

**THE DAUGHTERS OF DIVINE LOVE**

**COUNCIL OF TRUSTEES' REPORT AND ACCOUNTS FOR  
THE YEAR ENDED 31 MARCH 2025**

# THE DAUGHTERS OF DIVINE LOVE

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## THE DAUGHTERS OF DIVINE LOVE

### LEGAL AND ADMINISTRATIVE INFORMATION

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Council of Trustees	Reverend Sister Margaret Duru Reverend Sister Emilia Arum Reverend Sister Linda Uku Reverend Sister Chilota Elochukwu Reverend Sister Fidelma Chianumba Reverend Sister Henrietta Nneka Reverend Sister Jennifer Ekeigwe Reverend Sister Ann Ugoh
Charity Number	1005536
Principal address	70 Kempshott Road London SW16 5LH
Independent examiner	Michael Danso MBA MSc FCCA FFA FIPA Anthony Michael & Associates Ltd Accountants & Management Consultants 147 Wells Way London SE5 7SZ
Bankers	Barclays Bank Plc Wood Green Group PO Box 6370 London N22 6QQ

**THE DAUGHTERS OF DIVINE LOVE**  
**COUNCIL OF TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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The council of trustees present their report and accounts for the year ended 31 March 2025

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's Trust Deed dated 16<sup>th</sup> March 1991, the Charities Act 1993 and the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005.

**Structure, governance and management**

The congregation of The Daughters of Divine Love was established in England in 1991. The charity is governed by the trust deed dated 16 March 1991 and is registered with the charity commission under number 1005536.

The council of Trustees who served during the year were:

Reverend Sister Margaret Duru  
Reverend Sister Emilia Arum  
Reverend Sister Linda Uku  
Reverend Sister Chilota Elochukwu  
Reverend Sister Fidelma Chianumba  
Reverend Sister Henrietta Nneka  
Reverend Sister Jennifer Ekeigwe  
Reverend Sister Ann Ugoh

The trustees are in the process of assessing major risks to the charity and are putting systems in place to mitigate those risks.

**Objectives and activities**

The objectives of the charity are to promote the charitable work for the time being carried on, promoted or supported by the voluntary associations of Roman Catholic women known as (the congregation) of the Daughters of Divine Love

**Achievements and performance**

During the year the sisters continued to pursue their objectives operating from houses in London, Birmingham, Leeds, Newcastle and Inverness.

The congregation consisted of 50 sisters during the year with a large number of these continuing to work in posts as nurses and carers.

The leadership of the congregation was passed over in March 2005, bringing many changes and resulting in many more sisters contributing to the income and expenditure of the charity and enabling it to better fulfil its charitable objectives.

The School which was brought back to offer NVQs in the sisters' area of specialism has separated from this charity and has formed a new charity with its own charity number.

**THE DAUGHTERS OF DIVINE LOVE**  
**COUNCIL OF TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**Financial review**

During the year to 31 March 202, the charity generated income of (2023 £681,035) from its principal activities.

**Plans for the future**

The trustees have been given the opportunity to purchase one of the properties which they currently rent. This is currently under review.

On behalf of the board of Council of Trustees



.....  
Reverend Sister Margaret Duru

Trustee

Date...26/02/2026.....

**THE DAUGHTERS OF DIVINE LOVE**  
**INDEPENDENT EXAMINER'S REPORT**  
**TO THE COUNCIL OF TRUSTEES OF THE DAUGHTERS OF DIVINE LOVE**

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I report on the accounts of the charity for the year ended 31 March 2024, which is set out on pages 07 to 12

We have examined the Balance Sheet and the Income and Expenditure Account of The Daughters of Divine Love for the year to 31 March 2024. This account has been prepared in accordance with the Financial Reporting Standard for Smaller Entities and under historical cost convention.

**Respective Responsibility of the Trustees and Independent Examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity 's Council of Trustees consider that an audit is not required for the year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed. It is my responsibility (i) to examine the accounts under section 43 of the 1993 Act; (ii) to follow procedures in the General Directions given the Charity Commissioners under section 43(7)(b) and (iii) to state whether particular matters have come to our attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts.

**Independent Examiner's Statement**

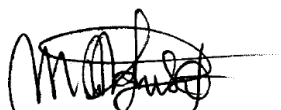
In connection with our examination, no matter has come to our attention:

(1) Which gives us reasonable cause to believe that in any material respect the requirements:

- to keep accounting records and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements.

have not been met; or

(2) To which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**26/02/2026**

Michael Danso FCCA MBA MSc  
Anthony Michael & Associates Ltd  
Accountants & Management Consultants  
147 Wells Way, London SE5 7SZ

**THE DAUGHTERS OF DIVINE LOVE**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 MARCH 2025**

<b>31 MARCH 2025</b>	<b>NOTES</b>	<b>UNRESTRICTED FUNDS</b>	<b>DESIGNATED 2025</b>	<b>TOTAL 2025</b>	<b>TOTAL 2024</b>
<b><u>Incoming Resources</u></b>					
Donations and legacies	2	0	0	0	
Activities for generating funds	0	0	0	0	
Investment Income	3	0	0	0	
Incoming resources from					
Charitable Activities	4	957,706	0	957,706	1,307,096
Refurbishment Loan	5	44,300	0	44,300	71,702
Total Incoming Resources		1,002,006	0	1,002,006	1,378,798
<b><u>Resources Expended</u></b>					
	6				
<b>Charitable activities</b>					
Direct charitable expenses		670,250	0	670,250	675,145
Mortgage Interest payment		9,797	0	9,797	45,800
Premises cost		60,490	0	60,490	64,600
Building Refurbishment		75,277	0	75,277	99,423
Total charitable expenditure		815,814	0	815,814	884,968
Governance costs		1,500	0	1,500	1,500
Total Resources expended		<u>817,314</u>	0	<u>817,314</u>	<u>886,468</u>
Net income for the year		184,692	0	184,692	492,330
Fund Balances as at 1 April 2024		<u>1,418,996</u>	<u>85,000</u>	<u>1,418,996</u>	<u>1,418,996</u>
Balance as at 31 March 2025		<u><b>1,603,688</b></u>	<u><b>85,000</b></u>	<u><b>1,603,688</b></u>	<u><b>1,911,326</b></u>

## THE DAUGHTERS OF DIVINE LOVE

### BALANCE SHEET

FOR THE YEAR ENDED		31 MARCH 2025	31 MARCH 2024
	Notes	£	£
<b>FIXED ASSETS</b>			
Tangible assets	9	2,285,067	2,416,192
Investment	9A	830,066	830,066
<b>CURRENT ASSETS</b>			
Cash in hand and Bank		143,579	52,922
<b>CREDITORS: Amount falling due within one year</b>	10	(54,300)	(45,800)
Net Current assets/Liabilities		89,279	7,122
Total Assets less Current Liabilities		3,204,412	3,253,380
<b>CREDITORS: Amount falling due after one year</b>	11	<u>(1,600,724)</u>	(1,580,0220)
Net Assets		<u>1,603,688</u>	<u>1,673,358</u>
<b>Income Funds</b>			
Unrestricted Funds:	12	85,000	85,000
Other charitable funds		<u>1,518,688</u>	<u>1,588,358</u>
Total		<u>1,603,688</u>	<u>1,673,358</u>

The board of Council of Trustees Approved



Rev Sister Margaret Duru (Trustee)

Date: 31/01 2024

## THE DAUGHTERS OF DIVINE LOVE

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

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#### 1 Accounting policies

##### 1.1 Basis of Preparation

The accounts are prepared under the historic cost convention

The accounts have been prepared in accordance with applicable Accounting Standards, the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005 and the Charities Act 1993.

##### 1.2 Incoming Resources

Represents amounts received from salaried income by members during the year.

##### 1.3 Resources Expended

Direct expenditure represents monies expended on communal living such as feeding and provision of basic needs for members.

Governance costs include general admin and management cost in compliance with relevant statutory and non-statutory requirements.

##### 1.4 Tangible Fixed Assets and Depreciation

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows:

Freehold land is not depreciated	
Fixtures, fittings & equipment	25% RB
Motor vehicles	25% RB

#### 2. Donation and legacies

	2025	2024
	£	£
Donations and gifts	<u>0</u>	<u>0</u>

	2025	2024
		£
3. Investment	<u>0</u>	<u>0</u>

## THE DAUGHTERS OF DIVINE LOVE

### NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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#### 4. Incoming resource from charitable activities

	2025	2024
	£	£
Sisters Income	<u>298,237</u>	<u>642,569</u>

4a. The drastic reduction of Sisters Income in the year was due to many Sisters being out of work in the hospitals during the pandemic. But most have returned to work and Sister's Income will increase in future years.

#### 5. Other incoming resource

	2023	2022
	£	£
Other income	<u>0</u>	<u>0</u>

#### 6. Total resource expended

	Other	Total 2025	Total 2024
	£	£	£
Charitable activities			
Direct charitable expenses		670,250	
Mortgage Interest payment		9,797	
Premises cost		60,490	
Building Refurbishment		75,277	
Total charitable expenditure		815,814	
Governance costs		1,500	
Total Resources expended		817,314	

Governance costs include payments of £1200 (2024 £1200) to the Independent Examiner.

#### 7. Council of Trustees

None of the Trustees (or any persons connected with them) received any remuneration during the year.

## 8. Employees

There were no employees during the year

### NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Tangible fixed assets	Land & Buildings £	Fixtures, fittings & Equipment £	Motor Vehicle £	Total £
Cost	2,068,702	311,083	35,600	2,681,011
Additions	114,702	53,295		165,534
Balance at 01 April 2025	<b>2,183,404</b>	<b>364,769</b>	<b>35,600</b>	<b>2,846,545</b>
	<b>364,769</b>	127,276	31,819	
<b>Depreciation</b>				
Balance at 01 April 2024	0	<b>237,493</b>	27,327	264,820
Charge for the year	0	31,819	2,068	33,887
31 March 2025	<b>0</b>	<b>269,312</b>	<b>29,395</b>	<b>298,707</b>
<b>Net Book Value</b>				
31 March 2025	2,183,404	95,457	6,205	2,285,066
31 March 2024	<b>2,068,702</b>	<b>73,590</b>	<b>8,273</b>	<b>2,150,565</b>

	<b>2025</b>	<b>2024</b>
	£	£
Creditors: amount falling due in one year		
Bank Loans	52,800	42,800
Other		0
Accruals	<u>1,200</u>	<u>1,200</u>
<b>Creditors: amount falling due in one year</b>	<b><u>54,000</u></b>	<b><u>44,000</u></b>

	<b>2025</b>	<b>2024</b>
	£	£
<b>Long Term Liabilities</b>		
Bank loans	1,151,322	1,171,322
Refurbishment Loan	502,202	576,202
<b>Analysis of loans</b>		
Not wholly repayable within five years	1,653,524	1,747,524
Included in current liabilities	-52,800	-45,800
	1,600,724	1,701,724
<b>Loan maturity analysis</b>		
Debt due in one year or less	52,800	45,800
In more than one year but less than two years	104,600	91,600
In more than two years but less than five years	262,000	229,000
In more than five years	<u>1,181,324</u>	<u>1,213,622</u>
	<u>1,600,724</u>	<u>1,580,022</u>