



Living Word Christian Fellowship

Registered charity number: 1085806

Email: life@lwcf.co.uk
Website: www.lwcf.co.uk
Phone: 020 8318 2369

ANNUAL REPORTS AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2019

Colyn Robinson Accountancy
Berakah House
Kent Road
Chichester
West Sussex
PO19 7NH

**LIVING WORD CHRISTIAN FELLOWSHIP INTERNATIONAL
YEAR ENDED 31ST DECEMBER 2019**

CONTENTS

Page 1	Contents
Page 2	Trustees' Report
Page 11	Receipts & Payments Account
Page 12	Statement of Assets & Liabilities
Page 13	Notes to the Accounts
Page 14	Independent Examiner's Report

TRUSTEES' REPORT CONTINUED

The Trustees present their report together with financial statements for the year ended 31st December 2019

OBJECTIVES AND ACTIVITIES

The Trustees confirm that the Charity has been administered and managed according to the relevant procedures and regulations as required by law. To the best of our knowledge this Annual Report gives a true summary of the activities and affairs during the period stated.

Objects of Living Word Christian Fellowship International

'A Ministry God is Building - Equipping Christians for Active Service'

These remain as stated in the Declaration of Trust in 2001 and can be summarised as:

The advancement of the Christian faith in the UK and in other parts of the world.

The relief of sickness and the preservation and protection of physical and mental health in London, in the UK and in other parts of the world.

The relief of poverty in London, in the UK and in other parts of the world,

Living Word Christian Fellowship International (LWCFI) continues to adhere to the above objectives. The vision of the ministry highlights how we will further fulfil these objectives.

Key Ministries:

- A New Testament Church.
- A Healing Centre.
- A Training & Equipping Centre.
- Mentoring Young Leaders.
- Prayer & Intercession.
- Missions.

Living Word Christian Fellowship

Vision: Changing lives by the anointing of the Holy Spirit - Isa 61:1

Key Objectives:

- ▶ To develop intimate relationship with Jesus through Discipleship
- ▶ To grow to spiritual maturity, grounded in the Word of God
- ▶ To become actively involved in the life of the Church to serve
- ▶ To develop a walk of faith and co-labour together to fulfil the vision
- ▶ To develop in the Gifts and the Fruit of the Holy Spirit for service
- ▶ To reach out to the local community through Evangelism
- ▶ To be empowered to make a difference

TRUSTEES' REPORT CONTINUED

International School of Ministry (UK) - Equipping Christians for Active Service

Key Objectives:

- To inspire Christ-like living
- To develop godly character
- To grow believers into maturity
- To strengthen the Body of Christ
- To develop the Fruit of the Holy Spirit
- To function in the Gifts of the Holy Spirit
- To empower believers to fulfil their destiny
- To equip believers to make a difference in their sphere of influence

Dr Curdell McLeod Ministries - To teach and minister healing and deliverance

Key Objectives:

- To mentor Young Leaders
- To minister Healing & Deliverance
- To develop Writing, TV & Radio Ministry
- To develop a Healing Ministry
- To minister to the Body of Christ
- To minister to Women
- To actively engage in Evangelism & Missions

From October 2019, the following changes were made

Dr Jacqueline McLeod Ministries

Key Objectives:

- To mentor Young Leaders
- To minister Healing
- To minister to the Body of Christ
- To activate and develop our evangelists
- To develop relationships with organisations that support and minister to the poor and oppressed

ACHIEVEMENTS AND PERFORMANCE

Review of Annual Activities in support of the Objectives

This has been a difficult year for the Fellowship

We began with 4 weeks of prayer in January covering areas including the Queen, The Prime Minister, politicians in the Houses of Parliament, the Church of England and Bishops in the House of Lords. London city churches, our city, law and order, marriage, family life, the community, elders, young people, those suffering mentally, physically or emotionally, and the poor and homeless in our city.

TRUSTEES' REPORT CONTINUED

In April/May we had another 4-week season of focused prayer supported by daily LWCF personal prayer guides. Themes were prayers for spiritual growth of members, that God would move us on to maturity, and prayers of salvation for our households. A day was also dedicated to prayer for a named individual member and the things that concern them.

Rev. Dr Curdell's health deteriorated towards the middle of the year. In advance, a smooth transfer of leadership was facilitated by Dr. Curdell, Pastor Herby and Prophets Ron and Jane Jolliff, who agreed that since Dr. Jacqueline McLeod had been leading the Fellowship and proved herself in the sight of the church, she should be ordained in the office of Apostle to the Church. Three letters of recommendation were received from personal references and her calling was confirmed. The official ordination service was held on 23rd August 2020 at which the baton was officially passed on through the laying on of hands, prayer and impartation. The church received her in her new office and committed to continuing to serve the Lord with her and support the work of the ministry in order that the vision might be fulfilled.

Overview of the year 2019

Dr Jacqueline McLeod continued in a voluntary capacity in the senior leadership role. Her duties have included responsibility for delivering on the vision, setting teaching themes, co-ordinating ministry roles, overseeing Sunday Services and providing spiritual oversight with the support of the leadership team and our Council of Reference.

Senior Pastor Dr Curdell McLeod continued to undergo treatment cycles and therefore was limited in her capacity to undertake her usual duties, however key processes, such as financial management, were still maintained.

On 9th October 2019, Rev. Dr. Curdell McLeod went home to be with the Lord. A Thanksgiving Service was held in her honour on Monday 28th October 2019 followed by a reception for 150 guests.

The WhatsApp Prayer Group continues to be a timely way to share prayer requests in confidence for members, relatives, friends, colleagues and local/national/international issues. Content posted is really varied, ranging from prayers for our nation, physical healing, stress, anxiety and successful studies. Also there are updates, thanksgivings, and answers to prayers posted. We have found this method very effective in rapidly connecting and mobilising prayer support as needed.

Despite the challenges of the year, the congregation have remained faithful and continue to support and encourage one another. They regularly share testimonies of how God has been impacting their lives, how they have grown in their faith, how prayers have been answered, and the successes found in jobs or in school and college enabled by the ministry they have received.

Internal Controls

We are satisfied that the internal controls within the charity and ministry to avoid conflicts of interest are adequate

The Vision - LWCFI

During the year we have been working hard in the outworking of the vision of the ministry and the objectives of the charity and in the activities shown below believe that the Charity benefits the public

TRUSTEES' REPORT CONTINUED

Leaders and Volunteers

The following individuals have continued to serve in their assigned positions within the ministry:

Living Word Christian Fellowship

Pastorate

Dr Curdell McLeod	Senior Pastor (to October 2019)
Rev Herbert McLeod	Associate Pastor

Leaders:

Dr Jacqueline McLeod - Voluntary role from January 2018, leader of teams, delegated responsibility for the running of the church in the Senior Pastor's absence by the Trustees with the support of the leadership team; reporting to Dr Curdell McLeod, also accessing advice and counsel as required from the Council of Reference, Pastors Ron and Jane Jolliff.

From Friday 23rd August 2019 Dr Jacqueline McLeod transitioned to the role of Apostle of the Church with Rev. Curdell McLeod serving as Apostle Emeritus.

David McLeod (to November 2019)	Mrs Claudette Cole
Mrs Jennifer Wilkins	Miss Lena Williams

Music Ministry:	David McLeod (Music Director to November 2019)
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Media Ministry:	Andrew Whiteley
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Children & Youth	We were no longer able to make specific
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provision for this group, however teenagers had support from informal in-house mentors with negotiating challenges, developing potential and pursuing opportunities.

Prayer Ministry:	Rev Herbert McLeod
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Evangelism & Missions:	Lena Williams
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Technician:	Gareth Powell
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International School of Ministry:

Academic Dean - Dr Jacqueline McLeod

The ISOM was temporarily suspended in order to focus on stability of the Fellowship and support to the members and the need to address administrative priorities. However, a mini-series entitled "Equipped to Lead" was developed and several sessions held.

Dr Curdell McLeod Ministry

The teaching and ministry materials created by Dr Curdell are still available via our website.

In December, Dr Jacqueline began conversations with Christians against Poverty and shared their vision with the Trustees and the Church who were both supportive. In 2020, a CAP speaker is scheduled to speak at the Church. The Trustees have made links with Debbie Thomas, a known friend of the Fellowship, to begin to explore how we might partner together in the future.

TRUSTEES' REPORT CONTINUED

The Church - Living Word Christian Ministry

Church meetings continued to be held every Sunday afternoon

Over the course of the year speakers shared from the scriptures on the following themes:

The Good News of Jesus, Prepare for Harvest, Intercessory Prayer, Strategies of Jesus, The Armour of God, The Strategies of the enemy, Let us examine ourselves (Monthly Communion)

A Christmas Meal for our congregation and their extended families was hosted by one of the Trustees at her home.

The teaching programme was formalised over the year and members with exhortation, intercessory, teaching and preaching gifts were progressively identified, developed, and incorporated into the ministry rota.

Our meetings are followed by refreshments and fellowship facilitated by the Hospitality Team. This is an informal opportunity for mutual encouragement, development of relationships and opportunities for sharing, caring and prayer in the week ahead.

Administration and Accounting Responsibilities

Dr Curdell continues to handle all the administration and financial accounting responsibilities with voluntary book-keeping support from Mrs Sharon Gayle and Dr Jacqueline McLeod in the latter part of the year.

Prayer & Intercession

The midweek meeting for prayer, intercession and Bible study continued for the first half of the year

In September 2019 we set aside the month for an increased focus on prayer and produced a daily prayer guide that was issued on a weekly basis

Week 1 – prayer focused on the church, individual role, recognition of the gifts of others and our relationships.

Week 2 – prayer for teachers, evangelists, prophets, apostles and pastors.

Week 3 – prayer for those with different gifts – helps, encouragement, exhortation, giving, showing mercy.

Week 4 – prayer for the gifts of administration, spoken gifts, revelatory gifts and power gifts.

During September the leadership reviewed our approach to the prayer life of the church and agreed a new way forward. The new approach uses the broad geographic spread of our members to develop four local Prayer-Care Groups: West, East, Central and South to not only support corporate prayer but in addition to enable the development of deeper and more meaningful relationships with each other. These started meeting monthly in October 2019 with a review of progress after six months. Initial feedback was positive.

Music Ministry

David McLeod continued to lead this ministry, supported by Gareth Powell who provides technical support. Dr Jacqueline McLeod or Gareth lead praise and worship in David's absence.

Technical support, Media and Website Ministry

Andrew Whitely continued to update key messages on the LWCF website including our compliance with GDPR as shown in our Privacy Policy <http://lwcf.co.uk/privacy.html>

**LIVING WORD CHRISTIAN FELLOWSHIP INTERNATIONAL
YEAR ENDED 31ST DECEMBER 2019**

TRUSTEES' REPORT CONTINUED

Our Web presence:-

- Provides information about and access to the various aspects of our ministry
- Gives information on current and forthcoming events
- Enables instant free listening to our radio station via broadband
- Enables instant free viewing of all our TV series via broadband
- Serves as a publicly visible point of presence for the Living Word Christian Fellowship

Living Word Radio is a free platform which can be accessed online via any computer or as a free Application (App) from the Google Play Store on Android mobile phones.

Preaching & Teaching

Despite the challenges, throughout 2019 all preaching and teaching was undertaken by our in-house ministry team, namely Dr Jacqueline McLeod, David McLeod and Mrs Claudette Cole principally. And sometimes supplemented by teaching from Mrs Eileen Parris or Mrs Sharon Gayle. Special services included Mother's Day, Easter, Ordination and Christmas. Sermons are typically interactive using visual aids such as object lessons or relevant power-point pictures, scenario setting, story-telling and PowerPoint to promote engagement, reflection and learning.

Hospitality

Hospitality continues to be a feature of our Church Fellowship, and this has been enhanced through the development of our Prayer-Care Groups.

The Hospitality Team has become an established group of very committed people who are particularly gifted in serving others. They endeavour to facilitate a warm and friendly environment for visitors and regular members alike.

Home as Office

The Pastors continue to provide a fully equipped computerised office, Counselling Room, Lending Library and a Prayer Room in their home. Since 2014 they also have provided the accommodation for the weekly prayer meetings. They also provide lodging with hospitality for visiting Ministers and guests as necessary. In line with standard financial practice with other churches, HMRC has agreed an allowance for 'use of home as offices'.

Replacement of equipment

We did not make any significant purchases or require equipment replacement in 2019

Ministry Transport

As there is limited storage space in the church, both pastors continue to provide the use of their cars for the purpose of transporting all the necessities to the church each week, including the musical equipment, projector, computer, the catering facilities for Hospitality and additional items when we host more extensive social activities.

Pastor's Remuneration

The senior pastor's sum for pastoral services agreed 6th November 2018 has continued unchanged in 2019.

Financial Report

Our accountant is Mr Colyn Robinson, who we were introduced to by Independent Examiners. Our Church Accounts and last year's Annual Report were produced on time and in full.

TRUSTEES' REPORT CONTINUED

The monthly accounts for LWCF are recorded and verified in-house, then all transactions are posted by Sharon Gayle and verified through QuickBooks Online, where our Accountant Colyn can access, examine and reconcile the the year's transactions. This way of timely account reporting ensures that accountability can be demonstrated as and when requested.

The system used for recording all monetary gifts is the Donations Co-ordinator produced by Data Development which adequately provides the means whereby all donations from UK taxpayers and non-taxpayers can be administered. This system is directly linked with HM Revenue and Customs which works seamlessly submitting claims.

Dr. Curdell continued, until April 2019, to maintain a computerised record of all monetary transactions. Personal statements are readily available and are issued to members on demand or on an annual basis for the completion of their Income Tax Returns. Dr Jacqueline has continued to maintain the financial systems set in place by Dr Curdell.

Collection of Tithes and Offerings

There is a written procedure for the weekly collection, banking and recording of tithes and offerings.

Memberships

Evangelical Alliance of Great Britain

We remain members of the Evangelical Alliance of Great Britain

Alliance for the Voluntary Sector (AFVS)

We are affiliated to the Alliance for the Voluntary Sector (AFVS). This organisation provides safety, security and access to professional advice and support as required via telephone or email. We also receive monthly Newsletters keeping us informed of changes that impact Charities and therefore need to be applied to the ministry.

Financial Ministry Support

We continue to give some financial support to other Ministries

The International School of Ministry

Due to the challenging personal circumstances of our senior pastor, Dr Curdell McLeod and responsibility being delegated to Dr Jacqueline McLeod, ISOM was suspended until 27th September 2019 when a well attended mini-series, entitled 'Equipped to Lead' was started by Dr Jacqueline. The course provided Leadership Training sessions on areas such as: 'God has invested in You; A Leader who Serves; and 'Called and Chosen'

Protection Policies

Public Liability Insurance

Our public liability insurance is renewed annually and a copy of the certificate is forwarded to St Peter's Church for their information at contract renewal each year.

Child Protection Policy

We no longer run a children's church or Sunday School. We have however adopted and abide by St Peter's Church's Safeguarding Policy.

Health and Safety including First Aid

The regulations relating to Health & Safety and First Aid are being adhered to.

TRUSTEES' REPORT CONTINUED

CCL Copyright Licence

We continue to maintain our Copyright Licensing for the songs that we use in our Ministry

Appreciation

We would like to extend our appreciation to the following individuals:

Pastors Ron & Jane Jolliff (USA) as Council of Reference, who have been a faithful source of strength to this ministry. Although they are in the USA they function as a part of Living Word family, typically through bi-monthly Facetime video calls, providing counsel where needed in respect of church matters and the church's role in the wider community.

Premises

We have rented premises at St Peter's Church since 2000 and have a very good working relationship with their leadership team

FINANCIAL REVIEW

The receipts and payments account shows that the funds at the beginning of the year were about £1,600 lower than those held at the end of the year. The funds in hand at 31st December equate to nearly fourteen month's expenditure.

Reserves Policy

The Trustees seek to maintain sufficient funds to support and develop the Ministry .

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity is governed under a Declaration of Trust dated 3rd January 2001 as amended by Supplemental Deeds dated 18th September 2005 and 3rd June 2008.

The Charity is managed by a Board of Trustees

New Trustees are appointed by the existing Trustees following the procedures laid out in the Charity's governing document.

Trustees' Responsibilities

The Charities Act 2011 requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

- ▶ Select suitable accounting policies and apply them consistently
- ▶ Make judgements and estimates that are reasonable and prudent
- ▶ Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**LIVING WORD CHRISTIAN FELLOWSHIP INTERNATIONAL
YEAR ENDED 31ST DECEMBER 2019**

TRUSTEES' REPORT CONTINUED

REFERENCE AND ADMINISTRATIVE DETAILS

CHARITY REGISTRATION No. 1085806

CORRESPONDENCE ADDRESS 387 Westhorne Avenue
London
SE12 9AB

COUNCIL OF REFERENCE Pastors Ron & Jane Jolliff
Ministers, Christian International (USA)

CHARITY TRUSTEES	At the reporting date and during 2019
Dr Curdell McLeod (until 9 th October 2019)	Chair of Trustees, Administrator Financial Accounting
Rev Herbert McLeod	Associate Pastor and Treasurer
Mrs Jennifer Wilkins	Team Leader
Mrs Claudette Cole	Team Leader
Mr Keith Wilkins	Team Leader
Rev. Dr. Jacqueline McLeod (from 25 th Oct)	Chair of Trustees

WORKING NAMES Living Word Christian Ministries International
International School of Ministries (UK)
Dr Curdell McLeod Ministries
Dr Jacqueline McLeod Ministries

BANKERS NatWest Bank
80 Lewisham High Street
London
SE13 5JJ

INDEPENDENT EXAMINER Mr C S C Robinson FCA
Colyn Robinson Accountancy
Berakah House
Kent Road
Chichester
PO19 7NH

Signed on behalf of the Trustees
Date: 21.9.20



Trustee *KEITH WILKINS*

LIVING WORD CHRISTIAN FELLOWSHIP INTERNATIONAL
YEAR ENDED 31ST DECEMBER 2019

RECEIPTS AND PAYMENTS ACCOUNT

RECEIPTS	Notes	Restricted	Unrestricted	2019 £	2018 £
Donations	2	1,216	32,870	34,086	35,945
Investment Income			75	75	68
Total Receipts		1,216	32,945	34,161	36,013
PAYMENTS					
Staff Costs			16,783	16,783	21,233
Hospitality			282	282	425
Travel expenses			120	120	551
Rent			900	900	3,855
Office Running Costs			330	330	1,242
Insurance			240	240	236
Telephone			1,179	1,179	1,403
Advertising and website			0	0	268
Caretaking and Building Repair			960	960	1,750
Professional fees			0	0	1,630
Subscriptions			496	496	346
Independent Examiners			0	0	250
Giving			966	966	820
Equipment			0	0	402
Total Payments		0	22,257	22,257	34,410
Net of receipts/(payments)		1,216	10,688	11,904	1,603
Opening Balances		0	37,394	37,394	35,791
Cash Funds this year end		1,216	48,082	49,298	37,394

**LIVING WORD CHRISTIAN FELLOWSHIP INTERNATIONAL
YEAR ENDED 31ST DECEMBER 2019**

STATEMENT OF ASSETS AND LIABILITIES AT THE YEAR END

Cash Funds	Restricted	Unrestricted	2019	2018
Cash at Bank	1216	48,082	49,298	37381
Petty Cash		0	0	13
	<u>1,216</u>	<u>48,082</u>	<u>49,298</u>	<u>37,394</u>

Liabilities

Trade Creditors		650	650	450
	<u>0</u>	<u>650</u>	<u>650</u>	<u>450</u>

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

Charity Law requires that the Trustees prepare financial statements for each financial year which comply with regulations set out in the Charities Act 2011. The Trustees have elected to take advantage of provisions which apply to small charities and have prepared the Receipts and Payments Account and Statement of Assets and Liabilities set out on pages 11 and 12.

Approved by the Board and signed on their behalf on

Trustee



KEITH WILKINS

NOTES TO THE ACCOUNTS

I ACCOUNTING POLICIES

Basis of accounting

The accounts have been prepared under the 'Receipts and Payments' basis as allowed by the Charity Commission.

2 RECEIPTS

	Restricted	Unrestricted	2019	2018
			£	£
Donations	1,216	25,829	27,045	28,227
Gift Aid		7,042	7,042	7,718
	<u>1,216</u>	<u>32,870</u>	<u>34,086</u>	<u>35,945</u>
Investment Income		75	75	68
Total Receipts	<u>1,216</u>	<u>32,945</u>	<u>34,161</u>	<u>36,013</u>

3 PAYMENTS TO TRUSTEES & OTHER RELATED PARTIES

		2019	2018
		£	£
Dr Curdell McLeod	Remuneration for pastoral services	14,383	18,833
David McLeod	Remuneration as a musician	2,400	2,400
David McLeod	Gift	0	500
		<u>16,783</u>	<u>21,733</u>

No other payments were made to trustees or any persons connected with them during this financial period. No other material transaction took place between the organisation and a trustee or any person connected with them.

4 STAFF COSTS

The Charity employs no full time paid staff, but pastoral and musical services are provided by self-employed individuals (see note 3)

5 RESERVES POLICY

The trustees have considered the level of reserves they wish to retain, appropriate to the Charity's needs. The trustees aim to ensure the Charity will be able to continue to fulfil its charitable objectives even in the event of unexpected expenditure or a shortfall in income. Further they plan to develop the work of the Charity as God leads in the future.

6 RESTRICTED FUND

After Dr Curdell McLeod went to be with the Lord, donations were given for the express purpose of setting up a Bursary Fund in her name, to continue her work in supporting the raising up, and investment in, future ministerial leaders.

**LIVING WORD CHRISTIAN FELLOWSHIP INTERNATIONAL
YEAR ENDED 31ST DECEMBER 2019**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF LIVING WORD
CHRISTIAN FELLOWSHIP INTERNATIONAL**

I report on the accounts for Living Word Christian Fellowship International (the Trust) for the year ended 31st December 2019, set out on pages 2 to 13.

Responsibilities and basis of Report

As the Charity Trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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



Colyn S C Robinson FCA

Colyn Robinson Accountancy

Chartered Accountants

24 September 2020

Berakah House

Kent Road

Chichester

PO19 7NH