

**Report of the Trustees  
and Financial Statements  
for the year ended 31<sup>st</sup> December 2020**

**for**

**Word for Life Trust**

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**Report of the Trustees and Financial Statements**  
**for the Year Ended 31<sup>st</sup> December 2020**

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**Word for Life Trust  
Report of the Trustees  
for the Year Ended 31<sup>st</sup> December 2020**

The Trustees present their report with the financial statements of the charity for the year ended 31<sup>st</sup> December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1<sup>st</sup> January 2015).

## **OBJECTIVES AND ACTIVITIES**

### **Objectives and Aims**

The objects of the charity are:

*The advancement of the Christian Religion, especially, but not exclusively by the education of churches in healing, counselling, evangelism and other relevant subjects.*

### **Public Benefit**

The Trust sees itself as a servant ministry of the worldwide Body of Christ. The Trust is mindful to put no financial burden on those we seek to serve. No formal charge is made for our ministry - only a donation sought according to the means of the beneficiaries. Our donors in Britain make up the shortfall in the operating costs of our ministry.

We endeavour to make our ministry accessible to all, regardless of merit, following the Jesus model.

## **ACHIEVEMENT AND PERFORMANCE**

### **Overview**

The work of the Trust is to support the ARK, a special community and ministry of residential care, Christian discipleship and rehabilitation, based in Churachandpur, Manipur, NE India. Our vision is to see those who have slipped through the cracks of society restored and transformed by the love of Jesus - those struggling with addiction and homelessness, those who may be HIV+ and/or suffering other physical or mental health issues.

Isaiah 61 is our theme Scripture for the ARK, "to proclaim good news to the poor, to bind up the broken-hearted, to proclaim freedom for the captives and release from darkness for the prisoners". Our mission is the rebuilding, renewing and restoring of broken, ruined, devastated lives.

By being Jesus to those who have lost their way, broken in spirit and rejected by their families and society, the ARK offers a loving Christian family to which they can belong and then to flourish.

The base of operations in NE India is the Living Word Centre (LWC) in Churachandpur ("CCpur"), which is the second town of Manipur after the state capital, Imphal.

This area of NE India is effectively under martial law by the Armed Forces (Special Powers) Act. However, the need for visitors to obtain a Protected Area Permit (PAP) remained suspended throughout 2020.

The work of WFLT, in seeking to serve God in situations such as this, calls for wisdom, courage and sacrifice. The trustees wish to express our overwhelming gratitude to our directors, Diki and Stephen Hawkins, and their local team, who through God's love and grace have a vision to care for the people of CCpur and are motivated to undertake this challenging work. To God be the glory.



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The Trust does not at present carry out ministry within the UK. Nonetheless, back in 2019, and with the support of the WFLT Trustees, Diki and Stephen stepped out in faith, leaving the ARK and Diki's hometown to come to Britain, to "lay tracks" for the future expansion of the ministry, trusting in God to continue His loving counsel, guidance and provision.

They both felt called to the UK with a clear purpose, to see the ARK flourish in India and also be a model and inspiration to the Church in the UK. Diki and Stephen are here to promote and build support for the ARK and work with the Trustees of WFLT to enable the Trust to grow and be a blessing and a help to the lost, broken and rejected in Britain too.

We believe the Lord is leading us to establish an ARK UK, a Christian community of worship, discipleship and healing. For this we are praying for more support and more supporters ("Partners- in-Vision").

The trust maintains a website: [www.wflt.org](http://www.wflt.org) and an email address in the UK: [office@wflt.org](mailto:office@wflt.org)  
The postal correspondence address is: 17, Old School Place, North Grove, Wells, Somerset BA5 2TD.

### **The Work and Ministry of WFLT**

#### **The ARK (CCpur)**

The year 2020 will be remembered worldwide for the Corona Virus pandemic. At the beginning of the outbreak Diki had a picture of God holding the whole world in His hands. And she was reminded of the song... "He's got the whole world in His hands... He's got you and me brother/sister in His hands..." God has us all in His mighty hands and He is in control.

COVID in India, like here in the UK, has had a devastating effect on many. We have known personally some in CCPur who have lost their lives to this virus, despite all their best efforts to stay safe. The Trustees and Directors of WFLT wish to thank all our supporters and well-wishers especially for their thoughts and prayers for the trust and the ARK over this past year. By God's grace no-one in the ARK in India has contracted the virus. Although the ARK had to 'officially' close for a period, following the Manipur state government's orders, the ARK family remained together at the LWC and the ARK Garden, and our ministry did not stop.

Diki and Stephen with the local ARK Directors, Thaia & Caroline, had a plan for such a situation should it arise. The ARKies and the team were given a free choice to return to their families, or to remain. Most have chosen to stay - including all the team, for whom we praise God. Three ARKies chose to return home saying they wished to share Jesus with their families.

The team, at times throughout the year, have bubbled with the ARKies, all of whom can be considered 'Vulnerable & High Risk', in order not to lose the vital bond of Christian family. It's amazing that daily worship, even sung out loud and passionately, has not ceased at the Living Word Centre and at the ARK Garden. These worship bubbles have enabled the ARKies and team to experience a deeper level of personal ministry as the outside opportunities to serve and speak and do outreach have paused. More worship, bible study, quiet time with God, have led the ARK family to commit / recommit their lives to Jesus. And many of them have been composing worship songs of their testimonies about how deeply thankful they are to God for healing them and setting them free from sin.



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**YWAM (Youth-With-A-Mission) visit to the ARK**

Before the world went into lockdown, by the grace of God, the ARK was able to host students from YWAM Perth's Foundations for Counselling Ministry. A team of 10 came for 6 weeks in January 2020 to minister on outreach with the ARK. UK director Diki and trustee Fran Hawkins travelled to CCPur to oversee, guide and host our new friends during their visit. This enabled the local team to continue to focus on the ARKies.

Some of the significant outreach events included:

- A special 4-day visit to a remote village of former ARKie Lienboi. Families invited Jesus into their lives! Lienboi testified "revival has come to my people!"
- Home visits to those suffering from addiction, offering counselling & prayer for them and their families.
- Doing Church-in-the-Streets - the title of our Sunday outdoor ministry gatherings, reaching out to those living in the streets and listening, praying and worshipping with them.
- Plus, various other occasions to speak & teach in the local churches and bible colleges throughout the town.

The YWAM students were part of everything that makes the ARK special, and it was a real blessing how well they fitted in. They were part of the ARK Family, and this had a great impact on the lives of our guys, simply being accepted as fellow brothers and sisters in Christ.

**The ARK UK**

Despite the pandemic Stephen & Diki were not furloughed and continued to work fulltime to promote and build support for the ARK and work with the Trustees of WFLT to enable the Trust to grow and be a blessing and a help to the lost, broken and rejected in India & Britain too. We still believe the Lord is leading us to establish an ARK UK, a Christian community of worship, discipleship and healing. As the country moves out of lockdown we are praying for more opportunities to share our vision and gather more support and more supporters ("Partners-in-Vision") to see this exciting ministry grow.

**Stephen's Theological Training**

Part of the vision for the ARK UK is Stephen's desire for further theological training and ordination. In September he started at his degree course in Applied Theology at Moorlands College, Praise God! With face-to-face lectures too, though with masks, physical distancing and one-way systems! Stephen commented that "Moorlands is incredible, being back at university, soaking up the teaching, being refilled, refreshed and equipped to be a better disciple of Jesus and an effective Christian Leader. But it's a steep learning curve getting to grips with the academic requirements of the course." Stephen's course requires that he works on placement at his local church, Wells Vineyard. Here Diki and Stephen have found a spiritual home for this time and Stephen has preached, oversees the AV, and served throughout the year in the foodbank. Both Diki and Stephen were appointed elders during the year and serve on the core leadership team.



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## **FINANCIAL REVIEW**

Our donation income was stable throughout 2020 being £ 40,995. Our total expenditure for the year was £44,062, resulting in a balance of £10,633 at the end of the year.

In addition to paying the directors' salaries, a sum of £14,143 was remitted to India during 2020, which went to support and sustain the ARK residents, 3 accompanying family members, and 3 local team, all residing between the ARK and the ARK Garden Extension. In addition, there are a further 6 full-time local team members, 4 full-time volunteers, plus a varying number of "day scholars" (prospective ARK entrants) who come to the LWC every day.

The Trustees consider that the state of the Trust's finances to be satisfactory, but they continue to seek additional financial support at every opportunity. The Trustees regularly review the finances and activities of the LWC and the ARK and can confirm that the usage of the moneys remitted to India has fully satisfied the requirements of WFLT.

We thank God for giving us such a loyal base of supporters. Our core operational funding comes from a body of regular donors - our 'Partners-in-Vision'. In addition to regular donations, the Trust also received occasional funding from other trusts, churches, and individuals.

There were no loans taken out or repaid by the Trust during 2020.

The Trust has no investments and no reserves.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The Word for Life Trust is constituted as an unincorporated charity and controlled by its trust deed dated 5<sup>th</sup> February 1998, and deeds variation dated 28<sup>th</sup> July 1998, 26<sup>th</sup> April 2007, and 17<sup>th</sup> September 2011.

Accordingly, there shall be at least three trustees on the Board of Trustees at any one time. Trustees are appointed by the existing board and serve for a term of five years (renewable). In the selection of new trustees, the board may consider the benefits of appointing the person who by reason of residence, occupation, employment, or otherwise, has special knowledge of the area of benefit or who is, by virtue of his or her personal or professional qualifications, able to contribute to the pursuit of the objects or the management of the charity.

Day-to-day management of the charity is carried out by the directors and trustees. The trustees meet at least twice a year and more frequently when deemed necessary.

### **Risk Management**

Concerning financial risks, the trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against error, conflicts of interest and fraud.

Concerning risks to life and limb, the work in Manipur, NE India carries security and health risks to our personnel living, working and/or visiting in the area. Health risks arise from the poor infrastructure of the region which includes very basic sanitation, poor quality drinking water, absence of refuse collection, badly maintained and overcrowded roads, intermittent electricity etc.

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**Risk Management (cont.)**

The security risks arise from insurgency and civil unrest which has plagued Manipur since the 1990s. Manipur State is effectively under martial law by the imposition of the Armed Forces (Special Powers) Act. The UK Foreign, Commonwealth, & Development Office (FCDO) advise against all travel to Manipur and against all but essential travel to Imphal, the Manipur state capital, noting that although foreigners have not been directly targeted, the continuing violent unrest can be indiscriminate.

These risks cannot be completely avoided and must therefore be managed. It is precisely because Manipur so needs restoration of peace, harmony and hope that Word for Life Trust is operating there. Risks are monitored on a continual basis and safeguards kept under constant review to mitigate the risk wherever possible. Non-indigenous personnel are accompanied wherever they travel.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1071313

**Principal address**

c/o 17 Old School Place,  
North Grove,  
Wells,  
Somerset  
BA5 2TD

**Trustees**

Mr K Hawkins  
Mrs F Hawkins  
Mr P Farrow  
Mrs S Winsor (appointed 3rd March 2020)

**Independent examiner**

Mr Stewart Wright  
27 The Uplands,  
Nailsea,  
North Somerset  
BS48 4RS

**Solicitors**

Hewetts  
55 London Road,  
Reading,  
Berkshire  
RG1 4PS

**Bankers**

Lloyds Bank plc  
38 High Street,  
Lymington  
Hampshire  
SO41 9ZF

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**CONCLUSION**

Despite the Corona Virus pandemic, the year 2020 was a year of praise and thanksgiving for the continuing ministry of the ARK in India and a year of vision for the future ministry of WFLT and the ARK in the UK.

We thank God that the work of WFLT and the ARK can continue unobtrusively in a region of the world where it does not pay to draw too much attention to oneself. Meanwhile, the reputation of the ARK continues to grow amongst the churches, organisations, ministries, and rehabilitation centres of CCpur.

The trustees would like to thank all those who have contributed their time, energy, talents, money, and prayers to this work, which seeks to offer God's unconditional love and unmerited favour to the lost and hurting. We, in turn, pray for the wisdom, courage, and grace to be open and obedient in fulfilling the vision the Lord has set before us.

D.G.

**ON BEHALF OF THE BOARD**

K Hawkins – Chairman, 6th September, 2021

Approved by order of the board of trustees on  
and signed on its behalf by:

1<sup>st</sup> October, 2021



Mr K Hawkins – Chairman



**Independent Examiner's Report  
to the Trustees of  
Word for Life Trust**

**Independent examiner's report to the trustees of Word for Life Trust**

I report to the charity trustees on my examination of the accounts of the Word for Life Trust (the Trust) for the year ended 31<sup>st</sup> December 2020.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

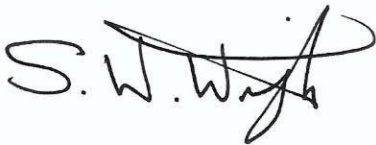
I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



Stewart Wright  
(Retired Fellow of the Institute of Chartered Accounts in England & Wales)  
27 The Uplands  
Nailsea  
North Somerset  
BS48 4RS

1st October 2021

**Word For Life Trust**  
**Statement of Financial Activities**  
**for the year ended 31<sup>st</sup> December 2020**

	Notes	31.12.20 Total unrestricted funds £	31.12.19 Total unrestricted funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations		40,995	46,538
Legacies		-	23,510
<b>Total Income</b>	<b>2</b>	<b>40,995</b>	<b>70,048</b>
<b>EXPENDITURE ON</b>			
Raising funds	3	-	-
<b>Charitable activities</b>			
Contribution to The Living Word Centre		14,143	25,165
Staff costs	5	27,101	25,825
Travelling		478	1,945
Office costs		1,364	5,323
Accountancy		276	400
Other		700	761
Total expenditure on charitable activities		44,062	59,419
<b>Total expenditure</b>		<b>44,062</b>	<b>59,419</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>(3,067)</b>	<b>10,629</b>
<b>BALANCES BROUGHT FORWARD 1 JANUARY</b>		<b>13,700</b>	<b>3,071</b>
<b>BALANCES CARRIED FORWARD 31 DECEMBER</b>		<b>10,633</b>	<b>13,700</b>

The notes on pages 11 to 13 form part of these financial statements



**Word For Life Trust**  
**Balance Sheet**  
**at 31<sup>st</sup> December 2020**

	Notes	31.12.20 Total unrestricted funds £	31.12.19 Total unrestricted funds £
<b>CURRENT ASSETS</b>			
Debtors			
Gift Aid		931	972
Other debtors		1,730	340
	6	<u>2,661</u>	<u>1,312</u>
Cash at bank		8,352	12,769
		<u>11,013</u>	<u>14,081</u>
<b>LIABILITIES</b>			
Amounts falling due within one year: sundry creditors	7	(380)	(381)
<b>NET CURRENT ASSETS</b>			
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>10,633</u>	<u>13,700</u>
<b>NET ASSETS</b>		<u>10,633</u>	<u>13,700</u>
<b>FUNDS</b>			
Unrestricted funds		10,633	13,700
<b>TOTAL FUNDS</b>	8	<u>10,633</u>	<u>13,700</u>

The financial statements were approved by the Board of Trustees on  
and were signed on its behalf by:

1<sup>st</sup> October 2021



Mr K Hawkins - Chairman

The notes on pages 11 to 13 form part of these financial statements

**Word For Life Trust**  
**Notes to the Financial Statements**  
**for the Year Ended 31<sup>st</sup> December 2020**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

**Income**

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

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Taxation**

The charity is exempt from tax on its charitable activities.

**Pension costs and other post-retirement benefits**

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.



**Word For Life Trust**  
**Notes to the Financial Statements**  
**for the Year Ended 31<sup>st</sup> December 2020 (cont)**

**2. INCOME**

The Charity's only source of income is from donations and legacies. There was no income from trading activities in the periods under review.

**3. RAISING FUNDS**

	31.12.20	31.12.19
	£	£
PayPal charges	-	-

**4. TRUSTEES' REMUNERATION AND BENEFITS**

**Trustees' remuneration**

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31<sup>st</sup> December 2019.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

**5. STAFF COSTS**

The number of employees during the year and the previous year was two. Staff costs amounted to £25,841 (2019: £24,748). There were no employees with emoluments over £60,000. Both employees are enrolled in a workplace pension scheme, contributions to which were £1,260 in 2020 (2019: £1,077).

**6. DEBTORS**

	31.12.20	31.12.19
	£	£
Amounts falling due within one year	2,661	1,312

**7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.12.20	31.12.19
	£	£
Other creditors	380	381

**Word For Life Trust**  
**Notes to the Financial Statements**  
**for the Year Ended 31<sup>st</sup> December 2020 (cont)**

**8 MOVEMENT OF FUNDS**

	<b>2020</b>		<b>2019</b>	
	Unrestricted Funds	Total Funds	Unrestricted Funds	Total Funds
	£	£	£	£
<b>NET MOVEMENTS</b>				
<b>Income</b>				
From charitable activities	-	-	-	-
Donations and legacies	40,995	40,995	70,048	70,048
Other trading activities	-	-	-	-
Investment income	-	-	-	-
	<u>40,995</u>	<u>40,995</u>	<u>70,048</u>	<u>70,048</u>
<b>Expenditure</b>				
On raising funds	-	-	-	-
On charitable activities	41,722	41,722	52,935	52,935
Other expenditure	2,340	2,340	6,484	6,484
	<u>44,062</u>	<u>44,062</u>	<u>59,419</u>	<u>59,419</u>
Surplus (deficit) for year	<u>3,067</u>	<u>3,067</u>	<u>10,629</u>	<u>10,629</u>
Balance at 1 January 2020/2019	13,700	13,700	3,071	3,071
Balance at 31 December 2020/2019	<u>10,633</u>	<u>10,633</u>	<u>13,700</u>	<u>13,700</u>
<b>Represented by:</b>				
Fixed assets	-	-	-	-
Investment assets	-	-	-	-
Debtors and prepayments	2,661	2,661	1,312	1,312
Cash equivalents	8,352	8,352	12,769	12,729
Creditors and accruals	(380)	(380)	(381)	(381)
	<u>10,633</u>	<u>10,633</u>	<u>13,700</u>	<u>13,700</u>

The charity has only its unrestricted general fund. It has no restricted or endowment funds.

**8. RELATED PARTY DISCLOSURES**

SMH (Employee) is the son of KH and FTH (Trustees) but was appointed before KH and FTH became trustees.