



Registered Charity 328492

Trustees' Annual Report and Financial Statement

1 April – 31 December 2021

Word of Life
Trustees' Annual Report and Financial Statement
1 April – 31 December 2021

CONTENTS

Legal and administrative details	3
Structure, governance and management	4
Aims and objectives	6
Receipts and Payments Account – CC16a	7

Word of Life

Trustees' Annual Report and Financial Statement

1 April – 31 December 2021

The trustees present the report and financial statements for the nine-month financial period ending 31 December 2021.

LEGAL AND ADMINISTRATIVE DETAILS

Charity name:	Word of Life
Charity registration number:	328492
Date of formation:	22 January 1990
Principle office:	Central House 13 Ravenhurst Street BIRMINGHAM B12 0HD

Trustees

Mr John Douglas	(Treasurer)
Ms Shadi Fatehi	
Rev Canon Dr Philip Rawlings	(Chair)
Mr Kamran Tajermanshadi	
Mr David Watson	

Bankers

The Charity holds bank accounts at:

The Co-operative Bank PLC, P.O. Box 101, 1 Balloon Street, Manchester M60 4EP
and
CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Word of Life is a charity registered on 22 January 1990. The charity was established under a Constitution dated 8 December 1989.

Recruitment and appointment of trustees

Under the requirements of the Constitution, the trustees are elected at the Annual General Meeting. All trustees are members of the charity.

Trustee induction and training

All trustees are familiar with the practical work of the charity and are encouraged to be involved with the on-going work of the charity. They are encouraged to actively engage with its activities and are familiar with the context within which it operates, including:

- The obligations of trustees
- The main documents which set out the operational framework for the charity including the Constitution
- Resourcing and the current financial position
- Future plans and objectives

Organisational structure

The trustees meet at least four times a year (quarterly) and are responsible for the strategic direction and policy of the charity. At present there are five trustees from a variety of backgrounds all relevant to the work of the charity.

A scheme of delegation is in place. The Chair and Treasurer continue working closely with the Director (Tim Green), with whom day to day responsibility rests; the Administrator (Lindsey Stephenson); and several Track Leaders, some who are employed by the charity (Jennifer Fenton) and others on a seconded or voluntary basis (Pat Brittenden, Flora Davies, Helen Lee).

The Director, Administrator and Track Leaders work closely with groups of contracted staff (Michelle Simon, Elham Khassafi, Parsa Zardouz) and volunteers on a regular basis, within the different projects of the charity.

Financial review

NB This report refers to a nine month financial period as we worked to adjust our year in line with the calendar year.

With the aid and support of supporters, volunteers and grants, the Charity raised £72,619 (2020-21 full year - £54,327) for the year. Gift aid has been claimed and will be received in the next financial year.

The Charity's expenditure during 2020-21 financial period was £27,624 (2020-21 full year - £30,235). This was spent on the development of our projects, salaries, governance and administration overheads.

The surplus for the period was £44,995 (2020-21 full year - £24,092). This was partly due to incomplete projects, where grant spending was received for a multiyear project and most of it is allocated for activity in 2022 and 2023.

As of 31 December 2021, the Charity held assets as cash in bank of £101,375 (2019-20 full year - £56,380).

The trustees intend to continue to support the charity's projects, working in development of resources, training and research in the following financial year.

Principal funding sources

Funding sources are grants and gifts from supporters.

Investment Policy

All of the charity's funds are to be applied in the short term and no funds are held for long term investment.

Reserves Policy

Word of Life holds a reserve in its bank account which will allow it to operate for a three-month period in the event of future financial difficulty. The Reserves Policy was revised in 2021. As at 31 December 2021, the charity held free reserves of £62,990 (2020-21 full year - £39,201). The trustees are confident that the current reserves position will allow the charity to continue operating its current activities over the next financial year.

Plans for future periods

The charity will continue to seek for grants and support through donations, in order to advance the Christian faith in accordance with its objects.

Responsibilities of the trustees

Charity Law requires the trustees to prepare financial statements for each financial period which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its income resources and application of resources, including income and expenditure, for the financial period. In preparing those financial statements, the trustees follow best practice and:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis, unless it is not appropriate to assume that the charity will continue on that basis

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with Charity Law.

The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

OUR AIMS AND OBJECTIVES

Purpose and aims

The charity's purposes, as set out in the objects in the Constitution, are the advancement of the Christian faith in such ways as the charity trustees may from time to time decide.

The trustees do not consider that any detriment or harm would arise from this charity's charitable purposes.

Ensuring work delivers our aims

We review our aims, objectives and activities annually. This review considers what has been achieved over the previous year, and how the charity has fulfilled its aims, while reflecting on the challenges and any disappointments. It helps the trustees to ensure that our aims, objectives and activities remain focussed on our stated purposes. This review also sets vision and targets for the following year, with reference to the guidance contained in the Charity Commission's general guidance on public benefit.

The focus of our work

Our main objective for the period was to advance the Christian faith.

How our activities deliver public benefit

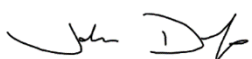
The charity develops and publishes Christian materials, in different languages, for use by new Christians in order to develop their knowledge and understanding of the Christian faith. It seeks to train people in the use of these materials and is engaged in research concerning these peoples who are new to the Christian faith.

The beneficiaries of our work have been both leaders and members of churches in the UK, Europe and around the world who have received our materials and been trained in using them. The materials we produce have been translated into a number of different languages enabling their use by people from a variety of places including South Asia, Africa, the Middle East and Europe.

Signed for and on behalf of the trustees:



(Chair) 15/9/22



(Treasurer) 15/9/22



Receipts and payments accounts

CC16a

For the period from	01/04/2021	To	31/12/2021
------------------------	------------	----	------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	22,950	18,997	-	41,946	50,421
Subscriptions	-	-	-	-	-
Book Sales & Royalties	2,152	-	-	2,152	3,409
Grants	-	28,521	-	28,521	-
Gift Aid Reclaimed	-	-	-	-	-
Training event donations	-	-	-	-	497
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	25,101	47,517	-	72,619	54,327
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	25,101	47,517	-	72,619	54,327
A3 Payments					
Staff Costs	766	12,017	-	12,784	19,666
Staff and Volunteer Expenses			-	-	108
Development of Christian materials	428	6,501	-	6,929	8,376
Promotion, Printing and Postage	926	440	-	1,366	1,960
Training events		4,668	-	4,668	-
Sundry expenditure	173		-	173	-
Office Costs	330	221	-	551	-
Governance Costs	1,153		-	1,153	125
	-	-	-	-	-
Sub total	3,777	23,846	-	27,624	30,235

A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	3,777	23,846	-	27,624	30,235
Net of receipts/(payments)	21,324	23,671	-	44,995	24,092
A5 Transfers between funds	2,465	2,465	-	-	-
A6 Cash funds last year end	39,201	17,179	-	56,380	32,288
Cash funds this year end	62,990	38,385	-	101,375	56,380


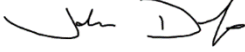
Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Coop Bank account	23,222	38,385	
	CAF Bank account	39,621	-	-
	Paypal Account	147	-	-
	Total cash funds (agree balances with receipts and payments account(s))	62,990 OK	38,385 OK	- OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Philip Rawlings	15/9/22
	John Douglas	15/9/22



Registered Charity 328492

Trustees' Annual Report and Financial Statement

1 April – 31 December 2021

Word of Life
Trustees' Annual Report and Financial Statement
1 April – 31 December 2021

CONTENTS

Legal and administrative details	3
Structure, governance and management	4
Aims and objectives	6
Receipts and Payments Account – CC16a	7

Word of Life

Trustees' Annual Report and Financial Statement

1 April – 31 December 2021

The trustees present the report and financial statements for the nine-month financial period ending 31 December 2021.

LEGAL AND ADMINISTRATIVE DETAILS

Charity name:	Word of Life
Charity registration number:	328492
Date of formation:	22 January 1990
Principle office:	Central House 13 Ravenhurst Street BIRMINGHAM B12 0HD

Trustees

Mr John Douglas (Treasurer)

Ms Shadi Fatehi

Rev Canon Dr Philip Rawlings (Chair)

Mr Kamran Tajermanshadi

Mr David Watson

Bankers

The Charity holds bank accounts at:

The Co-operative Bank PLC, P.O. Box 101, 1 Balloon Street, Manchester M60 4EP
and

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Word of Life is a charity registered on 22 January 1990. The charity was established under a Constitution dated 8 December 1989.

Recruitment and appointment of trustees

Under the requirements of the Constitution, the trustees are elected at the Annual General Meeting. All trustees are members of the charity.

Trustee induction and training

All trustees are familiar with the practical work of the charity and are encouraged to be involved with the on-going work of the charity. They are encouraged to actively engage with its activities and are familiar with the context within which it operates, including:

- The obligations of trustees
- The main documents which set out the operational framework for the charity including the Constitution
- Resourcing and the current financial position
- Future plans and objectives

Organisational structure

The trustees meet at least four times a year (quarterly) and are responsible for the strategic direction and policy of the charity. At present there are five trustees from a variety of backgrounds all relevant to the work of the charity.

A scheme of delegation is in place. The Chair and Treasurer continue working closely with the Director (Tim Green), with whom day to day responsibility rests; the Administrator (Lindsey Stephenson); and several Track Leaders, some who are employed by the charity (Jennifer Fenton) and others on a seconded or voluntary basis (Pat Brittenden, Flora Davies, Helen Lee).

The Director, Administrator and Track Leaders work closely with groups of contracted staff (Michelle Simon, Elham Khassafi, Parsa Zardouz) and volunteers on a regular basis, within the different projects of the charity.

Financial review

NB This report refers to a nine month financial period as we worked to adjust our year in line with the calendar year.

With the aid and support of supporters, volunteers and grants, the Charity raised £72,619 (2020-21 full year - £54,327) for the year. Gift aid has been claimed and will be received in the next financial year.

The Charity's expenditure during 2020-21 financial period was £27,624 (2020-21 full year - £30,235). This was spent on the development of our projects, salaries, governance and administration overheads.

The surplus for the period was £44,995 (2020-21 full year - £24,092). This was partly due to incomplete projects, where grant spending was received for a multiyear project and most of it is allocated for activity in 2022 and 2023.

As of 31 December 2021, the Charity held assets as cash in bank of £101,375 (2019-20 full year - £56,380).

The trustees intend to continue to support the charity's projects, working in development of resources, training and research in the following financial year.

Principal funding sources

Funding sources are grants and gifts from supporters.

Investment Policy

All of the charity's funds are to be applied in the short term and no funds are held for long term investment.

Reserves Policy

Word of Life holds a reserve in its bank account which will allow it to operate for a three-month period in the event of future financial difficulty. The Reserves Policy was revised in 2021. As at 31 December 2021, the charity held free reserves of £62,990 (2020-21 full year - £39,201). The trustees are confident that the current reserves position will allow the charity to continue operating its current activities over the next financial year.

Plans for future periods

The charity will continue to seek for grants and support through donations, in order to advance the Christian faith in accordance with its objects.

Responsibilities of the trustees

Charity Law requires the trustees to prepare financial statements for each financial period which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its income resources and application of resources, including income and expenditure, for the financial period. In preparing those financial statements, the trustees follow best practice and:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis, unless it is not appropriate to assume that the charity will continue on that basis

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with Charity Law.

The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

OUR AIMS AND OBJECTIVES

Purpose and aims

The charity's purposes, as set out in the objects in the Constitution, are the advancement of the Christian faith in such ways as the charity trustees may from time to time decide.

The trustees do not consider that any detriment or harm would arise from this charity's charitable purposes.

Ensuring work delivers our aims

We review our aims, objectives and activities annually. This review considers what has been achieved over the previous year, and how the charity has fulfilled its aims, while reflecting on the challenges and any disappointments. It helps the trustees to ensure that our aims, objectives and activities remain focussed on our stated purposes. This review also sets vision and targets for the following year, with reference to the guidance contained in the Charity Commission's general guidance on public benefit.

The focus of our work

Our main objective for the period was to advance the Christian faith.

How our activities deliver public benefit

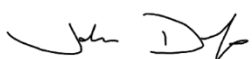
The charity develops and publishes Christian materials, in different languages, for use by new Christians in order to develop their knowledge and understanding of the Christian faith. It seeks to train people in the use of these materials and is engaged in research concerning these peoples who are new to the Christian faith.

The beneficiaries of our work have been both leaders and members of churches in the UK, Europe and around the world who have received our materials and been trained in using them. The materials we produce have been translated into a number of different languages enabling their use by people from a variety of places including South Asia, Africa, the Middle East and Europe.

Signed for and on behalf of the trustees:



(Chair) 15/9/22



(Treasurer) 15/9/22



Receipts and payments accounts

CC16a

For the period from	01/04/2021	To	31/12/2021
------------------------	------------	----	------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	22,950	18,997	-	41,946	50,421
Subscriptions	-	-	-	-	-
Book Sales & Royalties	2,152	-	-	2,152	3,409
Grants	-	28,521	-	28,521	-
Gift Aid Reclaimed	-	-	-	-	-
Training event donations	-	-	-	-	497
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	25,101	47,517	-	72,619	54,327
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	25,101	47,517	-	72,619	54,327
A3 Payments					
Staff Costs	766	12,017	-	12,784	19,666
Staff and Volunteer Expenses			-	-	108
Development of Christian materials	428	6,501	-	6,929	8,376
Promotion, Printing and Postage	926	440	-	1,366	1,960
Training events		4,668	-	4,668	-
Sundry expenditure	173		-	173	-
Office Costs	330	221	-	551	-
Governance Costs	1,153		-	1,153	125
	-	-	-	-	-
Sub total	3,777	23,846	-	27,624	30,235

A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	3,777	23,846	-	27,624	30,235
Net of receipts/(payments)	21,324	23,671	-	44,995	24,092
A5 Transfers between funds	2,465	2,465	-	-	-
A6 Cash funds last year end	39,201	17,179	-	56,380	32,288
Cash funds this year end	62,990	38,385	-	101,375	56,380


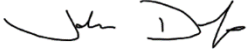
Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Coop Bank account	23,222	38,385	
	CAF Bank account	39,621	-	-
	Paypal Account	147	-	-
	Total cash funds (agree balances with receipts and payments account(s))	62,990 OK	38,385 OK	- OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Philip Rawlings	15/9/22
	John Douglas	15/9/22

Word of Life
Charity Number: 328492
Period Ended 31st December 2021

Independent Examiner's report to the Trustees of Word of Life

I report on the accounts of the charity for the financial period ended 31 December 2021 which are set out on pages 1 to 2 of CC16a.

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 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;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- 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 prese 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 Acthave 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.



John Meredith ACA
13 Tristan Close
Exeter
EX4 9BT

Date: 16/09/2022