

FRESH WATER MINISTRIES UK

England & Wales · Charity number 1126103

Details

Other names LWC MISSIONS

Status Registered

Legal form Trust

Registered 2008-09-30

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

Contact

Address 4 Yeadon Grove
Chorley
Lancashire
PR7 2QJ

Phone 07388 676131

Email anthony@atlacy.co.uk

Website <http://fwministries.uk>

Activities

Objects: 2.2 FOR THE BENEFIT OF THE PEOPLE OF INDIA.A) TO ADVANCE THEIR EDUCATION BY PROVIDING AND ASSISTING IN THE PROVISION OF FACILITIES FOR EDUCATION.B) THE RELIEF OF FINANCIAL HARDSHIP, WITHER GENERALLY OR INDIVIDUALLY BY MAKING GRANTS OF MONEY FOR PROVIDING OR PAYING FOR ITEMS SERVICES OR FACILITIES OR ACCOMMODATION.C) TO ASSIST IN THE TREATMENT AND CARE OF PERSONS SUFFERING FROM MENTAL OR PHYSICAL ILLNESS OF ANY DESCRIPTION OR IN NEED OF REHABILITATION AS A RESULT OF SUCH ILLNESS, BY THE PROVISION OF MEDICAL GOODS AND FACILITIES.

Activities: Medical supportEducation Humanitarian Aid

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** OVERSEAS
- India
- Liberia
- Zambia
- Lancashire

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2025-09-30 | £27,387 | £25,064 | - | - |
| 2024-09-30 | £18,304 | £18,393 | - | - |
| 2023-09-30 | £18,393 | £19,499 | - | - |
| 2022-09-30 | £14,505 | £18,794 | - | - |
| 2021-09-30 | £25,870 | £20,633 | - | - |

Trustees

| Name | Role | Appointed |
|------------------|------|-----------|
| KATHRYN GALE | | |
| MICHELLE LACY | | |
| Rev ANTHONY LACY | | |

FRESH WATER MINISTRIES UK

England & Wales - Charity number 1126103

Accounts



Trustees' Annual Report for the period

Period start date: 01 10 2024 To Period end date: 30 09 2025

From To

Section A Reference and administration details

Charity name FRESHWATER MINISTRIES UK

Other names charity is known by LWCOMMISSION

Registered charity number (if any) 1126103

Charity's principal address

4 YEADON GROVE
 CHORLEY
 LANCASHIRE
 PR7 2QJ

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|---------------|-----------------|-----------------------------------|---------------------------------------------------------------|
| 1 | ANTHONY LACY | CHAIR | | |
| 2 | KATHRYN GALE | | | |
| 3 | JOHN LACY | | | |
| 4 | MICHELLE LACY | | | |
| 5 | | | | |
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| 16 | | | | |
| 17 | | | | |
| 18 | | | | |
| 19 | | | | |
| 20 | | | | |

Names of the trustees for the charity, if any, (for example, any custodian trustees)

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
| | |
| | |
| | |

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
| | | |
| | | |
| | | |
| | | |

Name of chief executive or names of senior staff members (Optional information)

| |
|--|
| |
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Section B Structure, governance and management

Description of the charity's trusts

| | |
|-----------------------------------------------------------------------------------|-----------------------------------------------------|
| Type of governing document <small>(eg. Trust Deed, constitution)</small> | TRUST DEED |
| How the charity is constituted <small>(eg. Trust, established company)</small> | ACCORDING TO THE RULES AND REGULATIONS OF THE TRUST |
| Trustee selection methods <small>(eg. Appointment by trustee)</small> | BY EXISTING TRUSTEES |

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

| |
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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

| |
|-------------------------------------------------------------------------------------------------|
| TO SUPPORT AND ADVANCE THE WORK OF LWMINDIA AND OTHER SIMILAR WORKS IN OTHER PARTS OF THE WORLD |
|-------------------------------------------------------------------------------------------------|

TO PROVIDE REGULAR SUPPORT TO LWMI AND FIAM IN THE
ORPHANAGES AND SCHOOLS AND ADULT TRAINING
THE EDUCATION OF CHILDREN
ADULT STUDIES TO DEGREE LEVEL
SCHOOL AND NURSERY SUPPORT
ALL TRUSTEES ARE IN POSSESSION OF THE STATUTORY
DOCUMENTS CONCERNING THEIR RESPONSIBILITIES

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

PAYMENT TO LWMI STAFF AND SUPPORT WORKERS
EDUCATION FEES FOR CHILDREN
SUPPORT TO TWO ORPHANAGES AND SCHOOL
PROVIDING ADDITIONAL SUPPORT FOR ONLINE LEARNING
CHILD SPONSORSHIP
SPONSORHIP FOR CHURCH LEADERS
SUPPORT FOR LIBERIA - PASTOR AND FAMILY

Section E

Financial review

Brief statement of the charity's policy on reserves

TO HAVE ONE MONTHS FINANCIAL COMMITMENT IN RESERVE

Details of any funds materially in deficit

none

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F



Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

| | | |
|-------------------------------------|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| Signature(s) |  |  |
| Full name(s) | ANTHONY LACY | KATHRYN GALE |
| Position (eg Secretary, Chair, etc) | CHAIR | TRUSTEE |
| Date | 18 TH JANUARY 2026 | |



Receipts and payments accounts

CC16a

For the period
from

01/10/2024

To

30/09/2025

Section A Receipts and payments

| | Unrestricted funds | Restricted funds | Endowment funds | Total funds | Last year |
|-------------------------------------------------------|--------------------|------------------|------------------|------------------|------------------|
| | to the nearest £ | to the nearest £ | to the nearest £ | to the nearest £ | to the nearest £ |
| A1 Receipts | | | | | |
| ORPHAN DONATIONS | 300 | - | - | 300 | - |
| LWMI | 16,896 | - | - | 16,896 | - |
| FIA | 4,000 | - | - | 4,000 | - |
| SUNDRY DONATIONS | 147 | - | - | 147 | - |
| GIFT AID | 1,044 | - | - | 1,044 | - |
| LEGACY | 5,000 | - | - | 5,000 | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total (Gross income for AR) | 27,387 | - | - | 27,387 | - |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 27,387 | - | - | 27,387 | - |
| A3 Payments | | | | | |
| FIA | 6,000 | - | - | 6,000 | - |
| BANK CHARGES | 201 | - | - | 201 | - |
| LIBERIA | 863 | - | - | 863 | - |
| ZAMBIA | 100 | - | - | 100 | - |
| OTHER | 77 | - | - | 77 | - |
| LWMI | 17,823 | - | - | 17,823 | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | 25,064 | - | - | 25,064 | - |
| A4 Asset and investment purchases. (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 25,064 | - | - | 25,064 | - |
| Net of receipts/(payments) | 2,323 | - | - | 2,323 | - |
| A5 Transfers between funds | - | - | - | - | - |
| A6 Cash funds last year end | 4,334 | - | - | 4,334 | - |
| Cash funds this year end | 6,657 | - | - | 6,657 | - |

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 | | - | - | - |
| | | - | - | - |
| | | 6,657 | - | - |
| | Total cash funds | 6,657 | - | - |
| | (agree balances with receipts and payments account(s)) | | | |

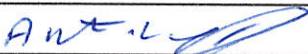
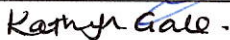
| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---------------------------------|---------|------------------------------------|----------------------------------|---------------------------------|
| B2 Other monetary assets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

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

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

| Categories | 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 |
|-------------------------------------------------------------------------------------|--------------|------------------|
|  | ANTHONY LACY | 17/01/2026 |
|  | KATHRYN GALE | 17/01/2026 |



Section A

Independent Examiner's Report

Report to the trustees/ members of

FRESHWATER MINISTRIES UK

On accounts for the year ended

30TH SEPTEMBER 2025

Charity no (if any)

1126103

Set out on pages

1 -2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/09/2025.

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 2011 Act and in carrying out my examination, I have followed the 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 (~~other than that disclosed below~~ *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

* Please delete the words in the brackets if they do not apply.

Signed:

I.D. Spencer

Date:

18/01/2026

Name:

IAN SPENCER

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

RETIRED HEAD TEACHER

Address:

57 FOSSDALE MOSS

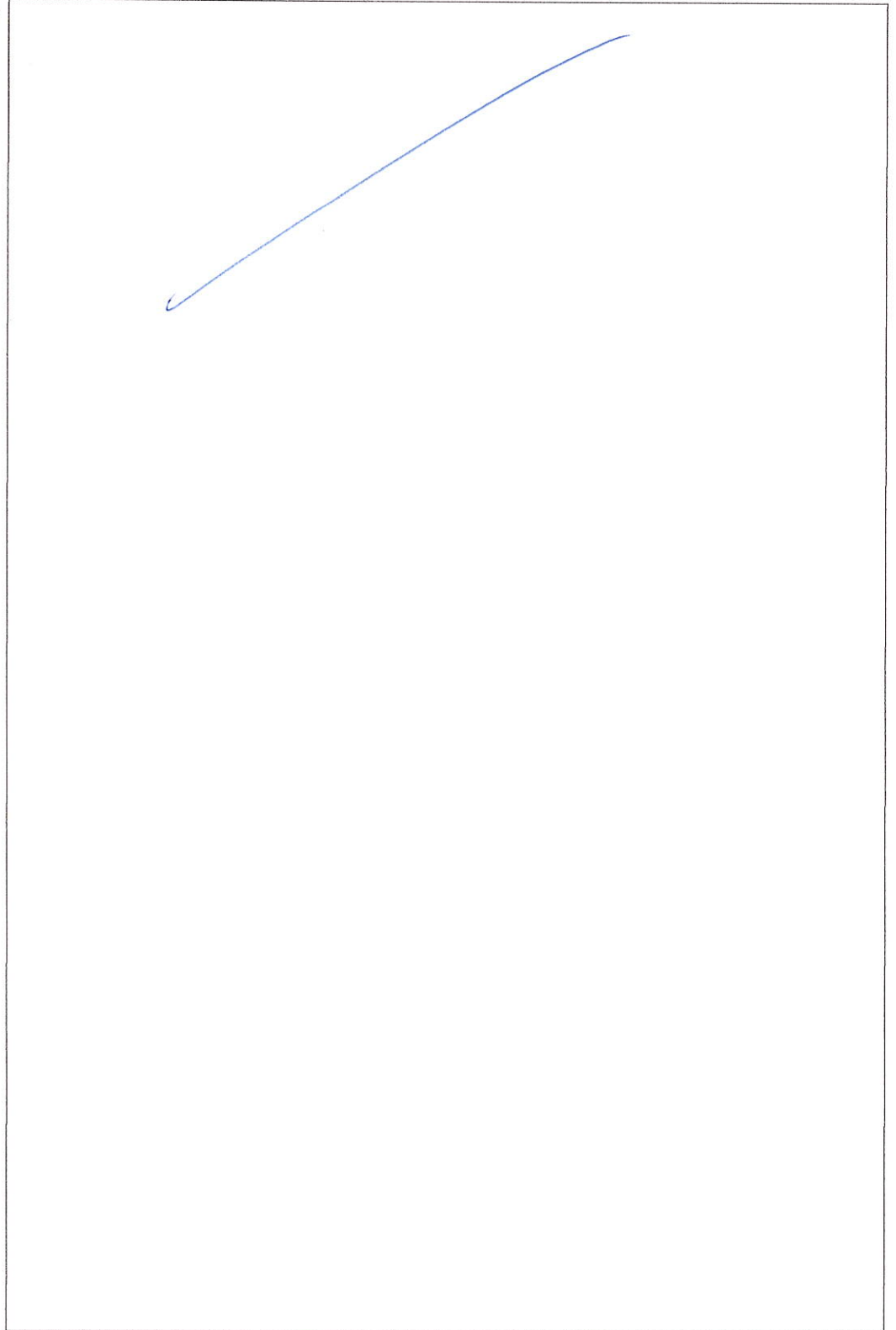
LEYLAND

PR26 7SA 7AS

103

Only complete if the examiner needs to highlight 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.



FRESH WATER MINISTRIES UK

England & Wales - Charity number 1126103

Accounts



Trustees' Annual Report for the period

| | | | | | | |
|-------------------|-----|-------------|-----------------|-----------|-----------------------------------|------|
| Period start date | | | Period end date | | | |
| From | 1ST | OCTOBE R | 2020 | To | 30 TH SEPTEMBE R | 2021 |

Section A Reference and administration details

Charity name FRESH WATER MINISTRIES UK

Other names charity is known by LWC MISSION

Registered charity number (if any) 1126103

Charity's principal address

20 ANCHOR FIELDS
 ECCLESTON
 CHORLEY
Postcode PR75UW

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|---------------|-----------------|-----------------------------------|---------------------------------------------------------------|
| 1 | ANTHONY LACY | CHAIR | | |
| 2 | KATHRYN GALE | | | |
| 3 | JOHN LACY | | | |
| 4 | MICHELLE LACY | | | |
| 5 | CAROL HALTON | | | |
| 6 | | | | |
| 7 | | | | |
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| 17 | | | | |
| 18 | | | | |
| 19 | | | | |
| 20 | | | | |

Names of the trustees for the charity, if any, (for example, any custodian trustees)

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
| | |
| | |
| | |

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
| | | |
| | | |
| | | |

Name of chief executive or names of senior staff members (Optional information)

| |
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| |
|--|

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

TRUST DOCUMENT

How the charity is constituted
(eg. trust, association, company)

ACCORDING TO THE RULES AND REGULATIONS OF THE TRUST

Trustee selection methods
(eg. appointed by, elected by)

BY EXISTING TRUSTEES

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

| |
|--|
| |
|--|

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To support and advance the activities of LWMI and other similar works in other parts of the world
 To provide regular support to LWMI and FIA in the orphanages and schools and adult training
 The education of children
 Adult studied to degree level
 School and nursery support
 All trustees are in possession of the statutory documents concerning their responsibilities

The education and social needs of the children being supported
Adult education
Food and clothes for those in need
Accommodation and education at the residential home for boys
Relief for crisis needs
Medical assistance
Money for *Covid* vaccinations
School equipment/computers for home working
Chairs for school

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

Payment to LWMI staff and support workers
 Education expenses for children
 Support to two orphanages
 Providing additional support of online learning
 Child sponsorship
 Nursery/ Junior education
 Completion of the accommodation block for residential students
 Sponsorship of church leaders and their families
 Sponsorship of a Liberian Pastor and their family
 Education and support for three Pastors children in Zambia

Optional information

Details of any funds materially in excess of the budget

Further financial review details

Why they choose to include additional information, where appropriate

Charity's principal sources of funds (including any fundraising)

How expenditure has supported the key objectives of the charity

Investment policy and objectives including any ethical investment policy adopted

Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity trustees

Signature: 

Full name(s): Anthony Lacy

Position (eg Secretary, Chair etc)

Chair

Signature: 

Kathryn Gale

Trustee

Date: 08/02/2022



CHARITY COMMISSION
FOR ENGLAND AND WALES

FRESH WATER MINISTRIES UK

1126103

Receipts and payments accounts

CC16a

For the period
from

Period start date
01/10/2020

To

Period end date
30/09/2021

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|-------------------------------------------------------|-------------------------------------------|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| ORRISA DONATIONS | - | - | - | - | 180 |
| ORPHAN DONATIONS | - | 2,010 | - | 2,010 | 2,130 |
| LWMI | 1,455 | - | - | 1,455 | 4,990 |
| FIA | 5,560 | - | - | 5,560 | 5,140 |
| SUNDRY DONATIONS | - | - | - | - | 10,325 |
| GIFT AID | 2,740 | - | - | 2,740 | 3,767 |
| OTHER | 12,401 | 1,504 | - | 13,905 | 300 |
| LIBERIA | - | 200 | - | 200 | - |
| Sub total (Gross income for AR) | 22,156 | 3,714 | - | 25,870 | 26,832 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 22,156 | 3,714 | - | 25,870 | 26,832 |
| A3 Payments | | | | | |
| INDIA LAND/BUILDING | 4,500 | - | - | 4,500 | - |
| UK GIFT/OTHER | - | - | - | - | - |
| LWMI | 9,809 | 2,010 | - | 11,819 | 17,819 |
| FIA | - | - | - | - | 5,398 |
| BANK CHARGES | 135 | - | - | 135 | 450 |
| LIBERIA | 1,765 | 200 | - | 1,965 | 540 |
| ZAMBIA | 647 | - | - | 647 | 550 |
| OTHER | 63 | 1,504 | - | 1,567 | 387 |
| | - | - | - | - | - |
| Sub total | 16,919 | 3,714 | - | 20,633 | 25,144 |
| A4 Asset and investment purchases, (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 16,919 | 3,714 | - | 20,633 | 25,144 |
| Net of receipts/(payments) | 5,237 | - | - | 5,237 | 1,688 |
| A5 Transfers between funds | - | - | - | - | - |
| A6 Cash funds last year end | 4,580 | - | - | 4,580 | 2,893 |
| Cash funds this year end | 9,817 | - | - | 9,817 | 4,581 |

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 | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | Total cash funds | 9,817 | - | - |
| | (agree balances with receipts and payments account(s)) | OK | OK | OK |

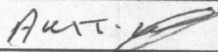
| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---------------------------------|---------|------------------------------------|----------------------------------|---------------------------------|
| B2 Other monetary assets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

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

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

| Categories | 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 |
|-------------------------------------------------------------------------------------|--------------|------------------|
|  | Anthony Lacy | 08/02/2022 |
| Kathryn Gale | Kathryn Gale | 08/02/2022 |



Section A

Independent Examiner's Report

Report to the trustees/ members of

FRESH WATER MINISTRIES UK

On accounts for the year ended

30TH SEPTEMBER 2021

Charity no (if any)

1126103

Set out on pages

1-2

(remember to include the page numbers of additional sheets)

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD/MM/YYYY.

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 [insert name of applicable listed body]]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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.

* Please delete the words in the brackets if they do not apply.

Signed: Ian D Spencer

Date: 2/3/2022

Name: Ian Spencer

Relevant professional qualification(s) or body

Retired

(if any):

Address:

Section B Disclosure

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.

My only on-going comment/concern is that, when the opportunity arises the board of trustees should be widened to include a wider audience.

IDS.