations. The second-hand delivery vehicle has helped us to undertake activities for the community. We are extremely grateful, and this will go a long way in supporting the Food Bank.

Reaching out to the homeless is something we felt we needed to do so we have made up bags to be handed out. Individuals who want to be involved with this can put them in the boot of their car so that when they are out and about, they can hand the bags out to the homeless.

All our volunteers are appropriately trained and have obtained food hygiene certification, and the Foodbank is formally registered with the Council Environmental Health Service. We believe the foodbank will continue to reach many within our community in one way or another and this will help to pave the way for the gospel to be shared with many.

House Churches:

We have expanded the house churches operating around the country and envisage they will continue to expand during the course of 2026.

Although activities vary, depending on size of the house church, and available members there has been a huge programme of community involvement and activities. Among these are: coffee mornings providing companionship for those who live alone or feel isolated, shared meals, events commemorating national events e.g. 80th Anniversary of the D-Day landings, quizzes, outdoor cinemas, community choirs, Remembrance services, the Holocaust Memorial Day and Remembrance Day, distribution of 'Good News' newspapers, community music and worship events, bible studies and discussions, nurturing of new believers as well as making sure we don't neglect our senior citizens and their needs.

International Development:
Members continue to support the financial needs of our overseas congregations and groups who look to us for spiritual guidance and backing in prayer.

Due to Charity Commission regulations on how our charitable funds can be used we share humanitarian needs from groups around the world and point our members and potential donors in the direction of *Village Foundations* (registered charity no. 1139081) http://www.village-foundations.org/ to donate directly to meet these needs.

Risk Management:

The Trustees have ensured that a suitable system of internal control and risk management processes and procedures are in place to mitigate the major risks that The Congregation faces. This includes issuing guidance on the counting and banking of any cash donations, including ensuring that two independent people perform this task and that all monies are banked as soon as is practicable. A system of budgetary control is in place, and this is reviewed by Trustees and the National Overseer monthly as well as updated procedures for expenditure authorisation. There is a monthly counter-fraud review and examination of accumulated large financial donations. In line with HMRC and Charity Commission guidance the Trustees have paid particular attention to any support it gives to overseas churches, retaining evidence of how funds have been expended and ensuring it is only used for charitable and the purposes intended.

Reserves Policy:

The level of normal reserves held is to be sufficient to continue to pay all staff for three months and three times the average monthly spend on budgets. Cash not needed for immediate discharge of liabilities is retained either in short term bank deposit accounts or an account that is fixed for 12 months. We also manage our longer-term investments for funds that we are able to invest for higher growth, and 2025 has been a particularly successful year for this showing a large unrealised gain.

Financial Review:

General donations, which also includes trading, rental, and investment income (£233,685) were £21,965 less than the amount received in 2024 (£255,650). General spending has increased to £281,363 from £230,297 in 2024.

The Trustees are aware that the value of investments will always fluctuate and are mindful that these must be viewed over an extended period as the value in the short-term may fluctuate according to the relative levels of inflation and economic growth worldwide. In 2023 year, the Trustees changed the ways our investments are managed with the expectation that a more responsive and quicker review of our holdings would result in in benefits for the Congregation's finances. In 2025 The Congregation saw an unrealised gain of £37,849.

Appreciation:

We value and are extremely grateful for the unceasing support of the members of The Congregation of Yahweh, as volunteers, who give so much of their time, energy, finances, and help. Without this input, The Congregation would not be able to function.

Jasmin Myles, Trustee

Date 11/09/2026

Wayne McLeish, Trustee

Date 11/09/2026

Independent Examiner's Report to the Trustees of

The Congregation of Yahweh

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 10 to 18.

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 2022 ('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 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 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.

Jason Seagrave FCCA

Seagrave French LLP, 1 Poplars Court, Lenton Lane, Nottingham, NG7 2RR

Date: 17/9/2026

THE CONGREGATION OF YAHWEH

Statement of Financial Activities for the Year Ended 31 December 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Incoming Resources					
Incoming Resources from generated funds:					
Voluntary income					
Donations and gifts	2	170,617	14,480	185,097	223,696
Grants		14,632	12,000	26,632	10,500
Activities for generating funds					
Trading Income	3	2,538	-	2,538	2,349
Rental Income		8,820	-	8,820	8,829
Investment Income	4	10,598	-	10,598	10,276
Total incoming resources		207,205	26,480	233,685	255,650
Resources Expended					
Cost of generating funds:					
Fundraising trading	6	5,950	-	5,950	1,238
Charitable expenditure:					
Ministerial	6	44,228	30,981	75,209	63,049
Management and Administration	6	201,482	-	201,482	164,260
Governance costs	6	1,750	-	1,750	1,750
Total Resources Expended	6	253,410	30,981	284,391	230,297
Net (outgoing)/incoming resources before transfers		(46,205)	(4,501)	(50,706)	25,353
Other recognised gains/(losses)					
Unrealised gains/(losses) on investment assets		37,849	-	37,849	24,696
Net Movement in Funds		(8,356)	(4,501)	(12,857)	50,049
Reconciliation of funds:					
Total funds brought forward		969,821	43,232	1,013,053	963,004
Total funds carried forward		961,465	38,731	1,000,196	1,013,053

The notes on pages 12 – 18 form an integral part of these accounts.

THE CONGREGATION OF YAHWEH

Balance Sheet as at 31 December 2025

	Note	2025 £	2025 £	2024 £	2024 £
Fixed Assets					
Intangible Assets	9		-		-
Tangible Assets	10		445,048		410,237
Investments	11		341,891		304,042
			786,939		714,279
Current Assets					
Debtors	12	12,939		18,188	
Short Term Deposits		191,428		279,191	
Cash at Bank and in hand		12,440		4,686	
		216,807		302,065	
Creditors: amounts falling due within one year	13	(3,550)		(3,291)	
Net Current Assets			213,257		298,774
Total assets less current liabilities			1,000,196		1,013,053
Funds:					
Unrestricted funds					
General funds			957,648		965,371
Designated Funds			3,817		4,450
			961,465		969,821
Restricted Funds			38,731		43,232
Total Funds	15		1,000,196		1,013,053

Approved by the Board of Trustees on ....11/09/2026..... and signed on its behalf by:

Jasmin Myles-Wilson, Trustee

Wayne McLeish, Trustee

The notes on pages 12 – 18 form an integral part of these accounts.

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

1. Accounting Policies

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value. The financial statements have been prepared in accordance with the Charities Act 2022, Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities" and applicable accounting standards.

a) Branches which are non autonomous are included in the full accounts. Branches in England are regarded as autonomous and are considered to be connected charities.

b) All voluntary income is accounted for gross when receivable, as long as it is capable of financial measurement. This includes gifts in kind, included at estimated valuation. Trading income is included net of value added tax.

c) Resources expended, including grants, are accounted for gross when payable. Resources expended includes costs of the activities and depreciation on related assets. Where such costs relate to more than one functional cost category, they have been split on either an estimated time or floor space basis, as appropriate.

d) Tangible fixed assets are included at cost or valuation, valuation being cost plus the estimated cost of improvements: there are no uncapitalised tangible fixed assets.

e) Depreciation is provided to write off the cost or valuation of all fixed assets over their expected useful lives. It is calculated at the following rates:

Freehold land and buildings	2% per annum on cost
Plant and machinery	10 – 20% per annum on cost
Fixtures and fittings	10% per annum on cost
Computers	20% per annum on cost
Website	Over a period of 3 years

f) Investments are stated at market value at the balance sheet date. The Statement of Financial Activities includes the net gains and losses on revaluations and disposals throughout the year.

g) All trading stocks are valued at the lower of cost and net realisable value. All other stocks have been estimated at their net realisable value.

h) Designated funds are funds set aside for specific purposes by the Trustees. Restricted funds are funds subject to specific trusts declared by the donor or created through legal process.

i) Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against resources expended as incurred.

2 Donations and Gifts

	2025 £	2024 £
Unrestricted		
Donations and gifts	1,491	15,416
Tithes	144,918	164,388
Events	4,984	4,791
Income tax credits	19,224	20,579
	170,617	205,174
Restricted Donations		
Donations and gifts	14,479	18,522
	185,096	223,696

3 Trading Activities

	2025 £	2024 £
Trading Income		
Printing	2,538	2,349

4 Investment Income

	2025 £	2024 £
Interest Received	10,598	10,276

5 Grants and donations payable

Grants and donations payable for the year ended 31 December 2025 were £21,353 (2024: £22,480).

The major grants and donations paid in the year were:	£
Grants to local churches in England to support their work	16,527
Grants to missionary church in Kenya to support their work	4,826

6 Analysis of Total Resources Expended

	Staff Costs £	Other direct Costs £	Other Costs £	Total 2025 £	Total 2024 £
Publishing	-	-	5,950	5,950	1,238
Ministerial	-	73,850	1,359	75,209	63,049
Management and administration	101,475	80,716	19,291	201,482	164,260
Governance costs	-	-	1,750	1,750	2,100
	101,475	154,566	28,350	284,391	230,297

7 Other Costs include:

	2025 £	2024 £
Independent Examiner's remuneration	1,750	1,750
Depreciation and amortisation	26,600	18,103
	28,350	19,853

8 Staff Costs

	2025 £	2024 £
Wages and Salaries	97,494	94,524
Social Security costs	1,910	2,429
Pension costs	2,071	1,948
	101,475	98,901
Average number of employees	5	6

No employee was paid £60,000 per annum or above.
The allocation of staff costs by department are analysed in note 6 above.

9 Intangible Fixed Assets

	Website £
Cost	
1 January 2025	10,055
Additions	-
31 December 2025	10,055
Depreciation	
At 1 January 2025	10,055
Charge for the year	-
31 December 2025	10,055
Net Book Value	
31 December 2025	-
31 December 2024	-

10 Tangible Fixed Assets

	Plant and Machinery	Fixtures and Fittings	Land and Buildings	Total
	£	£	£	£
Cost				
1 January 2025	19,689	90,957	549,728	660,374
Additions	23,561	37,850	-	61,411
Disposals	-	-	-	-
31 December 2025	43,250	128,807	549,728	721,785
Depreciation				
1 January 2025	11,220	74,877	164,040	250,137
Charge for the year	7,309	8,296	10,995	26,600
Disposals	-	-	-	-
31 December 2025	18,529	79,388	175,035	276,737
Net Book Value				
31 December 2025	**27,721**	**45,634**	**374,693**	**445,048**
31 December 2024	8,469	16,080	385,688	410,237

The trustees are of the opinion that the market value of the Land and Buildings is significantly higher than the carrying value. However, given most of these properties are churches, it is impractical to quantify the difference.

11 Fixed Asset Investments

	£
Market value	
1 January 2025	304,042
Additions	-
Disposal proceeds	-
Net investment gains/(losses)	37,849
31 December 2025	341,891

All fixed asset investments, except £250 of silver coins, relate to investment trusts and unit trusts. The trustees are of the opinion that the valuation will have altered since the year end, as is expected with such investments which fluctuate daily. However, it is considered impractical to quantify the difference.

12 Debtors: amounts falling due within one year

	2025 £	2024 £
Trade Debtors	-	-
Other Debtors	3,895	5,281
Prepayments and accrued income	3,440	3,440
Loans	5,603	9,467
	12,938	18,188

13 Creditors: amounts falling due within one year

	2025 £	2024 £
Other Creditors	1,800	1,541
Accruals	1,750	1,750
	3,550	3,291

14 Analysis of Net Assets between Funds,

	Fixed Assets £	Net Current Assets £	Total £
Unrestricted Funds			
General funds	775,714	181,934	957,648
Designated Funds:			
Legacy Fund	-	1,754	1,754
Other designated funds	-	2,063	2,063
Restricted Funds			
International Development Fund	-	14,315	14,315
The Building Fund	9,866	3,322	13,188
ARK Food Bank Projects (via SGC)	1,359	4,335	5,694
Other restricted funds	-	5,534	5,534
Total Funds	786,939	213,257	1,000,196

The Legacy Fund consists of a legacy left to the charity in the will of a longstanding member primarily (but not exclusively) to be used for professionally recording the Songs of the Congregation and getting them into the public domain.

The International Development Fund aims to provide financial support for those asked to visit churches or mission projects overseas; to provide resources and literature to train members of likeminded overseas congregations; to supply bibles, food, water and medicine to countries currently in fellowship with CoY UK.

The Building Fund consists of donations towards the refurbishment of the Charity's properties on Carlton Road, Nottingham.

The ARK Food Bank Projects Fund consists of a donation from one individual to be used for the Ark Food Bank and its projects. It has been kept separate in case that person wishes to see how the money has been used.

15 Summary of fund movements

	Fund balances as at 1 January 2025 £	Incoming resources £	Outgoing resources £	Transfers and Gains / (losses) £	Fund balances as at 31 December 2025 £
Unrestricted Funds					
General funds	965,371	192,011	(237,583)	37,849	957,648
Designated Funds:					
Legacy Fund	3,215	515	(1,976)	-	1,754
Other designated funds	1,235	14,679	(13,851)	-	2,063
Restricted Funds					
International Development Fund	10,510	4,477	(672)	-	14,315
The Building Fund	18,531	7,673	(13,016)	-	13,188
ARK Food Bank Projects (via SGC)	7,777	1,970	(4,053)	-	5,694
Other restricted funds	6,414	12,360	(13,240)	-	5,534
Total Funds	1,013,053	233,685	(284,391)	37,849	1,000,196

16 Transactions with trustees

During the year to 31 December 2025 the trustees received expenses totalling £nil (2024: £nil).

17 Ultimate Controlling Party

The charity is controlled by the trustees.