



**Official address:**  
**Life4Widows International**  
**Orchard Close, Ruislip, HA4 7LR**  
**Charitable incorporated organisation**  
**Charity Registration number 1195552**

Life4Widows International



ANNUAL

REPORT

2021-22

## Our Beginnings

Life4Widows was established in January 2008 as a non-profit organisation. The first meeting consisted of seven women yearning for a bond and friendship borne out of our common experience, we decided to begin to meet quarterly. We were determined that together we would love, encourage support, and anchor one another and equip ourselves to recover from the loss we had experienced and enter back into society.

## About Life4Widows International

Life4Widows International (known as "Life4Widows") is a support group which focuses on enabling widows to LIVE after the loss of their loved one.

No one plans to be a widow, however many of us have found ourselves in the unfamiliar place called "widowhood." having to deal with many unexpected life issues alone and Life4Widows' role is to support widows or anyone who has ever been a widow in the best way possible.

## Our Mission Statement

We are a charitable organisation comprised of widows and former widows of all ages. We see ourselves as a family of women empowering one another in various innovative ways to springboard our lives back into action after losing a spouse.

### Note 8

### Additional Disclosures

Income of £15,523.00 shown in prior year on the Statement of financial activities and Note 3 was surplus from when the Charity operated as a registered company limited by guarantee. This amount was transferred to the Charity on registration and formed the opening bank balance. The limited company has since been dissolved.

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the charity

### 28.3 Transaction(s) with related parties

This year

There have been no related party transactions in the reporting period (True or False)

TRUE

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£
			-	-	-	-
			-	-	-	-
			-	-	-	-
			-	-	-	-

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.

Last year

There have been no related party transactions in the reporting period (True or False)

TRUE

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£
			-	-	-	-
			-	-	-	-
			-	-	-	-
			-	-	-	-

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.

## Our Philosophy

Our Christian faith is at the heart of who we are. At Life4Widows, we uplift, encourage, and support one another. However, Life4Widows is no ordinary Widows Support Group. Our approach to widowhood is unique. It's creative, dynamic, and full of ideas that fulfil and exceed the typical expectations of what a widow's support group should be.

## Our Promise

We are committed that ours would be a different kind of friendship. One that we would always be there for each other, 'no matter what' and that we would go the extra mile because 'every widow matters'.

With this positive mind set and attitude, our quarterly gatherings and annual events are now attended by women from all sorts of backgrounds. We create a safe, supportive environment where they can grieve, share their everyday difficulties of living without a spouse, bringing up children alone, emotional issues and many other related challenges.

## Life4Widows We Can Deliver

We provide an opportunity for a deep emotional heart to heart talk (what we call 'Let'sTalk') which we handle with great care, sensitivity, and confidentiality.

Special friendships have developed among members, and we continue to impact each other's daily lives. We invest time in visiting each other, especially new widows to help them feel less isolated and reduce their sense of despondency.

Life4Widows is a support group which focuses on enabling widows to LIVE after the loss of their loved one.

## Life4Widows Who We Are & What We Do

We are a UK registered charity comprised of widows aged between 30 - 80 Plus. We are a family of women empowering one another in various innovative ways to springboard our lives back into action after losing a spouse.

We are determined that together we would love, encourage, support, and anchor one another and equip ourselves to recover from the loss we have experienced.

We are a breath of fresh air and a 'Big' surprise to all women who attend our meetings for the first time mainly because we provide a safe environment where women can (laugh, cry and speak freely) inhale and exhale without fear of being censored, judged, or criticised.

Last year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

TRUE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£		£	£
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-

Please give details of why remuneration or other employment benefits were paid.

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.

If a third party has been reimbursed for providing one or more trustees, state the nature of the payment and amount of the reimbursement.

State the number of trustees to whom retirement benefits are accruing under a defined contribution pension scheme.

### 28.2 Trustees' expenses

No trustee expenses have been incurred (True or False)

TRUE

Type of expenses reimbursed	This year	Last year
	£	£
Travel	-	-
Subsistence	-	-
Accommodation	-	-
Other (please specify):	-	-
	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>



Note 28

## Transactions with trustees and related parties

### 28.1 Trustee remuneration and benefits

This year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

TRUE

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£	£	£	£
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-

Please give details of why remuneration or other employment benefits were paid.

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.

If a third party has been reimbursed for providing one or more trustees, state the nature of the payment and amount of the reimbursement.

State the number of trustees to whom retirement benefits are accruing under a defined contribution pension scheme.

## Real Friends

We have chosen to always be there for each other, 'no matter what. Also going the extra mile, for one another.

## Building Each Other Up

We have learnt that sharing testimonies, celebrating special days and anniversaries with prayer as our foundation, generates strength confidence, and enthusiasm in our members. The encouragement and energy gained from our gatherings, acts as a vehicle to exploring life again. Our different professions (Doctors, Educationalists, Accountants, Lawyers, etc), have enabled us to become an excellent resource pool for each other. This has literally created an informal 'in-house advice group' supporting members and their families in various aspects of life.





## Life4Widows Chairs Report and Founder

It is an overwhelming joy and a privilege to present this year's annual report and the first one for **Life4Widows International**. In 2021, Life4Widows consulted with its members about becoming a charity and to register with the Charity Commission as a Charitable Incorporated Organisation (CIO). The application with our new constitution we can now

support widows beyond the shores of the United Kingdom - We've gone international albeit starting first in Rwanda in Africa. My hope is as we grow in terms of numbers and experience, we'll be able to offer more support to women who have become bereaved, and therefore work in other countries. For the benefits of those who left school years ago and have forgotten their geography lessons or may not even have taken geography at all, please see outline of Africa for Rwanda.



One thing for certain in this group is that we have all (unfortunately) experienced the death of our husband. Our journeys may be at different stages- for some it's fresh, for others, it could have been years ago but in any instance, it still seems much like yesterday.

### Note 7 Cash at bank and in hand

Short term cash investments (less than 3 months maturity date)  
Short term deposits  
Cash at bank and on hand  
Other  
Total

This year £	Last year £
-	-
-	-
10,783	-
-	-
10,783	-

Note 6 Creditors and accruals

5.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	600	-	-	-
Taxation and social security	-	-	-	-
Other creditors	-	-	-	-
<b>Total</b>	<b>600</b>	<b>-</b>	<b>-</b>	<b>-</b>

5.2 Deferred income

Please complete this note if the charity has deferred income.

Please explain the reasons why income is deferred.

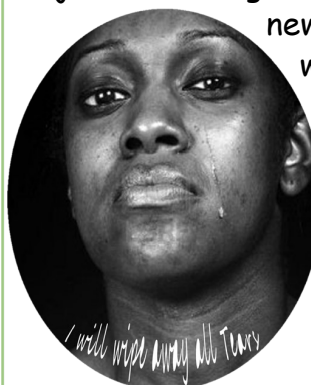
This year	Last year

Movement in deferred income account

	This year £	Last year £
Balance at the start of the reporting period	-	-
Amounts added in current period	-	-
Amounts released to income from previous periods	-	-
<b>Balance at the end of the reporting period</b>	<b>-</b>	<b>-</b>

It does not matter if you are just breaking into your thirties having only enjoyed a few years of marriage or you've been married for many years the pain can be unbearable - at the time the world seems as though it's about to end. Those very special birthdays, the restaurant bookings that you used to enjoy going to that will no longer happen, the trips down a particular road, or just having a quiet time in together (without the children) watching a smoochy film (ahhh) can often bring those memories flooding right back. I guess we'll never forget them, and for some of us, these moments can become overwhelming and challenging. It is times like these that a supportive arm, a phone call, or a visit often helps, and of course let's not forget that warming embrace!

We may shed a tear or two, but we know that our weeping is just for a night or a season but in the morning, in the new season there will be JOY!



**"I just needed a hug,  
that's all, thank you  
L4W".**





We won't always weep..... there are many more days when we smile and laugh.



We have helped and supported over sixty widows and their families throughout the year. Our desire to meet the impact of death and bereavement has not demised knowing that (Unfortunately) others will join us at some point or another. We will not let death become the 'victor'. **LET'S LIVE AND KEEP MOVING FORWARD!**

**Address the body at Zumba Classes .....**



Note 5 Details of certain types of expenditure

Note 10.1 Fees for examination of the accounts

	This year £	Last year £
Independent examiner's fees	-	-
Assurance services other than independent examination	-	-
Tax advisory fees	-	-
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner	800	-



Note 4

Expenditure

Analysis	This year				Last year			
	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Unrestricted funds	Restricted income funds	Endowment funds	Total funds
<b>Expenditure on raising funds:</b>				£				£
Incurred seeking donations	-	-	-	-	-	-	-	-
Incurred seeking legacies	-	-	-	-	-	-	-	-
Incurred seeking grants	-	-	-	-	-	-	-	-
Operating membership schemes and social lotteries	-	-	-	-	-	-	-	-
Staging fundraising events	-	-	-	-	-	-	-	-
Fundraising agents	-	-	-	-	-	-	-	-
Operating charity shops	-	-	-	-	-	-	-	-
Operating a trading company undertaking non-charitable trading activity	-	-	-	-	-	-	-	-
Advertising, marketing, direct mail and publicity	-	-	-	-	-	-	-	-
Start up costs incurred in generating new source of future income	-	-	-	-	-	-	-	-
Database development costs	-	-	-	-	-	-	-	-
Other trading activities	-	-	-	-	-	-	-	-
Investment management costs:	-	-	-	-	-	-	-	-
Portfolio management costs	-	-	-	-	-	-	-	-
Cost of obtaining investment advice	-	-	-	-	-	-	-	-
Investment administration costs	-	-	-	-	-	-	-	-
Intellectual property/licencing costs	-	-	-	-	-	-	-	-
Rent collection, property repairs and maintenance charges	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
<b>Total expenditure on raising funds</b>	-	-	-	-	-	-	-	-
<b>Expenditure on charitable activities:</b>								
L4W Xmas Dinner Event	840	-	-	840	-	-	-	-
L4W Excess Love Retreat Conference	12,601	-	-	12,601	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
<b>Total expenditure on charitable activities</b>	<b>13,441</b>	-	-	<b>13,441</b>	-	-	-	-
<b>Separate material item of expense</b>								
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-	-	-
<b>Other</b>								
Sundry	13	-	-	13	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
<b>Total other expenditure</b>	<b>13</b>	-	-	<b>13</b>	-	-	-	-
<b>TOTAL EXPENDITURE</b>	<b>13,454</b>	-	-	<b>13,454</b>	-	-	-	-

Other information:

Analysis of expenditure on charitable activities

Activity or programme	This year				Last year			
	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Activities undertaken directly	Grant funding of activities	Support Costs	Total last year
	£	£	£	£	£	£	£	£
L4W Xmas Dinner Event	840	-	-	840	-	-	-	-
L4W Excess Love Retreat Conference	12,601	-	-	12,601	-	-	-	-
Other	-	-	-	-	-	-	-	-
<b>Total</b>	<b>13,441</b>	-	-	<b>13,441</b>	-	-	-	-

This year: Where sums originally denominated in foreign currency have been included in expenditure, explain the basis on which those sums have been translated into sterling (or the currency in which the accounts are drawn up).

Not Applicable

Last year: Where sums originally denominated in foreign currency have been included in expenditure, explain the basis on which those sums have been translated into sterling (or the currency in which the accounts are drawn up).

Not Applicable

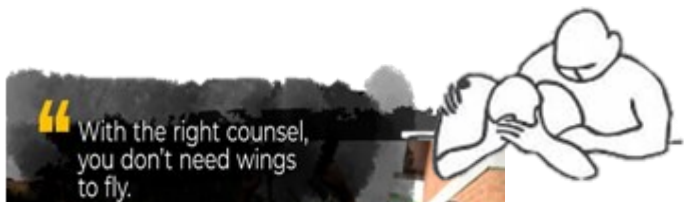
## My Vision for the Future

As chair, my vision for the future is to touch and support as many widows in the UK as possible and to reach out to widows in other countries. Wouldn't it be great if we can become a global charity like Oxfam, UNICEF or even International (Thunderbirds are Go) Rescue?

We are already reaching the broadsheets of magazines as you can see from the extract on the following pages, and cementing a firm foundation working in partnership with **Solace Ministries** in Rwanda.



## Partnering with Solace Ministry



## Partnering with Solace Ministry



This year: Where sums originally denominated in foreign currency have been included in income, explain the basis on which those sums have been translated into sterling (or the currency in which the accounts are drawn up).

Not Applicable

Last year: Where sums originally denominated in foreign currency have been included in income, explain the basis on which those sums have been translated into sterling (or the currency in which the accounts are drawn up).

Not Applicable

Note 3

Income

Analysis of Income		Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
					£	£
Donations and legacies:	Donations and gifts	2,964	-	-	2,964	-
	Gift Aid	545	-	-	545	-
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-	-	-	-	-
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	6	-	-	6	-
<b>Total</b>		<b>3,515</b>	<b>-</b>	<b>-</b>	<b>3,515</b>	<b>-</b>
Charitable activities:	L4W Excess Love Retreat Conference	5,030	-	-	5,030	-
	L4W Xmas Dinner Event	714	-	-	714	-
	Other - Funds transferred from previous operation	-	-	-	-	15,523
	<b>Total</b>	<b>5,744</b>	<b>-</b>	<b>-</b>	<b>5,744</b>	<b>15,523</b>
Other trading activities:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Income from investments:	Interest income	-	-	-	-	-
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
<b>Total</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Separate material item of income		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other	-	-	-	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL INCOME</b>		<b>9,259</b>	<b>-</b>	<b>-</b>	<b>9,259</b>	<b>15,523</b>

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)

Not Applicable

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

Not Applicable

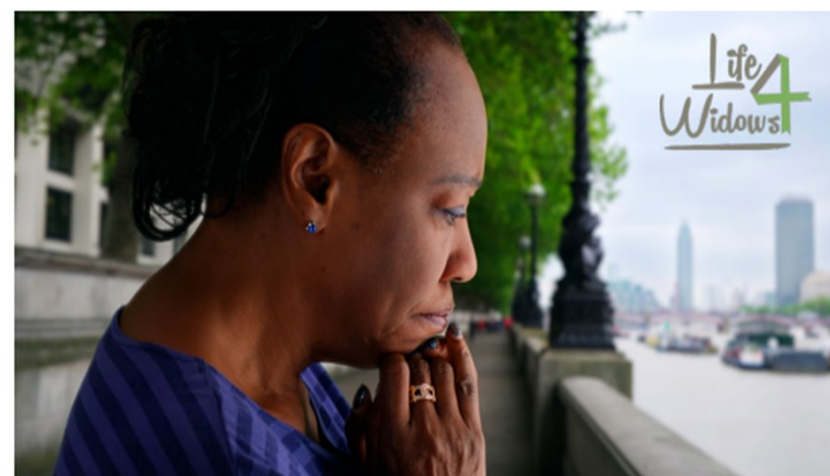
Where any endowment fund is converted into income in the prior period, please give the reason for the conversion.

Not Applicable

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Not Applicable

Direction



# The woman helping widows to build back



**Yinka Essien** went from planning a move overseas to finding bailiffs at her door when her husband died suddenly of a heart attack. But today, her experience as a widow and single mother is fuel for her charity Life4Widows

"When her husband dies a widow can be in total distress. The joy of my job is helping to build her back up. I help widows to clearly see their lives have not ended," says Yinka Essien.

Yinka is founder of wellbeing charity Life4Widows which, through home visits, events, friendship, support and advice, enables widows to discover that there is life after death. "No one plans to be a widow, but many of us have found

ourselves in this unfamiliar place and having to deal with life issues alone. Our role is to support widows in the best way possible and to offer support and friendship born out of common experience," Yinka explains.

Life4Widows' roots stem from Yinka's own shock widowhood in 2005 when her husband died suddenly of a heart attack. With three children aged 11, 10 and four months, her life was turned upside down as she went from planning a new life in

Nigeria with her family to surviving as a penniless single mother in London.

"My husband was self-employed and was very good at bringing money in, but he wasn't so good at managing it and we were suddenly in an unfamiliar place of lack," Yinka says.

"We had bailiffs knocking on the door and it took me about three years to sort everything out. We'd been planning a new life in Africa but I suddenly had to find a new home in London. I had my mum, sis-



## Direction



Yinka (at the lectern) and some of the widows worship at an event at Yinka's home church of KT



A recent Life4Widows retreat

ters and cousins around me to help, but it was still a huge shock."

A year into her bereavement, Yinka began to feel the Holy Spirit nudging her to set up a widows group. Three years later, she felt ready to act and invited seven other widows round for dinner.

"God told me to set this group up and I didn't know what to do with it – I was just being obedient," she says.

But so successful was the evening spent eating and chatting in her sitting room that the group decided to continue meeting. Dinners were organised every few months at different houses and the group began to grow as word got around and friends were referred.

"Whenever we met I never had an agenda, but each time the Lord would bring up a topic – maybe the issue of raising boys by yourself or how to survive when you have rent and bills to pay," says Yinka. "Our group became a safe and supportive place



Yinka as a young single mum with her sons, Tife and Tori

where people could grieve, share their emotional issues and the everyday struggles of living without their husbands or bringing children up alone.

The group offered other support too, she adds.

"We'd do home visits when we heard someone had died, we'd give out food parcels to encourage people and we set up a buddy system so people with similar situations could help others get back on their feet. We'd also give out financial gifts to people who were not so fortunate.

"We learned in this time that some widows land well, but others don't and can't afford their rent, so we raised money

within the group to help them." The group continued to meet in homes for five years, but eventually the community became so big that Yinka decided to ramp things up and begin running events at her church, Kensington Temple, to offer practical advice for everyday situations.

"We would get speakers in – some from within the group because we all have different skills, professions and knowledge in areas like education, finance, pensions, insurance and employment. We'd also have careers people, doctors, nurses, educationalists, pensions advisers and social workers come to speak to us." Last year, Yinka decided it was time for Life4Widows to become an official charity, with the group now supporting around 60 widows aged between 30 and 75.

Today, she is building on this by expanding its activities and events.

"We had our first women's retreat last year. That was brilliant, and out of it we're birthing something called Let's Talk. That's about recognising that many people keep their struggles inside and think it's just them, so we're creating a safe environment for them to talk."

While offering this breadth of emotional and practical support, Yinka says it is important to recognise that every bereavement is different.

"People are different – there are those who were already managing their homes and know what to do; then there are those whose husbands did everything, so they have no idea how to manage.

"Some women truly loved their husbands and are devastated by their loss, while others were there out of habit or because there was no obvious way out. There are also people who have no family around them.

"For those women who weren't so dependent on their husbands we can help educate them. If he worked, for example, there may be some pension to claim.

"For others it's about helping them get through pain that feels like it will never go away. Everybody grieves differently and needs space to go through a period of grief, but eventually we need to get back up.

"It can also be about helping a woman who is ready to pack up her husband's clothes five years after his death, or to help another decide whether to keep wearing her wedding ring or not.

"We're a wellbeing charity, but people need to be emotionally stable and that's what we help with.

Life4Widows helps in so many different situations, and its work all stems back to Yinka's experience of navigating this situation herself, she says.

"My life was turned upside down by my husband's death, but here I am today – I'm testament to the fact the only way is up. I'm standing, and now I can help others do the same."

## Going global

Life4Widows' full name is Life4Widows International. That's because Yinka has her sights set on launching new partnerships in Africa.

"We have links in Ghana and Nigeria and we're about to add Rwanda, which I'm very excited about.

"We're planning to partner with an already-established widows charity in Rwanda to bless hundreds of widows there. We're planning to visit this year to see how we can help and support them," she says.

"God is sending different people my way and telling me we're going to the next level, so that's what we're working to do."

Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.

Yes*	No*	N/a*
		✓

Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.

Yes*	No*	N/a*
		✓

### Debtors

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Yes*	No*	N/a*
		✓

### Current asset investments

The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity of less than one year held for investment purposes rather than to meet short-term cash commitments as they fall due.

Yes*	No*	N/a*
		✓

They are valued at fair value except where they qualify as basic financial instruments.

Yes*	No*	N/a*
		✓

### POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE

None



subscriptions	Legacies.			
	Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	Yes*	No*	N/a*
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRD102 GORP) and are included as an item of other income in the SoFA.	Yes*	No*	N/a*
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.	Yes*	No*	N/a*
<b>2.3 EXPENDITURE AND LIABILITIES</b>				
Liability 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.	Yes*	No*	N/a*
Governance 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.	Yes*	No*	N/a*
	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.	Yes*	No*	N/a*
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.	Yes*	No*	N/a*
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.	Yes*	No*	N/a*
Redundancy cost	The charity made no redundancy payments during the reporting period.	Yes*	No*	N/a*
Deferred income	No material item of deferred income has been included in the accounts.	Yes*	No*	N/a*
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	Yes*	No*	N/a*
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date	Yes*	No*	N/a*
	The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRD102 GORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRD102 GORP.	Yes*	No*	N/a*
<b>2.4 ASSETS</b>				
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least			
	They are valued at cost.	Yes*	No*	N/a*
	The depreciation rates and methods used are disclosed in note 14.			
Intangible fixed assets	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 15.	Yes*	No*	N/a*
	They are valued at cost.	Yes*	No*	N/a*
Heritage assets	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used are disclosed in note 16.	Yes*	No*	N/a*
	They are valued at cost.	Yes*	No*	N/a*
Investments	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.	Yes*	No*	N/a*
	Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments	Yes*	No*	N/a*
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.	Yes*	No*	N/a*

## Why I do it?

Lots of Dos but I believe that when there is a burning desire, passion or need to do something, you're not content or at ease until that desire is fulfilled. I guess the pain that I felt when my husband died (which is probably no different from any other widows' pain or experience) was so heart wrenching. Notwithstanding, the passion for Life4Widows is best captured in the testimonial below

*I was practically propelled there by my older sister Barbara who was acquainted with the founder Olivia (aka Yinka).*

*She researched, asked a billion questions, and decided that was the place for me as they (my siblings) didn't know what to do with me. I went to a breakfast meeting on the Thames River my very first. I was a bit apprehensive to start with, but I was made to feel so welcome by the group.*

*I had the opportunity to share for the first time exactly how lost and bewildered I felt because I felt safe. These ladies did not just sympathise with me they emphasised. For the first time I did not feel strange and unable to articulate what I was going through. I was helped, supported, and never did I feel like I was a bother to anyone.*

*I was amazed that this group had everything lawyers, doctors, social workers, money experts! A true one stop shop for guidance and sign posting.*

*Over the years I have grown in Life4widows and became a support to other widows. I am cohead of the Care / welfare team that look after groupings of ladies by location.*

*Life4widows has been a lifeline for myself and my family and continues to be so. I am proud to be a part of such a giving community of able women and certainly wouldn't have made it to where I am without them!*

*God bless our visionary Olivia Essien! Many of us are standing because of her.*

In the coming months we look forward to the following:

1. Bi-Annual fund raising and Gala - to raise funds to enable us to do our work in the UK & Rwanda
2. To support more widows to birth their dream business.
3. To run several training courses / workshops on issues such as financial management, business marketing, dietary needs, health matters, career development etc.

Of course, I am unable to do this all on my own and I am pleased to say that I have a wonderful team that is so helpful in the planning and management of all our events and activities.

Meet the dedicated and brilliant Executive Planning Team .....



Labake Audrie Tolu Olivia Yinka J Dayo Grace Susan  
(aka Yinka)

Despite all that has happened, is happening and the pain we share, I'm looking forward to the coming year. I also pray that our tomorrow will be even better. - Yinka

## Note 2 2.2 INCOME

### Accounting policies

Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: • the charity becomes entitled to the resources; • it is more likely than not that the trustees will receive the resources; • the monetary value can be measured with sufficient reliability.	Yes* ✓	No* 	N/a* 
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRD 102 GORP or FRD 102.	Yes* ✓	No* 	N/a* 
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRD 102 GORP).	Yes* ✓	No* 	N/a* 
	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRD 102 GORP).	Yes* 	No* 	N/a* ✓
Legacies	Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.	Yes* 	No* 	N/a* ✓
Government grants	The charity has received government grants in the reporting period	Yes* 	No* 	N/a* ✓
Tax reclaim 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.	Yes* ✓	No* 	N/a* 
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	Yes* 	No* 	N/a* ✓
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.	Yes* 	No* 	N/a* ✓
	The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.	Yes* 	No* 	N/a* ✓
	Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'income from other trading activities' and the proceeds from sale are also recognised as 'income from other trading activities'.	Yes* 	No* 	N/a* ✓
	Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.	Yes* 	No* 	N/a* ✓
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.	Yes* 	No* 	N/a* ✓
Donated services and facilities	Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.	Yes* 	No* 	N/a* ✓
	Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SoFA.	Yes* 	No* 	N/a* ✓
Support costs	The charity has incurred expenditure on support costs.	Yes* 	No* 	N/a* ✓
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	Yes* 	No* 	N/a* ✓
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	Yes* 	No* 	N/a* ✓
Income from membership	Membership subscriptions received in the nature of a gift are recognised in Donations and	Yes* 	No* 	N/a* 

Note 2 Accounting policies

2.1 RECONCILIATION WITH PREVIOUS GENERALLY ACCEPTED ACCOUNTING PRACTICE

Please provide a description of the nature of each change in accounting policy

Not applicable

Reconciliation of funds per previous GAAP to funds determined under FRS 102

	Start of period £	End of period £
Fund balances as previously stated		
Adjustments:		
Fund balance as restated		

Reconciliation of net income/(net expenditure) per previous GAAP to net income/(net expenditure) under FRS 102

	End of £
Net income/(expenditure) as previously stated	
Adjustments:	
Previous period net income/(expenditure) as restated	



## Life 4 Widows Building Businesses

We encourage widows to birth and grow businesses. Example, we share just a few of what can be achieved.

Forget those supermarket plastic bags and be seen with an **EXCESS** ❤️

bags - T-shirt & head tie designed one of our fellow members. The good thing about these bags, they are Excess ❤️

which cannot be thrown away.



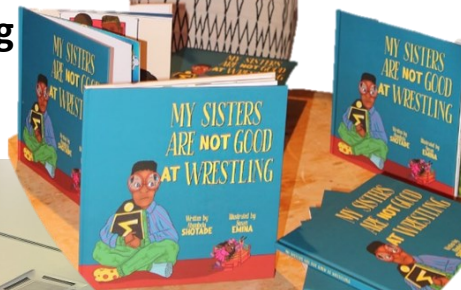


## Mugs, Mugs Mugs....



Abimbola author of **"My sisters are not good at Listening"** to get started.

Life 4 Widows **C**onferences, **T**raining and **S**eminars  
Styling Workshop & jewellery workshop



(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS102 SORP.	Not applicable
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### 1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS102 SORP).

Yes	<input checked="" type="checkbox"/>	
No	<input type="checkbox"/>	

Please disclose:

(i) the nature of any changes;	Not applicable
(ii) the effect of the change on income and expense or assets and liabilities for the current period; and	Not applicable
(iii) where practicable, the effect of the change in one or more future periods.	Not applicable

### 1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS102 SORP).

Yes	<input checked="" type="checkbox"/>	
No	<input type="checkbox"/>	

Please disclose:

(i) the nature of the prior period error;	Not applicable
(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and	Not applicable
(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.	Not applicable



## Section C Notes to the accounts

### Note 1 Basis of preparation

#### 1.1 Basis of accounting

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:

and with	<input checked="" type="checkbox"/>	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 with	<input checked="" type="checkbox"/>	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.

Yes

#### 1.2 Going concern

An explanation as to those factors that support the conclusion that the charity is a going concern;

Not applicable

Disclosure of any uncertainties that make the going concern assumption doubtful;

Not applicable

Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.

Not applicable

#### 1.3 Change of accounting policy

The accounts present a true and fair view and no changes have been made to the accounting policies adopted in note (2).

Yes	<input checked="" type="checkbox"/>
No	<input type="checkbox"/>

Please disclose:

(i) the nature of the change in accounting policy;	Not applicable
(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and	Not applicable

## Designers - outfits and jewellery making.



## Life4 Conferences, Training and Seminars

During the last 18 months we ran several seminars

An early morning (togetherness) breakfast.



## Life4 Conferences

Amidst the grief and pain, we must move forward, especially if there are children involved. Some of the activities are family based as we believe the family is strong focal point. Trips included boat ride, visit to stately homes, retreats, get together at members' homes, breakfast meetings and many more etc.



### Section B Balance sheet

	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
<b>Fixed assets</b>					
Intangible assets	-	-	-	-	-
Tangible assets	-	-	-	-	-
Heritage assets	-	-	-	-	-
Investments	-	-	-	-	-
<b>Total fixed assets</b>	-	-	-	-	-
<b>Current assets</b>					
Stocks	-	-	-	-	-
Debtors	-	-	-	-	-
Investments	-	-	-	-	-
Cash at bank and in hand (Note 7)	10,783	-	-	10,783	-
<b>Total current assets</b>	10,783	-	-	10,783	-
<b>Creditors: amounts falling due within one year (Note 5)</b>	600	-	-	600	-
<b>Net current assets/(liabilities)</b>	10,183	-	-	10,183	-
<b>Total assets less current liabilities</b>	10,183	-	-	10,183	-
<b>Creditors: amounts falling due after one year (Note 6)</b>	-	-	-	-	-
<b>Provisions for liabilities</b>	-	-	-	-	-
<b>Total net assets or liabilities</b>	10,183	-	-	10,183	-
<b>Funds of the Charity</b>					
Endowment funds	-	-	-	-	-
Restricted income funds	-	-	-	-	-
Unrestricted funds	10,183	-	-	10,183	-
Revaluation reserve	-	-	-	-	-
Fair value reserve	-	-	-	-	-
<b>Total funds</b>	10,183	-	-	10,183	-

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

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

Print Name	Date of approval
OLIVIA ADEYINKA ESSIEN	20/10/2023
OLAYINKA JUNAID	20/10/2023

Signature of director authenticating accounts being sent to Companies House

Signature	Date
	20/10/2023
Olivia Adeyinka Essien	Print name



## Financial Accounts

Please find our Financial Account for the year ending 31<sup>st</sup> December 2022

LIFE4WIDOWS INTERNATIONAL (CIO)		Charity No	1195552
		Company No	
Annual accounts for the period			
Period start date	01/09/2021	To	Period end date 31/12/2022

### Section A Statement of financial activities (including summary income and expenditure account)

Recommended categories by activity	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
	£ F01	£ F02	£ F03	£ F04	£ F05
<b>Income (Note 3)</b>					
Income and endowments from:					
Donations and legacies	2,964	-	-	2,964	-
Charitable activities	5,744	-	-	5,744	15,523
Other trading activities	-	-	-	-	-
Investments	-	-	-	-	-
Separate material item of income	-	-	-	-	-
Other	6	-	-	6	-
<b>Total</b>	<b>8,714</b>	<b>-</b>	<b>-</b>	<b>8,714</b>	<b>15,523</b>
<b>Expenditure (Notes 6)</b>					
Expenditure on:					
Raising funds	-	-	-	-	-
Charitable activities	13,441	-	-	13,441	-
Separate material expense item	-	-	-	-	-
Other	13	-	-	13	-
<b>Total</b>	<b>13,454</b>	<b>-</b>	<b>-</b>	<b>13,454</b>	<b>-</b>
<b>Net income/(expenditure) before tax for the reporting period</b>	<b>- 4,740</b>	<b>-</b>	<b>-</b>	<b>- 4,740</b>	<b>15,523</b>
Tax payable	-	-	-	-	-
<b>Net income/(expenditure) after tax before investment gains/(losses)</b>	<b>- 4,740</b>	<b>-</b>	<b>-</b>	<b>- 4,740</b>	<b>15,523</b>
Net gains/(losses) on investments	-	-	-	-	-
<b>Net income/(expenditure)</b>	<b>- 4,740</b>	<b>-</b>	<b>-</b>	<b>- 4,740</b>	<b>15,523</b>
Extraordinary items	-	-	-	-	-
Transfers between funds	-	-	-	-	-
<b>Other recognised gains/(losses):</b>					
Gains and losses on revaluation of fixed assets for the charity's own use	-	-	-	-	-
Other gains/(losses)	-	-	-	-	-
<b>Net movement in funds</b>	<b>- 4,740</b>	<b>-</b>	<b>-</b>	<b>- 4,740</b>	<b>15,523</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward	15,523	-	-	15,523	-
<b>Total funds carried forward</b>	<b>10,783</b>	<b>-</b>	<b>-</b>	<b>10,783</b>	<b>15,523</b>



## Banquet Gala Evening



## Thanks and Appreciation .....

Life4Widdows would like to take this opportunity to express our thanks and appreciation to EVERYONE who have supported us

## A HUGE, HUGE THANK YOU



## Achievement Awards

We simply like to encourage each other.

