Living Word Ministries, Surrey

(A Company Limited by guarantee)

Report and Financial Statements
For the Year Ended
28 February 2026

Company number: 08390531

Charity number: 1156180

Living Word Ministries, Surrey
Year Ended 28 February 2026

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Living Word Ministries, Surrey
Year Ended 28 February 2026
Company Information

Charity Name	Living Word Ministries, Surrey
Charity Registration Number	1156180
Company Registration Number	8390531
Registered Office and Operational Address	30 Heyford Road Mitcham Surrey CR4 3EU
Trustees / Directors	Ms Christine Parkes Mr Rodney Balraj Mr Sidney Anderson Mrs Maureen Anderson
Governing Document	Memorandum and Articles of Association (06/02/2014)
Independent Examiners	Ryefields Limited Unit 139 Airport House Purley Way Croydon Surrey CR0 0XZ

Living Word Ministries, Surrey
Year Ended 28 February 2026
Report of the Trustees

The Trustees presents their report and unaudited financial statements for the year ended 28th February 2026.

1. Structure, Governance and Management

1.1 Objectives and activities

Living Word Ministries Surrey aims to facilitate the advancement of the Christian faith in the UK and beyond and to provide relief for the underprivileged, with a particular focus on the education of children.

The charities objectives have been set to allow the organisation to grow and develop in response to future needs and changes in demography, vision and what is identified as best practice.

The charity's objects are:

- to advance the Christian faith in the United Kingdom and in such other parts of the world as the Directors may think fit including actively and financially support the work of individuals, ministers, ministries and organisations in the promotion of the gospel of Jesus Christ worldwide; and

- to relieve poor, sick, and homeless people of all nationalities, ages, creeds and classes including (but without limitation) supporting the education of poor and underprivileged children worldwide.

The principal activity of the charity during the year was to raise funds in respect of its Objects by sponsorship, grants and other gifting and support financially teachers and co-workers who support the ethos of the principles we uphold, namely the compassion and salvation through Jesus Christ.

1.2 Recruitment and appointment of Trustees.

The minimum number of Trustees is four but without a maximum. The Trustees are the first members of the charity. Membership of the charity is open to others individuals who:

- apply to the Charity in the form required by the Directors; and

- are approved by the Directors.

The Directors may only refuse an application for membership if, acting reasonably and properly, they consider it to be in the best interests of the Charity to refuse the application.

1.3 Risk Management

The Trustees are responsible for ensuring the charity is run to the best practice standards, according to the guidance of the appropriate professional bodies, in relation to the responsibilities of charitable companies.

1.4 Organisational Structure

- Area - Living Word Ministries Surrey provides support and assists local and worldwide Christian projects

· Trustees are appointed by the charity membership

The Trustees are grateful for the assistance also of:

Ric Adams – Ministry Assistant (Sutton Christian Centre)
Ryefield Ltd – Accountants

1.5 Related Parties

There were no related party transactions during the year ended 28th February 2026.

1.6 Public Benefit

The charity provides relief for poor, sick, and homeless people of all nationalities, ages, creeds and classes including (but without limitation) supporting the education of poor and underprivileged children worldwide.

2. Objectives and Activities
2.1
Living Word Ministries Surrey has met its objectives during **2025/26** in the following ways:

To advance the Christian faith

Living Word Ministries Surrey has actively helped to support the local Christian community outreach by assisting in the Jeremiah Project – a London Borough of Merton-based project that helps deliver Christian R.E. classes to hundreds of children across the borough with the Acts of Random Kindness project which teaches children Christian values. The charity has also supported local **Merton Street Pastors**, **All Nations Revival Church**, **Sutton Christian Centre.**

Living Word Ministries Surrey is also actively involved with the **Love Mitcham** project. This is a Churches Together project in our local community . It involves direct Christian outreach and evangelism to adults and children. It also seeks to support those who are in need of home visitation, prayer and every day help.

Living Word Ministries Surrey has actively helped **Tate Toad Tots** which provides help and advice to parents of babies and toddlers with special needs through accommodation with Sutton Christian Centre, Sutton, Surrey. In conjunction with All Nations Revival Church, the charity enabledfoodbanks and facilitates preloved clothing at Hall Place, Mitcham, a community of people with limited means in temporary accomodation.

Living Word Ministries Surrey continues to actively support the ministry of the **Rev J M Marcus** and Mrs S R Marcus in Chennai, India, who oversea a number of projects. Rev J M Marcus is a minister and correspondent of Childcare & Development Trust and Ebeneezer Living Word Matriculation School, Chennai, India. Rev J M Marcus is a Christian minister, co-worker and Mrs S R Marcus the administrator at Ebeneezer Living Word Matriculation School.

To advance education amongst young people

Living Word Ministries Surrey has a sponsorship programme that supports the education of young people in Chennai, India. Through this programme we help educate children from poor families through Rev J M Marcus who is the **Superintendent and Director of Childcare & Development Trust and Ebeneezer Living Word Matriculation School, Chennai, India**. The school has approximately 200 children from 4 – 16 years of age. Some of these children are in the full time care of the campus children's hostel.

In order to extend educational opportunities

the charity has also supported Zaida Matus in her missionary and teaching activities in Thailand.

2.2 Trustees'/Directors' Overview

This past year has been significant for us all as we have expanded the vision of the Ministry during difficult economic times. I would like to thank all the Directors, fundraisers and supporters for their hard work and the fruitfulness it has produced for the work of the Ministry, for together we make an effective team.

We convey special thanks to the leaders of Sutton Christian Centre, All Nations Revival Church (ARC Mitcham), New Hope Gospel Ministries and Emmanuel (AOG) Church, Lee, South London. These partners in our Ministry have been generous both in their time and their financial support.

We seek to carry on our current vision of a mix of direct Christian work and the support of those of no faith who are in need.

The Trustees/Directors continue prayerfully to direct the charity, seeking to meet the needs of all people and children by supporting the physical, spiritual, social and emotional needs by making a positive impact on their lives.

2.3 Financial Review

Overview

At the end of the financial year the **excess of income over expenditure income** amounted to **£4,146.**

The **total funds** as at 28/02/2026 were **£22,331** all of which is unrestricted.

The **total incoming resources** from all charitable activities was **£27,544** and the **total resources expended** was **£23,398.**

Investment Policy

The Trustees endeavour to maximise the return on all the funds at their disposal. Currently funds are held in a current account with National Westminster Bank. Trustees are considering alternative solutions to ensure the best return is secured whilst retaining sufficient fluidity to meet revenue demands.

Reserves Policy

The Trustees acknowledge with thanks the generous and sacrificial donations from supporters. These funds are used in provision of the Objects of the charity.

3. Plans for Future Periods

The Trustees have faith that there will be a long and sustainable future for Living Word Ministries, Surrey, delivering our objectives, growing and developing and making a positive impact in the lives of all peoples and young people, particularly the underprivileged.

4. Trustees' Responsibilities

The Trustees are satisfied that the company charity is entitled to exemption from the provisions of the Companies Act (2006) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or Trustees have requested an audit pursuant to section 476 of the Act.

The Trustees acknowledge their responsibilities for:

(i) Ensuring that the company charity keeps proper records which comply with section 386 of the Act, and

(ii) Preparing financial statements which give a true and fair view of the state of the company charity as at the end of the financial year and of its surplus or deficiency for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company charity.

SMALL COMPANY PROVISIONS

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime under Part 15 of the Companies Act (2006) and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

5. Independent Examination

The Trustees will seek to appoint Ryefield Ltd as independent examiners to the charity at the annual general meeting.

Signed by order of the Trustees:

Mr S J Anderson

Trustee

Approved by the Trustees on

Living Word Ministries, Surrey
Year Ended 28 February 2026
Independent examiner's report to the trustees

I report an the accounts of the Trust for the period ended 29 February 2026, which are set ou on pages 7 to 11.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

examine the accounts under section 145 of the 2011 Act;
to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and

to state whether particular matters have come to my 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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

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

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

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

Name: Leslie John Tasker FCCA

Relevant professional qualification or body: Association of Chartered Certified Accountants
Address: Ryefields Ltd. Unit 139 Airport House, Purley Way, Croydon. Surrey CR0 0XZ

Date:

Living Word Ministries, Surrey

Statement of Financial Activities for the year ended 28th February 2026

	Notes	Unrestricted funds 2026 £	Restricted funds 2026 £	Designated funds 2026 £	Total funds 2026 £	2025 £
Incoming resources						
Incoming resources from generated funds:						
Voluntary Income:						
Donations and Grants	2	27,544	-	-	27,544	28,017
Other income:		-	-	-	-	-
Total incoming resources		27,544	-	-	27,544	28,017
Resources expended						
Charitable activities	3	22,833	-	-	22,833	24,576
Governance costs	3	565	-	-	565	496
Total resources expended		23,398	-	-	23,398	25,072
Net incoming/ (outgoing) resources for the year		4,146			4,146	2,945
Transfers between funds				-	-	-
Reconciliation of funds						
Total funds brought forward		18,185	-	-	18,185	15,240
Total funds carried forward		22,331	-	-	22,331	18,185

The statement of financial activities includes all gains and losses in the year. All Incoming resources and resources expended is derive from continuing activities.

The page also constitiues an income and expenditure account for the purposes of the Campanies Acr 2006.

Living Word Ministries, Surrey

Balance Sheet as at 28 February 2026

Company No. 8390531

	Notes	2026 £	£	2025 £	£
Current Assets					
Cash at bank and at hand		22,763		18,593	
		22,763		18,593	
Creditors: amounts falling due within one year	6	(432)		(408)	
		(432)		(408)	
Net Current Assets			22,331		18,185
Net Assets			22,331		18,185
Unrestricted funds			22,331		18,185
Designated funds			-		-
Restricted funds			-		-
Total Funds			22,331		18,185

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 28 February 2026.

The members have not required the charitable Company to obtain an audit of this financial statements for the year ended 28 February 2026.

The trustees acknowledge their responsibilities for:

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the companies Act 2006 and

(b) preparing the financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each of those years in accordance with the requirements of Section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating the financial statements, so far as it applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to small companies subject to the small charitable campanies regime and in accordance with FRS102 SORP.

Approved by the board on 23 October 2026 and signed on its behalf by:

Mr S Anderson

Trustee/Director

1 Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

(a) Basis of accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statements 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)), and the companies Act 2006.

(b) Fund accounting

• Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity.

• Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

• Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

(c) Incoming resources

• All incoming resources are included in the statement of financial activities when the charity is entitled to, and virtually certain to receive, the income and the amount can be quantified with reasonable accuracy. The following policies are applied to particular categories of income:

• Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of financial activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

(d) Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot by fully recovered, and is reported as part of the expenditure to which it relates:
• 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.

• Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include costs linked to the strategic management of the charity.

2 Donations and Grants

	Unrestricted	Restricted	Designated	2026 Total	2025 Total
	£	£	£	£	£
Grants	-	-	-	-	-
Other voluntary income	27,544	-	-	27,544	28,017
	27,544	-	-	27,544	28,017

3 Total resources expended

		Outreach	Governance	2026 Total	2025 Total
		£	£	£	£
Donations and grants	4	22,464	-	22,464	24,137
Accountancy fees		-	456	456	408
Website costs		-	-	-	-
Bank Charges		-	109	109	88
Printing, postage and stationery		369	-	369	439
Miscellaneous expenditure		-	-	-	-
		22,833	565	23,398	25,072

Expenditure on charitable activities includes restricted expenditure of £0 (2024; £0).

4 Donations and grants

	2026 Total	2025 Total
	£	£
For missionary activities		
Childcare and Development trust	18,850	20,750
Jamaca relief	100	-
Other	500	-
Ministers in India	100	100
Ministers in Sri lanka	500	400
	20,050	21,250
For advancement of Christianity		
Sutton Christian Centre	-	-
Jeremiah Project	-	-
All Nations	-	-
Individual Ministers	-	-
Cricket Gren School	-	-
	-	-
For relief of the needy and comfort of the sick		
Child Care Support	900	2,300
Disaster releif	100	-
Tots	50	-
Food Banks	1,363	587
	2,413	2,887
Total	22,463	24,137

5 Taxation

As a charity, Living World Ministries, Surrey is exempt from tax on income and gains, to the extent that these are applied to its charitable objects.

6 Creditors: Amounts falling due within one year

	2026	2025
	£	£
Accruals	408	408
	408	408

7 Analysis of Net Assets between Funds

	Unrestricted	Restricted	Designated	2026 Total	2025 Total
	£	£	£	£	£
Current assets	22,763	-	-	22,763	24,086
Current Liabilities	(384)	-	-	(384)	(384)
	22,379	-	-	22,379	23,702

8 Status

The company is limited by guarantee and is charity registered with the Charity Commission, Number 1156180. The Company therefore does not have a share capital.