

THE WORD ONE TO ONE
Charity No. 1192501

TRUSTEES REPORT AND UNAUDITED FINANCIAL STATEMENTS

For the period ended 31 December 2024

THE WORD ONE TO ONE

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The Word One to One

Annual Report of the Trustees for the year ended 31 December 2024

The Word One to One operates across three mission areas to accomplish our charitable purposes:

- **Serving communities** - Direct engagement and training programs for churches and missional communities.
- **Partnering with like-minded organisations** - Collaborative expansion through established religious and social action ministries.
- **Invitational outreach** - Platform-based invitation to consider the Bible's perspective on human flourishing, and empowering Christians to confidently share it.

Charitable Purposes

The stated purposes of the CIO are to advance the Christian faith for the benefit of the public in accordance with the Statement of Faith in particular, but not exclusively, by providing or organising:

1. Resources which enable Christian believers to confidently share the original message of the Bible with others;
2. Training events to mobilise Christians to share the Bible with their contacts and friends;
3. Training resources to enable church leaders to equip their own congregations to share the Bible; and
4. Evangelistic events

in the United Kingdom and in such other countries across the world as the trustees may from time to time see fit.

Public Benefit Consideration

The charity has taken the Commission's public benefit guidance into account when making decisions relevant to advancing the Christian faith through accessible Biblical education and empowered outreach. Our relational approach to faith sharing continues to show demonstrable impact on individuals and communities.

Activities Undertaken in 2024

Serving communities

The team and our growing network of volunteers continue to serve local churches and missional communities through in-person and online provisioning.

- Local network development focussed on Sheffield, Belfast, Liverpool and Glasgow.
- Online consultation and training events included provisioning to leaders and individuals from across the United Kingdom and also USA, Canada, Australia, New Zealand, Germany, Switzerland, South Africa, Rwanda, Kenya.
- More than 2,000 churches and missional communities are now connected to The Word One to One.
- Our resources are used in English Second Language contexts, Community projects like food banks and Christians Against Poverty centres, Workplace faith groups and Beginner's Bible studies in local churches, care homes, hospitals and hospices.

"Our friendship definitely blossomed from reading The Word One to One together and we began to share our personal experiences of our lives." - a typical quote from a 'Bible sharer'.

Partnerships

Both in the United Kingdom and abroad informal and formal collaboration with other like-minded organisations is a both a joy and showing great fruit. Some examples include:

- One partner who has continued to make progress amidst great trial and difficulty is Forward United in Ukraine who reports:

"After the full-scale invasion, we were able to provide copies of the first book of The Word One to One to soldiers and equip hundreds of churches with materials for ministry with refugees and displaced Ukrainians from the eastern and southern parts of the country."

- We are delighted to announce a new partnership with Heukelbach, an established ministry with a team of 50 serving across Germany, Austria and Switzerland.
- City Bible Forum – a network continuing to encourage the use of God's Word in evangelism in the workplace, across the cities of Australia, with The Word One to One as a key resource.

Invitational outreach

- A big highlight was founder Richard Borgonon being invited to speak at Alistair Begg's church leaders conference in Ohio, attended by 1,300 church leaders.
- Our introduction to the digital platform that Youversion provide through their Bible app was a great success with a reported 62,687 lives impacted.

Distribution highlights

- Distributed 48,566 printed booklets (+77% from 2023), including Gospel of John and Acts materials.
- Mobile app usage doubled with 16,995 active users (+31% growth)
- Website users 35,575 (+56%)
- Engaged sessions recorded in 149 countries with 26,268 episodes completed (+112%)
- App received 5.0 rating from 47 reviews on Apple App Store
- Launched Spanish language content to support USA and Latin America expansion.

Reference and administrative information

The charity was established on 24th November 2020 and is registered with the Charity Commissioners as number 1192501.

For the period in question, the Trustees were as follows:

- Richard Eric Borgonon - Founder and Chairman
- Charles Kworenga Kasenene - Treasurer
- Nancy Benham MBE - Trustee
- David James Jackman – Trustee.
- Akeel Husein Kurban Sachak – Trustee.
- Simon John Alexander Lennox – resigned 8th January 2024.

Simon Lennox was appointed as CEO on 1st September 2024.

The Independent Examiner is Heather Cheesman of Chichester Accounting, 104 Stockbridge Road, Chichester, West Sussex, PO19 8QP.

Structure, Governance and Management.

The Word One to One is incorporated as a Charitable Incorporated Organisation, governed by a constitution and registered with the Charity Commission number 1192501.

Trustees come from backgrounds in the world of commerce, the charity sector and Christian ministry, bringing with them complementary and recognised skills. All share a united faith in the Lord Jesus Christ.

The Trustees have delegated the daily management of activities to the Chief Executive Officer (CEO).

The Trustees, in consultation with the CEO, are responsible for the setting of remuneration for key staff members.

The Trustees and, where appropriate the CEO, review risks and ensure that no ministry or project expansion commences until the necessary funding is available and known risks can be managed.

The overall governance of the charity is the responsibility of the Trustees who are elected for specific terms.

Recruitment and appointment of Trustees.

The Trustees, in consultation with the CEO, are responsible for recruiting other Trustees.

Future plans

The appointment of the new CEO, Simon Lennox, is in response to the growing demand from people in the UK and across the world who want to find out more about Jesus. This presents an incredible opportunity for to respond to this exciting interest with product innovation, equipping content and strategic partnerships.

Financial review

The financial statements for the year ended 31 December 2024 are included. These statements show how the funds have been applied during the period with specific reference to expenditure on the activities outlined above.

The Trustees believe that the Charity is in a satisfactory financial position at the period end and can meet all its obligations. The Trustees confirm that the assets of the Charity are held solely for the charitable objectives set out in this report.

Reserves policy

The Trustees have set a reserve policy to hold 4 months' worth of committed expenditure, including salaries and contractor retainers, the amount being £96,000 at the time of reporting.

Related Party Transactions

Two of our Trustees (Richard Borgonon and Nancy Benham) are also unpaid Trustees of the independent charity The Rock Foundation. We see no conflict of interest in the support given to Word One to One from The Rock Foundation which amounted to £219,592 during this year, from various donors.

Trustees have donated a total of £76,550 of their personal funds during the year.

Statement of Trustees' Responsibilities

The purpose of this statement is to distinguish the Trustees' responsibilities for the financial statements from those of the Independent Examiner's, as stated in her report.

The Trustees are responsible for preparing the Trustees report and financial statements in accordance with applicable law and United Kingdom Accounting Standards.

Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of incoming resources and application of resources for that period.

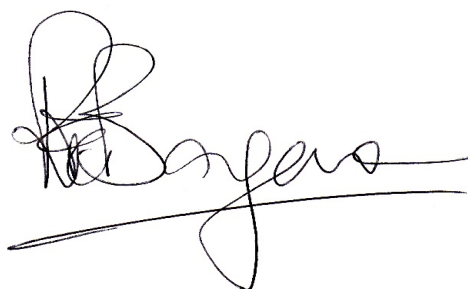
In preparing the financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles of the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements:
- Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) regulations 2008 and the provisions of the constitution. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity.

Signed on behalf of the Trustees by

A handwritten signature in black ink, appearing to read 'Richard Borgonon', with a long horizontal line extending from the end of the signature.

Richard Borgonon

Chairman of Trustees

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

ON THE UNAUDITED ACCOUNTS OF

THE WORD ONE TO ONE

For the purposes of those charity funds on pages 6 to 10 for the period ended 31 December 2024 which require an independent examiner's report, we confirm the following:-

Respective Responsibilities of Trustees and Examiner

The charity's Trustees are responsible for the preparation of the financial statements. 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 an independent examination is needed.

It is my responsibility to:

- examine the financial statements (under section 145 of the 2011 Act);
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act);
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes considerations of any unusual items or disclosures in the financial statements, and the seeking of explanations from you as 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 financial statements present a "true and fair view" and the report is limited to those matters set out in the statements below.

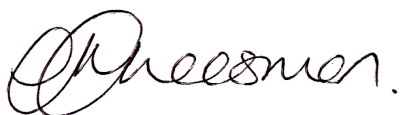
Independent Examiner's Statement

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 Trustees have not met the requirements:

- to keep accounting records in accordance with s130 of the 2011 Act; and
- to prepare financial statements which agree with the accounting records and to comply with the accounting requirements of the 2011 Act; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



H Cheesman FCA
104 Stockbridge Road
Chichester
West Sussex
PO19 8QP

Date: 13th October 2025

Statement of Financial Activities
For the period ended 31 December 2024

THE WORD ONE TO ONE

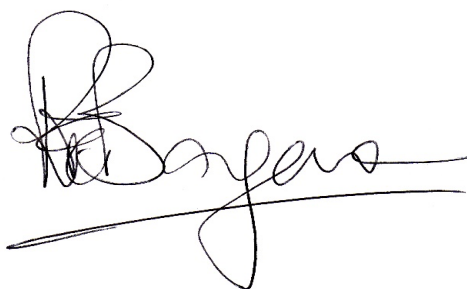
	notes	Unrestricted funds £	Designated funds £	Restricted funds £	2024 Total £	December 2023 Total £
Incoming resources from generated funds						
Voluntary income	2	562,290	-	-	562,290	408,495
Total income		562,290	-	-	562,290	408,495
Costs of generating funds		-	-	-	-	-
Charitable activities	3	615,483	-	-	615,483	457,082
Governance costs	4	1,000	-	-	1,000	2,116
Total expenditure		616,483	-	-	616,483	459,198
Income / (expenditure) before transfers		(54,193)	-	-	(54,193)	(50,703)
Transfers between funds	9	-	-	-	-	-
Net incoming/(outgoing) resources before other gains/(losses)		(54,193)	-	-	(54,193)	(50,703)
Gains / (losses) on investment assets		-	-	-	-	-
Net movement in funds		(54,193)	-	-	(54,193)	(50,703)
Total funds brought forward		184,349	-	-	184,349	235,052
Total funds carried forward		130,156	0	0	130,156	184,349

Balance Sheet
As at 31 December 2024

THE WORD ONE TO ONE

	notes	31st December 2024		31st December 2023	
		£	£	£	£
Current Assets					
Bank and cash		130,536		183,521	
Debtors	7	<u>3,620</u>		<u>13,573</u>	
Total current assets		134,156		197,094	
Current Liabilities					
Creditors due within one year	8	<u>4,000</u>		<u>12,745</u>	
Net current assets			130,156		184,349
Creditors					
Amounts falling due after more than one year			-		-
Total Net Assets			<u>130,156</u>		<u>184,349</u>
Funds					
	9				
Unrestricted			130,156		184,349
Designated			-		-
Restricted			-		-
			<u>130,156</u>		<u>184,349</u>

These accounts were approved by the Trustees on 10th October 2024 and signed on their behalf by



Richard Borgonon
Chairman of Trustees

The attached notes (1 - 8) form part of this statement.

1 Accounting policies**Basis of preparation**

The accounts are prepared on the basis of historic cost in accordance with:

- Accounting and Reporting by Charities - Statement of Recommended Practice (SORP 2005);
- Accounting Standards, FRS102;
- and the Charities Act 2011.

Donations

Donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

Expenditure

All expenditure is accounted for on an accruals basis.

2 Voluntary income

	Unrestricted	Restricted	Total 2024	Total 2023
	£	£	£	£
Church donations	10,373	-	10,373	5,810
Individual donations	205,169	-	205,169	153,481
Income from Trusts	327,290	-	327,290	220,004
Other	8,834	-	8,834	12,283
Gift Aid tax reclaim	10,624	-	10,624	16,917
Total	562,290	-	562,290	408,495

3 Charitable activities

	Unrestricted	Restricted	Total 2024	Total 2023
	£	£	£	£
People	312,591	-	312,591	226,174
Content	133,183	-	133,183	112,928
Product	65,484	-	65,484	43,852
Networks	93,836	-	93,836	62,312
Organisation	10,389	-	10,389	11,816
Total	615,483	-	615,483	457,082

4 Governance costs

	Unrestricted	Restricted	Total 2024	Total 2023
	£	£	£	£
Independent Examination costs	1,000	-	1,000	1,000
Legal and Professional	-	-	-	1,116
Total	1,000	-	1,000	2,116

5 Analysis of net assets

	Fixed Assets	Current Assets	Total
	£	£	£
Restricted funds	-	-	-
Designated funds	-	-	-
Unrestricted funds	-	130,156	130,156
	-	130,156	130,156

6 Staff costs and Trustees expenses

	2024	2023
	£	£
Salaries	247,670	193,112
Social security costs	22,200	14,692
Pension costs	21,105	15,302
Total	290,975	223,106

The average number of employees during the period was 6 6

Two employees received emoluments in excess of £60,000 during the period.

No sums were paid to the Trustees for their work as Trustees.

7 Debtors

	2024	2023
	£	£
Gift aid	3,620	13,573

8 Creditors

	2024	2023
	£	£
Creditors and accruals	4,000	12,745

9 Funds	Fund balances brought forward	Incoming resources	Outgoing resources	Transfers	Fund balances carried forward
	£	£	£	£	£
Unrestricted					
General fund	184,349	562,290	(616,483)	-	130,156
Restricted					
Management fund	-	-	-	-	-
	-	562,290	(616,483)	-	130,156

Unrestricted Funds:

The Unrestricted Funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.