Company registration number: 05011765

Charity registration number: 1110939

Word International Ministries, UK

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 December 2025

Field Sullivan Limited
9 Hare & Billet Road
Blackheath
SE3 0RB

Word International Ministries, UK

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Word International Ministries, UK

Reference and Administrative Details

Trustees	Christine Angeles Roberto Domingo Glenda Inocencio Rosario Lim Shiela Loctugan Christopher Ordanza
Secretary	Stefan Tiran
Charity Registration Number	1110939
Company Registration Number	05011765
	The charity is incorporated in England and Wales.
Registered Office	155A Kings Road Chelsea London SW3 5TX
Independent Examiner	Field Sullivan Limited 9 Hare & Billet Road Blackheath SE3 0RB
Bankers	Barclays Bank Stanmore 1 The Broadway Stanmore Middlesex HA7 4DB

Word International Ministries, UK

Trustees' Report

INTRODUCTION

The Trustees of Word International Ministries UK are pleased to present their annual report, together with the financial statements for the year ended 2025.

Word International Ministries exists to advance the Christian faith. We are committed to the Word, Gospel, Church and the World. This report provides an overview of the charity's activities, achievements, and financial performance during the year that demonstrates how we are achieving our purpose. It also outlines the strategic direction and priorities that will guide our work in the coming year. The report has been prepared in accordance with the Statement of Recommended Practice (SORP) for Charities and the requirements of the Charities Act 2011.

We remain committed to transparency, accountability, and the responsible stewardship of all resources entrusted to us.

GOVERNANCE AND PLANNING

The trustees meet every month and have a meeting with the Pastoral team every six months. Key topics for discussion include strategy, financial management, accountability, risk management, key strategic projects and events.

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales 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 charity and of the incoming resources and application of resources of the charity 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 (Statement of Recommended Practice);
- make judgments and estimates that are reasonable and prudent;
- state whether applicable 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 charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and, where applicable, the provisions of the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Annual Planning

Annual planning meetings took place for each congregation. Key points were reflection on challenges and learnings during the past year, presentation of the church vision, ratification of church events and plans, and the financial status of the charity. The planning meetings were attended by the trustees, the pastoral staff, ministry leaders and other key workers of the church. Follow up meetings were organised online throughout the year.

Word International Ministries, UK

Trustees' Report

WORSHIP

The charity continued to conduct its weekly worship services in the six congregations located in London Chelsea, London Hounslow, Gillingham, West Bromwich, Aylesbury, and Manchester. The new church in Cambridge continues to have monthly worship gatherings.

- **London Chelsea:** Sunday worship gatherings at Chelsea Methodist (155A King's Rd, London SW3 5TX), from 3:00-4:30pm.
- **London Hounslow:** Sunday worship gatherings at United Reformed Church (114 Hanworth Road, TW3 1UF), from 12.30-2.00pm.
- **Gillingham:** Sunday worship gatherings at St. Augustine Church (192 Rock Avenue ME7 5PW), from 2:30-4:00pm.
- **West Bromwich:** Sunday worship gatherings at Elim Church (23 Victoria St, West Bromwich B70 8EX), from 2.30-4.00pm.
- **Aylesbury:** Sunday worship gatherings at Mandeville School (Ellen Rd, Aylesbury HP21 8ES), from 11am to 12.30pm.
- **Cambridge:** Monthly worship gatherings at St Mary's Magdalene Church Hall (Church Lane, Brampton, Huntington PE28 4PF).
- **Manchester:** Sunday worship gatherings at C/o Woodbank Young People Center, Turncroft Ln, Offerton, Stockport, SK1 4BN from 3-4:40pm

The worship services held at Chelsea Methodist Church and Elim Church West Bromwich were livestreamed, giving members and friends of the church the option of joining services from home whenever in-person attendance was not possible.

NURTURE AND PRAYER

Family Centres

The purpose of the charity is to nurture the faith and values of its members in accordance with the Bible and our Christian tradition. To achieve this objective, house groups (called Family Centres / FCs) met under the guidance of the pastors, in-person and online. The warm and welcoming environment provides people the opportunity to share experiences, encourage each other, study Scripture, and pray together. Single members of the church and young people were also encouraged to join FCs.

FC meetings and Sunday worship gatherings are not only important for the spiritual wellbeing of the community, but help strengthen marriages, tighten family relationships, encourage excellency at work and support Christian values more generally.

The pastors prepared weekly discussion guides based on the Sunday sermons, which were used during FC gatherings.

Word International School of Leadership (WISL)

The charity continued its leadership programme. The module taught in 2024 was Hermeneutics - Understanding God's Word. Collaboration with London School of Theology was paused, as the charity prepares to align its WISL programme with that of other WIN regions.

Word International Ministries, UK

Trustees' Report

Prayer Meetings

The year started with a week of prayer and fasting. Furthermore, on every first Saturday of the month, members of WIN congregations in the UK met online to share personal testimonies and concerns, pray for each other, for the church, and the world.

PASTORAL CARE

With the help of the pastoral staff and key leaders, the charity provided pastoral care to its members through teaching in Family Centres, preaching on Sundays, counselling, mentoring and other special religious services.

Through pastoral care and religious services, the sacredness and timeless importance of life and relationships has been being emphasized. They also form an essential reminder for the community of the enduring relevancy of Christ's teachings and the priceless value of building joyful, close-knit families.

MISSION AND EVANGELISM

The charity remains wholly committed to sharing the love of God through word and deed. Its faith and beliefs are not limited merely to religious activities, but it also upholds that the Biblical teachings and principles are key ingredients for a meaningful and happy life and peace among all people.

Bridges of Hope (Tulay ng Biyaya)

The charity continued its support of Bridges of Hope a programme seeking to assist financially poor and underprivileged people in the Philippines.

FAMILY AND COMMUNITY ENHANCEMENT PROGRAMMES

The charity remained committed in preserving and strengthening families as primary witnesses of the Christian faith. In 2024 it organized or participated in the following events and activities:

- Parenting Seminars, focusing on a wide range of topics.
- Couples Night, in time for Valentine's Day organised for couples in the church.
- Men's and Ladies' Fellowships, to support men and women in the church. community, address specific needs, and strengthen friendships.

CHILDREN'S MINISTRY

There is an active children's ministry in each of the Churches that runs a Sunday School programme for young children. The aim of the Sunday school curriculum is three-fold:

- To help children understand that they too can participate in the redemption plan of God by believing that Christ is their Saviour.
- To guide children in their faith steps to yield to the person and transforming power of the Holy Spirit who seeks to conform them to the image and character of Christ.
- To encourage the children to discover and develop their talents and skills to prepare them for a life of loving service in their family, the church, and community.

Word International Ministries, UK

Trustees' Report

YOUTH MINISTRY

Paulo Villanueva, Nicole Adriano, Maschil DeGuzman, Patrick Malanog and Chris Ordanza led the youth ministries in London, Aylesbury, Gillingham, and West Bromwich. These leaders provide important spiritual, character and career development support to the young people of the community. To achieve this objective, the following activities were organised:

- Regular Bible studies: gathering regularly to study the Bible and grow as disciples of Jesus, aspiring for purposeful lives that will benefit society. About 40 young people attended these online and in-person gatherings.
- Social outings: watching movies, bowling outings, trips to the seaside, hiking excursions, and more.
- Worship services: aside from regular contributions to Sunday worship services (music, media team, support with kids' ministry), the youth also led the Good Friday worship service and contributed to the Easter and Christmas services of the church.

YOUNG ADULT MINISTRY

The ministry for young adults continues to support young professionals as they adjust to life after university. It has a strong emphasis on personal development, character formation, career support and mentoring that is provided by the pastors of the churches. Bible studies or social gatherings are organised roughly every quarter.

SOCIAL OUTREACH

In 2025, WIN UK continued to promote a biblical understanding of social ministry as an integral part of worship and devotion to God. This commitment was reflected in the church's ongoing efforts to support families - both within and beyond the WIN UK community - who were facing illness, unemployment, and other hardships.

Practical assistance, including financial support, was provided to those in need. For example, two members of our London congregation were diagnosed with cancer and underwent chemotherapy during the year. In addition to the physical and emotional toll, the treatment brought significant financial strain. During this challenging time, the church community came together to offer spiritual encouragement, pastoral care, and tangible financial help.

These acts of compassion exemplify the church's calling to reflect Christ's love not only in word, but also in action.

MEDIA TEAM

Under the leadership of Christine Inciong, the media team continued to facilitate a professional online presence for WIN UK through a regular hybrid set-up for gatherings, the church website, and through engagement on various social media platforms. The media team operate in four departments: comms, website, creative, and technical. The vision of the ministry is to use the internet and social media to serve the church communities.

MEMBERSHIPS WITH THE EVANGELICAL ALLIANCE UK, CCLI AND CCPAS

The charity continues its membership with the Evangelical Alliance in the UK; the membership number is 230013.

It is also a member of CCLI (Christian Copyright Licensing International), which is an online subscription service providing chord sheets, lyrics and samples of songs that are used during the Sunday worship services.

Finally, the charity is member of Thirtyone:eight, the churches' Child Protection Advisory Service, receiving important advice around safeguarding.

PRINCIPAL RISKS

Below are the main risks captured on the Risk Register:

Ref	RISK DESCRIPTION	CURRENT RISK MANAGEMENT STRATEGY (what already happens now)	Effectiveness (S,M,W)	Further Action Required
R1	Risk of safeguarding incident	Safeguarding policy Initial safeguarding training Safeguarding video on website Training given for Youth Camp staff Policy update 2024	Moderate	1. DBS checks for all volunteers 2. Safeguarding refresher training
R2	Risk of financial mismanagement (e.g., fraud, embezzlement)	Expense approval procedures Budgeting process Finance Principles agreed 2024 Finance Process Improvements 2024	Moderate	1. Review expense procedures 2. Stewardship policy
R3	Risk of financial sustainability due to rent increases	Reducing hours of operation. Negotiation	Weak	1. Looking for another location

Plans for the Future

WIN UK remains committed to building strong and vibrant local communities across the seven locations where it currently gathers. Particular attention is being given to consolidating the work in its two newest communities - Cambridge and Manchester - with a focus on strengthening leadership and laying firm foundations for future growth.

WIN UK remains committed to building strong and vibrant local communities across the seven locations where it currently gathers. Particular attention is being given to consolidating the work in its two newest communities - Cambridge and Manchester - with a focus on strengthening leadership and laying firm foundations for future growth.

Across all locations, the development of local leadership teams - comprising pastors, ministry heads, and Family Centre (FC) leaders - continues to be a priority. To support their growth, the charity is implementing ongoing, targeted training, including a pastoral care course planned for 2025.

There is also a renewed emphasis on youth and young adult ministries, with regular meetings, events, and initiatives for mentoring, discipleship, and outreach being developed. These efforts aim to equip and empower the next generation of leaders within the church and beyond.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Christine Angeles
	Roberto Domingo
	Glenda Inocencio
	Rosario Lim
	Shiela Loctugan
	Christopher Ordanza
Secretary:	Stefan Tiran

Word International Ministries, UK

Trustees' Report

Structure, governance and management

Nature of governing document

The charity is a company limited by guarantee.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £10 in the event of a winding up.

The charity operates under the guidance of pastors: Rene Nepomuceno; and Stefan Tiran, and the board of trustees. All ministerial matters are spearheaded by the senior pastor in consultation with the other pastors, the board of trustees and the general members of the charity. All financial and legal matters are decided by the board of trustees with the guidance of the senior pastor.

In common with many churches, Word International Ministries UK is heavily reliant on the services of volunteers and greatly appreciates the work they undertake.

Recruitment and appointment of trustees

Trustees are selected from amongst the leaders of the church and appointed by majority decision by the trustees and the pastors. The pastors of the church are Rene Nepomuceno, Stefan Tiran, Mon Caseria, Ricardo Araneta and Nordy Loctugan.

Major risks and management of those risks

Overview

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to major risks.

Objectives and activities

Objects and aims

The charity's objects are:

1. To encourage and promote worship of God, the edification of believers in the Christian faith; to provide a basis of fellowship among but not limited to Filipino Christians, promote and encourage the propagation of the Gospel of Jesus Christ in different social and ethnic communities; establish and maintain such ministerial, educational, social and charitaable projects and means such as orphanages and hospice, necessary for the promotion and expression of the love of God and the Gospel of Jesus Christ, in England and Wales and in foreign lands.

2. To gather, assemble and unite together Christians as well as non-Christians who wish to embrace the aims and purposes of the association.

3. To administer and manage all monies and properties of the association in such a manner that is considered wise or expedient for the advancement of the Gospel of Jesus Christ.

The aim of the charity is to spread the message of the Christian Gospel and in doing so to strengthen families who are members of the chuch and local community through various seminars and family activities and to reach out and minister to young people who need guidance and directions in making decisions for their future.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

When considering the aims and objectives in general and those that were to apply for the year, the Trustees have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charites for the advancement of religion.

Financial review

Policy on reserves

It is the policy of the charity that unrestricted funds held in net current assets which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's of unrestricted fund expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised.

Three month's expenditure on unrestricted funds, excluding designated funds, is budgeted to amount to approximately £50,000 (2024: £50,000, 2023: £42,000, 2022: £34,500). Reserves held in net current assets which were not restricted or designated for specific purposes were £165,726 (2024: £180,235, 2023: £186,372, 2022: £158,138, 2021: £129,219) and represented approximately 9 months unrestricted fund expenditure and this policy has therefore been adequately complied with.

Financial instruments

Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

The trustees (who are also the directors of Word International Ministries, UK 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 Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and

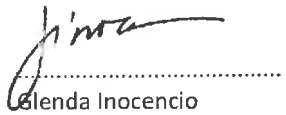
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can 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 safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 31 July 2026 and signed on its behalf by:



.....

Glenda Inocencio

Trustee

Word International Ministries, UK

Independent Examiner's Report to the trustees of Word International Ministries, UK ('the Company')

I report to the charity trustees (who are also Directors for the purpose of company law) on my examination of the accounts of the Word International Ministries, UK ('the charitable company') for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the Balance Sheet and related notes 12 to 22.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the charity's trustees of Word International Ministries, UK you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Word International Ministries, UK are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

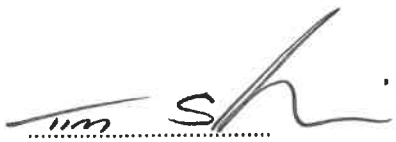
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Word International Ministries, UK as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Word International Ministries, UK

Independent Examiner's Report to the trustees of Word International Ministries, UK ('the Company')



Timothy Sullivan - ICAEW

9 Hare & Billet Road
Blackheath,
SE3 0RB

11/8/2026

Word International Ministries, UK

Statement of Financial Activities for the Year Ended 31 December 2025
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2025 £	Unrestricted £	Restricted £	Total 2024 £
Income and Endowments from:							
Donations and legacies	3	235,736	-	235,736	232,502	-	232,502
Investment income	4	289	-	289	420	-	420
Total income		236,025	-	236,025	232,922	-	232,922
Expenditure on:							
Charitable activities	5	(256,107)	-	(256,107)	(239,059)	-	(239,059)
Total expenditure		(256,107)	-	(256,107)	(239,059)	-	(239,059)
Net movement in funds		(20,082)	-	(20,082)	(6,137)	-	(6,137)
Reconciliation of funds							
Total funds brought forward		196,540	477	197,017	202,677	477	203,154
Total funds carried forward	17	176,458	477	176,935	196,540	477	197,017

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 17.

Word International Ministries, UK

(Registration number: 05011765)
Balance Sheet as at 31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	13	3,653	3,512
Current assets			
Debtors	14	43,133	46,350
Cash at bank and in hand	15	152,108	172,435
		195,241	218,785
Creditors: Amounts falling due within one year	16	(21,959)	(25,280)
Net current assets		173,282	193,505
Net assets		176,935	197,017
Funds of the charity:			
Restricted income funds			
Restricted funds		477	477
Unrestricted income funds			
Unrestricted funds		176,458	196,540
Total funds	17	176,935	197,017

For the financial year ending 31 December 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 12 to 22 were approved by the trustees, and authorised for issue on 31 July 2026 and signed on their behalf by:

.....
Glenda Inocencio
Trustee

1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
155A Kings Road
Chelsea
London
SW3 5TX

These financial statements were authorised for issue by the trustees on 31 July 2026.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

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 2019) - (Charities SORP (FRS 102) - Second edition October 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Word International Ministries, UK 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.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the periods in which the estimate is revised where revisions affects only that period, or in the period of the revision and future periods where the revisions affects both current and future periods.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Investment income

Interest is recognised once it has been declared and notification has been received of the interest due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

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.

Tangible fixed assets

Individual fixed assets costing £150.00 or more are initially recorded at cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Fixtures, Fittings & Equipment	2-4 years on a straight line basis

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.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

3 Income from donations and legacies

	Unrestricted funds		Total	Total
	Designated	General	2025	2024
	£	£	£	£
Donations and legacies;				
Donations from individuals	(3,075)	199,115	196,040	196,002
Gift aid reclaimed	-	39,696	39,696	36,500
	(3,075)	238,811	235,736	232,502

4 Investment income

	Unrestricted funds	Total	Total
	General	2025	2024
	£	£	£
Interest receivable and similar income;			
Interest receivable on bank deposits	289	289	420

5 Expenditure on charitable activities

	Note	Unrestricted General	Total 2025	Total 2024
		£	£	£
Church rent		39,094	39,094	37,686
Depreciation of fixtures and fittings		2,273	2,273	2,647
Staff training		32	32	99
Travelling		14,500	14,500	10,391
Insurance		1,196	1,196	1,187
Ministry expenses		4,928	4,928	4,770
Other conferences & training		7,980	7,980	2,005
Special events		17,630	17,630	10,243
Church camp		30,763	30,763	50,290
Volunteer expenses		8,850	8,850	377
Grants to individuals		2,300	2,300	13,151
Grants to institutions		10,268	10,268	12,744
Staff costs	10	105,248	105,248	83,337
Support costs	6	11,045	11,045	10,132
		256,107	256,107	239,059

6 Analysis of governance and support costs

Support costs

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Independent examiner fees			
Examination of the financial statements	2,592	2,592	2,490
Administration expenses	8,075	8,075	7,277
Accountancy	378	378	365
	11,045	11,045	10,132

7 Grant-making

Below are details of material grants made to institutions

Name of institution	2025 £	2024 £
Word International Germany	9,373	12,293

8 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

9 Independent examiner's remuneration

	2025 £	2024 £
Examination of the financial statements	2,592	2,490

10 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	90,650	79,800
Social security costs	1,379	57
Pension costs	13,219	3,480
	105,248	83,337

The monthly average number of persons (including senior management team) employed by the charity during the year on a head count basis was as follows:

	2025 No	2024 No
Pastoral	5	4

No employee received emoluments of more than £60,000 during the year.

During the year the charity made the following transactions with key management personnel:

Pastors
The Pastors received remuneration of £55,200 (2024: £54,600)

11 Taxation

The charity is a registered charity and is therefore exempt from taxation.

12 Related party transactions

During the year donations of £20,850 (2024: £13,650) were recieved from trustees and related parties.

During the year, expenses of £5,785 were spent by trustees and related parties.

13 Tangible fixed assets

	Furniture and equipment £	Total £
Cost		
At 1 January 2025	11,452	11,452
Additions	2,399	2,399
Disposals	(4,599)	(4,599)
At 31 December 2025	9,252	9,252
Depreciation		
At 1 January 2025	7,939	7,939
Charge for the year	2,259	2,259
Eliminated on disposals	(4,599)	(4,599)
At 31 December 2025	5,599	5,599
Net book value		
At 31 December 2025	3,653	3,653
At 31 December 2024	3,513	3,513

14 Debtors

	2025 £	2024 £
Other debtors	43,133	46,350

15 Cash and cash equivalents

	2025 £	2024 £
Cash on hand	314	706
Cash at bank	151,794	171,729
	152,108	172,435

16 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	5,131	2,254
Accruals	16,828	23,026
	21,959	25,280

17 Funds

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2025 £
Unrestricted					
General					
General Funds	180,235	239,100	(256,107)	2,513	165,741
Designated					
Building Fund	14,700	(3,075)	-	(2,513)	9,112
Foreign Mission Fund	709	-	-	-	709
Benevolent Fund	896	-	-	-	896
	16,305	(3,075)	-	(2,513)	10,717
Total unrestricted	196,540	236,025	(256,107)	-	176,458
Restricted					
Philippines Calamity Fund	477	-	-	-	477
Total funds	197,017	236,025	(256,107)	-	176,935

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Balance at 31 December 2024 £
Unrestricted				
General				
General Funds	186,372	232,922	(239,059)	180,235
Designated				
Building Fund	14,700	-	-	14,700
Foreign Mission Fund	709	-	-	709
Benevolent Fund	896	-	-	896
	16,305	-	-	16,305
Total unrestricted	202,677	232,922	(239,059)	196,540
Restricted				
Seeds of Hope Fund	477	-	-	477
Total funds	203,154	232,922	(239,059)	197,017

The specific purposes for which the funds are to be applied are as follows:

Regional Fund - this is for the support of the work of the international network of Word International Ministries overseas.

Salary Fund - this represents funds provided for the support of employees of the charity.

Philippines Calamity Fund - this fund was for the support of victims of the typhoon disaster in the Philippines but has been re-named so as to cover funds raised for any future disasters in the Philippines.

18 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 December 2025 £
Tangible fixed assets	3,653	-	3,653
Current assets	194,764	477	195,241
Current liabilities	(21,959)	-	(21,959)
Total net assets	176,458	477	176,935

	Unrestricted funds General £	Restricted funds £	Total funds at 31 December 2024 £
Tangible fixed assets	3,512	-	3,512
Current assets	218,308	477	218,785
Current liabilities	(25,280)	-	(25,280)
Total net assets	196,540	477	197,017