

WOMEN AT THE WELL OF LIVING WATERS

England & Wales · Charity number 1197562

Details

Other names WOMEN AT THE LIVING WELL

Status Registered

Legal form CIO

Registered 2022-01-18

Register [View on the Charity Commission register](#)

Contact

Address Carbery Enterprise Park
36 White Hart Lane
London
N17 8DP

Phone 02036098966

Email info@mwatw.org

Website <https://mwatw.org/>

Activities

Objects: (1) THE PREVENTION OR RELIEF OF POVERTY, MAINLY AMONG WOMEN AND GIRLS, BY PROVIDING OR ASSISTING IN THE PROVISION OF EDUCATION, TRAINING, HEALTHCARE PROJECTS AND ALL THE NECESSARY SUPPORT DESIGNED TO ENABLE INDIVIDUALS TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT. (2) FOR THE PUBLIC BENEFIT TO PROMOTE THE EDUCATION OF THE YOUNG AND THE ELDERLY IN SUCH WAYS AS THE CHARITY TRUSTEES THINK FIT, INCLUDING BY PROVIDING VOCATIONAL, SOCIAL AND PHYSICAL TRAINING AND THROUGH THE STUDY OF MUSIC OR OTHER ARTS. (3) THE RELIEF OF UNEMPLOYMENT FOR THE PUBLIC BENEFIT IN SUCH WAYS AS MAY BE THOUGHT FIT, INCLUDING ASSISTANCE TO FIND EMPLOYMENT. (4) TO PRESERVE AND PROTECT GOOD HEALTH, ESPECIALLY IN WOMEN, THROUGH EDUCATION OF THE PUBLIC ON HEALTHCARE BY THE PROVISION OF LECTURES, FORA AND THE PUBLICATION OF NEWSLETTERS.

Activities: The prevention or relief of Poverty, Mainly Amongst women and girls by providing or assisting in the provision of Education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self sufficient For the Public Benefit promote the Education of the young and the elderly in such ways as the charity trustees think fit.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£19,632	£10,018	-	-
2024-07-31	£24,208	£15,103	-	-
2023-07-31	£12,075	£21,390	-	-
2022-07-31	£10,500	£9,800	-	-

Trustees

Name	Role	Appointed
Jessica Edmund	Chair	2022-01-19
Charity Nkasiobi Ojimadu		2022-06-01
Ijeoma Nmema Udechukwu		2025-04-30

WOMEN AT THE WELL OF LIVING WATERS

England & Wales - Charity number 1197562

Accounts



Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	08	2024	To	31	07	2025

Section A Reference and administration details

Charity name **WOMEN AT THE WELL OF LIVING WATERS**

Other names charity is known by

Registered charity number (if any) 1197562

Charity's principal address
 Carbery Enterprise Park
 36 White Hart Lane
 London
Postcode N17 8DP

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	Jessica Edmund			
2	Ijeoma Nmema Udechukwu			
3	Charity Nkasiobi Ojimadu			
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

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Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Accountant	Acumen London	107 Burdett Road, London E3 4JN

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

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	By Appointment

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The objects of the Charity are.

(1) The prevention or relief of poverty, mainly among women and girls, by providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

(2) For the public benefit to promote the education of the young and the elderly in such ways as the charity trustees think fit, including by providing vocational, social and physical training and through the study of

music or other arts.
(3) The relief of unemployment for the public benefit in such ways as may be thought fit, including assistance to find employment.
(4) To preserve and protect good health, especially in women, through education of the public on healthcare by the provision of lectures, forum and the publication of newsletters.

Talk Shows: Our charity hosts engaging talk shows that create a platform for open dialogue on important social issues. These discussions not only educate participants but also foster community connection and encourage a sense of belonging.

Food Bank: We operate a food bank that provides nutritious food and essentials to individuals and families in need. By addressing food insecurity, we aim to alleviate hunger and enhance the quality of life for those facing challenging circumstances.

Cooking: Our cooking programs offer hands-on classes that empower participants to develop culinary skills while promoting healthy eating habits. Through these sessions, individuals can learn to prepare affordable meals and gain confidence in their cooking abilities.

British History: We offer educational workshops focused on British history, allowing participants to explore and understand their heritage. By connecting individuals to their cultural roots, we aim to inspire a sense of identity and pride in the community.

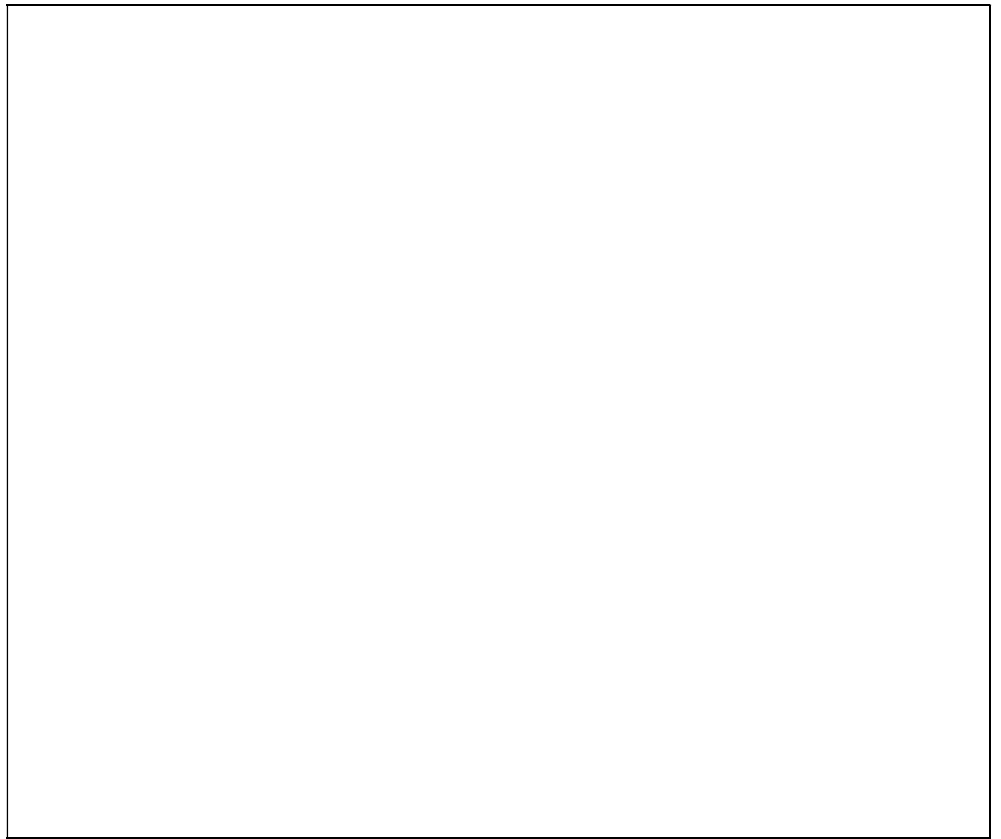
Social Gatherings: Our social gatherings serve as a vibrant space for community members to come together, share experiences, and build lasting relationships. These events foster inclusivity and encourage a supportive network, enriching the lives of all who participate.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.



Section D

Achievements and performance

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

During the past year, Women at the Well of Living Waters made significant strides in supporting homeless individuals in the community. The charity provided nutritious meals to hundreds of people in need, ensuring they had access to essential nourishment. Additionally, it successfully secured temporary shelter for numerous homeless individuals, offering them a safe space to rest and regroup. The organization also organized various events focused on empowerment, skill-building, and mental well-being, fostering a sense of community and hope among participants. Overall, their dedicated efforts have played a crucial role in improving the lives of those experiencing homelessness.

Section E

Financial review

Brief statement of the charity's policy on reserves

The Trustees recognise the importance of retaining a "safety net" reserve in the Fund, whilst ensuring that the majority of each year's income is spent on the activities planned by the charity to support women's progress Structure, governance and management.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)	Jessica Edmund	
Full name(s)	Jessica Edmund	
Position (eg Secretary, Chair, etc)	Chairman	

Date 28/05/2026

WOMEN AT THE WELL OF LIVING WATERS

STATEMENT OF ACCOUNTS

FOR THE YEAR ENDED 31 JULY 2025

WOMEN AT THE WELL OF LIVING WATERS
INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 JULY 2025

	<u>NOTE</u>	<u>UNRESTRICTED</u> <u>FUNDS</u>	<u>RESTRICTED</u> <u>FUNDS</u>	<u>TOTAL</u>
INCOME				
Income from Donors	3a	11,632		11,632
Other Voluntary Income	3b	8,000		8,000
Income from Charities & Ancillary Trading	3c			
Income from Weddings & Funerals				
Income from Investments	3d			
TOTAL INCOME		<u>£ 19,632</u>	<u>£</u>	<u>£ 19,632</u>
EXPENDITURE				
Grants	4a			
Activities directly relating to the work of the Charity	4b	9,756		9,756
Charity Management and Administration	4c	<u>262</u>		<u>262</u>
TOTAL EXPENDITURE		<u>£ 10,018</u>	<u>£</u>	<u>£ 10,018</u>
NET INCOME (-EXPENDITURE) FOR THE YEAR		9615		9615
Balance at 1st August 2022		40	£ £	40
Balance at 31st July 2023		<u>£ 9,655</u>	<u>£</u>	<u>£ 9,655</u>

The notes on pages 3 to 7 form part of these accounts

WOMEN AT THE WELL OF LIVING WATERS
BALANCE SHEET
AS AT 31 JULY 2025

	<u>NOTE</u>	<u>2025</u> £	<u>2024</u> £
CURRENT ASSETS			
Debtors	5		
Bank and Cash accounts	6	65	40
		<hr/>	<hr/>
		65	40
 LESS: CREDITORS			
Amounts falling due within one year	7	9590	9590
		<hr/>	<hr/>
		£ - 9525	£ - 9550
		<hr/>	<hr/>
 REPRESENTED BY:			
FUNDS			
Unrestricted		9,655	10,080
Restricted			
		<hr/>	<hr/>
		£ 9,655	£ 10,080
		<hr/>	<hr/>

Approved by the Charity Trustees on

and signed on its behalf ,by Jessica Edmund

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The notes on pages 3 to 7 form part of these accounts.

WOMAN AT THE WELL OF LIVING WATERS

NOTES TO THE ACCOUNTS

FOR THE YEARENDED 31 JULY 2025

1. ACCOUNTING POLICIES

Basis of preparation of financial statements The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn. The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements 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 Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011

FUNDS

General funds represent the funds of the W@LW that are not subject to any restrictions regarding their use and are available for application on the general purposes of the W@LW. Funds designated for a particular purpose by the W@LW are also unrestricted.

INCOMING RESOURCES

Voluntary Income and Capital Sources

Collections are recognized when received by or on behalf of the W@LW.

Planned giving receivable under covenant is recognised only when received.

Income tax recoverable on covenants or gift aid donations is included when the income is recognised.

Grants and legacies to the W@LW are accounted for as soon as the W@LW is notified of its legal entitlement and the amount due.

Funds raised by the KING'S CORONATION, BBQ, Village Show, Quiz Night and similar events are accounted for gross.

Other Ordinary Income

Rental income from the letting of the Charity premises is recognised when the rental is due.

Income from Investments

Dividends and interest are accounted for when received.

RESOURCES USED

Grants

Grants and donations are accounted for when paid over or when awarded.

Activities directly relating to the work of the Charity

The Diocesan quota is accounted for when payable. Any quota unpaid at the year-end is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

WOMEN AT THE WELL OF LIVING WATERS
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 JULY 2025

2. FIXED ASSETS

Consecrated land and building sand moveable charity furnishings

Consecrated and benefice property is excluded from the accounts by section 10(2)(b) of the Charities Act 2011.

No value is placed on moveable church furnishing held by the churchwardens on special trust for the W@LW and which require a faculty for disposal since the W@LW considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and moveable church furnishings, whether maintenance or improvement, is written off as expenditure in the Accounts.

WOMEN AT THE WELL OF LIVING WATERS
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 JULY 2025

	<u>UNRESTRICTED</u> <u>FUNDS</u> £	<u>RESTRICTED</u> <u>FUNDS</u> £	<u>TOTAL</u>
3. INCOME			
a) Incoming Resources from Donors Collections, Covenants and GiftAid Income Tax Refundable	11,632		11,632
	<hr/>	<hr/>	<hr/>
	11,632		11,632
	<hr/>	<hr/>	<hr/>
b) Other Voluntary Incoming Resources Donations/Grants Fund Raising Events	8,000	-	8,000
	<hr/>	<hr/>	<hr/>
	8,000	-	8,000
	<hr/>	<hr/>	<hr/>
c) Income from Charitable and Ancillary Trading & Weddings and Funerals Weddings & Funerals Villager Magazine			-
	<hr/>	<hr/>	<hr/>
	<hr/>	<hr/>	<hr/>
d) Income from Investments Dividends and Interest			
	<hr/>	<hr/>	<hr/>
	<hr/>	<hr/>	<hr/>
TOTAL INCOMING RESOURCES	£ 19,632	£	£ 19,632
	<hr/>	<hr/>	<hr/>

WOMEN AT THE WELL OF LIVING WATERS
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 JULY 2025

	<u>UNRESTRICTED</u> <u>FUNDS</u> £	<u>RESTRICTED</u> <u>FUNDS</u> £	<u>TOTAL</u>
4. EXPENDITURE			
a) Grants			
Donations made	_____	_____	_____
	_____	_____	_____
b) Activities Directly Relating to the Work of the Charity			
Rent	5,000		5,000
Repair	229		229
Fixture & fittings	799		799
Cleaning	196		196
Utilities	7718		7718
Accountancy fees	250		250
Warm Food	2,231		2231
Volunteer expenses	1,861	-	1861
	_____	_____	_____
	19,346	-	19,346
	_____	_____	_____
c) Charity Management and Administration			
Printing and Stationery	132	-	132
Fundraising Expenses	130	-	130
Licenses	-	-	-
	_____	_____	_____
	262	-	262
	_____	_____	_____
TOTAL RESOURCES USED	£ 19,608	£ -	£ 19,608
	_____	_____	_____

WOMAN AT THE WELL OF LIVING WATERS

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 JULY 2025

	<u>2025</u>	<u>2024</u>
5. DEBTORS		
Income Tax Recoverable	_____	_____
	_____	_____
6. BANK BALANCES		
Unrestricted Funds:-		
Metro Current account	65	40
	_____	_____
Total unrestricted funds	65	40
Restricted Funds:-		
	□	□
Total restricted funds	_____	_____
	65	40
	_____	_____
7. CREDITORS		
-amounts falling due within one year		
Unpaid Accountancy Fees	250	250
Loan from trustees	9,340	9340
	_____	_____
	9,590	9,590
	_____	_____

WOMEN AT THE WELL OF LIVING WATERS

England & Wales - Charity number 1197562

Accounts



Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	08	2023	To	31	07	2024

Section A Reference and administration details

Charity name **WOMEN AT THE WELL OF LIVING WATERS**

Other names charity is known by

Registered charity number (if any) 1197562

Charity's principal address
 Carbery Enterprise Park
 36 White Hart Lane
 London
Postcode N17 8DP

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	Jessica Edmund			
2	Patricia Ojinika Okoro			
3	Abdiasis Aseyr Osman			
4	Alice Chibuzo Okafor			
5	Charity Nkasiobi Ojimadu			
6	Edith Nketchi Njoku			
7	Immaculeta Ugoagu			
8				
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14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Accountant	Acumen London	107 Burdett Road, London E3 4JN

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

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	By Appointment

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

<p>You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them.
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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The objects of the Charity are.

(1) The prevention or relief of poverty, mainly among women and girls, by providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

(2) For the public benefit to promote the education of the young and the elderly in such ways as the charity trustees think fit, including by providing vocational, social and physical training and through the study of music or other arts.

(3) The relief of unemployment for the public benefit in such ways as may be thought fit, including assistance to find employment.

(4) To preserve and protect good health, especially in women, through education of the public on healthcare by the provision of lectures, forum and the publication of newsletters.

Talk Shows: Our charity hosts engaging talk shows that create a platform for open dialogue on important social issues. These discussions not only educate participants but also foster community connection and encourage a sense of belonging.

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British History: We offer educational workshops focused on British history, allowing participants to explore and understand their heritage. By connecting individuals to their cultural roots, we aim to inspire a sense of identity and pride in the community.

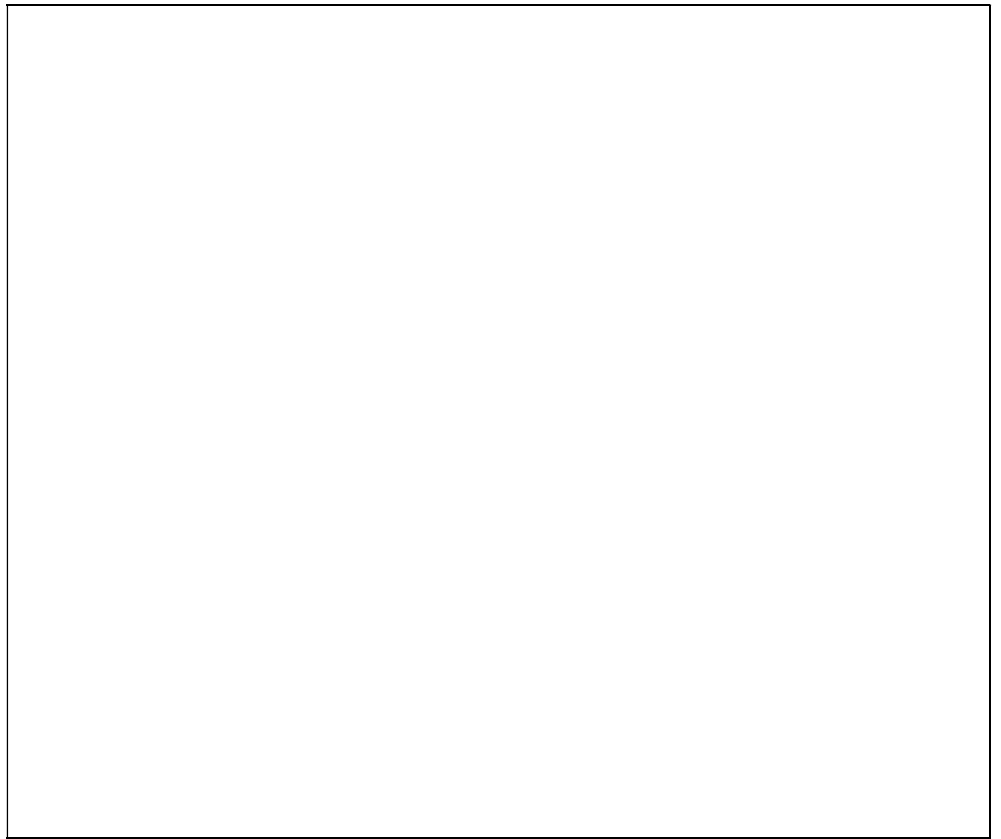
Social Gatherings: Our social gatherings serve as a vibrant space for community members to come together, share experiences, and build lasting relationships. These events foster inclusivity and encourage a supportive network, enriching the lives of all who participate.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.



Section D

Achievements and performance

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

During the past year, Women at the Well of Living Waters made significant strides in supporting homeless individuals in the community. The charity provided nutritious meals to hundreds of people in need, ensuring they had access to essential nourishment. Additionally, it successfully secured temporary shelter for numerous homeless individuals, offering them a safe space to rest and regroup. The organization also organized various events focused on empowerment, skill-building, and mental well-being, fostering a sense of community and hope among participants. Overall, their dedicated efforts have played a crucial role in improving the lives of those experiencing homelessness.

Section E

Financial review

Brief statement of the charity's policy on reserves

The Trustees recognise the importance of retaining a "safety net" reserve in the School Fund, whilst ensuring that the majority of each year's income is spent on the activities planned by the charity to support women and children's progress Structure, governance and management.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)	Jessica Edmund	
Full name(s)	Jessica Edmund	
Position (eg Secretary, Chair, etc)	Chairman	

Date 29/05/2025

WOMEN AT THE WELL OF LIVING WATERS

STATEMENT OF ACCOUNTS

FOR THE YEAR ENDED 31 JULY 2024

WOMEN AT THE WELL OF LIVING WATERS
INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 JULY 2024

	<u>NOTE</u>	<u>UNRESTRICTED</u> <u>FUNDS</u>	<u>RESTRICTED</u> <u>FUNDS</u>	<u>TOTAL</u>
INCOME				
Income from Donors	3a	4,278		4,278
Other Voluntary Income	3b	19,930		19,930
Income from Charities & Ancillary Trading	3c			
Income from Weddings & Funerals				
Income from Investments	3d			
TOTAL INCOME		<u>£ 24,208</u>	<u>£</u>	<u>£ 24,208</u>
EXPENDITURE				
Grants	4a			
Activities directly relating to the work of the Charity	4b	14,482		14,482
Charity Management and Administration	4c	<u>621</u>		<u>621</u>
TOTAL EXPENDITURE		<u>£ 15,103</u>	<u>£</u>	<u>£ 15,103</u>
NET INCOME (-EXPENDITURE) FOR THE YEAR		9105		9105
Balance at 1st August 2022		975	£ £	975
Balance at 31st July 2023		<u>£ 10080</u>	<u>£</u>	<u>£ 10080</u>

The notes on pages 3 to 7 form part of these accounts

WOMEN AT THE WELL OF LIVING WATERS

BALANCE SHEET

AS AT 31 JULY 2024

	<u>NOTE</u>	<u>2024</u> £	<u>2023</u> £
CURRENT ASSETS			
Debtors	5		
Bank and Cash accounts	6	40	975
		<hr/>	<hr/>
		40	975
 LESS: CREDITORS			
Amounts falling due within one year	7	9590	9590
		<hr/>	<hr/>
		£ - 9550	£ - 8615
		<hr/>	<hr/>
 REPRESENTED BY:			
FUNDS			
Unrestricted		10,080	700
Restricted			
		<hr/>	<hr/>
		£ 10,080	£ 700
		<hr/>	<hr/>

Approved by the Charity Trustees on

and signed on its behalf ,by Jessica Edmund

The notes on pages 3 to 7 form part of these accounts.

WOMAN AT THE WELL OF LIVING WATERS

NOTES TO THE ACCOUNTS

FOR THE YEARENDED 31 JULY 2024

1. ACCOUNTING POLICIES

Basis of preparation of financial statements The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn. The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements 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 Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011

FUNDS

General funds represent the funds of the W@LW that are not subject to any restrictions regarding their use and are available for application on the general purposes of the W@LW. Funds designated for a particular purpose by the W@LW are also unrestricted.

INCOMING RESOURCES

Voluntary Income and Capital Sources

Collections are recognized when received by or on behalf of the W@LW.

Planned giving receivable under covenant is recognised only when received.

Income tax recoverable on covenants or gift aid donations is included when the income is recognised.

Grants and legacies to the W@LW are accounted for as soon as the W@LW is notified of its legal entitlement and the amount due.

Funds raised by the KING'S CORONATION, BBQ, Village Show, Quiz Night and similar events are accounted for gross.

Other Ordinary Income

Rental income from the letting of the Charity premises is recognised when the rental is due.

Income from Investments

Dividends and interest are accounted for when received.

RESOURCES USED

Grants

Grants and donations are accounted for when paid over or when awarded.

Activities directly relating to the work of the Charity

The Diocesan quota is accounted for when payable. Any quota unpaid at the year-end is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

WOMEN AT THE WELL OF LIVING WATERS
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 JULY 2023

2. FIXED ASSETS

Consecrated land and building sand moveable charity furnishings

Consecrated and benefice property is excluded from the accounts by section 10(2)(b) of the Charities Act 2011.

No value is placed on moveable church furnishing held by the churchwardens on special trust for the W@LW and which require a faculty for disposal since the W@LW considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and moveable church furnishings, whether maintenance or improvement, is written off as expenditure in the Accounts.

WOMEN AT THE WELL OF LIVING WATERS
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 JULY 2024

	<u>UNRESTRICTED</u> <u>FUNDS</u> £	<u>RESTRICTED</u> <u>FUNDS</u> £	<u>TOTAL</u>
3. INCOME			
a) Incoming Resources from Donors Collections, Covenants and GiftAid Income Tax Refundable	4,278		4,278
	<hr/>	<hr/>	<hr/>
	4,278		4,278
	<hr/>	<hr/>	<hr/>
b) Other Voluntary Incoming Resources Donations/Grants Fund Raising Events	19,930	-	19,930
	<hr/>	<hr/>	<hr/>
	<hr/>	-	<hr/>
	<hr/>	<hr/>	<hr/>
c) Income from Charitable and Ancillary Trading & Weddings and Funerals Weddings & Funerals Villager Magazine			-
	<hr/>	<hr/>	<hr/>
	<hr/>	<hr/>	<hr/>
d) Income from Investments Dividends and Interest			
	<hr/>	<hr/>	<hr/>
	<hr/>	<hr/>	<hr/>
TOTAL INCOMING RESOURCES	£ 24,208	£	£ 24,208
	<hr/>	<hr/>	<hr/>

WOMEN AT THE WELL OF LIVING WATERS
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 JULY 2024

	<u>UNRESTRICTED</u> <u>FUNDS</u> £	<u>RESTRICTED</u> <u>FUNDS</u> £	<u>TOTAL</u>
4. EXPENDITURE			
a) Grants			
Donations made	_____	_____	_____
	_____	_____	_____
b) Activities Directly Relating to the Work of the Charity			
Rent	5,000		5,000
Repair	674		674
Fixture & fittings	6000		6000
Cleaning	511		511
Utilities	1,622		1,622
Accountancy fees	250		250
Warm Space	4,700		4,700
Girl's Business	5,315	-	5,315
	_____	_____	_____
	24,072	-	24,072
	_____	_____	_____
c) Charity Management and Administration			
Printing and Stationery	113	-	113
Fundraising Expenses	508	-	508
Licenses	-	-	-
	_____	_____	_____
	621	-	621
	_____	_____	_____
TOTAL RESOURCES USED	£ 24,693	£ -	£ 24,693
	_____	_____	_____

WOMAN AT THE WELL OF LIVING WATERS

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 JULY 2024

	<u>2024</u>	<u>2023</u>
5. DEBTORS		
Income Tax Recoverable	_____	_____
	_____	_____
6. BANK BALANCES		
Unrestricted Funds:-		
Metro Current account	40	975
	_____	_____
Total unrestricted funds	40	975
Restricted Funds:-		
	□	□
Total restricted funds	_____	_____
	40	975
	_____	_____
7. CREDITORS		
-amounts falling due within one year		
Unpaid Accountancy Fees	250	250
Loan from trustees	9,340	9340
	_____	_____
	9,590	9,590
	_____	_____

WOMEN AT THE WELL OF LIVING WATERS

England & Wales - Charity number 1197562

Accounts

WOMEN AT THE WELL OF LIVING WATERS

STATEMENT OF ACCOUNTS

FOR THE YEAR ENDED 31 JULY 2023

WOMEN AT THE WELL OF LIVING WATERS
INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 JULY 2023

	<u>NOTE</u>	<u>UNRESTRICTED</u> <u>FUNDS</u>	<u>RESTRICTED</u> <u>FUNDS</u>	<u>TOTAL</u>
INCOME				
Income from Donors	3a	2,275		2,275
Other Voluntary Income	3b	9,800		9,800
Income from Charities & Ancillary Trading	3c			
Income from Weddings & Funerals				
Income from Investments	3d			
TOTAL INCOME		£ 12,075	£	£ 12,075
EXPENDITURE				
Grants	4a			
Activities directly relating to the work of the Charity	4b	21,390		21,390
Charity Management and Administration	4c			
TOTAL EXPENDITURE		£ 21,390	£	£ 21,390
NET INCOME (-EXPENDITURE) FOR THE YEAR		-9315		-9315
Balance at 1st August 2022		700	£ £	700
Balance at 31st July 2023		£ -8615	£	£ -8615

The notes on pages 3 to 7 form part of these accounts

WOMEN AT THE WELL OF LIVING WATERS
BALANCE SHEET
AS AT 31 JULY 2023

	<u>NOTE</u>	<u>2023</u> £	<u>2022</u> £
CURRENT ASSETS			
Debtors	5		
Bank and Cash accounts	6	975	700
		<hr/>	<hr/>
		975	700
LESS: CREDITORS			
Amounts falling due within one year	7	9590	
		<hr/>	<hr/>
		£ -8615	£ 700
		<hr/>	<hr/>
REPRESENTED BY:			
FUNDS			
Unrestricted		-8615	700
Restricted			
		<hr/>	<hr/>
		£ -8615	£ 700
		<hr/>	<hr/>

Approved by the Charity Trustees on

and signed on its behalf ,by Jessica Edmund

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The notes on pages 3 to 7 form part of these accounts.

WOMAN AT THE WELL OF LIVING WATERS

NOTES TO THE ACCOUNTS

FOR THE YEARENDED 31 JULY 2023

1. ACCOUNTING POLICIES

Basis of preparation of financial statements The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn. The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements 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 Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011

FUNDS

General funds represent the funds of the W@LW that are not subject to any restrictions regarding their use and are available for application on the general purposes of the W@LW. Funds designated for a particular purpose by the W@LW are also unrestricted.

INCOMING RESOURCES

Voluntary Income and Capital Sources

Collections are recognized when received by or on behalf of the W@LW.

Planned giving receivable under covenant is recognised only when received.

Income tax recoverable on covenants or gift aid donations is included when the income is recognised.

Grants and legacies to the W@LW are accounted for as soon as the W@LW is notified of its legal entitlement and the amount due.

Funds raised by the KING'S CORONATION, BBQ, Village Show, Quiz Night and similar events are accounted for gross.

Other Ordinary Income

Rental income from the letting of the Charity premises is recognised when the rental is due.

Income from Investments

Dividends and interest are accounted for when received.

RESOURCES USED

Grants

Grants and donations are accounted for when paid over or when awarded.

Activities directly relating to the work of the Charity

The Diocesan quota is accounted for when payable. Any quota unpaid at the year-end is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

WOMEN AT THE WELL OF LIVING WATERS
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 JULY 2023

2. FIXED ASSETS

Consecrated land and building sand moveable charity furnishings

Consecrated and benefice property is excluded from the accounts by section 10(2)(b) of the Charities Act 2011.

No value is placed on moveable church furnishing held by the churchwardens on special trust for the W@LW and which require a faculty for disposal since the W@LW considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and moveable church furnishings, whether maintenance or improvement, is written off as expenditure in the Accounts.

WOMEN AT THE WELL OF LIVING WATERS
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 JULY 2023

	<u>UNRESTRICTED</u> <u>FUNDS</u> £	<u>RESTRICTED</u> <u>FUNDS</u> £	<u>TOTAL</u>
3. INCOME			
a) Incoming Resources from Donors Collections, Covenants and GiftAid Income Tax Refundable	2,275		2,275
	<hr/>	<hr/>	<hr/>
	2,275		2,275
	<hr/>	<hr/>	<hr/>
b) Other Voluntary Incoming Resources Donations/Grants Fund Raising Events	9,800	-	9,800
	<hr/>	<hr/>	<hr/>
	<hr/>	-	<hr/>
	<hr/>	<hr/>	<hr/>
c) Income from Charitable and Ancillary Trading & Weddings and Funerals Weddings & Funerals Villager Magazine			-
	<hr/>	<hr/>	<hr/>
	<hr/>	<hr/>	<hr/>
d) Income from Investments Dividends and Interest			
	<hr/>	<hr/>	<hr/>
	<hr/>	<hr/>	<hr/>
TOTAL INCOMING RESOURCES	£ 12,075	£	£ 12,075
	<hr/>	<hr/>	<hr/>

WOMEN AT THE WELL OF LIVING WATERS
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 JULY 2023

	<u>UNRESTRICTED</u> <u>FUNDS</u> £	<u>RESTRICTED</u> <u>FUNDS</u> £	<u>TOTAL</u>
4. EXPENDITURE			
a) Grants			
Donations made	_____	_____	_____
	_____	_____	_____
b) Activities Directly Relating to the Work of the Charity			
Rent	8,000		8,000
Senior's Club	980		980
Youth Intervention	2,350		2,350
Charity Maintenance	1,390		1,390
Warm Space	4,930		4,930
Girl's Business	3,740	-	3,740
	_____	_____	_____
	21,390	-	21,390
	_____	_____	_____
c) Charity Management and Administration			
Printing and Stationery	_____	_____	_____
Fundraising Expenses	_____	_____	_____
Licenses	_____	_____	_____
	_____	_____	_____
TOTAL RESOURCES USED	£ 21,390	£ -	£ 21,390
	_____	_____	_____

WOMAN AT THE WELL OF LIVING WATERS
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 JULY 2023

	<u>2023</u>	<u>2022</u>
5. DEBTORS		
Income Tax Recoverable	_____	_____
	_____	_____
6. BANK BALANCES		
Unrestricted Funds:-		
Metro Current account	975	700
	_____	_____
Total unrestricted funds	975	700
Restricted Funds:-		
	□	□
Total restricted funds	_____	_____
	975	700
	_____	_____
7. CREDITORS		
-amounts falling due within one year		
Unpaid Accountancy Fees	250	
Loan from trustees	9,340	
	_____	_____
	9,590	_____
	_____	_____

WOMEN AT THE WELL OF LIVING WATERS

England & Wales - Charity number 1197562

Accounts

Women at the Well of Living Waters

1197562

Financial Statement for the year Ended 2022

Trustees Report

Statement of financial activity

Balance Sheet

Notes

The trustees present their annual report together with their financial statement for the year ended 2022

Objects

The objects of the Charity are.

(1) The prevention or relief of poverty, mainly among women and girls, by providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

(2) For the public benefit to promote the education of the young and the elderly in such ways as the charity trustees think fit, including by providing vocational, social and physical training and through the study of music or other arts.

(3) The relief of unemployment for the public benefit in such ways as may be thought fit, including assistance to find employment.

(4) To preserve and protect good health, especially in women, through education of the public on healthcare by the provision of lectures, forum and the publication of newsletters.

Activities for Achieving Objectives

Talk Shows

Food Bank

Cooking

British History

Social gatherings

MAIN ACTIVITIES UNDERTAKEN TO FURTHER THE CHARITY'S PURPOSES FOR PUBLIC BENEFIT

In setting objectives and planning our activities, the Trustees have given due consideration to public benefit guidance as published by the Charity Commission.

GOING CONCERN

- a. After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

b. RESERVES POLICY

The Trustees recognise the importance of retaining a "safety net" reserve in the School Fund, whilst ensuring that the majority of each year's income is spent on the activities planned by the charity to support women and children's progress Structure, governance and management.

CONSTITUTION

The principal object of the charity is the prevention or relief of poverty, mainly among women and girls, by providing or assisting in the provision of education, training, healthcare projects the advancement of women and the wider community, and the resources to deliver an enhanced, enriched curriculum to benefit all.

METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed

Statement of Financial Activities

Income

Charitable Grant	£10,000
Membership	£ 500
Total Income	£10500

Expenditure

Total Expenditure	£9800
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Profit for the Year

Income	£10500
Expenditure	£9800
Profit	£700

ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn. The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise

stated in the relevant notes to these accounts. The financial statements 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 Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011

Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

The financial statement was approved by the trustees on the 24th of May 2023

Jessica Edmund

Jessica Edmund