

WOMAN AND HER LOVER MINISTRIES

**REPORT AND ACCOUNT FOR THE YEAR ENDED
30TH JUNE 2025**

CHARITY NUMBER 1162046

WOMAN AND HER LOVER MINISTRIES

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WOMAN AND HER LOVER MINISTRIES

Administrative Information

Charity Name: WOMAN AND HER LOVER MINISTRIES

Charity Registration : 1162046

**Registered Office and
Operational Address:** 48 Denmark Gardens
Carshalton
SM5 2JL

Trustees: Pastor Cleopatra Florence Zulu
Rev. Tochukwu Ambrose Nwadike
Boniface Mambwe

Independent Examiner TPC Consult (UK) Ltd
Unit A
82 James Carter Road
Mildenhall
IP28 7DE

WOMAN AND HER LOVER MINISTRIES

Report of the Trustees for the year ended 30 June 2025

The Trustees, are pleased to present the annual report together with the accounts for the year ended 30 June 2025

Structure, Governance & Management

The Charity was registered with Charity Commission on the 5th of June 2015 with the name, Anchor of Faith Global Church. This now is changed to Woman and her lover ministries. Its governing document is a CIO Foundation constitution. The Charity is governed by a board of trustees who meets to plan activities and monitor and to review them.

Objectives & Activities

The charity is established with a primary objective:

To advance the Christian Faith in accordance with its Statement of belief for the benefit of the public in United Kingdom and in other parts of the world, as the trustees may think fit from time to time. These objectives are charitable and our services are open to the members of the public. The Trustees confirm their due regard to the guidance issued by the Charity Commission on public benefits when deciding activities the charity should undertake.

Achievement in the period

The Organisation continues to hold successful meetings throughout the year in which individuals were equipped and educated on the principles and doctrines of the Christian faith.

The charity has been instrumental in helping rebuild marriages, relationships, and dysfunctional families. The charity engaged in outdoor church activities designed to remote its goals and objectives. The organisation offered tuition classes to pupils which were used to raise funds for the charity. Bible study, some tuition classes, and some other activities took place at the registered address. The charity was able to work strategically and in partnership with other organisations for the public good.

Public Benefits Statement:

Woman and her lover ministries is a family focused charity. As a result, most of our programmes are tailored towards the holistic development and support of the family unit. Training, confrences and workshop were held for the benefit of the church members and the community.

The principal funding sources for the charity are currently by way of donation. The total income for the period under review was £4467 and the total payments made £5203 with a net Income / (Payments) of (£489).

Future Development

The church intends to continue to host its regular activities and weekly services in the communt. The trustees continues to found new ways of thinking and doing things. So, the charity is exploring new ways to achieve its objectives, in an effort to be more effective, resourceful, and prudent.

WOMAN AND HER LOVER MINISTRIES

Report of the Trustees for the year ended 30th June 2025

Reserve Policy

It is the policy of the charity to ensure unrestricted funds are kept at a level which provides sufficient funds to cover management, administration and support costs on an on-going basis. At least 3 months of Unrestricted expenditure is maintained, which provides sufficient fund to support emergency expenditure that may arise.

It is also its policy to keep any surplus liquid fund in short-term deposits which can be readily accessed and where the capital is protected. The objective of the investment policy is to maximise interest while limiting risk. This policy is adopted as the surplus funds are expected to be used in the near future to fund future commitment.

Risk Management

The Trustees have conducted a review of the major risks which the charity is exposed, in particular those to operations and finances of the charity. The Trustees review the risk regularly at their meetings and are satisfied that systems are in place to mitigate exposure to major risks at all time.

Appropriate Criminal Records Bureau (CRB) checks, supported by relevant training and regularly reviewed policies are made for all those who work with children or other vulnerable groups within the Charity. Where appropriate, systems have been established to mitigate the risk the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions.

Members of the Board of Trustees

Members of the Board of Trustees, and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 1.

In accordance with charity law, as trustees, we certify that:

So far as we are aware, there is no relevant information of which the company's accountants are unaware; and as the trustees of the charity we have taken all steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the Charity's accountants are aware of that information.

Approval

This report was approved by the board of Trustees and signed on their behalf by:

Rev. Tochukwu A. Nwadike
Trustee
Date: 22/01/ 2026

WOMAN AND HER LOVER MINISTRIES

Independent Examiner's Report to the Trustees of Woman and her lover ministries.

I report on the accounts of the above Charity for the year ended 30th June 2025 set out on the following pages.

Respective responsibilities of trustees and independent examiner

The Trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that independent examination is needed.

It is my responsibility to:

- * examine the accounts under section 145 of the 2011 Act
- * to follow the procedures laid down in the general Direction given by the Charity commission (under section 145(5)(b) of the 2011 Act, and
- * to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with section 130 of the 2011 Act; and
- To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

2. To which in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Chioma John-Musa FFA, FIPA
TPC Consult (UK) Ltd
Unit A
82 James Carter Road
Mildenhall
IP28 7DE

Date: 22nd January 2026

WOMAN AND HER LOVER MINISTRIES

Statement of Financial Activities for the year ended 30th June 2025

	Unrestricted	Funds	Restricted Funds	2025 Total Funds £	2024 Total Funds £
Notes		£	£		
INCOME	3				
Income from:					
Donations		4,467	-	4,467	-
Charitable Activities		-	-	-	5,809
Investment income		-	-	-	-
Other		-	-	-	-
Total		4,467	-	4,467	5,809
Expenditure	4				
Expenditure on:					
Raising fund			-		
Charitable Activities		4,208	-	4,208	3,741
Other		995	-	995	1,481
Total		5,203	-	5,203	5,223
Net Income / Expenditure		(736)	-	(736)	586
Other Recognised gain / (Loss)					
Gain on revaluation of fixed asset		-	-	-	-
Net movement in funds		(736)	-	(736)	586
Reconciliation of Funds					
General Fund		247	-	247	(339)
Total Fund carried forward	7	(489)	-	(489)	247

WOMAN AND HER LOVER MINISTRIES

Balance Sheet as at 30th June 2025

	Notes	Unrestricted Fund	Restricted Fund	Total Fund	2025 Total Fund £	2024 Total Fund £
Fixed assets						
Tangible assets	5	-	-	-	-	-
Total Fixed Asset		-	-	-	-	-
Current assets						
Cash at bank and in hand	6	1,167	-	1,167	1,167	1,903
Debtors	7	-	-	-	-	-
Total Current Asset		1,167	-	1,167	1,167	1,903
Creditors: amounts falling due within one year	8	1,656	-	1,656	1,656	1,656
Net Current Assets / (Liabilities)		(489)	-	(489)	(489)	247
Total Assets less Current Liabilities		(489)	-	(489)	(489)	247
Creditors amount falling due after one year		-	-	-	-	-
		(489)	-	(489)	(489)	247
Fund of the Charity	9					
Restricted Funds		-	-	-	-	-
Unrestricted Funds		(489)	-	(489)	(489)	247
Total funds		(489)	-	(489)	(489)	247

We approve the Financial Statement, which comprises the Statement of Financial Activities, the Balance Sheet and the related notes. We acknowledge our responsibility for the Financial Information including the appropriate appropriation applicable of the Financial Reporting framework as set out in the notes.

Signed on behalf of all the Trustees.

Name: Rev. Tochukwu A. Nwadike
Position: Trustee

Date of Approval: 22nd January 2026

WOMAN AND HER LOVER MINISTRIES

Notes to the financial statements for the year ended 30th June 2025

1. BASIS OF PREPARATION

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

1.1 These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102

1.2 Going Concern: The accounts are prepared on a going concern basis.

1.3 No changes to the accounting estimates have occurred in the reporting period.

1.4 No material prior year error have been identified in the reporting period.

2. ACCOUNTING POLICIES

This standard list of accounting policies has been applied by the charity

2.1 Recognition of Income

These are included in the Statement of Financial Activities (SoFA)

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the
- the monetary value can be measured with sufficient reliability.

Grant and Donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

Government Grant: When the charity has received government grants in the reporting period.

Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Donated Goods: Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

Volunteer help: The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

2.3 EXPENDITURE AND LIABILITIES

Liabilities Recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Grants and Support Costs

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

WOMAN AND HER LOVER MINISTRIES

Notes to the financial statements for the year ended 30th June 2025

Creditors
Creditors are measured at settlement amounts less any trade discounts

2.4 ASSETS
Tangible fixed assets for use by charity
These are capitalised if they can be used for more than one year. They are valued at cost.

Depreciation
Depreciation is provided at rates calculated to write off the cost of each asset, less their estimated residual value over its expected useful life.

Debtors
Debtors are measured on initial recognition at settlement amount. Subsequently, they are measured at cash.

Current Assets
These include cash on deposit and cash equivalents with a maturity of less than one year

3. INCOME

Donation and Legacies	Unrestricted Fund	Restricted Fund	2025 Total	2024 Total
	£	£	£	£
Donation	4,467	-	4,467	-
Tuition	-	-	-	5,809
Other	-	-	-	-
	4,467	-	4,467	5,809
Investment Income:				
Bank Interest	-	-	-	-
Total Income	4,467	-	4,467	5,809

WOMAN AND HER LOVER MINISTRIES

Notes to the financial statements for the year ended 30th June 2025

4. EXPENDITURE

	Unrestricted Fund	Restricted Fund	2025	2024
Charitable Expenditure				
Venue Hire	1,117		1,117	-
Travel & Subsistence	288		288	576
Printing, Postage & Stationery	229		229	59
Hospitality/ Refreshment	577		577	825
Consumables	300		300	563
Training - Books & periodicals	531		531	566
Music	-		-	-
Ministry Expenses	-		-	-
Admin	106		106	-
Welfare	-		-	-
Insurance & License	-		-	-
Telephone	576		576	576
Equipments expensed	483		483	577
Total	4208		4208	3741
			2025	2024
Support Cost				
Volunteers Expenses	-		-	0
Media and website	695		695	698
Utilities	-		-	0
Other	-		-	483
Repairs	-		-	-
Depreciation	-		-	-
Total	695	-	695	1181
Accountancy & Professional Services	300		300	300
Total Expenditure	5203	-	5203	5223

5. TANGIBLE FIXED ASSETS

	Equipment £	Furniture & Fitting £	Total £	2025 £
COST				
At 1 July 2024	-	-	-	-
Additions in period	-	-	-	-
At 30 June 2025	-	-	-	-
DEPRECIATION				
At 1 July 2024	-	-	-	-
Charge in period	-	-	-	-
At 30 June 2025	-	-	-	-
NET BOOK VALUE				
At 30 June 2025	-	-	-	-
NET BOOK VALUE				
At 1 July 2024	-	-	-	-

WOMAN AND HER LOVER MINISTRIES

Notes to the financial statements for the year ended 30th June 2025

6. CASH AT BANK & IN HAND

	£	£	2025 £	2024 £
Cash	1,167	-	1,167	1,903

7. DEBTORS

	£	£	2025 £	2024 £
Prepayments	-	-	-	-

8. CREDITORS: Amounts falling due within one year

	£	£	2025 £	2024 £
Creditors	1,356	-	1,356.00	0
Accruals	300	-	300.00	1356
			0	300
	1,656	-	1,656	1,656

9. FUNDS

	Unrestricted Fund	Restricted Fund	Total Fund	Total Fund	
	£	£	£	£	2025 £
General Funds	247	-	247	586	
Surplus (Deficit) for the year	(736)	-	(736)	(336)	
Total Fund	(489)	-	(489)	247	

10. Trustee Remuneration & Related Pay Transactions

None of the trustees have been paid any remuneration or received any other benefits from an employment with the charity or a related entity. All works was carried out by volunteers for whom the Trustees are very grateful to.