

1. Reference and Administrative Details

Charity Name: Living Waters Church International UK

Charity Number: 1102512

Principal Address: 21 Vincent Street, Manchester, United Kingdom, M11 2FU

Trustees:

Name	Role
Bishop Robbie Chiphaliwali	Chair
Reverend Aubrey Kalepa	Secretary
Reverend Morris Mpokosa	Treasurer
Bishop Jonathan Sikwese	Trustee
Bishop Granger Phinjika	Trustee

Structure, Governance and Management:

The church is governed by a constitution and managed by its Trustees, who are responsible for strategic direction, compliance, and oversight.

2. Objectives and Activities

The objectives of the church are to advance the Christian faith in accordance with Pentecostal doctrine and to benefit the public through worship, teaching, and community outreach.

- Advance the Christian faith in accordance with Pentecostal doctrine
- Provide a place of worship, fellowship, and spiritual development
- Promote Christian teaching through services, prayer meetings, and outreach
- Support the local community through charitable and pastoral activities

To achieve these objectives, the church has undertaken:

- Weekly worship services and prayer meetings
- Bible study and discipleship programmes
- Evangelism and outreach initiatives
- Youth and children's ministry activities
- Pastoral care, counselling, and visitation
- Community support initiatives, including [e.g., food support, mentoring, etc.]

3. Achievements and Performance

The church continued to make progress in spiritual growth, outreach, and leadership development during the year.

Trustees have had due regard to the public benefit guidance issued by the Charity Commission.

4. Financial Review

Description	Amount (£)
Total Income	26,836.49
Total Expenditure	26,987.43
Deficit	-150.94

Income is primarily derived from donations, tithes, and offerings. Expenditure supports the ministry and operational costs.

5. Reserves Policy

The Trustees aim to maintain sufficient reserves to:

- Cover at least [e.g., 2–3 months] of operating costs
- Ensure continuity of ministry activities
- Provide financial stability in unforeseen circumstances

At year-end, reserves stood at £4,834.84

6. Safeguarding and Risk Management

The church takes safeguarding seriously and has policies in place to protect children, young people, and vulnerable adults.

Trustees regularly review risks, including:

- Financial controls
- Health and safety
- Safeguarding compliance
- Operational risks

Appropriate measures are in place to mitigate identified risks.

7. Plans for Future Periods

- Expand outreach and evangelism
- Strengthen discipleship programmes
- Increase community impact
- Enhance digital ministry

8. Trustees' Responsibilities Statement

The Trustees are responsible for preparing the Trustees' Annual Report and financial statements in accordance with applicable law and regulations.

They confirm that:

- The report reflects the activities of the church
- Financial records are properly maintained
- Appropriate policies and controls are in place

9. Approval

Approved by the Trustees on: 14 February 2026

Signed

A handwritten signature in black ink, appearing to read 'Robbie', written over a horizontal line.

Bishop Robbie Chipaliwali
Chair



CHARITY COMMISSION
FOR ENGLAND AND WALES

Living Waters Church International (UK)

1102512

Receipts and payments accounts

CC16a

For the period from	01/04/2024	To	31/03/2025
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Christmas Contributions	110	-	-	110	-
Other Contributions	480	-	-	480	689
Tithe and Offering	21,154	-	-	21,154	17,860
Rat. Rent	3,842	-	-	3,842	4,205
Building Hire	1,280	-	-	1,280	-
Book Purchase	-	-	-	-	20
Women Conference Contributions	-	-	-	-	560
	-	-	-	-	-
Sub total (Gross income for AR)	26,866	-	-	26,866	23,333
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	26,866	-	-	26,866	23,333
A3 Payments					
Apostle's Book	800	-	-	800	30
Bank Charges	39	-	-	39	17
Building maintenance	3,841	-	-	3,841	2,259
Building Rent	10,780	-	-	10,780	9,975
Christmas Expenditure	-	-	-	-	-
Council Tax	629	-	-	629	603
Transport and Travel	425	-	-	425	-
Fund Raising expenditure	89	-	-	89	-
Gas and Electricity	3,988	-	-	3,988	-
Hospitality and Entertainment	2,213	-	-	2,213	859
Computer expenses	23	-	-	23	-
Love Offerings	2,450	-	-	2,450	2,176
Other Expenditures	499	-	-	499	628
Water Bills	1,241	-	-	1,241	3,876
Donations	-	-	-	-	50
Zoom licence	-	-	-	-	156
Women Conference Expenses	-	-	-	-	182
	-	-	-	-	-
Sub total	27,017	-	-	27,017	20,811
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	27,017	-	-	27,017	20,811
Net of receipts/(payments)	- 151	-	-	- 151	2,523
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	4,986	-	-	4,986	-
Cash funds this year end	4,835	-	-	4,835	2,523

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank account	4,835	-	-
		-	-	-
		-	-	-
		-	-	-
	Total cash funds	4,835	-	-
(agree balances with receipts and payments account(s))				

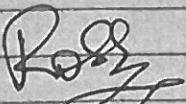
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	Bishop Robbie Chipaliwali	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Report to the trustees

Charity Name
Living Waters Church International (UK)

On accounts for the year ended

31 March 2025

Charity no
(if any)

1102512

Set out on pages

1 + 2.

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees, 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 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of

LICENSED MEMBER OF AAT & IFA.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed:

Neil Rose

Date: 24 April 2026

Name:

Neil Rose

Relevant professional
qualification(s) or body (if
any):

AAT IFA.

Address: Rose and Co Accountants

273 Bury New Road, Whitefield

Manchester M45 8QP

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.