

# **Word for Life Trust**

**Report of the Trustees**

**&**

**Financial Statements**

**for the**

**Year Ended 31<sup>st</sup> December 2024**

**Word for Life Trust**  
**Report of the Trustees and Financial Statements**  
**For the Year Ended 31<sup>st</sup> December 2024**

**Contents**

	Page
Report of the Trustees	2 to 7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11-12

**Word for Life Trust**  
**Report of the Trustees and Financial Statements**  
**For the Year Ended 31<sup>st</sup> December 2024**

The Trustees of the Word for Life Trust (WFLT) present their report together with the financial statements of the charity for the year ended 31<sup>st</sup> December 2024. 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. The ARK is 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 and those who may be HIV+ and/or suffering from 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, blighted 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 within which they can 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.

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.

The Trust does not, at present, carry out ministry within the UK. Nonetheless, back in 2019, and with the support of the WFLT Trustees, our ministry directors, Diki and Stephen Hawkins, stepped out in faith, leaving the ARK and Diki’s hometown of CCpur 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.

Diki and Stephen both felt called to the UK with a clear purpose: to see the ARK in India flourish and to be a model and inspiration to the Church in the UK. They are in the UK to promote and build support for the ARK and to work with the trustees to enable the trust to grow and be a blessing and a resource to the lost, broken and rejected in Britain also.

**Word for Life Trust**  
**Report of the Trustees and Financial Statements**  
**For the Year Ended 31<sup>st</sup> December 2024**

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) Our postal correspondence address is: 17, Old School Place, North Grove, Wells, Somerset BA5 2TD.

**The Work and Ministry of WFLT**

**The ARK (CCpur)**

Sadly, Manipur still finds itself fractured by the violent ethnic clashes that broke out in May 2023. In particular, the CCpur district has been cut off from its traditional supply routes of the state capital of Imphal and the Burma/Myanmar border town of Moreh. Power supply and medical facilities have been impacted.

Our ARK residents ("ARKies") have been careful to not get caught up in the violence, and their daily regime of Christian prayer & worship has quietly continued. Curfews permitting, their outreach to the other rehab centres in CCpur has continued. They have also been of additional service to the community in being able to visit the refugee centres to offer pastoral support and the Christian message of hope.

The ongoing hostilities have worsened drug & alcohol addiction and homelessness in and around CCpur town. Even so, the ARK has been reaching out with the love of Jesus more and more - on the streets, in homes, under bridges - everywhere we see or hear of people in need. On Sundays, as has been our practice since the ARK was founded, we worship with the Salvation Army. At church each week, our ARK family are enthusiastically sharing their stories and testimonies through word, song and simply their presence.

Inspired by what God is doing, local churches, and especially the youth, are organising joint worship and prayer meetings with the ARK. Groups have been hiring buses to bring in so many people that they often overflow our chapel and compound! In this way the ARK is sustaining hope in the town and giving glory to God for the transformational work of Jesus in redeeming lives. God is mercifully on the move in the hearts of the young people of our town.

With CCPur being still so cut off and isolated, life is getting harder. The cost of running the ministry, offering the care and support that we do, free of charge locally, is now much higher. This is due to the spiralling food costs and to the greater number of people whom we now are helping and discipling. Our ARK supporters in the UK have responded to the ongoing crisis with prayer and additional funding to meet the rising ministry costs.

Amidst all this, the internal daily life at the ARK continues as well, by the grace of God, at both the ARK Garden and the Living Word Centre. Worship, prayer, Bible study, community, food, birthdays, sports, fun and laughter abound. We thank God for his continuing to heal, rehabilitate and disciple, and for the high regard in which the ARK is held in the town. To God be the glory!

No foreign visits to Manipur and the ARK were possible in 2024, but the trustees remained in regular contact with the local team (internet allowing) via FaceTime and WhatsApp.

The future of Manipur appears insoluble without the political will to do so. Restoration of intercommunal trust seems a long way off, and reintegration of communities is generations away. This is a tragedy for the Indian state which Jawaharlal Nehru once described as the "Jewel of India".

**Word for Life Trust**  
**Report of the Trustees and Financial Statements**  
**For the Year Ended 31<sup>st</sup> December 2024**

**The ARK UK**

The Trustees believe the Lord is leading us to establish an ARK in the UK also, which will be a Christian community of worship, discipleship and healing.

Just as the ARK India was founded on prayer and worship, the ARK UK is being founded on this too. We are praying for opportunities, premises, and support ("Partners- in-Vision"). We have established regular days of prayer to explore this.

At the end of March 2024, Stephen Hawkins resigned as a WFLT employee whilst remaining a trustee to take up the post of part-time minister of the Wells United Church (WUC). His first 6 months of church leadership in Wells have been educational, he would say, but this post gives him and Diki the platform and opportunity to share the vision for the ARK UK. We praise God that the church has since experienced wonderful growth, yet this hasn't come without its challenges.

The transition from pioneering a radical missional community in NE India to pastoring a very traditional church, in a very traditional UK city, is certainly a contrast!

**FINANCIAL REVIEW**

Our donation income was slightly down in 2024 being £41,150 (2023: £45,833). Our total expenditure for the year was £42,515 (2023: £48,251), resulting in a bank balance of £4,691 at the end of the year.

In addition to paying the directors' salaries, a sum of £23,068 (2023: £18,977) was remitted to India during 2024. This went to support the residents, with some accompanying family members, plus the residential local team, at both within the LWC, and the ARK Garden Extension. This financial support also extends to a further 9 full-time, non-resident, local team members, plus a varying number of "day scholars" (prospective ARK entrants) who come to the LWC daily.

The Trustees consider 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 2024.

The Trust has no investments and no reserves.

**Word for Life Trust**  
**Report of the Trustees and Financial Statements**  
**For the Year Ended 31<sup>st</sup> December 2024**

**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.

The security risks arise from insurgency and civil unrest which has plagued Manipur since the 1990s, now exacerbated since May 2023. 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.

**Word for Life Trust**  
**Report of the Trustees and Financial Statements**  
**For the Year Ended 31<sup>st</sup> December 2024**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1071313

**Principal address**

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

**Trustees**

Mr Paul Alexander Farrow (resigned 27th Sept 2024)  
Mrs Frances Theresa Hawkins  
Mr Keith Hawkins  
Mr Stephen Michael Hawkins  
Ms Jemma Holloway  
Mrs Sally Anne Winsor

**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

**Word for Life Trust**  
**Report of the Trustees and Financial Statements**  
**For the Year Ended 31<sup>st</sup> December 2024**

**CONCLUSION**

The violence which broke out in Manipur in 2023 put a considerable strain on the peace and tranquillity of the ARK, but we give praise and thanks for a year without loss in India and a year of continuing 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 particularly want to thank Mr Paul Farrow for his years of service as a trustee.

The current trustees, in turn, pray for the wisdom, courage, and grace to be open and obedient in fulfilling the vision the Lord has set before us.

Last but not least, the trustees wish to express our thanks to Médecins Sans Frontières (MSF) for their medical support of the ARK, and to the Salvation Army for their inclusivity towards our ARKies, and their acceptance of them irrespective of their background.

D.G.

ON BEHALF OF THE BOARD

K Hawkins – Trustee, 8<sup>th</sup> May 2025

Approved by order of the board of trustees on:

and signed on its behalf by:



31 10 2025

Mr S M Hawkins - Chairman



**Word For Life Trust**  
**Independent Examiner's Report**  
**for the Year Ended 31<sup>st</sup> December 2024**

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 2024.

**Responsibilities and basis of report**

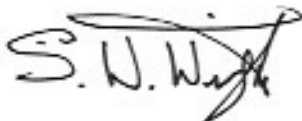
As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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.



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

3rd October 2025

**Word For Life Trust**  
**Statement of Financial Activities**  
**for the Year Ended 31<sup>st</sup> December 2024**

	Notes	31.12.24 Total unrestricted funds £	31.12.23 Total unrestricted funds £
<b>INCOME AND ENDOWMENTS FROM:</b>			
Donations		41,150	45,833
<b>Total Income</b>	<b>2</b>	<b>41,150</b>	<b>45,833</b>
<b>EXPENDITURE ON:</b>			
<b>Charitable activities</b>			
Contribution to LWC/ARK (India)		23,068	18,977
Staff costs	4	17,983	27,201
Travelling		-	-
Office costs		594	1,065
Course/ Event Expenses		300	170
Accountancy		276	276
Other		294	562
Total expenditure on charitable activities		42,515	48,251
<b>Total expenditure</b>	<b>3</b>	<b>42,515</b>	<b>48,251</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>(1,365)</b>	<b>(2,418)</b>
<b>BALANCES BROUGHT FORWARD 1 JANUARY</b>		<b>6,056</b>	<b>8,474</b>
<b>BALANCES CARRIED FORWARD 31 DECEMBER</b>		<b>4,691</b>	<b>6,056</b>

The notes on pages 11 to 12 form part of these financial statements

**Word For Life Trust**  
**Balance Sheet**  
**at the Year Ended 31<sup>st</sup> December 2024**

	Notes	31.12.24 Total unrestricted funds £	31.12.23 Total unrestricted funds £
<b>CURRENT ASSETS</b>			
Cash at bank		4,691	6,056
		<u>4,691</u>	<u>6,056</u>
<b>LIABILITIES</b>			
<b>NET CURRENT ASSETS</b>			
		4,691	6,056
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		<u>4,691</u>	<u>6,056</u>
<b>NET ASSETS</b>			
	5	<u>4,691</u>	<u>6,056</u>
<b>FUNDS</b>			
Unrestricted funds		4,691	6,056
<b>TOTAL FUNDS</b>			
		<u>4,691</u>	<u>6,056</u>

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

3/10 ] 2025,



Mr S M Hawkins (Chairman)

The notes on pages 11 to 12 form part of these financial statement

**Word For Life Trust**  
**Notes to the Financial Statements**  
**for the Year Ended 31<sup>st</sup> December 2024**

**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, on a cash basis. This is allowed for a charity of this size.

**Income**

All income is recognised in the Statement of Financial Activities as it is received.

**Expenditure**

Liabilities are recognised as expenditure as they are paid. Expenditure is accounted for on a cash 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.

**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. TRUSTEES' REMUNERATION AND BENEFITS**

**Trustees' remuneration**

There were no trustees' remuneration or other benefits for the year ended 31<sup>st</sup> December 2024 nor for the year ended 31<sup>st</sup> December 2023.

**Trustees' expenses**

Mr S M Hawkins drew £300.00 in travel expenses in the year ended 31<sup>st</sup> December 2024. There were no trustees' expenses paid during the year ended 31<sup>st</sup> December 2023.

**4. STAFF COSTS**

At the end of March 2024, Mr Stephen Hawkins resigned as an employee of the trust. Therefore, the number of employees during the year changed from two to one whilst the previous year was two. Employment costs amounted to £17,983 (2023: £27,201). Both employees are enrolled in a workplace pensionscheme, contributions to which were £783 in 2024 (2023: £1,357). There were no employees with emoluments over £60,000.

**Word For Life Trust**  
**Notes to the Financial Statements**  
**for the Year Ended 31<sup>st</sup> December 2024**

**5. MOVEMENT OF FUNDS**

NET MOVEMENTS	2024		2023	
	Unrestricted Funds £	Total Funds £	Unrestricted Funds £	Total Funds £
<b>Income</b>				
From charitable activities	-	-	-	-
Donations and legacies	41,150	41,150	45,833	45,833
Other trading activities	-	-	-	-
Investment income	-	-	-	-
	<u>41,150</u>	<u>41,150</u>	<u>45,833</u>	<u>45,833</u>
<b>Expenditure</b>				
On raising funds	-	-	-	-
On charitable activities	42,515	42,515	48,251	48,251
	<u>42,515</u>	<u>42,515</u>	<u>48,251</u>	<u>48,251</u>
Surplus (Deficit) for year	(1,365)	(1,365)	(2,418)	(2,418)
Balance @ 1 January 2024/2023	6,065	6,056	8,474	8,474
Balance @ 31 Dec. 2024/2023	<u>4,691</u>	<u>4,691</u>	<u>6,056</u>	<u>6,056</u>
Represented by:				
Fixed assets	-	-	-	-
Investment assets	-	-	-	-
Debtors and prepayments	-	-	-	-
Cash equivalents	4,691	4,691	6,056	6,056
Creditors and accruals	-	-	-	-
	<u>4,691</u>	<u>4,691</u>	<u>6,056</u>	<u>6,056</u>

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

**8. RELATED PARTY DISCLOSURES**

Stephen Michael Hawkins (Employee-Trustee) is the son of trustees Keith Hawkins (KH) and Frances T Hawkins (FTH) but was first employed before KH and FTH became trustees.