

# LIVING WATERS CHRISTIAN CENTRE (LEWISHAM TRUST)

England & Wales · Charity number 1058778

## Details

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**Other names** LWCC

**Status** Registered

**Legal form** Trust

**Registered** 1996-10-21

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 42 Undercliff Road  
London  
SE13 7TT

**Phone** 02084732318

**Email** [lwcc1uk@yahoo.co.uk](mailto:lwcc1uk@yahoo.co.uk)

**Website** [www.lwcc.org.uk](http://www.lwcc.org.uk)

## Activities

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**Objects:** (A) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE OF THE DEED IN THE LONDON BOROUGH OF LEWISHAM AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT. (B) TO RELIEVE PERSONS WHO ARE IN CONDITIONS OF NEED OR HARDSHIP OR WHO ARE AGED OR SICK AND TO RELIEVE THE DISTRESS CAUSED THEREBY IN THE SAID LONDON BOROUGH AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT. (C) TO PROMOTE AND FULFIL SUCH OTHER CHARITABLE PURPOSES BENEFICIAL TO THE COMMUNITY IN THE SAID LONDON BOROUGH AND IN SUCH OTHER PART SOF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.

**Activities:** To advance the Christian faith in accordance with the statement of beliefs appearing in the Trust Deed.

## Classification

- **How:** Provides Services, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- **Area of benefit:** LONDON BOROUGH OF LEWISHAM AND WORLDWIDE
- Lewisham

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£67,443	£65,702	-	-
2024-04-05	£65,519	£67,454	-	-
2023-04-05	£66,571	£72,365	-	-
2022-04-05	£67,326	£65,011	-	-
2021-04-05	£75,653	£57,046	-	-

## Trustees

Name	Role	Appointed
REVEREND DAVID NATHANIEL BROWN	Chair	
GARFIELD JOHNSON		
MAURICE PHILLIPS		
TREVOR BROWN		

**LIVING WATERS CHRISTIAN CENTRE (LEWISHAM TRUST)**

England & Wales - Charity number 1058778

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# Accounts

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CHARITY REGISTERED NUMBER:1058778

LIVING WATERS CHRISTIAN CENTRE

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 5 APRIL 2025

ACCOUNTANTS  
XEINADIN LONDON LIMITED  
8<sup>TH</sup> FLOOR, BECKET HOUSE, 36 OLD JEWRY  
LONDON  
EC2R 8DD

LIVING WATERS CHRISTIAN CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

**Registered Charity Number:** 1058778

**Trustees:**  
D N Brown  
T Brown  
G Johnson  
M Phillips

**Registered Office:**  
Huxbear House  
Huxbear Street  
Brockley  
SE4 1EA

**Accountants:**  
Xeinadin London Limited  
8<sup>th</sup> Floor, Becket House  
36 Old Jewry  
London  
EC2R 8DD

**Bankers:**  
Barclays Bank PLC  
93 Lewisham High Street  
Lewisham

**LIVING WATERS CHRISTIAN CENTRE**  
**FOR THE YEAR ENDED 5 APRIL 2025**

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LIVING WATERS CHRISTIAN CENTRE  
TRUSTEES' ANNUAL REPORT  
FOR THE YEAR ENDED 5 APRIL 2025

The Trustees present their report and the financial statements of the charity for the year ended 5 April 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 02) in preparing the annual report and financial statements of the charity.

**Structure, Governance and Management**

Governing document

The charity is governed by its Trust deed dated 17 September 1996

Trustee induction and training

New Trustees undergo an orientation day to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity. During the induction day they meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organization

A board of trustees of up to 4 members, who meet twice yearly, administers the charity. There are sub-committees covering development, membership, finance, and audit. A Chief executive is appointed by the trustees to manage the day-to-day operations of the charity.

Risk policy

The trustees have examined the major strategic, business, and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

Volunteers

Many volunteers give up their time to help at the branches, particularly at weekends and in the evenings. We are greatly indebted to these volunteers for their commitment and support.

Objectives and activities

The principal activity of the Living Water Christian Centre is that of charitable works for public benefit.

**Financial review**

LIVING WATERS CHRISTIAN CENTRE  
TRUSTEES' ANNUAL REPORT (Continued)

FOR THE YEAR ENDED 5 APRIL 2025

**Accounting and reporting responsibilities**

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 charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and apply them consistently.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in existence.

The trustees are responsible for keeping proper accounting records which 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 1993. They 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.

Approved by the trustees on 3<sup>rd</sup> November 2025 signed on its behalf by:

  
.....

D N Brown  
Trustee

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF LIVING WATERS CHRISTIAN CENTRE**  
**FOR THE YEAR ENDED 5 APRIL 2025**

I report on the accounts which are set out on pages 4 to 9.

**Respective responsibilities of the Trustees and examiner**

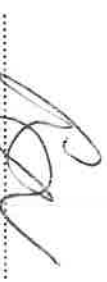
The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. It is my responsibility to:

Examine the accounts under section 145 of the 2011 Act; 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 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**



Dated: 3 November 2025

.....  
Xeinadin London Limited  
8<sup>th</sup> Floor, Becket House  
36 Old Jewry  
London  
EC2R 8DD

LIVING WATERS CHRISTIAN CENTRE

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE  
ACCOUNT)

FOR THE YEAR ENDED 5 APRIL 2025

	Unrest'd Funds £	Total Funds 2025 £	Total Funds 2024 £
<b>Income and endowments from:</b>			
Donations and Legacies	55,485	55,485	52,626
Other income	11,958	11,958	12,893
<b>Total income and endowments</b>	<u>67,443</u>	<u>67,443</u>	<u>65,519</u>
<b>Expenditure on:</b>			
Raising funds	39,302	39,302	41,054
Other	26,400	26,400	26,400
<b>Total resources expended</b>	<u>65,702</u>	<u>65,702</u>	<u>67,454</u>
<b>Net movement in funds</b>	<u>1,741</u>	<u>1,741</u>	<u>(1,935)</u>
<b>Total funds brought forward</b>	<u>£ 56,552</u>	<u>£ 56,552</u>	<u>58,487</u>
<b>Total funds carried forward</b>	<u>£ 58,293</u>	<u>£58,293</u>	<u>56,552</u>

All income and expenditure derive from continuing activities.

LIVING WATERS CHRISTIAN CENTRE

BALANCE SHEET

AT 5 APRIL 2025

	Note	£	2025	£	2024	£
<b>Tangible fixed assets</b>						
Tangible assets	5			8,051		10,734
<b>Current assets</b>						
Debtors	6	2,521			5,243	
Bank Accounts		47,721			40,684	
		<u>50,242</u>			<u>45,927</u>	
<b>Creditors</b>						
Amounts falling due within one year	7		0		109	
			<u>50,242</u>		<u>45,818</u>	
<b>Total assets less current liabilities</b>				<u>58,293</u>		<u>56,552</u>
<b>Net assets</b>				<u>£ 58,293</u>		<u>£ 56,552</u>
<b>Capital funds</b>						
Unrestricted funds				58,293		56,552
				<u>£ 58,293</u>		<u>£ 56,552</u>
<b>Total funds</b>				<u>£ 58,293</u>		<u>£ 56,552</u>

Approved by the trustees on 3<sup>rd</sup> November 2025 and signed on its behalf.



D N Brown

The annexed notes form part of these financial statements.



LIVING WATERS CHRISTIAN CENTRE

NOTES TO THE FINANCIAL STATEMENTS (Continued)

FOR THE YEAR ENDED 5 APRIL 2025

	<b>2025</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>3. Expenditure on raising funds</b>			
Rent and hire of church premises	8,415		8,610
Telephone and internet	2,731		2,683
Gift and donations	3,562		2,730
Other direct charitable expenses	12,572		16,887
Pension	605		605
Insurance	521		423
Administrative expenses	995		1,515
Travel expenses	4,395		1,472
Accountancy fees	2,213		1,801
Printing, postage & stationery	518		301
Training costs	91		449
Depreciation	2,684		3,578
	<hr/>	<hr/>	<hr/>
	39,302	41,054	<hr/>
	<hr/>	<hr/>	<hr/>
<b>4. Other costs</b>			
Staff Salary & Employers NI	2025 £ 26,400	2025 £ 26,400	2024 £ 26,400
	<hr/>	<hr/>	<hr/>
	26,400	26,400	<hr/>
	<hr/>	<hr/>	<hr/>

**LIVING WATERS CHRISTIAN CENTRE**  
**NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**FOR THE YEAR ENDED 5 APRIL 2025**

5. **Tangible fixed assets**

	<b>Plant and Machinery £</b>
Cost:	
At 6 April 2024	53,969
At 5 April 2025	<u>53,969</u>
Depreciation:	
At 6 April 2024	43,235
Charge for the year	2,684
At 5 April 2025	<u>45,919</u>
Net book value:	
At 5 April 2025	<u>£ 8,051</u>
At 5 April 2024	<u>£ 10,734</u>

6. **Debtors and prepayments**

Amounts falling due within one year:

	<b>2025 £</b>	<b>2024 £</b>
Due from other funds	2,521	5,243
	<u>£2,521</u>	<u>£5,243</u>

7. **Creditors**

Amounts falling due within one year: -

	<b>2025 £</b>	<b>2024 £</b>
Sundry Creditors PAYE & NIC	0	109
	<u>£ 0</u>	<u>£ 109</u>

**LIVING WATERS CHRISTIAN CENTRE**

**NOTES TO THE FINANCIAL STATEMENTS (Continued)**

**FOR THE YEAR ENDED 5 APRIL 2025**

**8. Financial Instruments**

The company had the following financial instruments:

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Financial assets that are debt instruments measured at amortized cost.		
Other debtors	<u>2,521</u>	<u>5,243</u>
Financial liabilities measured at amortized cost.		
Other creditors	<u>0</u>	<u>109</u>
	<u>£ 0</u>	<u>£ 109</u>

**LIVING WATERS CHRISTIAN CENTRE (LEWISHAM TRUST)**

England & Wales - Charity number 1058778

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# Accounts

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**CHARITY REGISTERED NUMBER:1058778**

**LIVING WATERS CHRISTIAN CENTRE**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 5 APRIL 2024**

**PALASON LTD**  
**CHARTERED MANAGEMENT ACCOUNTANTS**  
**8<sup>th</sup> FLOOR, BECKET HOUSE, 36 OLD JEWRY,**  
**LONDON**  
**EC2R 8DD**

**LIVING WATERS CHRISTIAN CENTRE**  
**LEGAL AND ADMINISTRATIVE INFORMATION**

**Registered Charity Number:** 1058778

**Trustees:** D N Brown  
T Brown  
G Johnson  
M Philips

**Registered Office:** Huxbear House  
Huxbear Street  
Brockley  
SE4 1EA

**Accountants:** Palason Ltd  
Chartered Management Accountants  
8<sup>th</sup> Floor, Becket House, 36 Old Jewry,  
London  
EC2R 8DD

**Bankers:** Barclays Bank PLC  
93 Lewisham High Street  
Lewisham

**LIVING WATERS CHRISTIAN CENTRE**

**FOR THE YEAR ENDED 5 APRIL 2024**

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**LIVING WATERS CHRISTIAN CENTRE**

**TRUSTEES' ANNUAL REPORT**

**FOR THE YEAR ENDED 5 APRIL 2024**

The Trustees present their report and the financial statements of the charity for the year ended 5 April 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS102) in preparing the annual report and financial statements of the charity.

**Structure, Governance and Management**

**Governing document**

The charity is governed by its Trust deed dated 17 September 1996

**Trustee induction and training**

New Trustees undergo an orientation day to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity. During the induction day they meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

**Organization**

A board of trustees of up to 4 members, who meet twice yearly, administers the charity. There are sub-committees covering development, membership, finance and audit. A Chairman is appointed by the trustees to manage the day-to-day operations of the charity.

**Risk policy**

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

**Volunteers**

Many volunteers give up their time to help at the branches, particularly at weekends and in the evenings. We are greatly indebted to these volunteers for their commitment and support.

**Objectives and activities**

The principal activity of the Living Water Christian Centre is that of charitable works for public benefit.

**Financial review**

**LIVING WATERS CHRISTIAN CENTRE**  
**TRUSTEES' ANNUAL REPORT** (Continued)  
**FOR THE YEAR ENDED 5 APRIL 2024**

**Accounting and reporting responsibilities**

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 charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in existence.

The trustees are responsible for keeping proper accounting records which 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 1993. They 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.

Approved by the trustees on 4th November 2024 signed on its behalf by:



.....  
D N Brown  
Trustee

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF LIVING WATERS CHRISTIAN CENTRE**  
**FOR THE YEAR ENDED 5 APRIL 2024**

I report on the accounts which are set out on pages 4 to 9

**Respective responsibilities of the Trustees and examiner**

The trustees are responsible for the preparation of the accounts. The 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; 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 present a "true and fair view" and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**



.....  
Palason Ltd  
Chartered Management Accountants  
8<sup>th</sup> Floor, Becket House  
36 Old Jewry  
London  
EC2R 8DD

Dated:4 November 2024

**LIVING WATERS CHRISTIAN CENTRE**

**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)**

**FOR THE YEAR ENDED 5 APRIL 2024**

	<b>Unrest'd Funds £</b>	<b>Total Funds 2024 £</b>	<b>Total Funds 2023 £</b>
<b>Income and endowments from:</b>			
Donations and Legacies	52,626	52,626	55,682
Other income	12,893	12,893	10,889
<b>Total income and endowments</b>	<u>65,519</u>	<u>65,519</u>	<u>66,571</u>
<b>Expenditure on:</b>			
Raising funds	41,054	41,054	45,965
Other	26,400	26,400	26,400
<b>Total resources expended</b>	<u>67,454</u>	<u>67,454</u>	<u>72,365</u>
<b>Net movement in funds</b>	(1,935)	(1,935)	(5,794)
<b>Total funds brought forward</b>	<u>£ 58,487</u>	<u>£ 58,487</u>	<u>64,281</u>
<b>Total funds carried forward</b>	<u><u>£ 56,552</u></u>	<u><u>£56,552</u></u>	<u><u>58,487</u></u>

All income and expenditure derive from continuing activities.

**LIVING WATERS CHRISTIAN CENTRE**

**BALANCE SHEET**

**AT 5 APRIL 2024**

	Note	2024		2023	
		£	£	£	£
<b>Tangible fixed assets</b>					
Tangible assets	5		10,734		14,312
<b>Current assets</b>					
Debtors	6	5,243		15,833	
Bank Accounts		40,684		28,451	
		<u>45,927</u>		<u>44,284</u>	
<b>Creditors</b>					
Amounts falling due within one year	7	109		109	
<b>Net current assets</b>			<u>45,818</u>		<u>44,175</u>
<b>Total assets less current liabilities</b>			<u>56,552</u>		<u>58,487</u>
<b>Net assets</b>			<u>£ 56,552</u>		<u>£ 58,487</u>
<b>Capital funds</b>					
Unrestricted funds			<u>56,552</u>		<u>58,487</u>
<b>Total funds</b>			<u>£ 56,552</u>		<u>£ 58,487</u>

Approved by the trustees on 4th November 2024 and signed on its behalf.



.....  
D N Brown

The annexed notes form part of these financial statements.

**LIVING WATERS CHRISTIAN CENTRE**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 5 APRIL 2024**

1. **Accounting policies**

The financial statements are prepared under the historical cost convention (as modified by the revaluation of certain assets) and in accordance with the Financial Reporting Standard for Smaller Entities (Effective April 2008). The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued in March 2005.

**Cashflow statement**

The Company has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cashflow statement on the grounds that it is a small company.

**Incoming resources**

All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

**Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less depreciation.

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Plant and machinery                      25% reducing balance basis.

2. **Income**

	<b>Unrest'd Funds 2024 £</b>	<b>Total Funds 2024 £</b>	<b>Total Funds 2023 £</b>
<b>Donations and legacies</b>			
Tithes and offerings received	42,131	42,131	45,536
Income tax recoverable	10,495	10,495	10,146
	52,626	52,626	55,682
<b>Other income</b>			
Bank interest received	448	448	55
Other grants	12,445	12,445	10,834
	12,893	12,893	10,889

**LIVING WATERS CHRISTIAN CENTRE**

**NOTES TO THE FINANCIAL STATEMENTS** (Continued)

**FOR THE YEAR ENDED 5 APRIL 2024**

<b>3. Expenditure on raising funds</b>	<b>2024</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Rent and hire of church premises	8,610		8,280
Telephone and internet	2,683		2,281
Gift and donations	2,730		4,750
Other direct charitable expenses	16,887		16,712
Pension	605		605
Insurance	423		1,835
Administrative expenses	1,515		1,050
Travel expenses	1,472		3,693
Accountancy fees	1,801		1,801
Printing, postage & stationery	301		76
Training costs	449		112
Depreciation	3,578		4,770
	<hr/>		<hr/>
		41,054	45,965
		<hr/>	<hr/>
<b>4. Other costs</b>	<b>2024</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Staff Salary & Employers NI	26,400		26,400
	<hr/>		<hr/>
		26,400	26,400
		<hr/>	<hr/>

**LIVING WATERS CHRISTIAN CENTRE**

**NOTES TO THE FINANCIAL STATEMENTS** (Continued)

**FOR THE YEAR ENDED 5 APRIL 2024**

**5. Tangible fixed assets**

	<b>Plant and Machinery £</b>
Cost:	
At 6 April 2023	53,969
At 5 April 2024	<u>53,969</u>
Depreciation:	
At 6 April 2023	39,657
Charge for the year	3,578
At 5 April 2024	<u>43,235</u>
Net book value:	
At 5 April 2024	£ 10,734
At 5 April 2023	<u>£ 14,312</u>

**6. Debtors and prepayments**

Amounts falling due within one year:	<b>2024 £</b>	<b>2023 £</b>
Due from other funds	5,243	15,833
	<u>£5,243</u>	<u>£15,833</u>

**7. Creditors**

Amounts falling due within one year: -	<b>2024 £</b>	<b>2023 £</b>
Sundry Creditors	109	109
PAYE & NIC		
	<u>£ 109</u>	<u>£ 109</u>

**LIVING WATERS CHRISTIAN CENTRE**

**NOTES TO THE FINANCIAL STATEMENTS** (Continued)

**FOR THE YEAR ENDED 5 APRIL 2024**

**8. Financial Instruments**

The company had the following financial instruments:

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Financial assets that are debt instruments measured at amortised cost		
Other debtors	5,243	18,014
	<u>          </u>	<u>          </u>
Financial liabilities measured at amortised cost		
Other creditors	109	109
	<u>          </u>	<u>          </u>
	<b>£ 109</b>	<b>£ 109</b>
	<u>          </u>	<u>          </u>

Chair Trustees: Pastor David Brown

Registered Charity No.1058778

## END OF YEAR REPORT 6TH APRIL 2023-5TH APRIL 2024



### Finances & Funding

#### Finances

Helrik Louw Palason Chartered Management Accountants have provided our accounts for the year showing a slight decrease of total incoming resources bringing the total to £65,519.00. Our total expenses compared to last year was just under £5,000.00 less. We received another grant for £9,445.00 from the National Lottery which again helped with vehicle running costs and administrative costs of running our Food Bank. In addition to this, we also



#### Finances contin'd

Succeeded in expanding our sources for obtaining food for members of the public experiencing hardship.

We also received £3,000.00 from Lewisham local for the purchase of food for our food bank. This was received in July to be spent over a ten week period. In addition to the funding, we also carried out a Food Drive at Tesco Catford where we collected 534.8kg of food and toiletry items.

We are still collecting food from various supermarkets via Foodiverse.



Christ The Rock Ministries donated food and toiletries to our church for the Food Bank. We are grateful for their kindness and thoughtful-

ness.

Our website was finally upgraded and given a new look. On going work is still taking place to ensure it is up to date in all areas.

In June 2023, we held a Summer BBQ for the community. We received £1,500.00 toward the cost from Mayor of London-Community BBQ fund along with a package of various items to help us in our organisation. The BBQ was a success with over 150 people in attendance. A big thank you all all who participated in making this day a success.

We ran a Zoom Training Course for our Food Service volunteers which covered health and safety aspects of the Food Service as well as practical aspects of the service.

#### Teaching/Preaching

Pastor David & Pastor Joy travelled to Jamaica. They ministered at LWCC Jamaica on the subject of relationships and answered questions from the congregation. They also bought and handed out to every member Crown bread, drinks and sweets as well as other items to every household represented in the Sunday morning service. The Pastor and members expressed their gratitude and appreciation.

I thank God for His love strength and mercy shown toward us during the year. It has been a trying time for us all but God's presence has encouraged & kept us.

#### 6th April 2024 & beyond

Continue to expand the sources for donations to our Food Bank.

Run Food Drives with the supermarkets for obtaining food for our Food Bank.

Apply for grants for our buying food and covering costs for our the running of our food bank.

Apply for a grant for our Summer Community BBQ.

Begin to look for sources of obtaining toys for our Christmas Service.

#### Other Activities

##### Audio Recordings

Our Sunday services are still being recorded via audio and uploaded to our website for free listening. Recordings may also be downloaded if desired for future listening.



##### Storage Lights

We have installed lights for the storage area where our Food Bank and church items are stored. The area was not well lit and called for the use of other lighting which was not sufficient. The work was done with the approval of the office manager and is working perfectly.



##### Barclays bank

We have submitted documents for updating our bank account details to Barclays. The process is ongoing and hopefully is near completion. We are waiting for Barclays to update us on the progress.



**LIVING WATERS CHRISTIAN CENTRE (LEWISHAM TRUST)**

England & Wales - Charity number 1058778

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# Accounts

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CHARITY REGISTERED NUMBER:1058778

LIVING WATERS CHRISTIAN CENTRE

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 5 APRIL 2023

HELRIK LOUW PALASON  
CHARTERED MANAGEMENT ACCOUNTANTS  
72 GREAT SUFFOLK STREET  
LONDON  
SE1 0BL

**LIVING WATERS CHRISTIAN CENTRE**  
**LEGAL AND ADMINISTRATIVE INFORMATION**

**Registered Charity Number:** 1058778

**Trustees:** D N Brown  
T Brown  
G Johnson  
M Philips

**Registered Office:** Huxbear House  
Huxbear Street  
Brockley  
SE4 1EA

**Accountants:** Helrik Louw Palason  
Chartered Management Accountants  
72 Great Suffolk Street  
London  
SE1 0BL

**Bankers:** Barclays Bank PLC  
93 Lewisham High Street  
Lewisham

**LIVING WATERS CHRISTIAN CENTRE**

**FOR THE YEAR ENDED 5 APRIL 2023**

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**LIVING WATERS CHRISTIAN CENTRE**

**TRUSTEES' ANNUAL REPORT**

**FOR THE YEAR ENDED 5 APRIL 2023**

The Trustees present their report and the financial statements of the charity for the year ended 5 April 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS102) in preparing the annual report and financial statements of the charity.

**Structure, Governance and Management**

Governing document

The charity is governed by its Trust deed dated 17 September 1996

Trustee induction and training

New Trustees undergo an orientation day to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity. During the induction day they meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organization

A board of trustees of up to 4 members, who meet twice yearly, administers the charity. There are sub-committees covering development, membership, finance and audit. A Chairman is appointed by the trustees to manage the day-to-day operations of the charity.

Risk policy

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

Volunteers

Many volunteers give up their time to help at the branches, particularly at weekends and in the evenings. We are greatly indebted to these volunteers for their commitment and support.

Objectives and activities

The principal activity of the Living Water Christian Centre is that of charitable works for public benefit.

**Financial review**

**LIVING WATERS CHRISTIAN CENTRE**

**TRUSTEES' ANNUAL REPORT** (Continued)

**FOR THE YEAR ENDED 5 APRIL 2023**

**Accounting and reporting responsibilities**

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 charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in existence.

The trustees are responsible for keeping proper accounting records which 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 1993. They 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.

Approved by the trustees on 13th October 2023 signed on its behalf by:



.....  
D N Brown  
Trustee

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF LIVING WATERS CHRISTIAN CENTRE**  
**FOR THE YEAR ENDED 5 APRIL 2023**

I report on the accounts which are set out on pages 4 to 9

**Respective responsibilities of the Trustees and examiner**

The trustees are responsible for the preparation of the accounts. The 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; 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 present a "true and fair view" and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

  
.....  
Helrik Louw Palason  
Chartered Management Accountants  
72 Great Suffolk Street

Dated: 15 October 2023

London

SE1 0BL

**LIVING WATERS CHRISTIAN CENTRE**  
**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE**  
**ACCOUNT)**

**FOR THE YEAR ENDED 5 APRIL 2023**

	<b>Unrest'd Funds £</b>	<b>Total Funds 2023 £</b>	<b>Total Funds 2022 £</b>
<b>Income and endowments from:</b>			
Donations and Legacies	55,682	55,682	57,333
Other income	10,889	10,889	9,993
<b>Total income and endowments</b>	<u>66,571</u>	<u>66,571</u>	<u>67,326</u>
<b>Expenditure on:</b>			
Raising funds	45,965	45,965	38,611
Other	26,400	26,400	26,400
<b>Total resources expended</b>	<u>72,365</u>	<u>72,365</u>	<u>65,011</u>
<b>Net movement in funds</b>	(5,794)	(5,794)	2,321
<b>Total funds brought forward</b>	<u>£ 64,281</u>	<u>£ 64,281</u>	<u>61,960</u>
<b>Total funds carried forward</b>	<u><u>£ 58,487</u></u>	<u><u>£58,487</u></u>	<u><u>64,281</u></u>

All income and expenditure derive from continuing activities.

LIVING WATERS CHRISTIAN CENTRE

BALANCE SHEET

AT 5 APRIL 2023

	Note	2023		2022	
		£	£	£	£
<b>Tangible fixed assets</b>					
Tangible assets	5		14,312		17,324
<b>Current assets</b>					
Debtors	6	15,833		18,014	
Bank Accounts		28,451		29,049	
		<u>44,284</u>		<u>47,063</u>	
<b>Creditors</b>					
Amounts falling due within one year	7	109		106	
<b>Net current assets</b>			<u>44,175</u>		<u>46,957</u>
<b>Total assets less current liabilities</b>			<u>58,487</u>		<u>64,281</u>
<b>Net assets</b>			<u>£ 58,487</u>		<u>£ 64,281</u>
<b>Capital funds</b>					
Unrestricted funds			<u>58,487</u>		<u>64,281</u>
<b>Total funds</b>			<u>£ 58,487</u>		<u>£ 64,281</u>

Approved by the trustees on 13th October 2023 and signed on its behalf.

  
.....  
D N Brown

The annexed notes form part of these financial statements.

**LIVING WATERS CHRISTIAN CENTRE**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 5 APRIL 2023**

1. **Accounting policies**

The financial statements are prepared under the historical cost convention (as modified by the revaluation of certain assets) and in accordance with the Financial Reporting Standard for Smaller Entities (Effective April 2008). The financial statements have been prepared in accordance with the Statement of Recommended Practice : Accounting and Reporting by Charities (SORP 2005) issued in March 2005.

**Cashflow statement**

The Company has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cashflow statement on the grounds that it is a small company.

**Incoming resources**

All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

**Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less depreciation

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Plant and machinery                      25% reducing balance basis

2. **Income**

	<b>Unrest'd Funds 2023 £</b>	<b>Total Funds 2023 £</b>	<b>Total Funds 2022 £</b>
<b>Donations and legacies</b>			
Tithes and offerings received	45,536	45,536	45,933
Income tax recoverable	10,146	10,146	11,400
	<u>55,682</u>	<u>55,682</u>	<u>57,333</u>
<b>Other income</b>			
Bank interest received	55	55	3
Other grants	10,834	10,834	9,990
	<u>10,889</u>	<u>10,889</u>	<u>9,993</u>

**LIVING WATERS CHRISTIAN CENTRE**  
**NOTES TO THE FINANCIAL STATEMENTS** (Continued)  
**FOR THE YEAR ENDED 5 APRIL 2023**

3.	<b>Expenditure on raising funds</b>	<b>2023</b> £	<b>2023</b> £	<b>2022</b> £
	Rent and hire of church premises	8,280		7,626
	Telephone and internet	2,281		2,441
	Gift and donations	4,750		5,722
	Other direct charitable expenses	16,712		7,883
	Pension	605		605
	Insurance	1,835		708
	Administrative expenses	1,050		1,942
	Travel expenses	3,693		3,966
	Accountancy fees	1,801		1,651
	Printing, postage & stationery	76		246
	Training costs	112		46
	Depreciation	4,770		5,775
		45,965	45,965	38,611
			45,965	38,611
4.	<b>Other costs</b>	<b>2023</b> £	<b>2023</b> £	<b>2022</b> £
	Staff Salary & Employers NI	26,400		26,400
		26,400	26,400	26,400
			26,400	26,400

**LIVING WATERS CHRISTIAN CENTRE**  
**NOTES TO THE FINANCIAL STATEMENTS** (Continued)  
**FOR THE YEAR ENDED 5 APRIL 2023**

5. **Tangible fixed assets**

	<b>Plant and Machinery £</b>
Cost:	
At 6 April 2022	52,211
At 5 April 2023	53,969
Depreciation:	
At 6 April 2022	34,887
Charge for the year	4,770
At 5 April 2023	39,657
Net book value:	
At 5 April 2023	£ 14,312
At 5 April 2022	£ 17,324

6. **Debtors and prepayments**

	<b>2023</b>	<b>2022</b>
	£	£
Amounts falling due within one year:		
Due from other funds	15,833	18,014
	£15,833	£18,014

7. **Creditors**

	<b>2023</b>	<b>2022</b>
	£	£
Amounts falling due within one year:-		
Sundry Creditors	109	106
PAYE & NIC		
	£ 109	£ 106

**LIVING WATERS CHRISTIAN CENTRE**  
**NOTES TO THE FINANCIAL STATEMENTS** (Continued)  
**FOR THE YEAR ENDED 5 APRIL 2023**

8. **Financial Instruments**

The company had the following financial instruments:

	2023 £	2022 £
Financial assets that are debt instruments measured at amortised cost		
Other debtors	18,014	18,014
	<u>18,014</u>	<u>18,014</u>
Financial liabilities measured at amortised cost		
Other creditors	109	106
	<u>109</u>	<u>106</u>
	<u>£ 109</u>	<u>£ 106</u>

# LIVING WATERS CHRISTIAN CENTRE (LEWISHAM TRUST)

Chair Trustees: Pastor David Brown

Registered Charity No.1058778



## END OF YEAR REPORT 6TH APRIL 2022-5TH APRIL 2023

### Finances & Funding

#### Finances

Helrik Louw Palason Chartered Management Accountants have provided our accounts for the year showing a decrease in total incoming resources bringing the total to £66,571.00. even though our expense went up this year to £72,365.00, we are still in good financial standing. Some of the costs in running the new van we bought was covered with grants received. One of those grants received was from the National Lottery + Community Links Bromley



showing a decrease in total incoming resources



#### Finances contin'd

Ley. We received £9,549.12 to fund the cost of personnel to pick up food from various sources for our Food Bank and to fund vehicle running costs for that year. Equipment was also purchased for administrative functions of our Food Bank. We are ever so grateful for the grants received as we were also able to purchase food for distribution to families experiencing hardship in our community and beyond. An additional £685.00 was given to us for the purchase of food from National Lottery + Comm Links Bromely.

We are still collecting food from various supermarkets via Foodiverse.

A brand new fridge was donated to us for use in our Food Bank.

Lewisham Local also gave us a grant of £685.00 for the purchase of food including cultural food for the customers that come to our Food Bank.

Our church carried out four food drives this year all from Tesco stores. We want to thank Tesco Old Kent Road, Lewisham and Catford for their kindness in allowing their customers to donate to our organisation. We collected a total of 2,227.9kg of food.

In August we held a Summer Community BBQ and invited people from the local community and Food Bank customers to join us for free food and drink. We set up a bouncy castle and had various games and prizes for adults and children. The venture was a success with over one hundred people coming out.

The Summer BBQ costs was covered by our church funds and contribution of members.

We ran a Zoom Training Course for our Food Service volunteers which covered health and safety aspects of the Food Service as well as practical aspects of the service.

#### Teaching/Preaching

Pastor David Taught a four week series on Relationships in May and June. Another four week teaching on "Giving" was carried out in July. Our church also enjoyed the teaching and preaching of others in our congregation. I thank God for His love strength and mercy shown toward us during the year. It has been a trying time for us all but God's presence has encouraged & kept us.

#### 6th April 2023 & beyond

Expand sources for food for our Food Service

Run at least two Food Drives with Tesco supermarkets.

Obtain funding for the purchase of food, vehicle running costs and website updating.

Apply for a grant for our Summer Community BBQ.

Apply for grants to pay for individuals to collect food for our Food Service.

#### Other Activities

##### Media Ministry

Due to circumstances beyond our control, we have had to halt the operation of the LWCC Media Ministry which was set up in October 2021. However, audio recordings of teachings and preachings are still be rec-



orded and uploaded to our website for all to download or to listen at their own convenience. Our Media Ministry will recommence in the future. Watch this space!

##### Website

As mentioned, our website is due to be upgraded and given a fresh new look. We are hoping to get funding for this and get "Church

Edit" to carry out the necessary works before we can make better use of the website for our church and it's activities.

##### LWCC Jamaica

Pastor David and Pastor Joy whilst in Jamaica later this year on holiday, will visit LWCC Waltham and hold a marriage seminar there and preach on Sunday 26th November 2023.



**LIVING WATERS CHRISTIAN CENTRE (LEWISHAM TRUST)**

England & Wales - Charity number 1058778

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# Accounts

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Chair Trustees: Pastor David Brown

Registered Charity No.1058778

END OF YEAR REPORT  
6TH APRIL 2021-5TH APRIL 2022



## Funding opportunities

### Finances

Helrik Louw Palason Chartered Management Accountants have provided our accounts for the year showing a decrease in total incoming resources bringing the total to £67,326.00. We bought a van as our old one did not meet the ULEZ Emissions criteria introduced by the London Mayor of London on 25th October 2021. We spent £22,138.00 in total including vat. The costs also included an extra year warranty, one years road tax, one years A.A. cover and



### Finances contin'd

was raised via direct contributions to our account and also via Crowdfunder. The van is used to transport food from various sources to our location for our Food Service which we operate for members of the public.

In May 2021, we registered with Foodiverse in order to collect food from supermarkets for the Food Service. We would like to thank Tesco Croydon for donations of food and toys; Lewisham Hub for the donation of an upright fridge as well as the Arnold Clark Community Fund for donating £1,000.00 to us for the purchase of food toys for our Food Service customers for Christmas. We



right Freezer



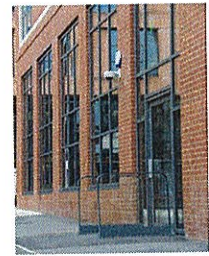
were successful in obtaining £9,990.00 for the purchase of a new Commercial upright Freezer and fridge and also funds to pay for drivers and volunteers to collect food from various sources.

A portion of the funding also paid for van running costs.

We ran a Zoom Training Course for our Food Service volunteers which covered health and safety aspects of the Food Service as well as practical aspects of the service.

### Right Choice Independent School

Our church continued to support Right Choice Independent School with cereal, milk, rice and other food



items during this financial year. The school provides education and specialist support for children with special needs. Food items supplied are used to cater for breakfast and lunch for the students. The items donated by our member are brought to the school on a monthly basis.

### 6th April 2022 & beyond

Expand sources for food for our Food Service

Run at least two Food Drives with Tesco supermarkets.

Obtain funding for the purchase of electronic devices for our Food Service.

Introduce a new system for recording and maintaining records electronically.

Apply for grants to pay for individuals to collect food for our Food Service.

### Other Activities

#### Media Ministry

LWCC Media Ministry was set up in October 2021 to operate and manage our website, Facebook and Youtube platforms and to video record our Sunday messages. A team of dedicated workers was put to-



gether and began to meet to discuss how the ministry should move forward. Due to technical issues, this ministry is put on hold until further notice. Our Sunday messages are still being recorded and placed on our website for download or direct listening free of charge.

#### LWCC Jamaica

Pastor David and Pastor

Joy went to Jamaica in February 2022. We visited LWCC Jamaica and ministered there. The church has suffered since the pandemic in terms of capacity to operate and spreading the gospel. Certain restrictions were still in place like the wearing of masks because of Covid-19, however, the people are in good spirit and pressing on despite various obstacles.

-  
-  
-  
**CHARITY REGISTERED NUMBER:1058778**

**LIVING WATERS CHRISTIAN CENTRE**

-  
**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 5 APRIL 2022**

**HELRIK LOUW PALASON**  
**CHARTERED MANAGEMENT ACCOUNTANTS**  
**72 GREAT SUFFOLK STREET**  
**LONDON**  
**SE1 0BL**

**LIVING WATERS CHRISTIAN CENTRE**

**LEGAL AND ADMINISTRATIVE INFORMATION**

**Registered Charity Number:** 1058778

**Trustees:** D N Brown  
T Brown  
G Johnson  
M Philips

**Registered Office:** Huxbear House  
Huxbear Street  
Brockley  
SE4 1EA

**Accountants:** Helrik Louw Palason  
Chartered Management Accountants  
72 Great Suffolk Street  
London  
SE1 0BL

**Bankers:** Barclays Bank PLC  
93 Lewisham High Street  
Lewisham

**LIVING WATERS CHRISTIAN CENTRE**

**FOR THE YEAR ENDED 5 APRIL 2022**

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**LIVING WATERS CHRISTIAN CENTRE**

**TRUSTEES' ANNUAL REPORT**

**FOR THE YEAR ENDED 5 APRIL 2022**

The Trustees present their report and the financial statements of the charity for the year ended 5 April 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS102) in preparing the annual report and financial statements of the charity.

**Structure, Governance and Management**

Governing document

The charity is governed by its Trust deed dated 17 September 1996

Trustee induction and training

New Trustees undergo an orientation day to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity. During the induction day they meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organisation

A board of trustees of up to 15 members, who meet quarterly, administers the charity. There are sub-committees covering development, membership, finance and audit. A Chief executive is appointed by the trustees to manage the day-to-day operations of the charity.

Risk policy

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

Volunteers

Many volunteers give up their time to help at the branches, particularly at weekends and in the evenings. We are greatly indebted to these volunteers for their commitment and support.

Objectives and activities

The principal activity of the Living Water Christian Centre is that of charitable works for public benefit.

**Financial review**

**LIVING WATERS CHRISTIAN CENTRE**

**TRUSTEES' ANNUAL REPORT** (Continued)

**FOR THE YEAR ENDED 5 APRIL 2022**

**Accounting and reporting responsibilities**

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 charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and

- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in existence.

The trustees are responsible for keeping proper accounting records which 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 1993. They 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.

Approved by the trustees on 15th November 2022 signed on its behalf by:

.....  
D N Brown  
Trustee

**INDEPENDENT EXAMINER'S REPORT**

**TO THE TRUSTEES OF LIVING WATERS CHRISTIAN CENTRE**

**FOR THE YEAR ENDED 5 APRIL 2022**

I report on the accounts which are set out on pages 4 to 9

**Respective responsibilities of the Trustees and examiner**

The trustees are responsible for the preparation of the accounts. The 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; 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 present a "true and fair view" and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

..... Dated:15 November 2022  
Helrik Louw Palason  
Chartered Management Accountants  
72 Great Suffolk Street

London

SE1 0BL

**LIVING WATERS CHRISTIAN CENTRE**

**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE  
ACCOUNT)**

**FOR THE YEAR ENDED 5 APRIL 2022**

	<b>Unrest'd Funds £</b>	<b>Total Funds 2022 £</b>	<b>Total Funds 2021 £</b>
<b>Income and endowments from:</b>			
Donations and Legacies	57,333	57,333	69,489
Other income	9,993	9,993	6,164
<b>Total income and endowments</b>	<u>67,326</u>	<u>67,326</u>	<u>75,653</u>
<b>Expenditure on:</b>			
Raising funds	38,611	38,611	30,646
Other	26,400	26,400	26,400
<b>Total resources expended</b>	<u>65,011</u>	<u>65,011</u>	<u>57,046</u>
<b>Net movement in funds</b>	2,321	2,321	18,607
<b>Total funds brought forward</b>	<u>£ 61,960</u>	<u>£ 61,960</u>	<u>43,353</u>
<b>Total funds carried forward</b>	<u><u>£ 64,281</u></u>	<u><u>£ 64,281</u></u>	<u><u>61,960</u></u>

All income and expenditure derive from continuing activities.

**LIVING WATERS CHRISTIAN CENTRE**

**BALANCE SHEET**

**AT 5 APRIL 2022**

	Note	2022		2021	
		£	£	£	£
<b>Tangible fixed assets</b>					
Tangible assets	5		17,324		1,461
<b>Current assets</b>					
Debtors	6	18,014		16,381	
Bank Accounts		29,049		44,631	
		<u>47,063</u>		<u>61,012</u>	
<b>Creditors</b>					
Amounts falling due within one year	7	106		513	
		<u>        </u>		<u>        </u>	
<b>Net current assets</b>			46,957		60,499
			<u>        </u>		<u>        </u>
<b>Total assets less current liabilities</b>			64,281		61,960
			<u>        </u>		<u>        </u>
<b>Net assets</b>			£ 64,281		£ 61,960
			<u>        </u>		<u>        </u>
<b>Capital funds</b>					
Unrestricted funds			64,281		61,960
			<u>        </u>		<u>        </u>
<b>Total funds</b>			£ 64,281		£ 61,960
			<u>        </u>		<u>        </u>

Approved by the trustees on 15th November 2022 and signed on its behalf.

.....  
D N Brown

The annexed notes form part of these financial statements.

**LIVING WATERS CHRISTIAN CENTRE**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 5 APRIL 2022**

1. **Accounting policies**

The financial statements are prepared under the historical cost convention (as modified by the revaluation of certain assets) and in accordance with the Financial Reporting Standard for Smaller Entities (Effective April 2008). The financial statements have been prepared in accordance with the Statement of Recommended Practice : Accounting and Reporting by Charities (SORP 2005) issued in March 2005.

**Cashflow statement**

The Company has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cashflow statement on the grounds that it is a small company.

**Incoming resources**

All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

**Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less depreciation

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Plant and machinery                      25% reducing balance basis

2. **Income**

	<b>Unrest'd Funds 2022 £</b>	<b>Total Funds 2022 £</b>	<b>Total Funds 2021 £</b>
<b>Donations and legacies</b>			
Tithes and offerings received	45,933	45,933	55,882
Income tax recoverable	11,400	11,400	13,607
	<hr/> 57,333	<hr/> 57,333	<hr/> 69,489
<b>Other income</b>			
Bank interest received	3	3	14
Other grants	9,990	9,990	6150
	<hr/> 9,993	<hr/> 9,993	<hr/> 6164

**LIVING WATERS CHRISTIAN CENTRE**

**NOTES TO THE FINANCIAL STATEMENTS** (Continued)

**FOR THE YEAR ENDED 5 APRIL 2022**

3.	<b>Expenditure on raising funds</b>	<b>2022</b>	<b>2022</b>	<b>2021</b>
		<b>£</b>	<b>£</b>	<b>£</b>
	Rent and hire of church premises	7,626		5,174
	Telephone and internet	2,441		2,180
	Gift and donations	5,722		3,572
	Other direct charitable expenses	7,883		8,758
	Pension	605		605
	Insurance	708		865
	Administrative expenses	1,942		3,014
	Travel expenses	3,966		3,255
	Accountancy fees	1,651		1,801
	Printing, postage & stationery	246		889
	Training costs	46		46
	Depreciation	5,775		487
		<hr/>		<hr/>
			38,611	30,646
			<hr/> <hr/>	<hr/> <hr/>
4.	<b>Other costs</b>	<b>2021</b>	<b>2021</b>	<b>2020</b>
		<b>£</b>	<b>£</b>	<b>£</b>
	Staff Salary & Employers NI	26,400		26,400
		<hr/>		<hr/>
			26,400	26,400
			<hr/> <hr/>	<hr/> <hr/>

**LIVING WATERS CHRISTIAN CENTRE**

**NOTES TO THE FINANCIAL STATEMENTS** (Continued)

**FOR THE YEAR ENDED 5 APRIL 2022**

5. **Tangible fixed assets**

	<b>Plant and Machinery £</b>
Cost:	
At 6 April 2021	30,573
At 5 April 2022	52,211
Depreciation:	
At 6 April 2021	29,112
Charge for the year	5,775
At 5 April 2022	34,887
Net book value:	
At 5 April 2022	£ 17,324
At 5 April 2021	£ 1,461

6. **Debtors and prepayments**

Amounts falling due within one year:	<b>2022 £</b>	<b>2021 £</b>
Due from other funds	18,014	16,381
	£18,014	£16,381

7. **Creditors**

Amounts falling due within one year:-	<b>2022 £</b>	<b>2021 £</b>
Sundry Creditors	106	112
PAYE & NIC		401
	£ 106	£ 513

**LIVING WATERS CHRISTIAN CENTRE**

**NOTES TO THE FINANCIAL STATEMENTS** (Continued)

**FOR THE YEAR ENDED 5 APRIL 2022**

8. **Financial Instruments**

The company had the following financial instruments:

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Financial assets that are debt instruments measured at amortised cost		
Other debtors	18,014	16,381
	<u>          </u>	<u>          </u>
Financial liabilities measured at amortised cost		
Other creditors	106	112
	<u>          </u>	<u>          </u>
	<b>£ 106</b>	<b>£ 112</b>
	<u>          </u>	<u>          </u>

**LIVING WATERS CHRISTIAN CENTRE (LEWISHAM TRUST)**

England & Wales - Charity number 1058778

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# Accounts

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# LIVING WATERS CHRISTIAN CENTRE (LEWISHAM TRUST)

Chair Trustees: Pastor David Brown

Registered Charity No.1058778

## END OF YEAR REPORT 6TH APRIL 2020-5TH APRIL 2021



### Award for services

#### Finances

Helrik Louw Palason Chartered Management Accountants have provided our accounts for the year showing an increase in total incoming resources bringing the total to £75,653.00, our highest ever income. Our expenditure was slightly less at £57,046.00. Our increase in incoming resources is due to large donations from our members as well as funding of £5,000.00 from The "London Community Foundation" and a grant of £750.00 from "Rushey Green Time". Both for our Food Service.



#### LWCC Food Service

The Covid-19 Pandemic saw our church very active



during lockdown and beyond. Thanks to funding received from London Community Foundation, we were able to purchase and deliver food with over 30 volunteers feeding 2,738 people in total from April to July 2020. We delivered 5.5 tons of perishable food in addition to 22,751 items of ambient food and toiletries and baby items. 38 pets were also fed all during the same period. Apart from our hardworking volunteers, we would like to thank Christ the Rock Ministry,

Rushey Green Time Funding and Una Kerr Foundation for their support to our Food Service. Our church re-



ceived the Mayor's Award for valuable contribution within the borough's (Lewisham) response to Covid-19. The certificate was presented to us in December 2020 along with eight badges. Our Food Service continued to be active and have been doing so since 2012. I would also like to thank Honor Oak Community Association (HOCA) for allowing us to

use the building with no charge.

#### Right Choice Independent School

Our church continues to support Right Choice Independent School that provides education for children with special needs. We supply cereal, milk, pasta, rice etc for their breakfast and lunch. Our members contribute the items and they are delivered to the school on a monthly basis. Pastor David has met several staff members and also some of the students on a few occasions. We are waiting on the school to provide more details so we can persuade others to give toward this cause.



#### 6th April 2021 & beyond

Expand food sources for our Food Service

Raise funds for a newer van (ULEZ zones expanding on 25th October 2021).

Apply for funds for a driver for our Food Service

Set up LWCC Media Team to look after our website & New Social media accounts

Record Sunday Teachings

Visit LWCC Jamaica

#### Church during lock down

#### Our Services

The Pandemic has forced us like many others, to do church differently. As we could not meet together, because of Covid-19, we met on line via Zoom. Our Sunday services consisted mainly of uplifting sermons giving encourage-



ment to our members and at the same time reaching out to an international audience. Recordings were made and posted to Facebook and Youtube. Our communion services were every first Sunday via Zoom. We also moved our mid-week meetings from Tuesdays to Thursdays via Zoom. This platform was used to pray with each other and also to study the

word of God, share and encourage one another. Subscription services like "Zoom" and "One Stream" were undertaken as well as some equipment bought to enable our on line capabilities. We resumed meeting again in September 2020 and bought masks, gloves, anti-bacterial wipes, hand gels and a disinfecting machine to prepare the hall for our services.

-  
-  
-  
**CHARITY REGISTERED NUMBER:1058778**

**LIVING WATERS CHRISTIAN CENTRE**

-  
**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 5 APRIL 2021**

**HELRIK LOUW PALASON**  
**CHARTERED MANAGEMENT ACCOUNTANTS**  
**72 GREAT SUFFOLK STREET**  
**LONDON**  
**SE1 0BL**

**LIVING WATERS CHRISTIAN CENTRE**

**LEGAL AND ADMINISTRATIVE INFORMATION**

**Registered Charity Number:** 1058778

**Trustees:** D N Brown  
T Brown  
G Johnson  
M Philips

**Registered Office:** Huxbear House  
Huxbear Street  
Brockley  
SE4 1EA

**Accountants:** Helrik Louw Palason  
Chartered Management Accountants  
72 Great Suffolk Street  
London  
SE1 0BL

**Bankers:** Barclays Bank PLC  
93 Lewisham High Street  
Lewisham

**LIVING WATERS CHRISTIAN CENTRE**

**FOR THE YEAR ENDED 5 APRIL 2021**

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Independent Examiner's Report	3
Statement of financial activities	4
Balance sheet	5
Notes	6

**LIVING WATERS CHRISTIAN CENTRE**

**TRUSTEES' ANNUAL REPORT**

**FOR THE YEAR ENDED 5 APRIL 2021**

The Trustees present their report and the financial statements of the charity for the year ended 5 April 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS102) in preparing the annual report and financial statements of the charity.

**Structure, Governance and Management**

Governing document

The charity is governed by its Trust deed dated 17 September 1996

Trustee induction and training

New Trustees undergo an orientation day to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity. During the induction day they meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organisation

A board of trustees of up to 15 members, who meet quarterly, administers the charity. There are sub-committees covering development, membership, finance and audit. A Chief executive is appointed by the trustees to manage the day-to-day operations of the charity.

Risk policy

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

Volunteers

Many volunteers give up their time to help at the branches, particularly at weekends and in the evenings. We are greatly indebted to these volunteers for their commitment and support.

Objectives and activities

The principal activity of the Living Water Christian Centre is that of charitable works for public benefit.

**Financial review**

**LIVING WATERS CHRISTIAN CENTRE**

**TRUSTEES' ANNUAL REPORT** (Continued)

**FOR THE YEAR ENDED 5 APRIL 2021**

**Accounting and reporting responsibilities**

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 charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in existence.

The trustees are responsible for keeping proper accounting records which 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 1993. They 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.

Approved by the trustees on 15th October 2021 signed on its behalf by:

.....  
D N Brown  
Trustee

**INDEPENDENT EXAMINER'S REPORT**

**TO THE TRUSTEES OF LIVING WATERS CHRISTIAN CENTRE**

**FOR THE YEAR ENDED 5 APRIL 2021**

I report on the accounts which are set out on pages 4 to 9

**Respective responsibilities of the Trustees and examiner**

The trustees are responsible for the preparation of the accounts. The 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; 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 present a "true and fair view" and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

..... Dated:15 October 2021  
Helrik Louw Palason  
Chartered Management Accountants  
72 Great Suffolk Street

London

SE1 0BL

**LIVING WATERS CHRISTIAN CENTRE**

**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE  
ACCOUNT)**

**FOR THE YEAR ENDED 5 APRIL 2021**

	<b>Unrest'd Funds £</b>	<b>Total Funds 2021 £</b>	<b>Total Funds 2020 £</b>
<b>Income and endowments from:</b>			
Donations and Legacies	69,489	69,489	74,092
Other income	6,164	6,164	25
<b>Total income and endowments</b>	<u>75,653</u>	<u>75,653</u>	<u>74,117</u>
<b>Expenditure on:</b>			
Raising funds	30,646	30,646	30,709
Other	26,400	26,400	26,399
<b>Total resources expended</b>	<u>57,046</u>	<u>57,046</u>	<u>57,108</u>
<b>Net movement in funds</b>	18,607	18,607	17,009
<b>Total funds brought forward</b>	£ 43,353	£ 43,353	26,344
<b>Total funds carried forward</b>	<u>£ 61,960</u>	<u>£ 61,960</u>	<u>43,353</u>

All income and expenditure derive from continuing activities.

**LIVING WATERS CHRISTIAN CENTRE**

**BALANCE SHEET**

**AT 5 APRIL 2021**

	Note	2021		2020	
		£	£	£	£
<b>Tangible fixed assets</b>					
Tangible assets	5		1,461		1,948
<b>Current assets</b>					
Debtors	6	16,381		9,147	
Bank Accounts		44,631		32,799	
		<u>61,012</u>		<u>41,946</u>	
<b>Creditors</b>					
Amounts falling due within one year	7	513		541	
		<u>513</u>		<u>541</u>	
<b>Net current assets</b>			60,499		41,405
<b>Total assets less current liabilities</b>			<u>61,960</u>		<u>43,353</u>
<b>Net assets</b>			<u>£ 61,960</u>		<u>£ 43,353</u>
<b>Capital funds</b>					
Unrestricted funds			61,960		43,353
<b>Total funds</b>			<u>£ 61,960</u>		<u>£ 43,353</u>

Approved by the trustees on 15th October 2021 and signed on its behalf.

.....  
D N Brown

The annexed notes form part of these financial statements.

**LIVING WATERS CHRISTIAN CENTRE**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 5 APRIL 2021**

1. **Accounting policies**

The financial statements are prepared under the historical cost convention (as modified by the revaluation of certain assets) and in accordance with the Financial Reporting Standard for Smaller Entities (Effective April 2008). The financial statements have been prepared in accordance with the Statement of Recommended Practice : Accounting and Reporting by Charities (SORP 2005) issued in March 2005.

**Cashflow statement**

The Company has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cashflow statement on the grounds that it is a small company.

**Incoming resources**

All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

**Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less depreciation

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Plant and machinery                      25% reducing balance basis

2. **Income**

	<b>Unrest'd Funds 2021 £</b>	<b>Total Funds 2021 £</b>	<b>Total Funds 20220 £</b>
<b>Donations and legacies</b>			
Tithes and offerings received	55,882	55,882	59,626
Income tax recoverable	13,607	13,607	14,466
	<hr/>	<hr/>	<hr/>
	69,489	69,489	74,092
<b>Other income</b>			
Bank interest received	14	14	25
Other grants	6,150	6,150	25
	<hr/>	<hr/>	<hr/>
	6,164	6,164	25
	<hr/>	<hr/>	<hr/>

**LIVING WATERS CHRISTIAN CENTRE**

**NOTES TO THE FINANCIAL STATEMENTS** (Continued)

**FOR THE YEAR ENDED 5 APRIL 2021**

<b>3. Expenditure on raising funds</b>	<b>2021</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Rent and hire of church premises	5,174		9,519
Telephone and internet	2,180		1,568
Gift and donations	3,572		3,709
Other direct charitable expenses	8,758		5,017
Pension	605		608
Insurance	865		772
Administrative expenses	3,014		1,304
Travel expenses	3,255		3,919
Accountancy fees	1,801		1,801
Printing, postage & stationery	889		1,187
Training costs	46		656
Depreciation	487		649
	<hr/>		<hr/>
		30,646	30,709
		<hr/> <hr/>	<hr/> <hr/>
<b>4. Other costs</b>	<b>2021</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Staff Salary & Employers NI	26,400		26,400
Admin cost 1	-		(1)
	<hr/>		<hr/>
		26,400	26,399
		<hr/> <hr/>	<hr/> <hr/>

**LIVING WATERS CHRISTIAN CENTRE**

**NOTES TO THE FINANCIAL STATEMENTS** (Continued)

**FOR THE YEAR ENDED 5 APRIL 2021**

5. **Tangible fixed assets**

	<b>Plant and Machinery £</b>
Cost:	
At 6 April 2020	30,573
At 5 April 2021	30,573
Depreciation:	
At 6 April 2020	28,625
Charge for the year	487
At 5 April 2021	29,112
Net book value:	
At 5 April 2021	£ 1,461
At 5 April 2020	£ 1,948

6. **Debtors and prepayments**

Amounts falling due within one year:	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Due from other funds	16,381	9,147
	£16,381	£9,147

7. **Creditors**

Amounts falling due within one year:-	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Sundry Creditors	112	76
PAYE & NIC	401	465
	£ 513	£ 541

**LIVING WATERS CHRISTIAN CENTRE**

**NOTES TO THE FINANCIAL STATEMENTS** (Continued)

**FOR THE YEAR ENDED 5 APRIL 2021**

8. **Financial Instruments**

The company had the following financial instruments:

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Financial assets that are debt instruments measured at amortised cost		
Other debtors	16,381	9,147
	<u>          </u>	<u>          </u>
Financial liabilities measured at amortised cost		
Other creditors	112	76
	<u>          </u>	<u>          </u>
	<u>£ 112</u>	<u>£ 76</u>