

*Company Registration No. 01572178
England & Wales Charity No. 283041
Scottish Charity No. SC038451*

Word of Life Ministries UK Limited
(A company limited by guarantee)

Trustees' Report and Financial Statements
For the year ended 31 March 2025

Word of Life Ministries UK Limited

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Word of Life Ministries UK Limited

Report of the Trustees for the year ended 31 March 2025

The Trustees (who are also Directors for the purpose of Company law) are pleased to present their report together with the financial statements of the company for the year to 31 March 2025.

Reference and administrative details

Registered office

23 Windmill Avenue
Raunds
Wellingborough
NN9 6JX

Place of business

C/o The Fisherrow Centre
South Street
Musselburgh
EH21 6EE

Bankers

CAF Bank
25 Kings Hill Avenue
West Malling
ME19 4JQ

The Ministry Director and staff all work from their homes in Edinburgh, Scotland.

Status of Company and Governing Document

Word of Life Ministries UK Limited (WOL UK) is a private company limited by guarantee (Number 01572178) and is a registered charity in England & Wales (Number 283041) and a registered charity in Scotland (Number SC038451), constituted under an updated Memorandum of Association dated 10 June 2004.

Trustees and Office Bearers

Board of Trustees

David Kunzi	Chair (from 30 April 2024)
Madeleine Robins	Secretary
Amanda Dunlop	
Matthew Melville	
Stuart Rankin	
John Tellis	
Andreas Wenzel	
Matthew Pitts	(resigned 31 May 2025)
Alex Konya	(resigned 30 April 2024, Chair till that date)

Governance

The Board of Trustees exist to oversee the running of the charitable company and are responsible for the strategic direction. New Trustees are appointed by the existing Trustees and serve for a term of 3 years after which they may put themselves forward for reappointment.

The day-to-day management of staff and activities is delegated to David Kunzi in his role as Ministry Director. He is employed by a mission organisation in Switzerland and seconded to WOLUK as defined in a signed agreement between the two parties.

Objective

The objective of the organisation is to help create a movement of young mature disciples in local churches who love Christ and will passionately share Christ to reach their generation in the UK and beyond.

Word of Life Ministries UK Limited

Report of the Trustees for the year ended 31 March 2025

Activities

The significant activities undertaken to further these aims are:

- Welcoming self-funded and vetted Interns from Word of Life USA and train them to work with local charities.
- Offering WOL reading and study materials to local churches.
- Supporting several youth groups.
- Leading certain youth events, like Nerf Parties.
- Engaging with local church and building a trusted network with them to share needs, offer programmes and volunteer solutions.
- Building relationships with like-minded organisations country wide to learn different methods and hear different success stories to duplicate them.
- Inviting speakers to conferences to teach on positive family habits.
- Carrying out puppet shows in school assemblies, aiding those schools in meeting their religious observance requirements.

The Trustees have had regard to the Charity Commission's guidance on public benefit.

Achievements and performance

Local children's ministries have continued to grow and increase as staff expand their network working with the youth in schools and many local churches and running Nerf Party events. The team has supported existing clubs but also begun several new offerings including a bi-weekly discipleship course with teenagers from Edinburgh and East Lothian and new SU Clubs at two Primary Schools. In March 2025, notable outreach events were arranged in schools in Dublin and Bolton with Fernando Soriano from WOL Argentina.

David Kunzi visited the USA with a focus on fundraising, recruiting new missionaries at the WOL NY mission conference, and connecting with a Christian University. He has preached at several local churches in 2024-2025 and a Youth conference in Germany. Priscila Kunzi started regular discipleship meetings with a group of teenagers and delivering professional counselling for teenagers.

An official installation service for David as Director of Word of Life UK was held in May 2024; this was organised as a collaboration between several local churches and many people attended, raising the profile of the ministry. David continued to work on establishing the Edinburgh and East Lothian Hub and caring for volunteer families who are based in Dublin and Bolton. Training events were organised for the existing team members (Local Ministry and Evangelism training, both of which included other churches) as well as some staff retreats.

Andris Meszaros remained on paid compassionate leave until August 2024, then gradually restarted ministry at Carrubbers Church, organising Nerf Events and running SU clubs. Anouska Meszaros stayed on compassionate leave until December 2024 and then she resigned as an employee.

The Burroughs family arrived in January 2024. Early months were spent taking time to adapt, adjust, and organise their family life as well as starting to learn more about the local area, Scottish culture and how WOL plans and runs their ministry activities. They made connections within their new community and started to become involved in their new church. Over the summer months they helped local churches in Ormiston and North Berwick to successfully run SU Holiday Clubs. In Q4 they visited Dublin to help with volunteer-organised ministry activities including Nerf Parties.

John Tellis continued to work within the team with a remit to oversee general operations and arrange regular coaching with missionaries to ensure that they are supported and on track to fulfil agreed goals for 2025. He also continued preparations to develop the planned internship program.

Word of Life Ministries UK Limited

Report of the Trustees for the year ended 31 March 2025

Achievements and performance (continued)

In this fiscal year there were five separate visits made by potential future missionaries and interns (three couples and two students). The ministry welcomed one intern for 3 months (February - April 2024) and received a new intern at the beginning of February 2025. They helped in a local church and Christian school. New Missionary Steven Griffith arrived in January 2025.

As planned, during the summer months staff and interns assisted with the Christian Heritage Centre (CHC) outreach projects. 8 teenagers from Scotland and Ireland were taken to the WOL Spain summer camp 2024. 14 teenagers attended the WOL Spain snow camp in February 2025.

Plans for 2025/2026

In the next financial year, we anticipate another period of staff growth as additional individuals/couples join WOL UK following their exploratory visits (and visa applications, as appropriate). John will continue to work with team members to meet their agreed goals in areas of Local Church Ministry, Camps, Schools, Outreach, and Internships/Discipleship.

Our intention is to maintain existing relationships with Churches in East Lothian and Edinburgh as well as seek new ones. The organisation will continue to develop and offer the resources of Quiet Time Bible Devotionals and training for their youth leaders, as well as assisting and delivering youth camps and activities alongside these churches.

All team members will engage in some form of outreach as part of their ministry goals, including but not limited to arranging and delivering evangelistic events in East Lothian, running Nerf events at new or existing clubs and schools, one-off events around Christmas or Light Parties, and evangelism training with local churches.

In the summer staff will again accompany a group of teenagers from Scotland to attend the established WOL Spain summer camp (targeting an increased number of attendees from the UK compared to 2024). The team will seek to organise day camps in Scotland during the summer 2025 and support the running of Local Church holiday Bible Clubs in collaboration with US Mission Teams.

The ministry aims to develop more relationships with Schools in East Lothian and start three new School clubs. Steven Griffith will also begin to develop school programmes to tie into curriculum requirements and offer opportunities to share our faith. WOL will deepen partnerships with other existing Christian organisations such as Scripture Union, Lead UK, Young Life and YFC to find more opportunities to support and collaborate with them.

The team will continue working on a long-term Volunteer/Internship Programme that will allow older teens and young adults the chance to work with us for between one to two years where they can learn to be youth leaders in the UK while advancing our aims and objectives. In the short term, any confirmed volunteers and interns will continue to undertake personalised programmes, but if enough interns are available then the programme will be rolled-out from September 2026.

We plan that David Kunzi can attend various and relevant conferences around the world to promote Word of Life and recruit Workers, as well as meet missionaries who have already expressed an interest in joining WOL UK. The team will expand the reach of WOL UK by further increasing and caring for a volunteer base in other areas of the UK who would like to organise kids' clubs, school ministries or outreach events in their localities.

Financial review

Results for the year

The financial statements for the year are set out on pages 6 to 14. The Statement of Financial Activities on page 6 reflects net expenditure of £16,303 (2024: net expenditure of £21,174). Total funds amounted to £82,008 (2024: £98,311), of which £67,653 (2024: £74,851) was unrestricted and £14,355 (2024: £23,460) was restricted. The Trustees continue to monitor the financial situation closely during these financially challenging times for the sector.

Word of Life Ministries UK Limited

Report of the Trustees for the year ended 31 March 2025

Financial review (continued)

Reserves policy

The total unrestricted reserves held at 31 March 2025 amounted to £67,653 (2024: £74,851). It is the policy of the Charity to build up sufficient reserves to meet the planned expenditure requirement for the next year. This policy was met this year-end.

The policy is being kept under review by the Board to ensure it continues to adequately reflect the financial risks of the Charity during the current challenging climate.

Statement on risk

The Trustees, as Directors of the Company, have a duty to identify and review the risks to which the Company is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Trustees considered risks to which the Company may be subject and are satisfied that they have introduced procedures to mitigate the possible effects of those risks.

Statement of Trustees' responsibilities

Charity law requires the Trustees (who are also the Directors) to prepare financial statements for each financial year which give a true and fair view of the state of the Company's affairs and of its income and expenditure, including its surplus or deficit for that year, and which have been properly prepared from and are in agreement with the accounting records of the Company and comply with relevant disclosure requirements.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the Company's financial position and enable the Trustees to ensure that the financial statements comply with the Companies Act 2006. The Trustees are also responsible for taking such steps as are reasonably open to them to safeguard the Company's assets and to prevent and detect fraud and other irregularities.

The report has been prepared having taken advantage of the small companies' exemption in the Companies Act 2006.

On behalf of the Trustees

Madeleine Robins

Madeleine Robins

Director

Date: 6 October 2025

Word of Life Ministries UK Limited

Report of the Independent Examiner to the Trustees for the year ended 31 March 2025

I report on the accounts of the company for the year ended 31 March 2025 which are set out on pages 6 to 14.

Respective responsibilities of Trustees and examiner

The Charity Trustees (who are also the Directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011, the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The Charity Trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Charities and Trustee Investment (Scotland) Act 2005 and to state whether particular matters have come to my attention. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations (as amended) and the Charities Act 2011. An examination includes a review of the accounting records kept by the Company and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the Directors concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 130 of the Charities Act 2011, Section 44(1) (a) of the Charities and Trustee Investment (Scotland) Act 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended)have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Alison Franks

Alison Franks

Director

Cornerstone Accounting Limited
Chartered Accountants

Date: 7 October 2025

11 Erngath Road
Bo'ness
EH51 9DP

Word of Life Ministries UK Limited

Statement of Financial Activities (incorporating Income and Expenditure account)

For the year ended 31 March 2025

	Notes	General fund £	Restricted funds £	2025 Total £	General fund £	Restricted funds £	2024 Total £
Income and endowments							
Donations and legacies	2	40,416	64,640	105,056	17,066	57,181	74,247
Charitable activities	3	37,747	-	37,747	2,938	-	2,938
Investments	4	1,674	-	1,674	1,364	-	1,364
Total income and endowments		79,837	64,640	144,477	21,368	57,181	78,549
Expenditure							
Raising funds	5	862	-	862	622	-	622
Charitable activities	6	87,822	74,310	162,132	22,047	82,572	104,619
Total expenditure		88,684	74,310	162,994	22,669	82,572	105,241
Net (losses)/gains on investments	8	2,214	-	2,214	5,518	-	5,518
Net (expenditure)/income		(6,633)	(9,670)	(16,303)	4,217	(25,391)	(21,174)
Transfers between funds	11	(565)	565	-	-	-	-
Net movement in funds		(7,198)	(9,105)	(16,303)	4,217	(25,391)	(21,174)
Total funds brought forward		74,851	23,460	98,311	70,634	48,851	119,485
Total funds carried forward		67,653	14,355	82,008	74,851	23,460	98,311
Represented by:							
General fund	11	67,653	-	67,653	74,851	-	74,851
Restricted funds	11	-	14,355	14,355	-	23,460	23,460
Total funds		67,653	14,355	82,008	74,851	23,460	98,311

The notes on pages 8 to 14 form part of these financial statements.

Balance sheet

As at 31 March 2025

	Notes	General fund £	Restricted funds £	2025 Total £	General fund £	Restricted funds £	2024 Total £
Fixed assets							
Tangible assets	7	51,149	-	51,149	9,349	-	9,349
Investments	8	38,698	-	38,698	54,832	18,971	73,803
Total fixed assets		89,847	-	89,847	64,181	18,971	83,152
Current assets							
Debtors	9	-	726	726	-	1,396	1,396
Cash at bank and in hand		8,221	16,082	24,303	16,948	-	16,948
Total current assets		8,221	16,808	25,029	16,948	1,396	18,344
Liabilities							
Creditors: falling due within one year	10	5,483	2,453	7,936	1,246	1,939	3,185
Net current assets		2,738	14,355	17,093	15,702	(543)	15,159
Total assets less current liabilities		92,585	14,355	106,940	79,883	18,428	98,311
Creditors: falling due after more than one year	10	24,932	-	24,932	-	-	-
Net assets		67,653	14,355	82,008	79,883	18,428	98,311
Funds of the Charity							
General fund	11	67,653	-	67,653	74,851	-	74,851
Restricted funds	11	-	14,355	14,355	-	23,460	23,460
Total charity funds		67,653	14,355	82,008	74,851	23,460	98,311

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The Directors acknowledge the following:

their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and preparation of the accounts; and

that the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The financial statements on pages 6 to 14 were approved by the Trustees on 6 October 2025 and signed on their behalf by:

Madeleine Robins

Madeleine Robins, Director

The notes on pages 8 to 14 form part of these financial statements.

Word of Life Ministries UK Limited

Notes to the Financial Statements for the year ended 31 March 2025

1. Accounting policies

Accounting convention

The financial statements are prepared under the historical cost convention and in accordance with FRS 102, and in compliance with the Charities SORP 2019, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Companies Act 2006. The principal accounting policies adopted in the preparation of the financial statements are set out below.

Word of Life Ministries UK Limited meets the definition of a public benefit entity under FRS 102.

Company status

The charity is a private company limited by guarantee and registered in England & Wales. The members of the company are Directors named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

Basis of financial statements

The financial statements have been prepared on an accruals basis. The Trustees consider that there are no material uncertainties so the accounts have been prepared on a going concern basis.

Income and debtors

All income is included on the Statement of Financial Activities when the Company is legally entitled to the income and the amount can be quantified with reasonable accuracy. Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of the donation.

Debtors are valued at cost at the year-end and adjusted for any amounts considered to be irrecoverable.

Expenditure and creditors

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources. Support costs are those costs incurred directly in support of expenditure on the objects of the company.

Creditors are valued at cost at the year-end and split between amounts due in less than one year and amounts due in more than one year.

Taxation

The Company is exempt from Corporation Tax on its charitable activities.

Tangible fixed assets and depreciation

Tangible fixed assets over £500 are capitalised and are stated at cost less depreciation, adjusted for any diminution of value in the year. Depreciation is provided at rates calculated to write off the cost less estimated residual value, over their expected useful lives, as follows:

- | | |
|-------------------------|----------------------|
| • Fixtures and fittings | 25% reducing balance |
| • Motor vehicles | 25% reducing balance |
| • Office equipment | 25% reducing balance |

Word of Life Ministries UK Limited

Notes to the Financial Statements for the year ended 31 March 2025

1. Accounting policies (continued)

Investments

Fixed asset investments are included in the accounts at quoted market value at the year-end. Any gains or losses arising on disposal or revaluations are included in the SOFA.

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit account.

Fund accounting

For the purpose of the Statement of Financial Activities, funds are defined as follows:

Unrestricted funds comprise income received for the objects of the company without further specified purpose and are available as general funds or are placed within designated funds which can be used for purposes in agreement with its charitable objectives.

Restricted funds comprise income which has been received for the objects of the company and specified for a restricted purpose within these objects by the donor.

Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rate of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling on the transaction date.

Pensions

The company operates a defined contribution pension scheme with NEST. The pension charge represents the amount payable by the company into the scheme in the year.

Donated goods and services

The Charity benefited from the services of the Ministry Director who has been seconded to WOLUK from a mission organisation based in Switzerland.

The charity has around 23 regular volunteers who carry out the following services for the charity:

- 3 Short Term Volunteers from the US to support our mission with young people (4-12 weeks each)
- 11 Mission supporters with young people
- 9 Board members

In addition, we have had 35 volunteers from the US this year who have each visited and supported the charity for 1 week each.

Word of Life Ministries UK Limited

Notes to the financial statements
For the year ended 31 March 2025

2. Donations and legacies

	General fund £	Restricted funds £	2025 Total £	General fund £	Restricted funds £	2024 Total £
Donations from UK	533	24,484	25,017	1,149	25,017	26,166
Donations from USA	39,883	34,828	74,711	15,914	28,968	44,882
Gift aid receivable	-	3,328	3,328	3	3,196	3,199
Grants	-	2,000	2,000	-	-	-
	40,416	64,640	105,056	17,066	57,181	74,247

3. Income from charitable activities

	General fund £	Restricted funds £	2025 Total £	General fund £	Restricted funds £	2024 Total £
Mission trip income	32,355	-	32,355	980	-	980
Admin charge income	596	-	596	1,001	-	1,001
Camp income	3,485	-	3,485	-	-	-
Event income	946	-	946	365	-	365
Literature sales	365	-	365	592	-	592
	37,747	-	37,747	2,938	-	2,938

4. Investment income

	General fund £	Restricted funds £	2025 Total £	General fund £	Restricted funds £	2024 Total £
Dividend income	1,543	-	1,543	1,347	-	1,347
Interest receivable	131	-	131	17	-	17
	1,674	-	1,674	1,364	-	1,364

5. Expenditure on raising funds

	General fund £	Restricted funds £	2025 Total £	General fund £	Restricted funds £	2024 Total £
Investment management costs	862	-	862	622	-	622

Word of Life Ministries UK Limited

Notes to the financial statements
For the year ended 31 March 2025

6. Expenditure on charitable activities

	General fund £	Restricted funds £	2025 Total £	General fund £	Restricted funds £	2024 Total £
Wages and salaries	2,601	41,052	43,653	-	45,782	45,782
Employer pension	-	21,141	21,141	-	31,443	31,443
Other staff costs	135	-	135	1,118	-	1,118
Missionary costs	6,216	1,420	7,636	-	-	-
Internship expenses	364	1,200	1,564	-	-	-
Sponsorship licenses and visa costs	914	-	914	863	-	863
Camp expenses	3,628	41	3,669	-	-	-
Event expenses	2,948	-	2,948	2,486	18	2,504
Mission trip expenses	16,956	-	16,956	382	-	382
Literature costs	1,142	56	1,198	1,297	-	1,297
Small equipment purchases	2,967	262	3,229	-	-	-
Vehicle and travel expenses	6,658	4,724	11,382	4,560	710	5,270
Subsistence costs	511	292	803	576	-	576
Insurance costs	888	-	888	798	-	798
IT and office costs	16,579	538	17,117	1,085	960	2,045
Advertising and promotion	3,787	60	3,847	148	-	148
Subscriptions	584	-	584	448	-	448
Depreciation	17,049	-	17,049	3,117	-	3,117
Donations to UK missionaries	300	-	300	649	3,659	4,308
Donations to overseas missionaries	1,557	3,524	5,081	-	-	-
Professional fees	-	-	-	78	-	78
Board expenses	25	-	25	2,792	-	2,792
Cornerstone Accounting fees:						
Independent examination fee	1,200	-	1,200	1,080	-	1,080
Payroll services	624	-	624	450	-	450
Bank charges	157	-	157	120	-	120
Total expenditure	87,822	74,310	162,132	22,047	82,572	104,619

The average number of staff employed during the year was 3 (2024: 3). No employees were paid more than £60,000.

None of the staff met the definition of key management personnel.

No holiday pay was due at the year-end (2024: nil).

Word of Life Ministries UK Limited

Notes to the financial statements
For the year ended 31 March 2025

7. Tangible fixed assets

	Motor vehicles £	Office equipment	Total £
Cost			
At 1 April 2024	17,000	3,436	20,436
Additions	58,849	-	58,849
At 31 March 2025	<u>75,849</u>	<u>3,436</u>	<u>79,285</u>
Depreciation			
At 1 April 2024	9,896	1,191	11,087
Charge for year	16,488	561	17,049
At 31 March 2025	<u>26,384</u>	<u>1,752</u>	<u>28,136</u>
Net book value			
At 31 March 2025	<u>49,465</u>	<u>1,684</u>	<u>51,149</u>
At 31 March 2024	<u>7,104</u>	<u>2,245</u>	<u>9,349</u>

8. Investments

	2025 Total £	2024 Total £
Market value		
Market value at 1 April	73,803	67,560
Additions (at cost)	5,660	-
Disposals (proceeds)	(43,660)	-
Dividends received and reinvested	1,543	1,347
Fees charged	(862)	(622)
Net gain/(loss) in investments	2,214	5,518
Market value at 31 March	<u>38,698</u>	<u>73,803</u>
Historic cost		
Historic cost at 1 April	64,105	64,564
Additions (at cost)	-	4,678
Disposals (at cost)	(38,120)	(5,137)
Historic cost at 31 March	<u>25,985</u>	<u>64,105</u>
Net gains/(losses) on investments comprise:		
Realised gains on disposal	5,540	118
Unrealised gain/(loss) on valuation	(3,326)	5,400
	<u>2,214</u>	<u>5,518</u>

9. Debtors

	General fund £	Restricted funds £	2025 Total £	General fund £	Restricted funds £	2024 Total £
Gift aid recoverable	-	726	726	-	1,396	1,396
	<u>-</u>	<u>726</u>	<u>726</u>	<u>-</u>	<u>1,396</u>	<u>1,396</u>

Word of Life Ministries UK Limited

Notes to the financial statements
For the year ended 31 March 2025

10. Creditors: falling due within one year

	General fund £	Restricted funds £	2025 Total £	General fund £	Restricted funds £	2024 Total £
Trade creditors	667	-	667	46	-	46
Accruals and deferred income	1,200	-	1,200	1,200	-	1,200
Taxation and social security	-	2,453	2,453	-	1,939	1,939
Other creditors	3,616	-	3,616	-	-	-
	5,483	2,453	7,936	1,246	1,939	3,185

Creditors: falling due after more than one year

	General fund £	Restricted funds £	2025 Total £	General fund £	Restricted funds £	2024 Total £
Other creditors	24,932	-	24,932	-	-	-
	24,932	-	24,932	-	-	-

11. Funds analysis

Current year

	Balance at 01.04.24 £	Income £	Expenditure £	Investm't gains £	Transfers £	Balance at 31.3.25 £
Unrestricted funds						
General fund	74,851	79,837	(88,684)	2,214	(565)	67,653
Total unrestricted funds	74,851	79,837	(88,684)	2,214	(565)	67,653
Restricted funds						
Internship programme fund	-	2,000	(1,200)	-	-	800
UK (Meszaros) fund	22,892	47,951	(63,207)	-	-	7,636
UK (Burroughs) fund	(18)	10,576	(5,216)	-	-	5,342
UK (Bardelli fund)	-	460	(357)	-	-	103
UK (Griffith) fund	-	556	(946)	-	390	-
UK (Tellis) fund	-	282	(217)	-	-	65
Hungary (Csikos Gabor) fund	7	396	(420)	-	17	-
Hungary (Rakossy Monika) fund	10	480	(511)	-	21	-
Serbia (Vika Darko) fund	(17)	-	(120)	-	137	-
Argentina (Lorenzen Casper) fund	586	1,939	(2,116)	-	-	409
Total restricted funds	23,460	64,640	(74,310)	-	565	14,355

See overleaf for explanation of funds

Word of Life Ministries UK Limited

Notes to the financial statements
For the year ended 31 March 2025

11. Funds analysis (continued)

Prior year

	Balance at 1.4.23	Income	Expenditure	Investm't gains	Transfers	Balance at 31.3.24
	£	£	£	£	£	£
<i>Unrestricted funds</i>						
General fund	70,634	21,368	(22,669)	5,518	-	74,851
Total unrestricted funds	70,634	21,368	(22,669)	5,518	-	74,851
<i>Restricted funds</i>						
UK (Meszaros) fund	48,497	53,290	(78,895)	-	-	22,892
UK (Burroughs) fund	-	-	(18)	-	-	(18)
Hungary (Csikos Gabor) fund	219	396	(488)	-	(120)	7
Hungary (Rakossy Monika) fund	-	480	(590)	-	120	10
Serbia (Vika Darko) fund	135	482	(634)	-	-	(17)
Argentina (Lorenzen Casper) fund	-	2,533	(1,947)	-	-	586
Total restricted funds	48,851	57,181	(82,572)	-	-	23,460

Explanation of funds

The *General fund* represents all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

The *Internship programme fund* represents funding received and utilised to develop an internship programme for the charity.

The *Missionary restricted funds* represents funds raised to cover salaries and missionary work in the countries named. The transfers are to split a combined fund between individual missionaries.

12. Defined contribution pensions

The Company operates a defined contribution plan for its staff with NEST. The total payments to the scheme are disclosed at note 6.

13. Directors' and other related parties' transactions

Director, John Tellis, received £1,200 from the Charity for his work developing an internship programme and a £50 gift for being a host family. He receives restricted missionary funds from UK donors to cover his missionary expenses (see note 11). No other Director received any remuneration from the charity (2024: nil).

General expenses for meals associated with mission trips to the UK included David Kunzi and his wife. £2,856 was spent on a staff retreat at Abernethy Outdoor Centre which included David Kunzi and John Tellis along with their wives and families. Charity expenses were claimed and reimbursed to David Kunzi of £402 (2024: £420) and Andreas Wenzel of £90 (2024: nil).

No donations were received from Directors or individuals related to the Directors in the year (2024: £nil).

Faith Tellis, daughter of a Director, was paid £357 in the year for administration work carried out for the Charity. There were no other transactions with related parties during the year (2024: nil).

14. Liability of Members

The company is limited by guarantee, with the liability of each member limited to £1. The members of the Company are those Trustees listed on page 1.