



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From **01 February 2023** Period start date To Period end date **31 January 2024**

Charity name: **JESUS THE LIVING WATER WORLD WIDE CHURCH**

Charity registration number: **1131597**

## Objectives and Activities

	SORP (Standard of Recommended Practice) reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To advance the Christian religion for the benefit of the public via evangelism, fellowships, Sunday services, outreach programs, outdoor faith camps and missions. Helping communities through fund raising projects, charity events, grant, and sponsorships.
Summary of the main activities in relation to those purposes for the public benefit the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>When planning our activities for the year, the Trustees and Members (Church Elders) of the charity have considered the Charity Commission's guidance on public benefit and the specific guidance on charities for the advancement of religion. The review of activities below reflects how we have implemented this through a range of activities, which we consider to be in line with both this guidance and our objectives</p> <p><b>Worship and Prayer</b></p> <p>The Church (JLWC) with its three congregation (East Grinstead, Brighton, and Eastbourne) continued its mission of evangelising people and gathering its members through fellowship on regular Sunday services at each respective rented hall (run by the Jubilee Community Centre at East Grinstead.) The Sunday Christian services are aimed at encouraging, supporting, lifting, and nurturing the spiritual lives of its members. In turn, each individual member of the church is encouraged to invite their friends to become part of the Christian community.</p> <p>Every Monday evening, the church continues to join the other church branches globally to be one in spirit as it gathers its members for prayer intercessory evening. The prayer intercessors gather all prayer requests and petitions received by the church on Sunday services and home visits and lift them all up in prayer.</p>

		<p>Bible study groups from the 3 congregations continue to meet every week to reach those who may have missed the Sunday service, or are not church attendees yet, but desire to know more about the Bible.</p> <p>Other ministries, like Women of Faith, Men's Ministry and Youth ministries continue to meet monthly to enhance relationships and provide further spiritual encouragement and support.</p> <p>The church has continuously reached out to people to bring hope and strengthen their faith through:</p> <p>Worship and prayer, Teaching through discipleship Developing their relationship with Jesus Provision of pastoral care Outreach programmes Seminars and Conferences Online seminar</p> <p>To enable all these, we hold on to the leading of the Holy Spirit and the truthful promises of God.</p> <p><b>Pastoral Care</b></p> <p>Bishop Norman Ponce regularly visits families and friends who wished to be prayed over for healing and spiritual care. Some visits were made for spiritual advice and before big decisions were made. Assisted by some Pastors and Elders of the church, he attends to members who may be experiencing trying times in family relationships, job security, spiritual battles, or financial burdens.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>When planning our activities for the year, the Trustees and Members (church Elders) of the charity have considered the Charity Commission's guidance on public benefit and the specific guidance on charities for the advancement of religion. The review of activities below reflects how we have implemented this through a range of activities, which we consider to be in line with both this guidance and our objectives.</p>

#### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

Contribution made by volunteers	Para 1.38	
Other		

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p><b>Outreach Programs</b></p> <p>The church, whenever possible, extends material and financial support to families with immediate needs, to help them be tied over during difficult times. Throughout the year, fund-raising activities like sports events, raffle, food and various church merchandise sales, envelope appeals were made to raise funds for the abused women in the Philippines.</p> <p>The Church's charity arm, Love God Love People (LGLP) was able to visit and handover the raised funds to the home for abused women in the Philippines.</p> <p><b>Church Leaderships</b></p> <p>Training and seminars were regularly conducted for leaders and ministry heads of the church. Regular meetings by the council of elders meant programs and plans were kept on track and improved upon. Members with leadership potentials were encouraged and helped, so that they can be prepared for future responsibilities.</p> <p><b>Mission and Evangelism</b></p> <p>Fulfilling the five purposes of JLWC is a part of our mission.</p> <p>Mission-We communicate God's Word through evangelism</p> <p>Membership-We incorporate God's family into our fellowship</p> <p>Maturity-We educate God's people through discipleship</p> <p>Ministry-We demonstrate God's love through service</p> <p>Magnify-We celebrate God's presence in worship</p> <p><b>Community living</b></p> <p>The church has responded to several appeals of various local civic groups in need of workforce and assistance, either in cash or kind, like East Grinstead Council, Brighton and Hove Fil-Brit Community and Eastbourne Community.</p> <p>The church is registered with Compassion UK,</p>

		<p>aiding a child in Philippines by way of monthly donation.</p> <p>The church continuous to partner with various social and civic groups like Local Global Mid-Sussex, the Filipino-British Nurse Extra Care, Filipino-British Association of Brighton, for workforce and mobility assistance.</p> <p>It has sent delegates to participate in the annual multi-cultural race programs conducted by various civic groups in West Sussex and Brighton.</p> <p>Small gatherings were mentored and supported in places like Hastings, Lewes, Crowborough, Kent, Horsham, and Redhill.</p> <p>The church is continuously supporting MOYA – Ministry of Young Adults, with its goal, to gather young people and young professionals to help them develop their fitness and mental wellbeing and become spiritually mature, by means of Biblical principles. In conjunction with this, the GOYE – Generation of Young Enthusiasts, was also formed for children 12-18. These two groups will ensure trainings, developments and teachings will prepare them to be future church leaders one day.</p> <p><b>CHURCH ACTIVITIES</b></p> <p>The Church is continually looking for strategies to bring help not just to its members but also to the local town, the UK and internationally. This report reflects aspects of each of these three components. In each area of activity, the Trustees recognize, and are sincerely grateful for, the volunteers who contribute so much to all that happens in the life of the church.</p>
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#### **Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	

Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p><b>INCOMING RESOURCES</b></p> <p>Total incoming resources for the year increased from £157,203 in 2023 to £201,028 in 2024.</p> <p><b>RESOURCES EXPENDITURE</b></p> <p>Total resources expended for the year increased from £190,778 in 2023 to £234,900 in 2024.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p><b>FUNDS AND BALANCE SHEET</b></p> <p>The movement in total funds for the year is a net decrease of £33,872. At the year-end total funds held were £34,503 of which £16,789 are General funds being unrestricted and undesignated. This balance is in line with the Church's reserves policy</p>
Amount of reserves held	Para 1.22	30% of cash funds
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<p><b>Going concern</b></p> <p>The trustees have assessed whether the use of the going concern basis is appropriate and have considered events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. The trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<p><b>GIVING</b></p> <p>Over the year church members have given £190,381 including recovery of tax through Gift Aid. This has been used both for the active ministries of the church and for gifts to other charitable causes both in the UK and internationally.</p>
Investment policy and objectives including any social investment policy adopted	Para 1.46	

A description of the principal risks facing the charity	Para 1.46	
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	<b>Trust Deed</b>
How is the charity constituted? (e.g., unincorporated association, CIO)	Para 1.25	<b>Unincorporated Association</b>
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<p><b>Appointment by majority members of the Trustees</b></p> <p>After praying for guidance, the trustees have voted for a new trustee to replace the outgoing chairman, Mariflor Espartero, who has been assigned as the church's administrator.</p> <p>As of the 13<sup>th</sup> of June 2023 the trustees have decided on the following :</p> <p>New trustee - Raymond Resurreccion</p> <p>Moving to chairman of the Trustees – Jerry Pamintuan</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	<p>9 of the church policies, due for review, have been reviewed by the trustees :</p> <p>The trustees made no amendments to the following policies :</p> <p>Res 101 Volunteer Management</p> <p>Res 102 Grant Making</p> <p>Res 103 Policy on Paying Staff</p> <p>Res 105 Conflict of Interest</p> <p>Res 106 Anti-Money Laundering</p> <p>Res 107 Investment</p> <p>Res 109 Reserve</p> <p>The Trustees have added/reworded some details on the following policies</p> <p>Res 104 Risk Management – trustees have agreed to add on Sec 3.2 the risk assessment would be event specific</p> <p>Res 108 Handling Complaints – trustees have added a flow chart on how the complaints will be handled</p> <p>The above named policies are to be reviewed again in 2026.</p>
The charity's organisational structure and any wider network with which the charity works	Para 1.51	



Relationship with any related parties	Para 1.51	
Other		

## Reference and Administrative details

Charity name	JESUS THE LIVING WATER WORLD WIDE CHURCH
Other name the charity uses	
Registered charity number	1131597
Charity's principal address	Correspondence address: 13 Rowfield Edenbridge, Kent TN8 6DB

### **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	Jerry Pamintuan	Trustee - Chair		
2	Rolando Salazar	Trustee		
3	Aniko Ponce	Trustee		
4	Mary Andre Salvidge	Trustee		
5	Raymond Resurreccion	Trustee		
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19				
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Corporate trustees – names of the directors at the date the report was approved

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Accountant	Giltinan and Kennedy LLP	6a Lyons Farm Estate, Lyons Road, Slinfold, Horsham RH13 0QP

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

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

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## Other optional information

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## Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Flor Espartero	
Position (eg Secretary, Chair, etc)	Administrative Officer	
Date	07 October 2024	

**Receipts and payments accounts****CC16a**

For the period from	Period start date	To	Period end date
	01/02/2023		31/01/2024

**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 £
<b>A1 Receipts</b>					
Donations, Legacies, Grants	150,223	-	-	150,223	126,558
Charitable activities (Outreach)	7,416	-	-	7,416	825
Gift Aid Claims	14,701	15,021	-	29,722	27,315
Trading activities	-	-	-	-	-
Other	3,020	-	-	3,020	-
Collections other than giving	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b> (Gross income for AR)	175,360	15,021	-	190,381	154,698
<b>A2 Asset and investment sales, (see table).</b>					
Secondary Account	-	-	-	-	-
Receipts from sale of investments	-	-	-	-	-
Loan repayments received	10,647	-	-	10,647	2,505
Loans received from external funder	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	10,647	-	-	10,647	2,505
<b>Total receipts</b>	186,007	15,021	-	201,028	157,203

**A3 Payments**

Staffing & Volunteers Expenses	9,556	-	-	9,556	74,387
Employment costs - salaries and wages	36,886	-	-	36,886	-
Volunteers' meals and travels	27,757	-	-	27,757	-
Expenses - Fuel mileage	5,122	-	-	5,122	-
Expenses - Travel	2,556	-	-	2,556	-
Admin Costs	3,905	-	-	3,905	3,997
Retainer's fee - accountancy	1,038	-	-	1,038	-
Subscription - software and accounting	2,074	-	-	2,074	-
Comms	204	-	-	204	656
Local Charity Support	456	-	-	456	846
Contribution to Main Church - Cubao	14,256	-	-	14,256	20,660
Building Hire - East Grinstead	23,527	-	-	23,527	23,008
Building Hire - Eastbourne	7,635	-	-	7,635	3,488
Building Hire- Brighton	11,534	-	-	11,534	9,571
Events - East Grinstead	12,288	-	-	12,288	13,377
Events - Eastbourne	6,730	-	-	6,730	2,683
Events - Brighton	6,718	-	-	6,718	3,665
Motor Expenses - East Grinstead	11,465	-	-	11,465	11,828
Motor Expenses - Eastbourne	4,172	-	-	4,172	2
Motor Expenses - Brighton	4,929	-	-	4,929	2,619
Gifts Given- LGLP Mission	4,557	-	-	4,557	3,227
Expenses- LGLP Mission	1,356	-	-	1,356	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	198,720	-	-	198,720	174,014

CCXX R1 accounts (SS)

**A4 Asset and investment purchases, (see table)**

Minibus Purchase	13,900	-	-	13,900	12,800
Loans made	22,280	-	-	22,280	3,963
Office equipments	-	-	-	-	-


Events equipments	-	-	-	-	-
Purchase of fixed assets	-		-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>36,180</b>	<b>-</b>	<b>-</b>	<b>36,180.00</b>	<b>16,763</b>
<b>Total payments</b>	<b>234,900</b>	<b>-</b>	<b>-</b>	<b>234,900</b>	<b>190,777</b>
<b>Net of receipts/(payments)</b>	<b>- 48,893</b>	<b>15,021</b>	<b>-</b>	<b>- 33,872</b>	<b>- 33,574</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	<b>65,682</b>	<b>2,693</b>	<b>-</b>	<b>68,375</b>	<b>101,949</b>
<b>Cash funds this year end</b>	<b>16,789</b>	<b>17,714</b>	<b>-</b>	<b>34,503</b>	<b>68,375</b>

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	Savings Account	15,340	17,714	-
	Petty Cash	750	-	-
	3rd party Collectors	699	-	-
	<b>Total cash funds</b>	<b>16,789</b>	<b>17,714</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Tax reclaims due	37,768	-	-
	Recoverable grants and charitable loans due to the charity	-	-	-
	other debts (recoverable amount) due to the charity	16,118	-	-
		-	-	-
		-	-	-
		-	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Government stocks	-	-	-
	other quoted security	-	-	-
	properties held prinarily for investment purposes	-	-	-
	investments in subsidiary	-	-	-
	other investments	-	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	land and buildings primarily occupied by the charity	-	-	-
	motor vehicles	13,900	-	-
	computers and other audio equipments	18,174	-	-
	furniture, fixtures and fittings	-	-	-
	heritage assets	-	-	-
	other assets used by the charity	-	-	-
			-	-
			-	-
CCXX R2 accounts (SS)	2		-	-
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	taxes due but not yet paid	0	-	

amounts due to staff for wages and salaries, etc	0	-	
supplier's account not yet paid	0	-	
loan liabilities	0	-	
amounts payable on hire purchase and other leasing arrangements	0	-	

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

Signature	Print Name	Date of approval
	Mariflor Espartero Admin	14/10/2024



Section A

Independent Examiner's Report

Report to the trustees

Charity Name  
Jesus The Living Water World Wide Church

On accounts for the year  
ended

31 January 2024

Charity no  
(if any) 1131597

Set out on pages

(remember to include the page numbers of additional sheets)

We report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/01/2024 DD / MM / YYYY.

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").

We 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

We 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: Dermot Kennedy

Date: 28 November 2024

Name: Dermot Kennedy on behalf of Giltinan and Kennedy LLP

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

AIAAP FAIA FFA FIPA FFTA FIAB MIATI

Address: 6a Lyons Farm Estate, Lyons Road, Slinfold, Horsham, RH13 0QP

Section B

Disclosure

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.**

The following points will help to implement strict financial and administrative controls and thus minimize any risks the charity might be exposed to. The introduction of a Church and Charity accounting software, 'Expense Plus', has enabled the Church to streamline its processes efficiently and effectively and transformed the management of its resources. However, there are still some areas that will benefit from review.

1) Finance Operating Policy - 115

- a. All documents uploaded to Expense Plus must be approved and signed as follows:-
  - i. by an authorised signatory up to £1,000 and
  - ii. two signatories for over £1,000. (Financial Controls - Section 3)

This policy was introduced after the previous examiner report but noticed several transactions without authorisation.

- b. When recording the payment or expense on Expense Plus, the purchase invoice or receipt should be available as supporting documents. Several expenses were recorded on Expense Plus as Lost receipt, Awaiting to be upload or Not required.
- c. Brighton and Eastbourne branches are forwarding the payments, receipts and tithe records to East Grinstead. Only the motor expense, building hire and events expenses are separated by branches. I would recommend separating the other expense accounts also, and to show the different branches income asset and liability individually in the annual accounts.
- d. The meal cost is high and not following HMRC approved rate. The approved rate is the following:
 

5 hour (1 meal)	£5
10 hour (2 meals)	£10
12 hour (3 meals)	£15
24 hour	£25
- e. I would recommend introducing the following internal controls:
  - Designate a Trustee to spot check on a weekly basis if the expense approval (point a) is complied with
  - Introduce further control measures for meal allowance
  - Introduce safeguards to access the Restricted Fund (movement to be approved by Trustees on documented meetings)
  - Keep loan sheet in relation to the Hardship loans and update it on a regular basis.

