

WORDS OF LIFE MINISTRIES
A CHARITABLE INCORPORATED ORGANISATION

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2025

WORDS OF LIFE MINISTRIES (CIO)
FOR THE YEAR ENDED 30 SEPTEMBER 2025

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WORDS OF LIFE MINISTRIES (CIO)
FOR THE YEAR ENDED 30 SEPTEMBER 2025

Trustees' report

The Trustees present their report and financial statements for the period ended 30 September 2025.

Charitable status

The charity is registered as a CIO (no 1201465) and is governed by a Constitution dated 21 November 2022.

Objectives and activities

The CIO exists for the furtherance of the Christian gospel in the United Kingdom and Northern Ireland and elsewhere throughout the world in accordance with the doctrines set out in the Statement of Faith and for the advancement of the Christian religion in any way in which the Trustees shall in their absolute discretion think fit.

This is achieved through the promotion of the recorded and written ministries of the late Rev Francis Dixon and the support of the itinerant ministry, in the UK and overseas, of the Rev David and Mrs Mary Tucker.

Public benefit

The Trustees have paid due regard to the guidance issued by the Charity Commission in deciding which activities should be undertaken.

Achievements and performance

The website, containing the Rev Francis Dixon's audio sermons and Bible study notes continues to be well used.

Rev David and Mrs Mary Tucker have continued their itinerant ministry, undertaking preaching and speaking engagements in the south of England. They have also been able to travel to the Far East, to teach in a Bible College.

All the income of the CIO is derived from freewill gifts and offerings received from those who have benefitted from the recordings and publications issued, and from those wishing to support the ministry.

The total assets of the CIO on 30 September 2025 were £12,007. The only asset is the cash at the bank.

Expenditure in the year exceeded income by £13,735, but covered by reserves brought forward.

At the end of the year, the balance on the General Fund was £10,757 and on the Restricted (Special Projects) Fund £1,250.

The reserves are sufficient to enable the activities of the CIO to continue for the foreseeable future.

The Trustees consider the financial position to be satisfactory.

WORDS OF LIFE MINISTRIES (CIO)
FOR THE YEAR ENDED 30 SEPTEMBER 2025

Trustees' report (continued)

Trustees

The Trustees are listed below and have held office throughout the period.

Mr John Clifton
Rev David Dixon
Mrs Ruth Godden
Mr Philip Ratcliff
Mr Philip Washington

Principal address

53 Oakmount Road
Chandlers Ford
Eastleigh
Hampshire
SO53 2LJ

On behalf of the Trustees

A handwritten signature in black ink, appearing to read 'R M Godden', with a stylized flourish at the end.

R M Godden
Date: 27 April 2026

WORDS OF LIFE MINISTRIES (CIO)
FOR THE YEAR ENDED 30 SEPTEMBER 2025

Independent examiner's report

I report to the charity trustees on my examination of the accounts of Words of Life Ministries for the year ended 30 September 2025, which are set out on pages 4 to 6.

Responsibilities and basis of report

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



J R Caladine FCCA
Caladine Limited
Chartered Certified Accountants
Chantry House, 22 Upperton Road
Eastbourne, BN21 1BF

Date: 27 April 2026

WORDS OF LIFE MINISTRIES (CIO)
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 30 SEPTEMBER 2025

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	General fund £	2025 Special projects £	Total £	General fund £	2024 Special projects £	Total £
Income						
Gifts and donations	21,717	60,793	82,510	18,020	22,935	40,955
Tax recovered	1,558	1,417	2,975	762	1,339	2,101
Bank interest	-	-	-	-	-	-
Cash transfers from Words of Life Trust (no. 269381)	-	-	-	1,109	1,838	2,947
Less above donations received by Words of Life Trust	-	-	-	-	-	-
TOTAL	23,275	62,210	85,485	19,891	26,112	46,003
Expenditure						
Ministry expenses	14,290	-	14,290	13,935	-	13,935
Motor expenses	1,896	-	1,896	2,879	-	2,879
Travel expenses	27	12,870	12,897	3,153	-	3,153
Postage and freight	4,693	-	4,693	3,468	-	3,468
Telephone and email	1,230	-	1,230	1,089	-	1,089
Printing	1,544	-	1,544	2,333	-	2,333
Stationery	179	-	179	323	-	323
Website & computer costs	1,518	-	1,518	1,329	-	1,329
Heat & light	200	-	200	200	-	200
Professional fees	1,320	-	1,320	1,860	-	1,860
Trustees meetings	208	-	208	270	-	270
Bank charges	206	-	206	171	-	171
Other expenses	-	-	-	186	-	186
Projects	2,673	53,418	56,091	2,905	19,935	22,840
Exchange rate differences	-	2,948	2,948	-	1,471	1,471
Less above payments made by Words of Life Trust	-	-	-	-	-	-
TOTAL	29,984	69,236	99,220	34,101	21,406	55,507
Surplus (deficit) for year	(6,709)	(7,026)	(13,735)	(14,210)	4,706	(9,504)
Opening balance	21,036	4,706	25,742	35,246	-	35,246
Transfers to / (from) restricted funds	(3,570)	3,570	-	-	-	-
Closing cash balance	10,757	1,250	12,007	21,036	4,706	25,742
Plus cash held by WoL Trust on behalf of CIO	-	-	-	-	-	-
Total funds	10,757	1,250	12,007	21,036	4,706	25,742

WORDS OF LIFE MINISTRIES (CIO)
STATEMENT OF ASSETS AND LIABILITIES
AS AT 30 SEPTEMBER 2025

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	2025		2024	
	£	£	£	£
Cash funds				
Lloyds account	9,636		23,002	
US \$ account (amount in £)	<u>2,371</u>		<u>2,740</u>	
Total cash funds		<u>12,007</u>		<u>25,742</u>
Plus amounts owed to CIO from Words of Life Trust (no.269381)		-		-
Total funds		<u>12,007</u>		<u>25,742</u>

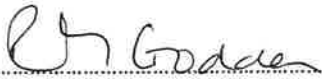
Represented by:

General fund	10,757	21,036
Special projects restricted fund	1,250	4,706
	<u>12,007</u>	<u>25,742</u>

Liabilities

Accountancy	960	1,260
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The financial statements were approved by the Trustees on 27 April 2026

Signed 

Trustee: Ruth Mary Godden

Date : 27 April 2026

1 Basis of preparation

The Financial Statements have been prepared on a receipts and payments basis in accordance with Section 133 of the Charities Act 2011.

2 Funds

The charity operates a General Fund for its general activities. It also maintains restricted funds for specific charity related projects for which donations are received.

3 Related party transactions

None of the Trustees receive remuneration. During the year the trustees were reimbursed a total of £nil for travel and subsistence costs.