



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From **01 February 2024** Period start date To Period end date **31 January 2025**

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>Worship and Prayer</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 different Youth Ministries continue to meet weekly and/or monthly to further immerse in the Word of God, enhance brotherly/sisterly relationships among young people 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 Fellowship</p> <p>To enable all these, we hold on to the leading of the Holy Spirit and the truthful promises of God.</p> <p>Pastoral Care</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 other 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	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.

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>Outreach Programs</p> <p>The church, whenever possible, extends material and financial support to families with immediate needs, to help them during difficult times. Throughout the year, fund-raising activities like sports events, raffle draw, food sale and various church merchandise sales, envelope appeals were made to continuously raise funds for the Church's charity arm – Love God, Love People (LGLP).</p> <p>For the year 2024 our LGLP recipients were the youth leaders of the different branches of Jesus Living Water church in the Philippines. A gathering of Youth Leaders, called the 'Summit Youth Conference', which was held for 1-week, in Cavite, Philippines. This conference aimed at equipping the youth leaders for the greater spiritual calling that had been given them. The conference taught them how to effectively lead and nurture.</p> <p>Other Church help</p> <p>The church has aimed to be true to its purpose of being God's storehouse and His people's refuge a helping hand to the brethren who are in dire need of both spiritual and financial help. The Church, through thorough review and checking, allows the brethren, with legitimate financial needs, to take out loan, free of interest. Screening and review are done by the Elders, Senior Pastor and Chairman of Trustee (according to the guideline)</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>New leaders were raised, while current leaders were sent to leadership conferences and seminars.</p> <p>Mission and Evangelism</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>To put our mission into practice, each congregation spear headed a Street Evangelism in their respective catchment area. These activities had volunteers from across all congregation. The Street Evangelism allows the church members to share the gospel to the community locals, offer prayer or simply listen and give a comforting hug.</p> <p>Community living</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, 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</p>
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		<p>to be future church leaders one day.</p> <p>Twice a year we continue to hold our Encounter with God Retreat (EGR). This is a 2-day event of Biblical Truth teachings, discussion and self-reflection activities, aiming to reconnect people to God.</p> <p>During the Christmas season, the volunteers visit different Care Homes for the elderly to spread positivity and bring the love of God by way of interaction, singing carols and worship songs.</p> <p>Church Activities</p> <p>While we are blessed with servant leaders who initiate well thought of activities, 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.</p> <p>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> <p>Leadership Enhancement</p> <p>This financial period, we were able to send the first batch of leaders to a 2-day Pastor's Conference in Birmingham. Soaking in worship, practical ways to enhance leadership skills with Biblical basis was the focus of this event.</p> <p>The Church aims to send fresh group of leaders each year, to continually equip the servant leaders as well as to benefit the different ministries these leaders oversee.</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>INCOMING RESOURCES</p> <p>Total incoming resources for the year 2023-2024 increased from £201,028 to £269,565 in 2024-2025.</p> <p>RESOURCES EXPENDITURE</p> <p>Total resources expended for the year slightly increased from £234,901 in 2023-2024 to £236,013 in 2024-2025.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>FUNDS AND BALANCE SHEET</p> <p>The movement in total funds for the year is a net decrease of £33,554. At the year-end total funds held were £68,057 of which £30,297 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>Going concern</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>GIVING</p> <p>Over the year church members have given £243,436 including recovery of tax through Gift Aid. This has been used both for the active ministries of the church and for gift to other charitable causes both in the UK and internationally.</p>
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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	Trust Deed
How is the charity constituted? (e.g., unincorporated association , CIO)	Para 1.25	Unincorporated Association
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	There has been no movement in the members of the Trustees

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, are now in the process of review by the trustees :</p> <p>Res 110 Confidentiality Res 111 Health & Safety Res 112 Equal Opportunities Res 113 Trustees Code of Conduct Res 114 Safeguarding & Child Protection Res 115 Finance Operating Procedures Res 116 Whistleblowing Policy & Procedure Res 117 Risk Management Policy Res 118 Anti-Harassment and Bullying Res 119 Data Protection Policy</p> <p>The above named policies are now being reviewed and due to have the trustees' final agreement and approval by the end of October 2025.</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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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)	Mariflor Espartero		
Position (eg Secretary, Chair, etc)	Administrative Officer		
Date	17 th October 2025		



Receipts and payments accounts

For the period from	Period start date 2/1/2024	To	Period end date 1/31/2025
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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					
Donations, Legacies, Grants	174,420	19,380	-	193,800	150,223
Charitable activities (Outreach)	-	6,947	-	6,947	7,416
Gift Aid Claims	37,768	-	-	37,768	29,722
Trading activities	-	-	-	-	-
Other	4,921	-	-	4,921	3,020
Collections other than giving	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	217,109	26,327	-	243,436	190,381
A2 Asset and investment sales, (see table).					
Secondary Account	-	-	-	-	-
Receipts from sale of investments	-	-	-	-	-
Loan repayments received	26,129	-	-	26,129	10,647
Loans received from external funder	-	-	-	-	-
	-	-	-	-	-
Sub total	26,129	-	-	26,129	10,647
Total receipts	243,238	26,327	-	269,565	201,028

A3 Payments

Staffing & Volunteers Expenses	8,618	-	-	8,618	9,556
Employment costs - salaries and wages	37,119	-	-	37,119	36,886
Expenses - Airfare	1,378	-	-	1,378	
Expenses - Fuel mileage	6,460	-	-	6,460	5,122
Expenses - Travel	1,565	-	-	1,565	2,556
Training	1,251	-	-	1,251	
Volunteers' meals and travels	23,517	-	-	23,517	27,757
Admin Costs	3,341	-	-	3,341	3,905
Retainer's fee - accountancy	1,038	-	-	1,038	1,038
Subscription - software and accounting	1,225	-	-	1,225	2,074
Comms	317	-	-	317	204
Local Charity Support	320	-	-	320	456
Contribution to Main Church - Cubao	13,483	-	-	13,483	14,256
Building Hire - East Grinstead	23,976	-	-	23,976	23,527
Building Hire - Eastbourne	9,726	-	-	9,726	7,635
Building Hire- Brighton	10,524	-	-	10,524	11,534
Events - East Grinstead	11,025	-	-	11,025	12,288
Events - Eastbourne	4,830	-	-	4,830	6,730
Events - Brighton	4,793	-	-	4,793	6,718
Other Events - Youth Camp	9,003	-	-	9,003	
Petty Cash - East Grinstead	2,101	-	-	2,101	
Petty Cash - Brighton	1,400	-	-	1,400	
Petty Cash - Eastbourne	1,570	-	-	1,570	
Motor Expenses - East Grinstead	13,318	-	-	13,318	11,465
Motor Expenses - Eastbourne	4,659	-	-	4,659	4,172
Motor Expenses - Brighton (SS)	2,857	1	-	2,857	4,929
Motor Expenses - Redley	4,037	-	-	4,037	
Gifts Given- LGLP Mission	-	339	-	339	4,557
Expenses- LGLP Mission	-	5,942	-	5,942	1,356
	-	-	-	-	
	-	-	-	-	
Sub total	203,451	6,281	-	209,732	198,721

A4 Asset and investment purchases, (see table)					
Minibus Purchase	7,300	-	-	7,300	13,900
Loans made	18,979	-	-	18,979	22,280
Office equipments	-	-	-	-	-
Events equipments	-	-	-	-	-
Purchase of fixed assets	-	-	-	-	-
	-	-	-	-	-
Sub total	26,279	-	-	26,279.00	36,180
Total payments	229,730	6,281	-	236,011	234,901
Net of receipts/(payments)	13,508	20,046	-	33,554	- 33,873
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	16,789	17,714	-	34,503	68,375
Cash funds this year end	30,297	37,760	-	68,057	34,502

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	28,454	37,760	-
	Petty Cash	750	-	-
	3rd party Collectors	1,093	-	-
	Total cash funds	30,297	37,760	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Tax reclaims due	47,770	-	-
	Recoverable grants and charitable loans due to the charity	-	-	-
	other debts (recoverable amount) due to the charity	8,918	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Government stocks	-	-	-
	other quoted security	-	-	-
	properties held primarily for investment	-	-	-
	investments in subsidiary	-	-	-
	other investments	-	-	-
B4 Assets retained for the charity's own use		Fund to which asset belongs	Cost (optional)	Current value (optional)
	land and buildings primarily occupied by the charity	-	-	-
	motor vehicles	30,663	-	-
	computers and other audio equipments	3,179	-	-
	furniture, fixtures and fittings	-	-	-
	heritage assets	-	-	-
	other assets used by the charity	-	-	-
			-	-
			-	-
			-	-


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B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
taxes due but not yet paid	0	-	
amounts due to staff for wages and	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	17/10/25
	Admin	



Section A

Independent Examiner's Report

Report to the trustees

Jesus The Living Water World Wide Church

**On accounts for the year
ended**

31 January 2025

**Charity no
(if any)**

1131597

Set out on pages

We report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/01/2025

**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").

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 A Kennedy

Date:

19 November 2025

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

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.

Brief details of the examination findings

1. Approval of expenditure over £2,000

Several payments exceeding £2,000 did not have evidence of prior approval in trustee meeting minutes, as required under the charity's financial control policy. These included vehicle costs, and expense claims.

2. Gross income approaching the audit threshold

The charity's gross income is close to the £250,000 statutory audit threshold. The trustees may need to consider whether an audit will be required in the next financial year.

3. Branch use of petty cash and recommendation to adopt Expense Plus at branch level

Branches currently submit petty cash logs and receipts to the Finance Team for central processing, which duplicates effort and increases the risk of error. Implementing Expense Plus within the branches would streamline processes and strengthen the accuracy and completeness of financial records.

4. Internal control procedures for Expense Plus

It is recommended that a stronger internal control framework be established to ensure that Expense Plus records are regularly reviewed, scrutinised and reconciled by designated personnel. Assurance steps should be documented to confirm that all recorded transactions are complete. Trustees currently review Expense Plus and bank statements, and further formalisation of this process would enhance oversight.

5. Supporting documentation for income records

Supporting documents (such as donations, Gift Aid claims and online giving reports) are not consistently attached to the relevant entries in ExpensePlus. Attaching these records would improve the audit trail and strengthen financial reporting.

6. Fixed asset register

A separate fixed asset register is not currently maintained. Implementing one would improve oversight and accountability over the charity's assets.

7. Staff and volunteer travel and meal expenditure

Travel and meal costs for staff and volunteers were notably high during the year. Trustees may wish to review the cause and assess whether additional controls or guidance are needed.

8. Payroll discrepancy

A small discrepancy was identified within payroll records: wages were overstated and employer NICs understated in Expense Plus. Trustees may wish to ensure that payroll reconciliation controls are strengthened.

9. Hardship loan repayments

Repayments of hardship loans have significantly increased compared with the previous year. Trustees may wish to review the underlying reasons and ensure that related processes remain appropriate and well-documented.

