



Trustees' Annual Report for the period

From		Period start date			To			Period end date		
		01	08	2023				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				
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

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

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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

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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 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/>
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	<hr/>	<hr/>	<hr/>
	<hr/>	<hr/>	<hr/>
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
	<hr/>	<hr/>	<hr/>
	24,072	-	24,072
	<hr/>	<hr/>	<hr/>
c) Charity Management and Administration			
Printing and Stationery	113	-	113
Fundraising Expenses	508	-	508
Licenses	-	-	-
	<hr/>	<hr/>	<hr/>
	621	-	621
	<hr/>	<hr/>	<hr/>
TOTAL RESOURCES USED	£ 24,693	£ -	£ 24,693
	<hr/>	<hr/>	<hr/>

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	<hr/>	<hr/>
	<hr/>	<hr/>
6. BANK BALANCES		
Unrestricted Funds:-		
Metro Current account	40	975
	<hr/>	<hr/>
Total unrestricted funds	40	975
Restricted Funds:-		
	<div></div>	<div></div>
Total restricted funds	<hr/>	<hr/>
	40	975
	<hr/>	<hr/>
7. CREDITORS		
-amounts falling due within one year		
Unpaid Accountancy Fees	250	250
Loan from trustees	9,340	
	<hr/>	9340
	<hr/>	<hr/>
	9,590	9,590
	<hr/>	<hr/>