BETEL OF BRITAIN

Report and Financial Statements

Year ended 31st December 2025

Charity Numbers: 1081462 & SC045808

Company Number: 03998028

Reference and Administrative Information

Charity numbers: 1081462 & SC045808

Company registration number: 03998028

Registered Office and operational address:
58 Chester Street
Aston
Birmingham
B6 4BE

Trustees:
Kent Martin
Elliott Tepper
Mary Alice Martin
John Bagg
Rachel Hickson (resigned 1 February 2026)
Yvonne Mosquito
Paul Reid

Secretary: Ruth Cuthbert

Senior Staff: Kent and Mary Alice Martin
The Regional Managers of Birmingham/Anchor Point, Derby, Hexham, Manchester, Motherwell and Nottingham

Auditors: Just Audit & Assurance Ltd.
Chartered Accountants and Registered Auditors
37 Market Square
Witney
Oxfordshire, OX28 6RE

Bankers: HSBC plc
26 Broad Street
Reading
Berkshire
RG1 2BU

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Betel of Britain Trustees Report for 2025

The trustees are pleased to give their report for the year ending 31st December 2025.

The year 2025 saw several advancements outlined below. This was the charity's 30th year in the UK, helping hundreds more of the nation's homeless, drug- and alcohol-addicted and ex-offenders on the road to recovery free of charge. In the midst of continued economic and social upheaval we remain dedicated to helping some of society's most hurting men and women transform their lives and impact society, inspiring resilience in our men and women through living, working and serving together as vital contributors to our community.

We look forward expectantly to the future ahead, whilst continuing to navigate the struggles of the post-pandemic climate.

During such unpredictable seasons, we are reminded that Betel's work would not be possible without the hard work and commitment of our leadership team and volunteers who walk alongside our residents daily to help them realise their future and hope. We also remain truly grateful to those individuals, landlords, trusts, churches and companies who have partnered with us in different ways for the sake of our men and women. Being part of such unity and vision has been a real encouragement when the scale of the addiction problem and its impact on society remains daunting. Perseverance and co-labouring matter. The ability to provide all our services free of charge and without any Government financial support for the core residential recovery service would simply not be possible without the help of our longer serving men and women and our faithful supporters.

A total of 542 men and women lived in Betel UK communities during 2025 (2024 - 536). This number includes both new and existing residents. As we look back over the past 30 years, we are encouraged by the steady maintenance of numbers over 500. Our doors remain open to those seeking freedom from addiction.

In the rest of the report, we will endeavour to show how Betel is fulfilling its charitable objects and the impact that we are making across various sectors of society.

Strategic Report

Plans for future periods

The year 2025 has been another season of strengthening our business models to ensure their ongoing sustainability. And as always, our core aim remains making Betel accessible and welcoming to desperate men and women, helping them onto the road of lifelong restoration.

Rebuilding Centre Numbers and Greater Partnerships Post Pandemic – We remain committed to reaching out in 2025 to churches, drop-in centres, prisons, magistrate courts and the needy on the streets, both at a local level across our centres as well as nationally. We aim to rebuild partnerships, arrange speaking engagements and make new contacts to raise awareness of Betel's residential recovery service at no charge to families or the government. Our exceptional model permits us to serve the wider community in helping those struggling with addiction in a way local communities are unable to do.

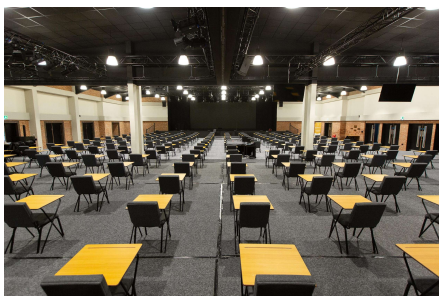
Medicated Detox – Following the successful pilot of a medicated detox service in Birmingham, we continued to work with NHS addictions specialist Dr. D. Cavanaugh to extend the medicated detox service to our centres in Derby and Nottingham. These are running well in each of the centres, with both men and women being offered medicated detoxes for alcohol withdrawal, and for heroin and methadone withdrawal. Plans are to extend the service into Hexham and Motherwell in 2026.

Restructuring Social Business Strategies – Given the constrained economic climate nationwide, we continue to review our existing social enterprise strategies to make them as cost effective as possible whilst being open to consider new expansion businesses. The primary purpose for our charitable businesses continues to be helping as many people as we can through their recovery. Whilst our income streams have remained strong, the challenge has been to manage operating costs with the sharply increasing prices of fuel, utilities and interest rates. Our commitment to be as financially self-sufficient as possible whilst training recovering men and women in an increasing variety of employable skills has been a challenge in recent years with spiralling costs. As noted the last couple of years, one significant change has been the intentional reduction of furniture shops across our centres, and a strategic increase in our online furniture sales. This change has seen a financial improvement within the overall profit of our furniture sales. Our *RESTORED* furniture team is now using Artificial Intelligence to achieve new efficiencies, building a data-library of well-written furniture descriptions for use by Betel teams in five locations, saving time and greatly reducing editing and inconsistencies in postings. Looking ahead, we continue to work with *Phase* marketing company to expand our market share nationwide via creative promotional sales, improved website SEO work and improving our customer experience with "video tours" of select furniture pieces and collections. We continue to be extremely grateful to supporters and trusts who understand us and are willing to partner with us financially.

Anchor Point Project – The final phase of Betel UK's national headquarters and social enterprise centre, *Anchor Point,* was completed in early 2024, in Aston, Birmingham. In its second full year of operation, the centre's six integrated social businesses are flourishing. We are pleased to see that revenue grew 41.54% in 2025, gaining ground whilst closing the gap on 2024's deficit by £75,579. Thus, in 2025, we are getting closer to producing a combined income surplus. Aston & Fincher continues to generously partner with our *On Point* Hair & Beauty Salon offering free professional training to staff and providing all the salon products at no charge.

Under one roof, all six businesses (Restaurant, Catering, Events Hire, Infinite Arts, *On Point* Beauty Salon and *Anchors Aweigh* Children's Soft Play party hire) are run by our recovering men and women, showcasing their transformed lives and promoting Betel's businesses and recovery service to thousands. Anchor Point aims to be an encouragement to our residents as they see the impact of their daily good choices, inspiring customers, families and members of the local community who benefit from our charitable businesses.





The trustees acknowledge that the development of Anchor Point is the largest investment of its kind in the charity's history (as set out in more detail in the Financial Review). We're grateful that the HQ is closer to achieving profitability in only its second year of completion, as we build a customer base in a deprived city ward and further afield. This development was essential to the longer-term vision and expansion of Betel, and we project increased profits in 2026 due to our expanding Birmingham-area influence, especially in demand for hiring of the facility, i.e., conferences, concerts, professional meetings, celebration events and more. As such, the trustees keep abreast of these financial matters whilst continuing to keep our sights on the longer-term goal of our social enterprises helping to train Betel's recovering men and women and creating a community hub. In just its second year, Anchor Point is becoming a net contributor to Betel's wider activities.

Wholeness Development – We remain committed to the development and training of Recovery Centre leaders and Directors nationwide, as well as to our residents generally. To these ends, we continue to host national conferences regularly (at least 5 times annually) and arrange support for couples within Betel to build healthy marriages and families. We also encourage our men and women to parent well and pursue restoration with their own wider families. Healthy leaders create healthy families, who, in turn, re-invest positively into their Betel peers and surrounding society.

Social Media/Raising Awareness – Our "home grown" Social Media Marketing Team (SMMT) continues to build in-house skills and expertise whilst increasing our advertising presence to market Betel's products and services nationwide. The SMMT also raises awareness in each of the localities of our six main centres of how Betel can help individuals in need of addictions recovery and partner with local initiatives. Our landscape gardening, internet furniture, house clearance, three Rising Café restaurants, food catering, Anchor Point Events Hire and Infinite Arts businesses have all benefitted from this intentional investment. For 2026, plans are advancing to create a high-quality *Anchor Point Events Hire* website to increase business, as well as a long-overdue revamp of Betel UK's main website. Given the diverse facets of Betel, communicating what we do requires a lot of time and effort. We are grateful for our marketing team and their passion to share the vision of Betel across the various social media and other advertising platforms.

Objectives, Activities and Public Benefit

A summary of our objectives is as follows:

a) The advancement of the Christian Faith
b) The relief of persons who are in condition of need, hardship or distress or who are aged or sick
c) The restoration of persons who suffer from the effects of drug, alcohol or substance abuse, gambling and other addictions or who are homeless, particularly through the provision of accommodation and therapeutic work

Betel's mission is to help restore homeless and drug and alcohol-dependent people to productive, independent lifestyles and assist them to rebuild their family relationships through work-as-a-therapy and the long-term experience of a stable, ordered life in one of our residences Some new residents have never experienced the necessary discipline of a working day, and many lived chaotic lifestyles which revolved around drugs or alcohol. People are referred to us from many sources, and people now often refer themselves.

We seek to help disadvantaged and marginalised men and women; they come from a wide variety of backgrounds including those who are homeless or of no fixed abode, unemployed, long-term drug or alcohol dependent, ex-offenders, with or without religious faith and of various ethnic backgrounds. Alcohol and drug addiction in the UK are a serious problem, blighting many lives. Our aim is to provide more peer-led caring communities throughout the UK where people can be helped.

To achieve these objectives, we will promote residents who show signs of increasing stability by offering them additional responsibilities. They may become "responsibles", therapeutic work managers or house leaders in our residences and social businesses. They can then lead new centres as these become available. We also want to increase our main sources of income (second-hand furniture shops, internet trade of Betel UK's *RESTORED* furniture, gardening, cafés, catering and building hire events) by further therapeutic work development and by research into new work ventures. For residents, this work builds genuine self-esteem, a work ethic and other employable skills. We want to involve more volunteers and seek the help of more charitable resources.

Public Benefit: Betel's work and services are available free of charge to all members of the public except where ongoing mental illness may provide a safeguarding risk to our community or where the resident will not, or cannot, cooperate within our community. The complex issues with which our men and women come to us require much time, patience and compassion to walk through life with them and help them find freedom. Such peer-led mentoring and training impacts the individual, but inevitably impacts their family and friends, particularly their children as well as society at large. Many people regularly share about the impact of the transformed lives of our residents. All of Betel's therapeutic income is used for the free provision of our services, and all our income is used solely for our charitable purposes.

Achievements and Performance

Overview of 2025 Statistics:

- A total of 542 individual men and women lived in Betel UK communities during 2025.
- There were 431 new entries into Betel in 2025.
- The average age of new entries was 40 years for women and 37 years overall (38 years overall in 2024).
- 25% of new entrants had abused substances for more than 10 years, and an additional 26% for more than 20 years.
- At least 47% of new entrants had criminal records, and 52% (52% in 2024) were homeless or living in unstable conditions prior to entry.
- 58% of new entrants had children (77% of female new entrants had children).

From 1996 to 2025 9,711 individuals have entered into a Betel UK centre. There has been a total of 15,039 entries which includes multiple stays by some of those individuals.

Internship Training Programme

Fifteen interns served as part of Betel of Britain's Internship programme during 2025, more than doubled from 2024. This year we welcomed an international cohort, visiting from various countries including Australia, India, Mexico, Spain.

Documentary Premiere

A documentary following the true stories of several men and women in Betel UK was premiered for the first time this year after their journeys were filmed over a 2-year period. The 75-minute film is titled '21st Century Monastery: Can Sacred Traditions Heal Modern Wounds?'. Shown to audiences in Birmingham and London for the first time this autumn, the documentary is expected to be more widely available to the public in the new year. To date, it has won awards for Best Feature Documentary at two international film festivals and was one of four finalists at the Cannes World Film Festival last Spring.



Anchor Point – The Impact to Date: Our presence at Anchor Point in three years continues to lead to a regular clientele visiting the *Rising Café* restaurant and *On Point* salon. The welcoming community atmosphere at *Anchor Point* continues to grow in popularity and our aim is that it increasingly benefits the local area.

Anchor Point Hiring Facilities: Our *Anchor Point* Events Hire social enterprise continues to grow, busy hiring out facilities for corporate bookings, church bookings and personal bookings. Anchor Point welcomes a diverse range of groups including the NHS, awards ceremonies, wedding receptions, large conferences and as a regular venue for exams. Anchor Point hosted our second Infinite arts conference- *'Infinite '25'*, which again welcomed both seasoned artists and those simply interested in exploring creativity in the form of worship.

Restored Furniture: Our Restored online furniture business continues to grow, seeing more than a 60% increase in gross income over the last three years. The new Restored furniture office and photography space has helped streamline the process of having the newly restored furniture photographed, uploaded on to the website, sold and packaged ready for delivery.

Property Improvements – Nottingham and Birmingham

- Our Nottingham centre's residential and church property saw significant improvements in 2025. The church carpark received landscape work and new tarmac which has improved the layout and aesthetics for carparking and welcome to the church. A 3-bedroom house at Manna Farm was renovated for one of the Supervisory families, made possible with money gifted for such projects.
- Birmingham's men's residence, Windmill House, has also undergone continued major renovation made possible due to the financial and expert labour help of a construction company, which included the completion of re-wiring electrics and upgrading the fire alarm system to the building and adjacent furniture workshop.
- The Birmingham women's residence saw major improvements which included new windows, a new roof and renovated bathrooms. Renovation and improvement work on family flats provided for the ever-increasing number of couples and families within our expanding Betel community.
- The Birmingham centre also broke ground for the addition of four new, family-sized flats to our residential property in Coventry. This project is targeted at the long-term success of those whom Betel is helping recover from drugs, alcohol and homelessness, with the intent of providing accommodation for more children to be re-united to families. Exciting progress is currently underway on the construction site, with a projected completion time at the end of August 2026. *(Below are photos showing the project's current progress, as well as an artist's conception of the finished building project.)*





Vehicle Improvements – Birmingham and Nottingham

With the help of a construction company, Birmingham and Nottingham are trialling a new hire-vehicle arrangement. In Birmingham the vehicles contract hire began in September 2025 with each vehicle being hired on a four-year contract. We currently have six vehicles; two people carriers, three tippers and a transit Luton, to which four more vehicles will be added in the next six months. This has provided a vast improvement to our vehicle fleet, and we foresee these contracts significantly reducing our vehicle maintenance costs.

Betel's Impact

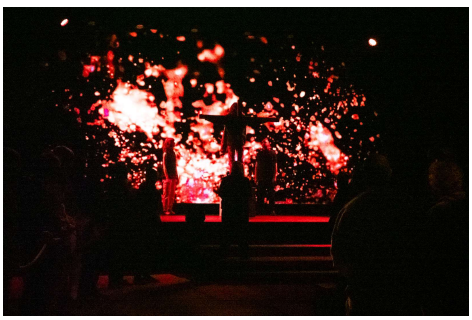
National Conferences and Events: In 2025, we celebrated four Betel UK national conferences attended by all centres, with conference speakers travelling from Northern Ireland and the United States. In addition, we celebrated a women's conference in March to support our growing number of recovering Betel women, mothers and attendees of Anchor Point Church. Between these weekends we welcomed a steady flow of visiting teams from both England and the United States, who came to experience the unique community of Betel as well as serve practically in different ways. A Texas team who had provided a large donation towards the Coventry build were able to be part of the breaking ground ceremony which was encouraging.

Training: There continues to be a variety of training provided across the centres. We remain truly grateful for those supporters who have helped cover the cost of a number of training courses for our men and women to attain driving and digger licenses, attend the Westminster Theological Centre for theology training and receive training for those working in our new *On Point* Salon. This support genuinely makes such a difference, equipping our men and women with skills whilst at Betel as well as increasing their employability when they choose to move on.

Music Training: Betel continues to invest in musicianship with the focus on teamwork. The impact of this on our community is very real, with many men and women commenting on the difference this has on helping them build confidence as part of their recovery. This year our music team recorded and released five singles under Anchor Point Music, and also led worship at Betel International's 40th anniversary celebration in Spain.

Infinite Arts – Music, Arts and Creative Development: Our *Infinite Arts* team continues passionately to seek ways to combine the creative arts with training for our men and women.

The Infinite Arts business continues to grow, this year seeing the team perform a moving Easter immersive production which was well received, and venturing into new realms as they took their production of 'A Christmas Carol' on the road to the States where they toured churches. The team has been developing professional relationships with experienced theatre directors and actors, some of whom now regularly work with Infinite Arts. The skills, confidence and experience that this provides the Betel men and women is wonderfully unique.


Internship Training Programme: Fifteen interns served as part of Betel of Britain's Internship programme in 2025.

SROI study: Following on from the Just Economics *Social Return on Investment* study of 2022 we continue to collect survey responses from our residents at set stages of their journey with us to review and learn from the responses. This will provide on-going statistics for follow-up reports of our SROI progress each year.

Building community, impacting society: We regularly get feedback on how much the transformed lives of our men and women impact and encourage professionals and individuals in society, as more and more recovering parents are reunited with children into families.

Restoring the Foundation (RTF): RTF sessions continue to be held ministering to and mentoring our men and women. This year our leading ministering couple continue to minister across our centres, and to help supervise and mentor our newer RTF ministers. They are working hard towards a final assessment which, if passed, will allow them to train up new RTF ministers in-house. The feedback and results continue to be overwhelmingly positive, and introducing this as part of our Betel UK marriage preparation for couples has been invaluable.

Church Relationships and Theological Colleges' Visits: Several theological students from Wycliffe Hall have come to serve at our Birmingham centre in 2025 on social placements and have been overwhelmed by the work of Betel UK. We are grateful for this partnership and encouraged by the impact of the lives of our men and women on these students. We continue to have a number of visits from churches who are partnering with us on mission trips, and are encouraged by the partnership we are building with local churches to each of our centres. Visitors always comment on how positively they have been impacted by living in our residences and serving in the Betel community.

Criminal Justice Sector Impact: We continue to visit prisons across the UK, reaching out to would-be residents struggling with addiction. We remain committed to engaging and working with the Criminal Justice Sector as much as possible and have had increased engagement with the West Midlands probation and magistrates to raise awareness of the help we offer.

Wider community involvement, Carol singing – Carol singing over the Christmas season continues to bring joy and raise public awareness of Betel across the country. So many passers-by comment on the positive influence our carol-singing teams bring. We are truly grateful to those Local Councils and supermarkets who support us to run these events. Ongoing community support and conversations emphasise how important this venture has become, especially encouraging those whose family members may be struggling with addiction issues.





Financial Review

Betel UK is grateful for the many donors who enable our charitable work. Even though donations decreased significantly from 2024 to 2025, it is due to an extra-ordinary amount of unrestricted gifts received in 2024 and the completion of various property improvements in 2024 covered by restricted gifts. Special thanks go out to M.V. Kelly Limited for their gifts which helped with Betel's substantial vehicles costs, continuing property maintenance and development of Betel's Infinite Arts business. The Vardy Foundation is also due a special thanks for the years of support to Betel, particularly for the Hexham centre but also for the annual support given to help residents move on to life outside of Betel. Betel UK has also received large restricted donations from The 29th May 1961 Charitable Trust, Benefact Trust and Garfield Weston Foundation for the building project to add four flats at the Coventry residence for the Birmingham centre. These gifts provided substantial funds to begin the building work in 2025.

Concerted efforts began in 2022 and continued into 2025 to address the financial challenges still created by the economic climate. Charges for services provided and products sold by the businesses were increased, more competitive sources for business direct costs were sought and residences were consolidated to reduce overhead housing costs and daily use of multiple vehicles as often as feasible. The trustees are still looking into other means of generating funds to support the recovery work of Betel. Cost reduction plans also include installation of an array of solar panels at Anchor Point, for which we are actively seeking donated funds.

Our therapeutic work activities provide opportunities for our recovering men and women to learn valuable skills and life lessons and also provide resources to help cover housing and living costs for our residents.

Betel's Shop Revenue surplus (including the donations received in our shops from gift aided goods sales and the tax reclaimed on these sales) increased slightly although sales dropped slightly. The greater decrease in Shop Expenditures (because of the move towards internet trade and away from shop trade) generated the net increase in the surplus. Internet trade sales as a percentage of Shop Revenue grew from 58.55% to 62.29%.

Anchor Point's Other Therapeutic Work Revenue increased in 2025 by £97,315 to £528,097 as its social enterprises continued to develop. Anchor Point's Other Therapeutic Work Expenditure was £762,065, producing a deficit of £242,034 (2024: £317,613). This includes £229,875 of depreciation directly associated with Anchor Point's therapeutic activities (2024: £229,212). Across Betel's Other Therapeutic Work areas, as a whole income increased by £144,442 and expenditure decreased by £18,973. Consequently, the surplus before associated donations increased by £163,415 to £808,573. Management attributes the improvement to gardening and tree work (£57,678), cafes (£48,181) and other business (£57,556).

Overall, therapeutic work (including gift aided goods sales and the associated gift aid tax) generated 69% (2024: 56%) of the revenue of the charity. Combining this therapeutic work income with solicited donations from our concerted fund-raising efforts during the month of December, the residents generated 87% (2024: 70%) of general revenue which is total revenue adjusted for restricted/in-kind capital improvement donations, in-kind food donations and government support. The percentage increases occurred due to a significant decrease in unrestricted donations.

Our modest costs of administration remain well under control.

The rest of the revenue was received in donations and gifts, various grants and in-kind donations for food, vehicles and materials for property improvements and repairs. Some government support was received from business rates relief and the employment allowance.

Principal Funding Sources – Therapeutic Work

69% of revenue in 2025 (56% in 2024) was generated by our therapeutic work areas (including donations generated by gift aided goods) and has been applied to the maintenance and expansion of the same and the support and provision of housing for our residents.

Below are the results for our shops, restoration and other therapeutic work (principally gardening/tree work, cafés, events/building hire and house clearances). Please note: because of the way Gift Aid on sales of goods operates, the income derived from gift aided goods is actually shown under "Voluntary Income: Donations" in the Statement of Financial Activities. This is also true for grants and in kind gifts received to help with our social enterprise costs. We have presented the financial information below adjusted for Gift Aided Donations as well as Expenditures paid from Restricted Gifts and In Kind Gifts to arrive at the surplus generated by unrestricted activities.

Shop/Furniture Trade Summary	2025	2024
	£	£
As Per Statement of Financial Activities		
Total Shop Revenue	**1,090,904**	1,119,078
Shop Expenditure	**942,333**	1,020,001
Surplus for Charitable Purposes	**148,571**	99,078
Voluntary Income: Donations associated with Shops		
Gift Aided Goods Sales	**169,809**	185,517
Tax reclaimed on these sales	**42,452**	46,379
Shop Surplus adjusted for gift-aided goods	**360,832**	330,974
Voluntary Income: Other Donations associated with Shops Work		
Shop Costs paid from Restricted Gifts	**0**	0
Shop Surplus (Unrestricted)	**360,832**	330,974

Other Therapeutic Work Summary	2025	2024
	£	£
As Per Statement of Financial Activities		
Other Therapeutic Work Revenue (principally gardening)	**2,538,366**	2,393,924
Other Therapeutic Expenditure (principally gardening)	**1,729,793**	1,748,766
Surplus for Charitable Purposes	**808,573**	645,158
Voluntary Income: Donations associated with Other Therapeutic Work		
Other Therapeutic Work Costs paid from In Kind Gifts	**5,467**	13,087
Other Therapeutic Work Costs paid from Restricted Gifts	**49,677**	32,092
Other Therapeutic Work Surplus (Unrestricted)	**863,717**	690,337

Principal Funding Sources – Fundraising Activities

Betel of Britain is committed to high standards with regard to fundraising activity and has complied with all laws relating to charities and fundraising. We are clear, honest and open about our activities and fund-raising requirements. We are respectful towards all supporters, and with the work being carried out to meet GDPR regulations have recognised our strong procedures with regards to fundraising information security.

Donations: The majority of donations comes from unsolicited gifts. In 2025 centres received donations towards capital improvements (£376.3k) and vehicle purchases (£116.1k); and donations were also received specifically for property repairs, all of which enable the charity to provide enhanced facilities and transportation for residents, whilst also contributing to the future growth and expansion of the charity. We continue to apply for and receive grant funding for specific purposes and projects, resulting in the provision of additional equipment and resources for the various vocational work streams and other activities. This has expanded the range of opportunities that the charity has been able to offer to residents, promoting the furtherance of the aims and objectives of the charity. We have been truly thankful for and touched by individuals, churches and trusts for their support over the year.

Food donations are received from various national stores and restaurants including Aldi, Asda, Brakes, Chapmans Butchers in Wishaw, Costco, Greggs, Hammonds Farm, KFC, Lidl, Marks & Spencer, Morrisons, Nandos, Neighbourly, Pret e Manger, Sainsburys and Tesco. We are extremely grateful to all of these companies for their invaluable support and contribution to the charity. We also benefit greatly through membership in FareShare.

Our major fundraising events in the run up to Christmas produced solicited donations totalling £276,716 (2024 - £269,387).

Betel of Britain has not signed up to any voluntary fundraising schemes or standards. However, as noted above, all our fundraising activities are carried out to the highest possible standards. As regards the carol singing, many of the venues are subject to local authority licences which require formal reporting.

Principal Funding Sources – Government Support

Betel of Britain received £20,897 (2024: £22,613) in government support for business rates relief and employment allowance.

Reserves Policy

Betel UK Trustees seek to manage our reserves to achieve our goal of meeting our obligations, and fulfilling our objectives, in the following way:

- We **will not** maintain a fixed level of free reserves (e.g. unrestricted funds or other investments which we can liquidate).
- We **will** adopt a combination of the following strategies to enable the Charity to function.
    - maintain robust cash flow management
    - make operational adjustments to costs
    - obtain additional donations from our network of sponsors in the UK and overseas
    - redirect income from business activities
    - redirect our annual discretionary gift to the overseas work of Betel (currently £91,100 per annum)
    - maintain a substantial equity reserve

For over twenty-five years, this approach has allowed Betel UK to operate effectively, and adapt to financial needs across the activities of Betel UK in both the short, medium and long term.

Investment Policy

Betel does not have any investments.

Structure, Governance and Management

Governing Document
Memorandum and Articles of Association incorporated 19th May 2000.
A charitable company limited by guarantee.
The directors also act as trustees of the charitable activities of Betel of Britain.

Recruitment and Appointment of Trustees
Trustees are recruited and appointed by the existing Board of Trustees and are representative of professional, business, charitable and Christian service backgrounds.

Trustee Induction and Training
New trustees are provided with an induction pack containing Charity Commission guidance and are fully committed to the ethos of Betel.

Risk Management
The trustees acknowledge their responsibility to manage the risks facing the charity. The pursuit of our charitable objects entails a level of risk higher than many other charities. Most of our beneficiaries are from unstable backgrounds. Our vision is to see people transformed from an addictive life to a productive one. Part of the process involves putting people into positions of trust when in the past they have been untrustworthy. This strategy brings successful results but entails risk.

We have identified risks in the areas of governance, operational, financial, external and compliance. Major risks have been identified and steps taken to mitigate those risks as much as is possible. Risk management is an ongoing process, fluid and challenging in a relatively young and growing organisation.

Organisational Structure
The trustees, supported by professional advisers, provide overall strategy and vision.
The decisions of the trustees are enacted by Kent and Mary Alice Martin, the Executive UK Directors, and delegated through regional and local house managers or business managers.

Birmingham Region and HQ: Overall oversight by Kent and Mary Alice Martin assisted by a local leadership team.

The following regions of *Nottingham, Derby, Manchester, Hexham and Motherwell* have regional managers who are assisted by local leadership teams. These managers meet regularly on a national basis and form the backbone of Betel's management structure.

Equal Opportunities and representation: The majority of those regional managers together with all the local leadership teams, are people who have used, or are using, our services (ex-addicts).

Grant Making

Related Parties
Betel of Britain has a number of important informal relationships which arise out of common areas of operation which help Betel to function more effectively, i.e., Betel International, Spain. Workers from Betel of Britain attend conferences and leaders' meetings at the head office in Spain. There are occasional movements of volunteers from one country to another, and there are centres in twenty-one countries on all major continents (including Betel USA, which is in the process of being re-opened). Betel was started by personnel from WEC International, an evangelical Christian missionary organisation; and there continues informal contact with this organisation. Betel is a member of ISAAC (the International Substance Abuse and Addiction Coalition) and the Evangelical Alliance.

Individuals
Grants can be made to individuals where it is assessed that such support will aid the individual on a course to a more independent life.

Details of grants made are reported in Note 8.

Statement of Trustees' Responsibilities

The trustees (who are also directors of the charitable company for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with Applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law 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 charitable company and of the incoming resources and application of resources of the charitable company 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 UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;

Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safekeeping the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

There is no relevant audit information of which the charitable company's auditor is unaware; and the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

This report was approved by the Trustees on 26 September 2026 and signed on its behalf by



Kent Martin
Trustee and Director

AUDITOR'S REPORT TO THE TRUSTEES OF BETEL OF BRITAIN

Independent Auditors' Report to the members of Betel of Britain

Opinion

We have audited the financial statements of Betel of Britain for the year ended 31 December 2025, which comprise the Statement of Financial Activities, Balance Sheet and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)).

This report is made solely to the Charitable Company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the Charitable Company's members and trustees those matters we are required to state to them in an auditor's report and for no other purpose.

To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charitable Company, the Charitable Company's members as a body, and the Charitable Company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities Act 2011 and the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (amended).

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report.

We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard as applied to public interest entities, and we have fulfilled our other ethical responsibilities in accordance with these requirements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or

our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 require us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.; or
- the charity has not kept sufficient accounting records; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 8, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 151 of the Charities Act 2011, and section 44(1) (c) of the Charities and Trustee Investment (Scotland) Act 2002 and under the Companies Act 2006 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our assessment focused on key laws and regulations the charitable company has to comply with and areas of the financial statements we assessed as being more susceptible to misstatement. These key laws and

regulations included but were not limited to compliance with the Companies Act 2006, Charities Act 2011, United Kingdom Generally Accepted Accounting Practice and relevant tax legislation.

We are not responsible for preventing irregularities. Our approach to detect irregularities included, but was not limited to, the following:

- obtaining an understanding of the charitable company's policies and procedures and how the charitable company has complied with these, through discussions and sample testing of controls;
- obtaining an understanding of the legal and regulatory framework applicable to the charitable company and how the charitable company is complying with that framework;
- an understanding of the charitable company's risk assessment process, including the risk of fraud;
- designing our audit procedures to respond to our risk assessment; and
- performing audit work over the risk of management override of controls including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing estimates for bias.

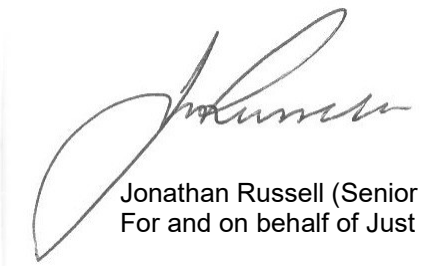
Whilst considering how our audit work addressed the detection of irregularities, we also consider the likelihood of detection based on our approach. Irregularities arising from fraud are inherently more difficult to detect than those arising from error.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission, or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of part 16 of the Companies Act 2006, and to the charitable company's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company, the charitable company's members as a body and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Jonathan Russell (Senior Statutory Auditor)
For and on behalf of Just Audit & Assurance Ltd, Statutory Auditor

37 Market Square
Witney
Oxfordshire
OX28 6RE

Date: 28 September 2026

Betel of Britain

Statement of Financial Activities
(including Income and Expenditure Account)
for the year ended 31st December 2025

Incoming Resources	Notes	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Incoming resources from generated funds					
Voluntary income					
Donations	2	816,566	772,625	**1,589,191**	2,802,272
Activities for generating funds:					
Carol Singing, Bag Packing, Calendars, etc.	3	277,765	-	**277,765**	270,127
Incoming resources from charitable activities					
Shop income	4	1,090,904	-	**1,090,904**	1,119,078
Other Therapeutic Work	4	2,538,366	-	**2,538,366**	2,393,923
Total incoming resources from generated funds and charitable activities		4,723,601	772,625	**5,496,226**	6,585,400
Investment Income	5	5,864	5,469	**11,333**	10,745
Other Incoming Resources	6	44,758	-	**44,758**	55,673
Total Incoming Resources		4,774,223	778,094	**5,552,317**	6,651,818
Resources expended					
Cost of generating funds					
Fundraising and publicity	7	49,135	-	**49,135**	43,430
Charitable Expenditure					
Grants Payable	8	196,004	5,570	**201,574**	345,056
Shop Expenditure (incl Cost of Sales)	9	942,333	-	**942,333**	1,020,001
Other Therapeutic Work	9	1,680,116	49,677	**1,729,793**	1,748,765
Centre Expenses	9	2,239,510	205,282	**2,444,792**	2,620,692
Governance Costs	9	42,510	-	**42,510**	36,546
Total Charitable Expenditure		5,100,473	260,529	**5,361,002**	5,771,060
Total Resources Expended		5,149,608	260,529	**5,410,137**	5,814,490
Net Income (Loss) for the year before Transfers	10,11	(375,385)	517,565	**142,180**	837,328
Transfers between Funds	19	343,726	(343,726)	**-**	-
Net Movement in Funds		(31,659)	173,839	**142,180**	837,328
Reconciliation of Funds					
Total Funds brought forward		12,420,075	268,205	**12,688,280**	11,850,952
Total Funds carried forward		12,388,416	442,044	**12,830,460**	12,688,280

The notes on pages 16 - 28 form an integral part of these accounts

Betel of Britain
Company Number: 03998028
Balance Sheet at 31st December 2025

		2025		2024	
Fixed Assets	**Notes**	**£**	**£**	£	£
Tangible Assets	12		**15,801,003**		15,811,776
Intangible Assets	13		**-**		-
			15,801,003		15,811,776
Current Assets					
Stocks	14	**246,235**		259,342	
Debtors	15	**360,483**		437,896	
Cash at Bank and in Hand		**913,529**		774,481	
		1,520,247		1,471,719	
Creditors: amounts falling due within one year	16	**738,385**		630,733	
Net Current Assets			**781,862**		840,986
Total Assets less Current Liabilities			**16,582,865**		16,652,762
Creditors: amounts falling due after more than one year	17		**3,752,405**		3,964,482
Net Assets	18		**12,830,460**		12,688,280
Funds					
Unrestricted Funds			**12,388,416**		12,420,075
Restricted Funds	19		**442,044**		268,205
Total Funds			**12,830,460**		12,688,280

The Financial Statements were approved by the Board on 26 September 2026 and signed on its behalf by



Kent Martin, Director

The notes on pages 16 – 28 form an integral part of these accounts

Betel of Britain
Statement of Cash Flows
for the year ended 31st December 2025

	Notes	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Cash flows from operating activities:					
Net cash provided by (used in) operating activities	Table 1	**449,503**	**519,365**	**968,868**	1,288,571
Cash flows from investing activities:					
Proceeds from sale of fixed assets		**13,633**	**-**	**13,633**	131,238
Purchase of intangible asset		**-**	**-**	**-**	-
Purchase of property, plant and equipment		**(304,026)**	**(343,726)**	**(647,752)**	(867,049)
Net cash provided by (used in) investing activities		**(290,393)**	**(343,726)**	**(634,119)**	(735,811)
Cash flows from financing activities					
Repayments of borrowing		**(212,231)**	**-**	**(212,231)**	(198,027)
Cash inflows from new borrowing		**16,530**	**-**	**16,530**	44,000
Net cash provided by (used in) financing activities		**(195,701)**	**-**	**(195,701)**	(154,027)
Change in cash and cash equivalents in the reporting period		**(36,591)**	**175,639**	**139,048**	398,733
Cash and cash equivalents at the beginning of the reporting period		**506,276**	**268,205**	**774,481**	375,748
Cash and cash equivalents at the end of the reporting period	Table 2	**469,685**	**443,844**	**913,529**	774,481

	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Table 1: Reconciliation of net movement in funds to net cash flow from operating activities				
Net income (loss) for year before transfers	**(375,385)**	**517,565**	**142,180**	837,328
Adjustments for:				
Depreciation	**632,149**	**-**	**632,149**	616,564
Amortisation of intangible assets	**-**	**-**	**-**	167
Loss/(profit) on disposition of assets	**12,743**	**-**	**12,743**	6,893
(Increase)/decrease in stocks	**13,107**	**-**	**13,107**	1,284
(Increase)/decrease in debtors	**77,413**	**-**	**77,413**	(131,554)
Increase/(decrease) in creditors	**89,476**	**1,800**	**91,276**	(42,111)
Net cash provided by (used in) operating activities	**449,503**	**519,365**	**968,868**	1,288,571

Table 2: Analysis of cash and cash equivalents				
Cash in hand	**27,793**	**-**	**27,793**	22,272
Notice deposits (less than 30 days)	**441,892**	**443,844**	**885,736**	752,209
Overdraft facility repayable on demand	**-**	**-**	**-**	-
Total cash and cash equivalents	**469,685**	**443,844**	**913,529**	774,481

The notes on pages 16 - 28 form an integral part of these accounts

Betel of Britain

Notes to the Financial Statements
For the year ended 31st December 2025

1. Accounting Policies

1.1. Accounting Convention
The financial statements have been prepared in accordance with 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 (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Betel of Britain meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

1.2. Incoming Resources
Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when receivable. Gifts donated for resale are included as income when they are sold. Donated assets are included at the value to the charity where this can be quantified and a third party is bearing the cost. Significant food donations are received from various national stores and restaurants, and a Gift in Kind value has been calculated for these donations based on an average number of residents and the amount of donations received resulting in a per day per resident rate of £3.85 (£3.48 in 2024). This is included in voluntary income. Other than where small regular allowances and other payments have been made to them, the value of services provided by volunteers has not been included.

Grants and benefits, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable.

Income from charity shops is included in the year in which it is receivable. Since these provide therapeutic work, which is a direct aim of the charity, such is included as activities in furtherance of the charity's objects.

Shop Expenditure is similarly treated as direct.

Income from investments is included in the year in which it is receivable.

Tax receivable on Gift Aided donations is included when receivable.

1.3. Resources expended
Resources expended are recognised in the year in which they are incurred and include irrecoverable VAT in the cost to which it relates.

Fundraising costs are those incurred in seeking voluntary contributions, including the costs of disseminating information in support of the charitable activities. Where publicity incorporates details of shop and services, such costs have not been separated out to Shop & Services expenses, since it is impractical to do so.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management. These have been allocated to each of the elements of charitable expenditure as appropriate.

Governance costs are those incurred in ensuring that the company complies with its legal and statutory obligations.

1.4. Tangible Fixed Assets and depreciation

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Freehold Buildings	Straight line over fifty years
Other Structures (15 yr life)	Straight line over fifteen years
Other Structures (10 yr life)	Straight line over ten years
Other Structures (7 yr life)	15% reducing balance
Leasehold Properties	Straight line over period of lease
Equipment	25% reducing balance
Furniture, Fixtures and Fittings	15% reducing balance
Motor Vehicles	25% reducing balance
Sewage Treatment Plant	5% reducing balance
Intangible Fixed Asset – Software	20% straight line

Freehold land is not depreciated.

The capitalisation thresholds for fixed assets are:
£500 for equipment
£1,000 for property e.g. 'leasehold property improvements', 'furniture fixtures & furnishings'.

For 2025, construction work began to add four flats to the Birmingham centre's residence at Oakwood Court in the Coventry area. £176,482 has been added to the cost of the property but no depreciation has been taken as the property is still under construction.

1.5 Leasing

Assets acquired under hire purchase agreements and finance leases are recognised as tangible assets and depreciated over the shorter of the lease term or their useful lives. The related lease obligations are recorded as creditors, net of finance charges attributable to future periods. Finance charges are recognised in the Income and Expenditure Account over the lease term, using a method that produces a constant periodic rate of interest on the outstanding lease liability.

Rental payments under operating leases are recognised as an expense in the Income and Expenditure Account on a straight-line basis over the lease term.

1.6 Investments

Fixed Asset Investments are stated at cost less provision for diminution in value.

Current Asset Investments are at the lower of cost and net realisable value.

1.7 Stock

Stock bought for re-sale in the charity shops and on the internet is valued at the lower of cost and net realisable value. Christmas tree stock is valued at a percentage of future re-sale value less harvesting & transportation costs. The percentage is based on accumulative years of growth over the number of years required to obtain five to eight feet in height.

1.8 Fund Accounting

Unrestricted Funds are incoming resources, which can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted Funds are to be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

1.9 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.

1.10 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.

2 Donations

	Unrestricted Funds	Restricted Funds	2025 Total	2024 Total
	£	£	£	£
General Donations	252,915	743,802	**996,717**	2,053,705
Gift Aid Donations	200,308	23,058	**223,366**	238,326
Income tax recoverable	50,077	5,765	**55,842**	59,582
Non-restricted income tax on restricted gifts	-	-	**-**	-
Tithes	-	-	**-**	-
Gifts in Kind	313,266	-	**313,266**	450,659
	816,566	772,625	**1,589,191**	2,802,272

3 Activities for generating funds

	Unrestricted Funds	Restricted Funds	2025 Total	2024 Total
	£	£	£	£
Bag packing	-	-	**-**	-
Carol Singing	269,150	-	**269,150**	255,788
Street/Store Collections	7,566	-	**7,566**	13,600
Books, CDs, DVDs	1,049	-	**1,049**	739
	277,765	-	**277,765**	270,127

4 Incoming resources from charitable activities

All unrestricted funds:

Centre	2025			2024		
	Shops	Therapeutic	Total	Shops	Therapeutic	Total
	£	£	£	£	£	£
Motherwell	93,613	215,510	**309,123**	83,987	193,846	277,833
Hexham	121,948	205,925	**327,873**	146,511	261,512	408,023
Manchester	104,038	160,588	**264,626**	125,649	158,737	284,386
Derby	214,706	457,079	**671,785**	239,849	489,711	729,560
Birmingham	342,371	462,723	**805,094**	319,083	416,857	735,940
Anchor Point	-	528,096	**528,096**	-	430,782	430,782
Nottingham	214,228	508,445	**722,673**	203,999	442,478	646,477
Totals	**1,090,904**	**2,538,366**	**3,629,270**	1,119,078	2,393,923	3,513,001

Resources from Shops pertain to the sale of donated goods or items purchased for resale, whether sold on the internet or in physical shops. Resources from Therapeutic pertain to the provision of services including income from Betel's three Rising Café locations.

5 Investment Income

	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Interest from UK Bank Accounts and HMRC	5,864	5,469	**11,333**	10,745

6 Other Incoming Resources

	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Government Support - Bus Rates Relief	11,052	-	**11,052**	17,613
Government Support – Employment Allowance	9,845	-	**9,845**	5,000
Other Income	23,861	-	**23,861**	33,060
	44,758	-	**44,758**	55,673

7 Cost of Generating Funds (Fundraising and Publicity)

	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Flyers	16,393	-	**16,393**	11,325
Advertising/Promotional Activities	32,357	-	**32,357**	30,847
Calendars	-	-	**-**	-
Betel Books	77	-	**77**	360
Signage	308	-	**308**	898
	49,135	-	**49,135**	43,430

8 Grants Payable

	Number of grants	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Betel of Spain	1	91,122	-	**91,122**	183,904
Betel of India	1	3,000	1,250	**4,250**	-
Betel of South Africa	1	2,671	-	**2,671**	-
Betel International	1	-	-	**-**	50,000
Betel USA	1	1,000	-	**1,000**	12,000
Ground Level	1	360	-	**360**	360
ISAAC	1	-	-	**-**	500
Other organisations	2	654	-	**654**	128
Individuals	120	97,197	4,320	**101,517**	98,164
		196,004	5,570	**201,574**	345,056

9 Charitable Activities

	Shops	Other Therapeutic Work	Centre	Governance	2025	2024
	£	£	£	£	£	£
Costs directly related to activities:						
Premises	287,015	453,234	1,131,030	-	**1,871,279**	2,169,520
Direct Costs	274,322	587,836	-	-	**862,158**	865,821
Vehicles	122,437	235,505	376,800	-	**734,742**	702,517
Residents	-	-	421,818	-	**421,818**	384,991
Voluntary workers' costs	37,640	99,331	-	-	**136,971**	130,041
Staff & training	240	10,956	6,656	-	**17,852**	17,080
Communications	11,544	18,205	10,218	-	**39,967**	37,958
Events & meetings	-	-	61,951	-	**61,951**	71,846
Office	10,312	8,275	397	-	**18,984**	18,514
Equipment & tools	6,531	114,301	426	-	**121,258**	145,488
Legal & professional	22,400	2,388	18,515	19,847	**63,150**	47,926
Bank interest & charges	3,932	38,836	210,157	-	**252,925**	289,522
Other costs	10,145	23,610	72,671	627	**107,053**	91,246
Support costs allocated to activities:						
Voluntary workers' costs	86,196	73,884	73,884	12,314	**246,278**	253,956
Communications	11,916	14,300	10,250	1,919	**38,385**	38,387
Office	8,523	9,243	7,322	1,320	**26,408**	24,149
Staff & training	45,378	38,895	38,895	6,483	**129,651**	122,797
Bank interest & charges	3,802	994	3,802	-	**8,598**	14,245
	942,333	**1,729,793**	**2,444,792**	**42,510**	**5,159,428**	5,426,004

10 Operating Surplus

	2025 Total	2024 Total
	£	£
Operating surplus is stated after charging:		
Depreciation and other amounts written off tangible assets	**634,555**	634,577
Amortisation of intangible assets	**-**	167
Loss (Gain) on disposal of tangible fixed assets	**(10,337)**	(11,120)
Auditor's remuneration	**14,000**	12,140
Equipment Hire	**16,898**	12,876
Vehicle Hire	**23,067**	8,562

11 Interest payable and similar charges

Included in this category is the following:

	2025 Total £	2024 Total £
On Unsecured Obligations and Supplier Balances	**1,384**	-
Hire purchase finance charges	**9,933**	10,488
On Bank Loans and Overdrafts	**1,019**	7,455
On Secured Loans repayable in five years or more	**241,878**	279,249
	254,214	297,192

12 Tangible Fixed Assets

Cost	Freehold Land & Buildings £	Long-term Leasehold Improvements £	Short-term Leasehold Improvements £	Equipment £	Furniture Fixtures & Fittings £	Motor Vehicles £	Total £
At 1st January 2025	16,444,496	288,467	-	601,314	594,997	867,030	18,796,304
Additions	369,892	12,024	-	21,871	49,541	194,424	647,752
Disposals	-	(1,752)	-	(8,045)	-	(52,584)	(62,381)
At 31st December 2025	16,814,388	298,739	-	615,140	644,538	1,008,870	19,381,675
Depreciation							
At 1st January 2025	1,795,525	64,790	-	366,260	244,754	513,199	2,984,528
On Disposals	-	(865)	-	(6,526)	-	(28,614)	(36,005)
Charge for the Year	354,178	23,311	-	63,622	59,967	131,071	632,149
At 31st December 2025	2,149,703	87,236	-	423,356	304,721	615,656	3,580,672
Net Book Value							
At 31st December 2025	**14,664,685**	**211,503**	**-**	**191,784**	**339,817**	**393,214**	**15,801,003**
At 31st December 2024	14,648,971	223,677	-	235,054	350,243	353,831	15,811,776

The Freehold Land and Buildings are subject to legal charges of £3,686,509 (2024: £3,832,911).

Included above are assets held under finance leases or hire purchase contracts as follows:

Asset Description	2025 Net Book Value £	Total Depreciation Charge £	2024 Net Book Value £	Total Depreciation Charge £
Equipment	**10,619**	**(2,778)**	7,688	(2,562)
Furniture, Fixtures & Fittings	**17,646**	**(3,114)**	-	-
Vehicles	**45,486**	**(15,162)**	72,556	(24,185)
	73,751	**(21,054)**	80,244	(26,747)

13 Intangible Assets

	£	Total £
Cost		
At 1st January and 31st December 2025		**30,474**
Amortisation		
At 1st January 2025	30,474	
Charge for the Year: Presenter Software	-	
At 31st December 2025		**30,474**
Total Intangible Asset		**-**

14 Stocks

	2025 Total £	2024 Total £
Raw Materials and Consumables	**109,382**	144,559
Finished goods and goods for resale	**136,853**	114,783
	246,235	259,342

15 Debtors

	2025 Total £	2024 Total £
Other Debtors	**192,908**	256,812
Prepayments & Accrued Income	**167,575**	181,084
	360,483	437,896

16 Creditors: amounts falling due within one year

	2025 Total £	2024 Total £
VAT Liability	**74,665**	53,751
Payroll Liabilities	**1,649**	2,304
Trade Creditors	**330,396**	297,880
Credit Card Accounts	**19,929**	15,700
Bank Loans (secured)	**133,677**	116,138
Net Obligations under Finance Leases & Hire Purchases (secured)	**29,730**	32,121
Other Loans (unsecured)	**29,820**	29,698
Other Loans (secured)	**14,322**	13,216
Accruals and Deferred Income	**104,197**	69,925
	738,385	630,733

17 Creditors: amounts falling due after more than one year

	2025 Total £	2024 Total £
Bank Loans due in 2-5 years (secured)	**620,541**	560,855
Other Loans due in 2-5 years (secured)	**243,022**	63,017
Other Loans due in 2-5 years (unsecured)	**106,857**	115,782
Loans due in > 5 years (unsecured, repayable by instalments)	**75,137**	96,242
Loans due in > 5 years (secured, repayable by instalments)	**2,674,947**	3,079,685
Net Obligations under Finance Leases & Hire Purchases (secured)	**31,901**	48,901
	3,752,405	3,964,482

18 Analysis of Net Assets between Funds

	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Fund Balances at 31st December 2024 as represented by:				
Tangible Fixed Assets	15,801,003	-	**15,801,003**	15,811,776
Intangible Fixed Assets	-	-	**-**	-
Current Assets	1,076,403	443,844	**1,520,247**	1,471,719
Current Liabilities	(736,585)	(1,800)	**(738,385)**	(630,733)
Long-term Liabilities	(3,752,405)	-	**(3,752,405)**	(3,964,482)
	12,388,416	442,044	**12,830,460**	12,688,280

19 Restricted Funds

	At 1st January 2025 £	Incoming £	Outgoing £	Transfers £	At 31st December 2025 £
BIRMINGHAM					
Fundraising – Betel Christmas	-	1,010	(1,010)	-	**-**
Gifts for Betel India	-	1,250	(1,250)	-	**-**
Gifts for Community Banquet (Ground Level £1k)	-	1,100	(1,100)	-	**-**
Vardy Foundation – Leaving Support	13,573	-	(13,199)	-	**374**
M.V. Kelly Ltd – Windmill House Repairs & Improvements/Accommodation Improvements	10,957	136,764	(147,721)	-	**-**
M.V. Kelly Ltd – Vehicle Purchases	1,990	52,979	(1,927)	(53,042)	**-**
M.V. Kelly Ltd – Community Enrichment	-	20,000	(2,918)	(9,105)	**7,977**
M.V. Kelly Ltd – Contract Hire Vehicles	-	5,000	(5,000)	-	**-**
New Arley Residence Expansion (2025 gifts from The 29th May 1961 Charitable Trust, Garfield Weston Foundation, Benefact Trust and Interest on Restricted Money)	180,891	376,294	(1,561)	(172,621)	**383,003**
Various Gifts/Fundraising - Property R&M	3,563	-	(1,124)	-	**2,439**
Greatbach Family Trust – Security Improvements	174	-	(174)	-	**-**
Support Gifts for Voluntary Workers	-	1,620	(1,620)	-	**-**
Ground Level – Youth Support	-	1,000	(1,000)	-	**-**
NC4 (USA) – Vehicle Purchase	-	4,850	-	(4,850)	**-**
Various Individuals – CZ Youth Camp	-	3,851	(3,851)	-	**-**
Whelan, Paul/Karen – Documentary Film Premier Reception	-	1,250	(1,250)	-	**-**
Sub-totals	211,148	606,968	(184,705)	(239,618)	**393,793**
ANCHOR POINT					
58 Chester St - Support					
WEC USA – Carrying Costs	-	23,344	(23,344)	-	**-**
Various Gifts (including anonymous)	-	2,074	(1,330)	(744)	**-**
M.V. Kelly Ltd – Infinite Arts program	11,214	11,299	(20,788)	-	**1,725**
Infinite Arts – Training and Shows	55	-	(55)	-	**-**
Sub-totals	11,269	36,717	(45,517)	(744)	**1,725**
DERBY					
Asda Foundation – Food Items	90	-	(90)	-	**-**
Gift from Individual – Vehicle Purchase	-	2,900	-	(2,900)	**-**
Benefact Trust – New Chapel	2,500	-	(323)	(2,177)	**-**
The Screwfix Foundation – Property Rendering	-	5,000	(5,000)	-	**-**
Foundation Derbyshire - Community meals	500	500	(1,000)	-	**-**
Mrs. Salisbury – Memorial Bench	-	915	(915)	-	**-**
Ground Level – New Chapel & Opening	-	2,000	(1,000)	(1,000)	**-**
Shirazi Family – Residents' Meal	-	269	(269)	-	**-**
Sub-totals	3,090	11,584	(8,597)	(6,077)	**-**

19 Restricted Funds, continued

	At 1st January 2025	Incoming	Outgoing	Transfers	At 31st December 2025
	£	£	£	£	£
HEXHAM					
Armstrong Hall Christian Fellowship – R&M	-	3,082	(2,713)	-	**369**
Hexham Community Church – Resident Activities	571	600	(24)	-	**1,147**
Gift from Individual – Chainsaw Equip/Clothing	170	-	-	-	**170**
Gift from Individuals – Training/Driving Lessons	1,214	-	(20)	-	**1,194**
Sub-totals	1,955	3,682	(2,757)	-	**2,880**
MANCHESTER					
The Neighbourly Foundation (B&Q) – Shower Room Renovation for Men's Residence	-	10,000	-	-	**10,000**
Albert Hunt Trust – Support Costs	-	8,000	(8,000)	-	**-**
Ground Level – Chapel Refurbishment	-	1,000	(1,000)	-	**-**
The City Centre Ministry	15,331	-	-	(15,331)	**-**
Sub-totals	15,331	19,000	(9,000)	(15,331)	**10,000**
MOTHERWELL					
Anonymous Gifts – Vehicles	-	20,000	-	(14,000)	**6,000**
Anonymous Gift – Furniture Shed Elec Work	-	400	-	(400)	**-**
Peter Vardy – Residents' Meals Out	1,000	-	(656)	-	**344**
The Neighbourly Foundation (B&Q) – Kitchen Renovation for Men's Residence	-	6,000	-	-	**6,000**
M.V. Kelly Ltd – Vehicle Purchase	-	11,660	-	(11,660)	**-**
Whelan, Paul/Karen – Vehicle Purchase	-	13,250	-	(13,250)	**-**
Sub-totals	1,000	51,310	(656)	(39,310)	**12,344**
NOTTINGHAM					
Ikon church	-	600	(600)	-	**-**
Various Gifts – Resident Events & CZ Youth Camp	-	615	(615)	-	**-**
Fundraising – The Limes Kitchen Renovations	-	9,658	-	-	**9,658**
Connaught Plant Hire – Vehicle Purchase	1,644	-	-	-	**1,644**
M.V. Kelly Ltd – Accommodation Upgrade	7,552	-	-	(7,552)	**-**
M.V. Kelly Ltd – Community Enrichment	-	15,000	-	(5,000)	**10,000**
M.V. Kelly Ltd – Manna Farm Improvements	-	6,500	(1,406)	(5,094)	**-**
The Jones 1986 Charitable Trust – The Limes Refurbishment	15,000	-	-	(15,000)	**-**
Whelan, Paul/Karen – Vehicle Purchase	-	10,500	(500)	(10,000)	**-**
Whelan, Paul/Karen – Driving Lessons, Community/Cleaning Products Gifts	216	3,750	(3,966)	-	**-**
New Life Christian Fellowship Sleaford for Manna Farm	-	410	(410)	-	**-**
Oaks Community Centre – for Manna Farm	-	1,800	(1,800)	-	**-**
Sub-totals	24,412	48,833	(9,297)	(42,646)	**21,302**
TOTALS	**268,205**	**778,094**	**(260,529)**	**(343,726)**	**442,044**

Transfers are made for funds expended on capitalised fixed assets such as property purchases, vehicles and equipment.

20 Financial Commitments

At 31st December 2025, the company had annual commitments under non-cancellable operating leases as follows:

	Land & Buildings and Vehicle Leases	Terms	Break Clause	Rent per Annum £	Total Lease Commitment £
1	Residence, Birmingham	Month to month		13,200	0
2	Garage, Alvechurch	Month to month		15,600	0
3	Residence, Redditch	Month to month		10,560	0
4	Residence, Redditch	Through 21/01/2026		18,000	1,016
5	Warehouse, Birmingham	Through 13/07/2029 Break clause initiated for 13/7/26	13/07/2026	23,975	12,743
6	Residence, Birmingham	Through 24/11/2074 Rent review every 5 years	25/11/2029	55,000	2,689,425
7	Yardley Wood Shop, Birmingham	Through 24/03/2036	24/03/2031	28,000	285,303
8	Ford Transit D Cab Tipper	Through 11/09/2029		7,436	27,485
9	Ford Transit Luton Box Van	Through 18/09/2029		8,164	30,330
10	Ford Custom L2 DCIV Trend	Through 10/09/2029		7,696	28,425
11	Residence, Derby	Month to month		8,700	0
12	Benwell Shop, Newcastle u Tyne	Through 25/11/2029		22,000	85,830
13	Residence, Hexham	Through 01/09/26 rent free		0	0
14	Rising Café, Hexham	Through 19/03/2029		8,592	27,612
15	Renault MJ24 GKK Furniture Van	Through 12/08/2028		12,008	31,021
16	Alive Church Café, Lincoln	Through 21/02/2026		8,700	1,239
17	Arnold Shop, Nottingham	Month to month		27,800	0
18	Residence, Bellshill	Month to month		8,580	0
19	Warehouse, Motherwell	Month to month		23,400	0
	Total Financial Commitments:				**3,220,429**

The above financial commitments can be analysed as follows:

The total of future minimum lease payments under non-cancellable operating leases for each of the following periods	£
Not later than one year	141,197
Later than one year but not later than five years	490,440
Later than five years	2,588,792

21 Transactions with Trustees

Trustee transactions are insignificant as most trustees cover their own costs pertaining to their duties as trustees (seven trustees in 2025, seven in 2024). However, significant related party expenses are incurred, as two (2024, two) of the trustees are the national operational directors of Betel of Britain, and five (2024, five) other related party individuals are involved in the furtherance of the charitable objectives. Kent and Mary Alice Martin, two of the trustees, were provided with rent free on-site accommodation for the furtherance of the charitable objectives; and two related party voluntary workers were provided offsite housing, also for the furtherance of the charitable objectives.

	2025 Total £	2024 Total £
Trustee Travel & Food associated with Trustee Duties	**625**	290
Related Party Transactions		
Donations received in recognition of work done for the charity (including speaking)	**28,394**	35,798
Mileage/Travelling Expenses	**8,426**	3,972
Guest Hospitality/Entertainment	**1,260**	1,811
Training obtained for Additional Charitable Work	**1,447**	1,350
Travel/Food Costs incurred while Supporting Betel International Centres	**2,376**	2,158
Travel/Food while Visiting USA Supporters of Betel of Britain	**-**	252
Food/Subsistence while Travelling in the UK for Charitable Objectives	**446**	307
Attending Conferences (Accommodation, Travel and Food)	**1,338**	326
Ministry/Meetings Food and Drink	**3,729**	2,588
Other Accommodation	**498**	454

22 Related party transactions

Kent Martin, Director of Betel of Britain, is also a trustee of Betel Czech Republic, Betel South Africa and Betel United States of America. Elliott Tepper, Founder of Betel International and Director of Betel of Spain, is also a trustee of these Centres (except Betel USA) and many others. Regular gifts, as listed in Note 8, have been made during the year by Betel of Britain to other Betel Centres around the world.

23 Staff costs

There were 3 part time employees and 2 full time staff during the year. (2024: 3 part time and 2 full time). No employees received emoluments greater than £60,000 in 2025 or 2024.
Input into Betel is given by 10 people who are WEC missionaries (2024: 11). Their support comes from churches and individuals and is channelled to them via WEC International.

	2025 Total £	2024 Total £
Wages and Salaries	**113,288**	107,155
Social Security (includes £9,846 Employment Allowance; £5,000 for 2024)	**14,681**	10,424

24 Control of the Charity

Control of the charity is vested in the trustees**.**

25 Contingent Liabilities

There are no contingent liabilities.

26 Post Balance Sheet Events

A charity in Scotland ended operations prior to 2026 and at that time promised the proceeds from the sale of a property to Betel of Britain's Motherwell centre. As there was no contractual obligation, the £90k gift is accounted as income in 2026 upon receipt of the money after the completed sale.

The Birmingham centre purchased a warehouse in March 2026 for £470k. It was partially financed by a £240k loan from HSBC and the balance paid with a gift from M.V. Kelly Ltd. As of July 2026, it replaces a warehouse which has been rented for an annual cost of £23,975.

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27 Statement of Financial Activities, year ended 31st December 2025, by Centre

Incoming Resources	Birmingham £	Anchor Point £	Nottingham £	Derby £	Manchester £	Hexham £	Motherwell £	Central £	2025 £	2024 £
Incoming resources from generated funds										
Voluntary Income										
Donations	930,926	48,718	248,698	135,778	67,721	65,144	92,206	-	**1,589,191**	2,802,272
Activities for generating funds	66,149	-	36,897	69,086	44,035	22,440	39,158	-	**277,765**	270,127
Incoming resources from charitable activities										
Shop Income	342,371	-	214,228	214,706	104,038	121,948	93,613	-	**1,090,904**	1,119,078
Other Therapeutic Work	462,723	528,096	508,445	457,079	160,588	205,925	215,510	-	**2,538,366**	2,393,923
Total incoming resources from generated funds and charitable activities	1,802,169	576,814	1,008,268	876,649	376,382	415,457	440,487	-	**5,496,226**	6,585,400
Investment Income	5,919	340	488	2,689	1,721	51	125	-	**11,333**	10,745
Other Incoming Resources	16,348	4,102	17,150	3,578	50	3,380	150	-	**44,758**	55,673
Total Incoming Resources	1,824,436	581,256	1,025,906	882,916	378,153	418,888	440,762	-	**5,552,317**	6,651,818
Resources Expended										
Cost of generating funds										
Fundraising and Publicity	18,781	8,066	6,942	4,264	2,947	3,106	5,029	-	**49,135**	43,430
Charitable Expenditure										
Grants Payable*	18,115	-	21,658	28,967	14,375	12,768	5,634	100,057	**201,574**	345,056
Shop Expenditure	314,717	8,397	172,515	172,559	86,555	85,500	102,090	-	**942,333**	1,020,001
Other Therapeutic Work	194,348	762,065	233,572	243,658	109,085	128,818	58,247	-	**1,729,793**	1,748,765
Centre Expenses	1,007,956	47,330	560,094	317,323	140,855	200,895	170,339	-	**2,444,792**	2,620,692
Governance Costs	14,980	2,569	7,256	5,767	2,162	3,655	6,121	-	**42,510**	36,546
Total Charitable Expenditure	1,550,116	820,361	995,095	768,274	353,032	431,636	342,431	100,057	**5,361,002**	5,771,060
Total Resources Expended	1,568,897	828,427	1,002,037	772,538	355,979	434,742	347,460	100,057	**5,410,137**	5,814,490
Net Income for the year before transfers	255,539	(247,171)	23,869	110,378	22,174	(15,854)	93,302	(100,057)	**142,180**	837,328
Central Office Transfers	2,907	72,503	(39,529)	(72,344)	(36,570)	2,502	(29,526)	100,057	-	-
Net Income after central office transfers	**258,446**	**(174,668)**	**(15,660)**	**38,034**	**(14,396)**	**(13,352)**	**63,776**	-	**142,180**	837,328

* for Centres: Grants payable are Gifts to Individuals. *for Central: Grants Payable are gifts to support organisations with similar aims as Betel. (e.g. Betel in India)

Central Office Transfers are to/from a 'Central' pool - negative figures are contributions to this pool, positive figures are withdrawals from. Nothing is left in this central pool at year end.

28 Balance Sheet at 31st December 2025, By Centre

	Birmingham £	Anchor Point £	Nottingham £	Derby £	Manchester £	Hexham £	Motherwell £	2025 £	2024 £
Fixed Assets									
Tangible Assets	1,791,382	7,971,682	2,990,172	1,299,080	564,433	308,621	875,633	**15,801,003**	15,811,776
Intangible Assets	-	-	-	-	-	-	-	**-**	-
	1,791,382	7,971,682	2,990,172	1,299,080	564,433	308,621	875,633	**15,801,003**	15,811,776
Current Assets									
Stocks	27,247	9,389	42,913	40,477	20,178	90,120	15,911	**246,235**	259,342
Debtors	163,646	110,215	37,941	16,112	10,186	16,307	6,076	**360,483**	437,896
Cash at Bank and in Hand	473,230	37,093	68,219	176,293	111,029	13,417	34,248	**913,529**	774,481
	664,123	156,697	149,073	232,882	141,393	119,844	56,235	**1,520,247**	1,471,719
Creditors: amounts falling due within one year	267,257	154,204	149,697	56,292	22,633	42,556	45,746	**738,385**	630,733
Net Current Assets	396,866	2,493	-624	176,590	118,760	77,288	10,489	**781,862**	840,986
Total Assets less Current Liabilities	2,188,248	7,974,175	2,989,548	1,475,670	683,193	385,909	886,122	**16,582,865**	16,652,762
Creditors: amounts falling due after more than one year	725,042	1,020,976	1,086,086	319,100	-	190,067	411,134	**3,752,405**	3,964,482
Net Assets	**1,463,206**	**6,953,199**	**1,903,462**	**1,156,570**	**683,193**	**195,842**	**474,988**	**12,830,460**	12,688,280
Funds									
Unrestricted Funds	1,069,413	6,951,474	1,882,160	1,156,569	673,193	192,963	462,644	**12,388,416**	12,420,075
Restricted Funds	393,793	1,725	21,302	-	10,000	2,880	12,344	**442,044**	268,205
Total Funds	**1,463,206**	**6,953,199**	**1,903,462**	**1,156,569**	**683,193**	**195,843**	**474,988**	**12,830,460**	12,688,280