# ANNUAL REPORT 2025



# LIFE 4 WIDOWS

OCTOBER 2026

HTTPS://WWW.LIFE4WIDOWS.COM/

# Contents

About Us....4
Life4Widows International....4
Our Mission....4
Who are we and what we do....4
Our Philosophy....4
Our Promise....4
Chair's Report....5
A year in reflection....5
Our Events and Outreach....7
Three Years of Healing, Sharing and Growing....7
Recognition at the Houses of Parliament....9
Life4Widows Gala 2025 – An Evening of Hope, Understanding and Inspiration....11
Celebrating with our Members....15
Supporting our Widows....16
Christmas 2025....17
Financial Statements....19
Income Statement....19
Balance Sheet....20

# ABOUT US

## LIFE4WIDOWS INTERNATIONAL

Life4Widows International (known as Life4Widows) is a charitable support group dedicated to helping widows rebuild their lives after the loss of a loved one. No one plans to become a widow, yet many find themselves in the unfamiliar place called widowhood facing new challenges and responsibilities alone. Life4Widows provides emotional and practical support to widows and former widows, empowering them to live fully again with hope and strength.

## OUR MISSION

We are a family of widows and former widows of all ages, empowering one another in innovative ways to springboard our lives back into action after losing a spouse.

## WHO ARE WE AND WHAT WE DO

Life4Widows International is a UK registered charity made up of widows aged between 30 and 80-plus. We are determined to love, support, and anchor one another as we recover from loss and rebuild our lives.

Our meetings provide a safe, welcoming space where women can laugh, cry, and speak freely a place to truly inhale and exhale without fear of being judged or criticised. We are a breath of fresh air and a pleasant surprise to newcomers who discover that widowhood can be faced with strength, joy, and purpose.

## OUR PHILOSOPHY

Our Christian faith is at the heart of who we are. At Life4Widows, we uplift, encourage, and support one another through compassion and fellowship. However, Life4Widows is no ordinary widows' support group. Our approach to widowhood is unique creative, dynamic, and filled with ideas that both fulfil and exceed the typical expectations of what a widows' group should be.

## OUR PROMISE

We are committed to building a different kind of friendship one where we are there for each other no matter what. We go the extra mile because every widow matters.

With this positive mindset and attitude, our quarterly gatherings and annual events are now attended by women from diverse backgrounds. Together, we create a safe and supportive environment where widows can grieve, share their everyday challenges from living without a spouse and raising children alone to navigating emotional struggles and other life transitions and find renewed hope in one another's company.

# CHAIR'S REPORT



## A YEAR IN REFLECTION

As we come to this time of year, I find myself sitting back and reflecting on how the year has gone.

It has been another year filled with different experiences, new widows joining us, new challenges arising, more plans to make, and many moments of asking myself, "Lord, what would You have me do next? Where are we going? Who else do we need to reach? And what do we need to change or do differently?"

As all these thoughts go through my mind, one thing remains constant: my gratitude for all that the Lord has done thus far.

It has been a busy year, a challenging year at times, but above all, a fruitful one. Through Life4Widows, we have had the privilege of encouraging, supporting, and blessing many widows. And when I sit back and reflect, I am reminded that this is what truly matters.

The question I continually ask myself is, "Have we made a difference? Have we blessed the widows? Have we added value to their lives? Have we helped to make their journey a little easier?"

And from the bottom of my heart, I believe we have.

Of course, there is always room to do better. There is always more to learn, more to improve, and more lives to touch. But I believe there must always be something to aspire to, a vision to pursue, and a goal to work towards.

And so, as I look ahead, my desire is to do even more for widows, both here at home and abroad. I want us to continue growing, reaching more women, responding to their changing needs, and creating spaces where widows feel seen, heard, supported, and loved.

As the year draws to a close, I am thankful for every life we have touched, every widow who has joined our community, every opportunity we have been given, and every lesson we have learnt along the way. Above all, I give God all the glory, because without Him, none of this would be possible.

I look forward to the coming year with expectation, faith, and an open heart, trusting God to guide our steps and show us what comes next.

The journey continues, and so does the vision.

Olivia Essien
Founder, Life4Widows

# OUR EVENTS AND OUTREACH

## THREE YEARS OF HEALING, SHARING AND GROWING

It's amazing to see how something that was birthed at our very first retreat has grown into what *Let's Talk* is today.

As a widow, or anyone who has experienced the loss of a loved one, having someone to talk to is so important. Sometimes, it's in the most unexpected places and circumstances that we find ourselves opening up and sharing what is truly in our hearts.

When we first introduced *Let's Talk* at our 1st retreat, it was incredible to witness people speaking from their hearts and sharing their emotions that they had carried for so long. Because Life4Widows is a safe and supportive space, people felt comfortable enough to express themselves, offload their burdens, and share things they may have kept bottled up inside.

Three years on, I am delighted to see that *Let's Talk* is still going strong and continues to grow. We have held two wonderful sessions this year, exploring a variety of topics that are close to people's hearts.





What makes *Let's Talk* so special is that our sessions are not scripted. We may begin with a particular topic, but we allow the conversation to flow naturally. We create the space, and the participants take the conversation wherever their hearts lead them.

Because one thing I truly believe is that talking helps to heal. Sometimes, simply having the opportunity to express what you are feeling, knowing that you are being heard and understood without judgement, can be a powerful step in the healing process.

At Life4Widows, our role as a support group is to provide that safe space where widows can offload their worries, express their emotions, and release some of the burdens they carry. Once those feelings are brought into the open, it can become easier to process them, find clarity, and begin to move forward.

I firmly believe that *Let's Talk* is here to stay. What began as a simple conversation at our first retreat has become an important part of the Life4Widows healing journey, and I believe it will continue to grow into something even more meaningful.

*Let's Talk* is more than a conversation. It is a safe space, a listening ear, a source of comfort, and a step towards healing.

And this is only the beginning.

# RECOGNITION AT THE HOUSES OF PARLIAMENT

I almost didn't go.

On the day of the event, I was feeling tired and unwell, and I seriously considered staying at home. But what happened next reminded me that sometimes, the invitations we are tempted to decline are the very ones God uses to lead us into unexpected blessings.

A few months earlier, I had received a call out of the blue from a lovely lady named Thelma, who I later discovered was a Councillor in Newham. She asked whether my charity, Life4Widows, supported Ghanaian widows, and I happily answered yes.

She then invited me to her event at the House of Commons to celebrate Ghanaian Independence, and I gladly accepted the invitation.

As the day approached, I began to feel tired and unwell. Honestly, I was tempted not to go, but I pushed myself because I felt it would be rude to decline after accepting the invitation.

I arrived on time and waited for the event to begin.

For once in my life, I think I was the only Nigerian in the room! The event was attended by some distinguished guests, including an MP representing Newham and a Queen from Accra.

However, two things really stood out for me.

1. The moment I heard the name of my charity! One of the speakers had arranged for a gentleman to read a poem. As I listened attentively, I suddenly heard him mention Life4Widows. My head immediately lifted with pride! In that moment, I felt deep within me that God was reminding me why I was there. What was just an invitation to attend an event had become something much more meaningful. It was a beautiful reminder that the work we do for widows matters and that our efforts are seen.

2. The recognition of charities. Thelma took the time to acknowledge the charities present and presented each with a certificate. I was more than happy to stand up and receive mine on behalf of Life4Widows. It was such a proud and memorable moment for me! And, of course, you can imagine that I made sure to get my selfies with the lovely Thelma and some of the keynote speakers!




Looking back, I am so glad I made the effort to attend, even though I wasn't feeling my best.

**MY LESSON OF THE DAY:**

Never underestimate what God can do through a simple phone call, a stranger, or an invitation you almost turned down.

Sometimes, God can bless you, elevate you, and give you recognition in places you never expected, using people you have never met before.

I will keep showing up, serving, doing the work I have been called to do, even when I feel tired or uncertain.

You never know what God has prepared for you on the other side of your obedience.

Life4Widows — continuing to serve, support, and stand in the gap for widows.








# LIFE4WIDOWS GALA 2025 – AN EVENING OF HOPE, UNDERSTANDING AND INSPIRATION

The Life4Widows Gala 2025 was another wonderful and memorable experience!

We welcomed 120 guests, many of whom came simply because they believed in and supported our mission, not knowing exactly what to expect from the evening. What a privilege it was to bring everyone together for an opportunity to raise awareness, challenge perceptions and educate people about widowhood.

One of our key objectives was to help our guests understand the realities of widowhood: the emotional impact of losing a spouse, the stigma that widows often face, the challenges they encounter and the experiences that many people simply do not understand. We also made a point of recognising that men experience bereavement too, and that widowers also need understanding, compassion and support.



We were honoured to have Councillor Thelma Odoi of Newham as our keynote speaker. She graciously joined us and blessed the occasion with a few words, adding another special dimension to an already meaningful evening. We were truly grateful for her presence and for taking the time to stand with us in support of our mission. Her contribution was another blessing and a reminder of the importance of bringing people together to raise awareness and understanding of widowhood.






One of the major highlights of the evening was hearing the testimony of an inspiring couple who had both experienced the loss of a spouse. Through their individual journeys of grief, they eventually found each other, fell in love and remarried, creating a beautiful blended family.

Their story was not just about finding love again; it was about navigating grief, overcoming painful experiences and discovering that life can still hold beautiful possibilities after loss.

They spoke candidly about how widows and widowers are perceived and, importantly, about some of the insensitive and hurtful things people say to those who are grieving. One message that particularly stood out was this: If you don't know what to say, sometimes it is best to say nothing at all. Simply being there for someone is a form of support.









What a powerful reminder that we do not always need the perfect words. Sometimes, our presence, a listening ear and a compassionate heart are more than enough.

They also spoke about some of the challenges widowed people encounter within the church, where words or interpretations of Scripture can sometimes add to their pain rather than bring comfort. It was a reminder that when someone loses their life partner, they are vulnerable, regardless of how strong they may appear. They need love, sensitivity and understanding, not judgement or unnecessary pressure.
Listening to this couple share their experiences was truly moving. Their journey offered a message of hope to other widows and widowers: there can be life, love and happiness after loss.

Of course, remarriage is not everyone's desire, and there is no single path to rebuilding life after bereavement. But for those who hope to love again, their story was a beautiful reminder that new beginnings are possible.

At Life4Widows Support Group, we believe in creating safe spaces where widows and widowers feel seen, heard, supported and understood. We want to challenge stigma, encourage meaningful conversations and help society understand how best to support those who have lost their partners.



Beyond the powerful testimonies and conversations, we also enjoyed some wonderful raffle prizes generously donated by various supporters, celebrated our lucky winners and raised funds to support our work. Every contribution, every donation and every person who attended helped make the evening special.



To Councillor Thelma Odoye, our guest speakers, everyone who attended, those who donated raffle prizes, our supporters and all who continue to believe in the work of Life4Widows, thank you! Your presence and generosity help us continue creating spaces where difficult conversations can happen, understanding can grow and hope can be restored.

The Life4Widows Gala 2025 was more than just an event. It was an evening of learning, compassion and hope.

And now, we look forward to doing it all again in two years' time!

Together, let us continue to break the stigma surrounding widowhood and remind every widow and widower that they are not alone.

Life4Widows – Supporting widows, restoring hope and reminding people that life can still be beautiful after loss.



# CELEBRATING WITH OUR MEMBERS















# SUPPORTING OUR WIDOWS

It was such a privilege to bless one of our widows during the year. She had received a new home from the council but, due to a lack of funds, was unable to furnish it.

When this was brought to our attention, I shared it with the executive team, and we decided to provide some essential items for her new home.

This was made possible through your generous donations and contributions to Life4Widows. Thank you for standing with us and enabling us to make a practical difference in the lives of our widows.



As a support group, we remain committed to supporting one another in times of need and will continue to do our best to support our widows, both practically and emotionally.

# CHRISTMAS 2025

Christmas 2025: A Time for Love, Fellowship and Togetherness

Christmas 2025 was a wonderful way to bring the year to a close at Life4Widows. We had the pleasure of celebrating Christmas in the new home of one of our widows, who so graciously opened her doors and welcomed us in.

It was a lovely day filled with food, fellowship, laughter and togetherness. We shared a meal, enjoyed one another's company and created lasting memories. It was a reminder that sometimes, the simplest moments spent together can mean the most.



We were also blessed by the generosity of a kind lady who contacted me to say she had gifts she wanted to donate to bless our widows. Her thoughtfulness brought extra joy to the celebration, and we are grateful to everyone who continues to think of our widows and find ways to make them feel loved and remembered.

Another special moment was being able to bless our hostess with a framed photograph that had been donated at our Life4Widows Gala in October. It was a meaningful gesture and a way to show our appreciation to her for welcoming us into her new home.



As I reflect on that day, I am reminded that this is what Life4Widows is all about: coming together, lifting one another up, celebrating each other's milestones and reminding every widow that she is not alone.

Our Christmas gathering was more than just a celebration. It was an expression of love, kindness, generosity and the importance of community. It was an opportunity to end the

year on a positive note, surrounded by people who understand the value of friendship, support and fellowship.

As we closed the chapter on 2025, we did so with grateful hearts, thankful for the women we have been able to support, the friendships that continue to grow and the many blessings we have experienced throughout the year.

We look forward to a new year filled with hope, fresh opportunities, more lives to touch and many more memories to create together.

At Life4Widows, we will continue to stand together, support one another and celebrate life, one moment at a time.















# FINANCIAL STATEMENTS

## INCOME STATEMENT

| LIFE4WIDOWS INTERNATIONAL (CIO | Charity No | 1195552 | | |
|---|---|---|---|---|
| | Company No | | | |
| Annual accounts for the period | | | | |
| Period start date | 01/01/2025 | To | Period end date | 31/12/2025 |

**Section A Statement of financial activities (including summary income and expenditure account)**

| Recommended categories by activity | Unrestricted funds £ | Restricted income funds £ | Endowment funds £ | Total funds £ | Prior year funds £ |
|---|---|---|---|---|---|
| **Income (Note 3)** | F01 | F02 | F03 | F04 | F05 |
| **Income and endowments from:** | | | | | |
| Donations and legacies | 2,966 | - | - | 2,966 | 740 |
| Charitable activities | 8,370 | - | - | 8,370 | - |
| Other trading activities | - | - | - | - | - |
| Investments | - | - | - | - | - |
| Separate material item of income | - | - | - | - | - |
| Other | 10 | - | - | 10 | - |
| ***Total*** | 11,346 | - | - | 11,346 | 740 |
| **Expenditure (Notes 6)** | | | | | |
| **Expenditure on:** | | | | | |
| Raising funds | - | - | - | - | - |
| Charitable activities | 6,992 | - | - | 6,992 | 3,725 |
| Separate material expense item | - | - | - | - | - |
| Other | 1,186 | - | - | 1,186 | 683 |
| ***Total*** | 8,178 | - | - | 8,178 | 4,408 |
| **Net income/(expenditure) before tax for the reporting period** | 3,168 | - | - | 3,168 | - 3,668 |
| Tax payable | - | - | - | - | - |
| **Net income/(expenditure) after tax before investment gains/(losses)** | 3,168 | - | - | 3,168 | - 3,668 |
| Net gains/(losses) on investments | - | - | - | - | - |
| **Net income/(expenditure)** | 3,168 | - | - | 3,168 | - 3,668 |
| **Extraordinary items** | - | - | - | - | |
| **Transfers between funds** | - | - | - | - | - |
| **Other recognised gains/(losses):** | | | | | |
| Gains and losses on revaluation of fixed assets for the charity's own use | - | - | - | - | - |
| Other gains/(losses) | - | - | - | - | - |
| ***Net movement in funds*** | 3,168 | - | - | 3,168 | - 3,668 |
| ***Reconciliation of funds:*** | | | | | |
| Total funds brought forward | 14,649 | - | - | 14,649 | 18,317 |
| ***Total funds carried forward*** | 17,817 | - | - | 17,817 | 14,649 |

# BALANCE SHEET

LIFE4WIDOWS INTERNATIONAL (CIO Charity No 1195552
Company No

## Section B Balance sheet

| | Unrestricted funds £ | Restricted income funds £ | Endowment funds £ | Total this year £ | Total last year £ |
|---|---|---|---|---|---|
| | F01 | F02 | F03 | F04 | F05 |
| **Fixed assets** | | | | | |
| Intangible assets | - | - | - | - | - |
| Tangible assets | - | - | - | - | - |
| Heritage assets | - | - | - | - | - |
| Investments | - | - | - | - | - |
| *Total fixed assets* | - | - | - | - | - |
| **Current assets** | | | | | |
| Stocks | - | - | - | - | - |
| Debtors | - | - | - | - | - |
| Investments | - | - | - | - | - |
| Cash at bank and in hand (Note 7) | 17,817 | - | - | 17,817 | 14,648 |
| *Total current assets* | 17,817 | - | - | 17,817 | 14,648 |
| **Creditors:** amounts falling due within one year (Note 5) | 600 | - | - | 600 | 600 |
| *Net current assets/(liabilities)* | 17,217 | - | - | 17,217 | 14,048 |
| *Total assets less current liabilities* | 17,217 | - | - | 17,217 | 14,048 |
| **Creditors:** amounts falling due after one year (Note 6) | - | - | - | - | - |
| Provisions for liabilities | - | - | - | - | - |
| *Total net assets or liabilities* | 17,217 | - | - | 17,217 | 14,048 |
| **Funds of the Charity** | | | | | |
| Endowment funds | - | | | - | - |
| Restricted income funds | | - | | - | - |
| Unrestricted funds | 17,217 | | - | 17,217 | 14,048 |
| Revaluation reserve | | | | - | |
| Fair value reserve | | | | | |
| *Total funds* | 17,217 | - | - | 17,217 | 14,048 |

***The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.***

***The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.***

***The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.***

***These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.***

| Signed by one or two trustees/directors on behalf of all the trustees/directors | Print Name | Date of approval |
|---|---|---|
| | OLIVIA ADEYINKA ESSIEN | **26/10/2026** |
| | OLAYINKA JUNAID | **26/10/2026** |

| Signature of director authenticating accounts being sent to Companies House | Signature | Date |
|---|---|---|
| | | |
| | | **Print name** |