



# Trustees' Annual Report for the period

Period start date

Period end date

From

01 10 2024

To

30 09 2025

## 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				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
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	TRUST DEED
How the charity is constituted	ACCORDING TO THE RULES AND REGULATIONS OF THE TRUST
Trustee selection methods	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  
SPONSORSHIP 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 <sup>TH</sup> JANUARY 2026	



CHARITY COMMISSION  
FOR ENGLAND AND WALES

FRESHWATER MINISTRIES UK

## Receipts and payments accounts

CC16a

For the period  
from

01/10/2024

To

30/09/2025

### Section A Receipts and payments

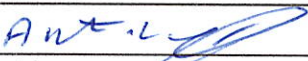
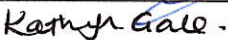
	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
<b>A1 Receipts</b>					
ORPHAN DONATIONS	300	-	-	300	-
LWMI	16,896	-	-	16,896	-
FIA	4,000	-	-	4,000	-
SUNDRY DONATIONS	147	-	-	147	-
GIFT AID	1,044	-	-	1,044	-
LEGACY	5,000	-	-	5,000	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b> (Gross income for AR)	27,387	-	-	27,387	-
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	27,387	-	-	27,387	-
<b>A3 Payments</b>					
FIA	6,000	-	-	6,000	-
BANK CHARGES	201	-	-	201	-
LIBERIA	863	-	-	863	-
ZAMBIA	100	-	-	100	-
OTHER	77	-	-	77	-
LWMI	17,823	-	-	17,823	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	25,064	-	-	25,064	-
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	25,064	-	-	25,064	-
<b>Net of receipts/(payments)</b>	2,323	-	-	2,323	-
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	4,334	-	-	4,334	-
<b>Cash funds this year end</b>	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 £
<b>B1 Cash funds</b>		-	-	-
		-	-	-
		6,657	-	-
	<b>Total cash funds</b>	6,657	-	-
	(agree balances with receipts and payments account(s))			
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>		Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	

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

30<sup>TH</sup> 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

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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.

