

# LIFE DESTINY CHURCH TRUST

England & Wales · Charity number 1002662

## Details

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Other names	KNARESBOROUGH COMMUNITY CHURCH TRUST FUND, LIFE DESTINY CHURCH
Status	Registered
Legal form	Trust
Registered	1991-04-23
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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**Address** Life Destiny Church  
93 High Street  
Starbeck  
HG2 7LH

**Phone** 07913726196

**Email** [lucy@lifedestinychurch.org](mailto:lucy@lifedestinychurch.org)

**Website** [www.lifedestinychurch.org](http://www.lifedestinychurch.org)

## Activities

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**Objects:** 1)THE ADVANCEMENT OF THE CHRISTIAN FAITH.(2)THE RELIEF OF PERSONS WHO ARE IN CONDITIONS OF NEED,HARDSHIP,DISTRESS OR WHO ARE AGED OR SICK.(3)THE ADVANCEMENT OF EDUCATION ON THE BASIS OF CHRISTIAN PRINCIPLES AND THE PROVISION OF ONE OR MORE CHARITABLE EDUCATIONAL ESTABLISHMENTS FOR THE GENERAL EDUCATION OF CHILDREN OR ADULTS ON THE BASIS OF SUCH CHRISTIAN PRINCIPLES.

**Activities:** We are a Christian church based in Harrogate and meeting Sunday mornings, 10am at 93 High Street, Starbeck, HG2 7LH. We operate various activities including Sunbeams (mother and toddler group), Extend (for the over 60's), CAP Release (for those with life controlling dependencies), CAP Life Skills (helping those on low income), CAP Job Club (for unemployed), children & youth work.

## Classification

- **How:** Makes Grants To Individuals, Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- North Yorkshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-09-30	£109,734	£107,856	-	-
2023-09-30	£81,751	£82,760	-	-
2022-09-30	£75,446	£80,400	-	-
2021-09-30	£73,615	£69,244	-	-
2020-09-30	£95,340	£63,160	-	-

## Trustees

Name	Role	Appointed
<b>WYNN JAMES</b>	Chair	2001-03-12
Andrew Porter		2023-10-09
LINDA MACROW		
Lucy Stewart		2018-06-28
Peter Bennion		2014-10-01

**LIFE DESTINY CHURCH TRUST**

England & Wales - Charity number 1002662

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# Accounts

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Life Destiny Church Trust  
Annual Report and Financial Statements  
Year Ended 30 September 2024  
Charity registration number 1002662

Calculus Accountants and Tax Advisers Limited

5 Priory Road  
Loughton  
Essex  
IG10 1AF

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**Legal and administrative information**

<b>Charity registration number</b>	1002662
<b>Chair of Trustees</b>	Mr D W James
<b>Trustees</b>	Mr D Wynn James Mrs Lucy Stewart Mrs Linda Macrow Mr Peter Bennion Mr Andrew Porter appointed 9 <sup>th</sup> October 2023
<b>Registered office</b>	Life Destiny Church 93 High Street Starbeck Harrogate North Yorkshire HG2 7LH
<b>Independent Examiner</b>	Sylvia Lambden FCCA Calculus Accountants and Tax Advisers Ltd 5 Priory Road Loughton Essex IG10 1AF
<b>Bankers</b>	Virgin Money 21 James Street Harrogate North Yorkshire HG1 1QU  Kingdom Bank Ruddington Fields Business Park Mere Way Ruddington Nottingham NG11 6JS

## **Trustees Annual Report**

The Trustees are pleased to present their annual report and accounts.

### **Charitable Objectives**

1. The advancement of the Christian faith.
2. The relief of persons who are in conditions of need, hardship or distress or who are aged or sick
3. The advancement of education on the basis of Christian principles.

### **Organisation**

The charity was set up by Trust deed originally dated 18<sup>th</sup> March 1991 and amended by deeds dated 1<sup>st</sup> December 2003 and 21<sup>st</sup> December 2008. It was registered by the Charity Commission on 23<sup>rd</sup> April 1991. The Trustees meet on a regular basis to set policy, review activities and to monitor the financial situation. In appointing our Trustees, we look for those who have a proven membership of the church, with the maturity and ability to work as a trustee. Trustees are provided with literature produced by various bodies about the legal duties and expectations of being a trustee and what work is involved. Formal meetings take place quarterly to discuss and make important decisions and to consider policies and mitigating charity risks.

### **Review of Activities – how the charity spends its money**

The church meets in Starbeck in a property, rented from Starbeck Methodist Church but used solely by the trust. This enables us to meet every week for church services, but also to run other activities and community groups from the premises.

From September 2023 until the present-day Life Destiny Church has met for worship, teaching and communion every Sunday morning at 10.00am. Every first Sunday morning of the month the children and young people stay in the entire service where there is a children's talk after which they are engaged with craft materials whilst the adults listen to a preacher. On the other three Sunday mornings of the month after approximately 30 minutes of worship the children and young people leave the main service for their own groups where there are games, teaching and craft activities, whilst the adults listen to a preacher. Once a month the congregation will take communion together towards the end of the service. Daily prayer points are provided on social media for everyone to pray about.

Since February 2022 Connect Groups have been re-established in Life Destiny Church. The Connect Groups are made up of approximately 10 people and are able to meet any time of the day and any day of the week in order to give members as much flexibility as possible. They are currently following a general Bible study which is created by senior leadership. In October 2023 Life Destiny Church became a partner church with the "Isaiah 61 Movement", a movement committed to helping individual Christians and their churches to become competent in sharing their faith with others. Much of the outworking of Life

**Trustees Annual Report (continued)**

Destiny Church's partnership with the Isaiah 61 Movement takes place in a separate group which is open for all to attend.

From the beginning of 2024 the church has experienced steady growth in membership with congregations of 80 men, women and children regularly attending Sunday morning services. In December 2023 Life Destiny Church participated in the National initiative called "Shine Your Light" by organising two open air Carol services in Starbeck and Harrogate town centre. Other "Open Air Services" have included leading the worship during a United Churches Good Friday Service in Harrogate town centre which was led by musicians and worship leaders from Life Destiny Church. During June 2024 Life Destiny Church hosted a Youth With a Mission team of Brazilians which also culminated in an open air service in Harrogate town centre.

During April 2024 the church organised its first weekend away when 70 of its members were accommodated in the Jonas Centre in North Yorkshire. The weekend consisted of times of worship, teaching, games and leisure activities from the Friday evening until the Sunday afternoon.

For the last 18 months the church has continued to operate a Trussell Trust Foodbank on Thursday mornings in its building. The Harrogate and District Foodbank launched 11 years ago by the church in partnership with the Trussell Trust and some other local churches, is still lead by Life Destiny Church as an independent charity. Life Destiny Church supports this charity with donations and volunteers as it helps to address the hunger crisis in our community. The Foodbank distribution centre in Life Destiny Church, in a single session, can feed between 8 and 25 people. The church has continued to provide financial assistance to needy persons through local charities, and through our relationship with Horizon Life Training and Teen Challenge.

Much of our outreach work is done through our cafe which is called The Living Room. This is open from Tuesday to Friday from 9.00am to 2.00pm. The church employs a cafe manager as well as five volunteers along with 4 work experience students who are from local SEND schools. This provides us with a platform for weekly activities such as English or Portuguese classes. There is a craft and chat group, coffee that cares (for parents of SEND students to meet together) stay and play and a music class for children.

The cafe has a community pantry which collects excess food from local supermarkets and offers it out for a donation to anyone who would like it. Food comes from Co op, Lidl and M&S. Any funds raised from the donations is sent to other charities or worth causes in the local area.

We've started to join up our children and youth midweek provision with St Andrews Church Starbeck and Starbeck Methodist Church. LDC hosts the group for years 10-13 on a Tuesday evening.

We have continued to have joint services once a quarter with Starbeck Methodist Church and these will continue into the future.

The windows in one half of the main hall were kindly replaced by Starbeck Methodist Church after they received an energy efficiency grant earlier in the year.

**Trustees Annual Report (continued)**

We continue our overseas work both by financial support during times of crisis through Tear Fund, and with connections to India, the Gambia and the Ukraine. Support for the latter has been enabled through a link with another church leader in Harrogate who has links with church pastors in Ukraine. This has enabled us to provide money for the purchase of generators, as well as providing food, clothes and toys for children in Ukrainian and Hungarian refugee camps. The leadership of the church is continuing its process of transition whereby Wynn James will retire from the senior pastor position in the church which will be filled by Lucy Stewart by December 2025.

Life Destiny Church is part of several wider streams of churches, those being the Groundlevel Network of Churches, the Love Beyond Network of Churches and the Evangelical Alliance. Over

the past 12 months this has enabled leaders of Life Destiny Church to attend a number of leaders meetings for training and information gathering.

The Mission and Purpose of the Church within the existing charitable objectives remains unchanged but the wording has changed more recently. We are a diverse, multicultural, multiethnic, multigenerational family. We worship together, we encourage each other and we aim to learn and grow so we are able to reach out to and love the world outside our four walls. Through the Biblical teaching we receive we know we are deeply loved by God, we know that his Holy Spirit works in and through us. Everyone is equipped to be who God has created them to be and to do all that He is calling them to do. We want to grow in all of these things each day and we want to tell the world about Jesus too.

Our Church building is open as much as possible, so that we are available for each other and for our community too. We want to see our community, our nation and our world being transformed by Jesus's life changing love. We equip, empower and encourage each other to spread this message far and wide.

**Public Benefit Statement**

The trust has due regard to the Charity Commission guidance on public benefit and continues to provide public benefit through many and varied activities including;

- Open meetings which any person can attend regardless of background of religion at which public worship and teaching on the Christian faith takes place.
- Other midweek meeting that are generally open to all, providing companionship for the lonely,
- encouragement for the down-hearted and teaching/training in various aspects of the Christian faith.
- Pastoral care for church members and the community in times of difficulty, hardship, distress or bereavement including supporting the foodbank.
- None of the activities of the church that provide public benefit are restricted in any way in terms of gender, race, faith, background, or disability.

**Trustees Annual Report (continued)**

**Financial Review**

The church has sole use of its premises in Starbeck. The church desires to purchase its own building at some stage although does not have adequate resources at this time. The church does not aim to gather up finances, other than in the building fund, so that money can be best used in the serving of the community.

Total income amounted to £109,734 (2023: £81,751) in the year with expenditure of £107,856 (2023: £82,760) resulting in a small surplus of £1,878. The church remains financially sound and is actively managing income generation and controlling expenditure by working on a budget for the coming year to maintain cashflow.

**Reserves Policy**

The trustees have maintained cash balances sufficient to cover all planned external liabilities for a reasonable period but are currently reviewing the reserve policy. These reserves are kept in the designated building fund but can be reassigned by trustees if necessary. Cash reserves were £101,327 (2023: £99,449) at 30<sup>th</sup> September 2024.

**Trustees' responsibilities**

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the [Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 27/06/25 2025

and signed on their behalf by:

*D Wynn James*  
[D Wynn James \(Jun 27, 2025 16:24 GMT+1\)](#)  
.....  
Mr D W James  
Trustee and chairman

**Receipts and Payments Account**

	Notes	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
<b>Receipts</b>		£	£	£	£
Donations and general gifts	2	80,475	-	80,475	55,303
Gift aid on donations and gifts		13,155	-	13,155	8,555
Grants received	3	2,205	-	2,205	5,180
Sundry activities	4	12,495	-	12,495	12,317
Investment income	5	1,404	-	1,404	396
<b>Total receipts (excluding assets receipts)</b>		109,734	-	81,751	81,751
<b>Total incoming resources</b>		109,734	-	109,734	81,751
<b>Payments</b>					
Charitable Activities	6	102,852	-	102,852	72,924
Administrative Expenses	7	5,004	-	5,004	5,989
<b>Total Payments (excluding assets receipts)</b>		107,856	-	107,856	78,913
Purchase of functional assets	10	-	-	-	3,847
<b>Total Payments</b>		107,856	-	107,856	82,760
<b>Net resources expended</b>		1,878	-	1,878	(1,009)
<b>Net movement in funds</b>		1,878	-	1,878	(1,009)
Fund balances brought forward at 1 October 2023		97,135	3,230	99,449	100,458
Fund transfers		-	-	-	-
Fund balances carried forward at 30 September 2024	11	98,097	3,230	101,327	99,449

*The notes on page 8 to 12 form part of these financial statements.*

Statement of Assets and Liabilities

Notes	Unrestricted £	Designated £	Restricted £	2024 £	2023 £
Cash management account	24,118	-	-	24,118	19,653
Current account	4,800	-	3,230	8,030	13,281
Deposit account	-	69,179	-	69,179	66,515
<b>Total cash funds</b>	<b>28,918</b>	<b>69,179</b>	<b>3,230</b>	<b>101,327</b>	<b>99,449</b>
<b>Other monetary assets</b>					
Prepayments	-	-	-	-	254
	-	-	-	-	-
<b>Assets retained for the charities own use</b>				<b>23,791</b>	<b>23,791</b>
Notes					
11					
<b>Liabilities</b>					
Accruals	750	—	—	750	750
<b>Unrestricted</b>					
General funds	28,918	-	-	28,918	29,704
Designated – Building fund	-	69,179	-	69,179	66,515
<b>Restricted</b>					
Restricted	-	-	3,230	3,230	3,230
Notes					
12					
<b>Total funds</b>	<b>28,918</b>	<b>69,179</b>	<b>3,230</b>	<b>101,327</b>	<b>99,449</b>

The financial statements on pages 8 to 12 were approved by the Trustees on and signed on their behalf by:

L Macrow  
Linda Macrow (Jun 28, 2025 16:10 GMT+1)

28/06/25

Mrs L Macrow  
Trustee

2025

## **Notes to the accounts**

### 1. Accounting policies

#### 1.1 Basis of preparation of the accounts

The accounts are prepared on a 'Receipts & Payments' basis under section 133 of the Charities Act 2011, the statement of assets and liabilities included assets listed at insured values. The results of the Charity operations are described in the Trustees' Report and are continuing. The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the [Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed.

#### 1.2 Fund accounting policy

Unrestricted income funds are general funds that are available for use at the Trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside at the discretion of the Trustees for specific purposes.

Restricted funds are those which were raised for particular purposes and can only be used for those particular restricted purposes within the objects of the charity. The cost of raising and administering such funds are charged against the specific fund.

#### 1.3 Incoming resources

Donations and general gifts are recognised as incoming resources on receipt.

Gift aid income received are tax reclaims on the donations of tax paying members of the Church and are included in donations on receipt.

Investment and sundry income is recognised when received.

#### 1.4 Resources expended

Resources expended are included in the statement of financial activities on a receipts and payments basis. Certain costs have been apportioned between direct charitable expenditure, management and administration on a basis consistent with the use of those resources.

**Notes to the accounts**

**2. Donations and general gifts**

	Unrestricted £	Restricted £	Total £ <b>2024</b>	Total £ <b>2023</b>
Donations and gifts	43,595	-	43,595	32,970
Non gift aid donations and gifts	36,880	-	36,880	22,333
<b>Total</b>	<b>80,475</b>	<b>-</b>	<b>80,475</b>	<b>55,303</b>

Non gift aid donations included £15,000 received from the Presence Church on its closure.

**3. Grants received**

	Unrestricted £	Restricted £	Total £ <b>2024</b>	Total £ <b>2023</b>
Employment allowance	2,205	-	2,205	-
Harrogate District Food bank	-	-	-	5,000
Sporting Influence Foundation	-	-	-	180
<b>Total</b>	<b>2,205</b>	<b>-</b>	<b>2,205</b>	<b>5,180</b>

**4. Sundry Activities**

	Unrestricted £	Restricted £	Total £ <b>2024</b>	Total £ <b>2023</b>
Café and event income	11,995	-	11,995	12,137
Hall hire	-	-	-	180
Cashback	15	-	15	-
Weekend away 2024	485	-	485	-
<b>Total</b>	<b>12,495</b>	<b>-</b>	<b>12,495</b>	<b>12,317</b>

**5. Investment income**

	Unrestricted £	Restricted £	Total £ <b>2024</b>	Total £ <b>2023</b>
Interest received	1,404	-	1,404	396

**Notes to the accounts**

**6. Analysis of Expenditure**

			<b>2024</b>	<b>2023</b>
	unrestricted	restricted	£	£
<b>Premises</b>				
Rent	12,000	-	12,000	12,000
Light, heat and power	8,664	-	8,664	6,378
Telephone and broadband	955	-	955	521
Repairs and maintenance	911	-	911	1,303
Sundry	285	-	285	-
<b>Church running costs</b>				
Advertising and publicity	112	-	112	64
Insurance and licences	2,276	-	2,276	2,200
Subscriptions	4,572	-	4,572	2,872
Church family gifts	2,240	-	2,240	1,932
Children and youth work	1,021	-	1,021	589
Church weekend – 2024	4,015	-	4,015	-
Church weekend - 2025	750	-	750	-
Printing, postage and stationery	191	-	191	159
Events and outreach	4,086	-	4,086	2,814
Gifts and donations	8,174	-	8,174	6,995
Service streaming	202	-	202	195
Sundry running costs	374	-	374	-
Equipment	1,040	-	1,040	-
<b>Café costs</b>				
Groceries and disposables	7,578	-	7,578	8,921
Small equipment items	1,023	-	1,023	165
Other	725	-	725	120
<b>Employments costs</b>	41,658	-	41,658	25,696
Total	102,852	-	102,852	72,924

**6. a Analysis of gifts**

			<b>2024</b>	<b>2023</b>
	Unrestricted	Restricted	£	£
Ground level	100	-	100	1,720
Harrogate foodbank	600	-	600	600
World Vision	1,200	-	1,200	-
Calvary Church Harrogate re Ukraine	85	-	85	1,239
Itchus	-	-	-	1,026
Isaiah 61 movement	500	-	500	-
Netmakers	-	-	-	1,000
Ywam	200	-	200	-
Gift re Nigerian school	-	-	-	150
Hardship loans and gifts	5,489	-	5,489	1,260
Total	8,174	-	8,174	6,995

**Notes to the accounts**

**7. Administrative costs**

	Unrestricted	Restricted	2024	2023
	£	£	£	£
Independent examination	750	-	750	750
Trustees meeting expenses	164	-	164	-
Payroll administration	753	-	753	709
Software cost	1,200	-	1,200	536
Bookkeeping cost	2,137	-	2,137	3,994
	<u>5,004</u>	<u>-</u>	<u>5,004</u>	<u>5,989</u>

Governance costs include the independent examiners fee of £750 (2023 £750) and Trustees meeting costs of £164.

**8. Employment costs**

	2024	2023
	£	£
Salary cost	38,883	22,168
Employers' national insurance	2,205	476
Pension cost	570	664
	<u>41,658</u>	<u>23,308</u>

The charity had 3 employees during the year. The charity operates a defined contribution pension scheme.

**9. Trustee and related parties**

Donations were received from Trustees and related parties of £7,576. Amounts paid on behalf of the charity were reimbursed to the Trustees, but no other expenses were claimed or paid. Trustees incurred meeting costs of £164. Lucy Stewart is Wynn James daughter. Both are employed by the church receiving a combined total of £26,631.

**10. Functional Assets**

	2024	2023
	£	£
Cost		
B/fwd 1 <sup>st</sup> October 2023	23,791	19,944
Purchases in year	-	3,847
		-
C/fwd 30 <sup>th</sup> September 2024	<u>23,791</u>	<u>23,791</u>

**Notes to the accounts**

**11. Reserves**

The designated reserve is an unrestricted fund set aside at the discretion of the Trustees towards the purchase of a property by the charity in the future. Brought forward balances consist of donations which have been made in the past towards the purchase of the church's own building at a future date. Restricted fund movements relate to donations received and paid across as follows:

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Tear Fund re Afghanistan appeal	-	-
Calvary Church Harrogate	-	1,239
Emmanuel Hospital India	-	-
	<hr/>	<hr/>
	-	1,239

**12. Related Parties**

No related parties have been identified other than those described in note 9.

### **Independent Examiner's Report to the Trustees of Life Destiny Church Trust**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 30 September 2024 which are set out on pages 6 to 12.

#### **Responsibilities and basis of report**

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

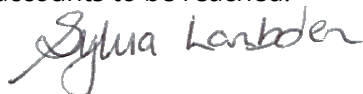
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### **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.



Sylvia Lambden FCCA

Calculus Accountants and Tax Advisers Limited  
Accountants  
5 Priory Road  
Loughton  
Essex IG10 1AF

Date: 28/06/2025                      2025

28/06/25

**LIFE DESTINY CHURCH TRUST**

England & Wales - Charity number 1002662

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# Accounts

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Year Ended 30 September 2023  
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<b>Chair of Trustees</b>	Mr D W James
<b>Trustees</b>	Mr D Wynn James Mrs Lucy Stewart Mrs Linda Macrow Mr Peter Bennion Mr Andrew Porter appointed 9 <sup>th</sup> October 2023
<b>Registered office</b>	Life Destiny Church 93 High Street Starbeck Harrogate North Yorkshire HG2 7LH
<b>Independent Examiner</b>	Sylvia Lambden FCCA Calculus Accountants and Tax Advisers Ltd 5 Priory Road Loughton Essex IG10 1AF
<b>Bankers</b>	Virgin Money 21 James Street Harrogate North Yorkshire HG1 1QU  Kingdom Bank Ruddington Fields Business Park Mere Way Ruddington Nottingham NG11 6JS

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## **Review of Activities** – how the charity spends its money

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From September 2023 until the present-day Life Destiny Church has met for worship, teaching and communion every Sunday morning at 10.00am. Every first Sunday morning of the month the children and young people stay in the entire service where there is a children's talk after which they are engaged with craft materials whilst the adults listen to a preacher. On the other three Sunday mornings of the month after approximately 30 minutes of worship the children and young people leave the main service for their own groups where there are games, teaching and craft activities, whilst the adults listen to a preacher. Once a month the congregation will take communion together towards the end of the service. On the first Sunday evening of the month there is a whole church Prayer meeting from 7.00pm for an hour.

Since February 2022 Connect Groups have been re-established in Life Destiny Church. The Connect Groups are made up of approximately 10 people and are able to meet any time of the day and any day of the week in order to give members as much flexibility as possible. They all follow the same programmes such as "Advance Explored" which has been devised and recorded online by the Message Trust, as well as the Frontline course developed by the London Institute of Contemporary Christianity. In October 2023 Life Destiny Church became a partner church with the "Isaiah 61 Movement", a movement committed to helping individual Christians and their churches to become competent in sharing their faith with others. Much of the outworking of Life

**Trustees Annual Report (continued)**

Destiny Church's partnership with the Isaiah 61 Movement takes place in the Connect Groups that are provided with monthly videos and other group material.

From the beginning of 2024 the church has experienced steady growth in membership with congregations of 80 men, women and children regularly attending Sunday morning services. In December 2023 Life Destiny Church participated in the National initiative called "Shine Your Light" by organising two open air Carol services in Starbeck and Harrogate town centre. Other "Open Air Services" have included leading the worship during a United Churches Good Friday Service in Harrogate town centre which was led by musicians and worship leaders from Life Destiny Church. During June 2024 Life Destiny Church hosted a Youth With a Mission team of Brazilians which also culminated in an open air service in Harrogate town centre.

During April 2024 the church organised its first weekend away when 70 of its members were accommodated in the Jonas Centre in North Yorkshire. The weekend consisted of times of worship, teaching, games and leisure activities from the Friday evening until the Sunday afternoon.

For the last 18 months the church has continued to operate a Trussell Trust Foodbank on Thursday mornings in its building. The Harrogate and District Foodbank launched 11 years ago by the church in partnership with the Trussell Trust and some other local churches, is still lead by Life Destiny Church as an independent charity. Life Destiny Church supports this charity with donations and volunteers as it helps to address the hunger crisis in our community. The Foodbank distribution centre in Life Destiny Church, in a single session, can feed between 8 and 25 people. The church has continued to provide financial assistance to needy persons through local charities, and through our relationship with Horizon Life Training and Teen Challenge.

Much of our outreach work is done through our cafe which is called The Living Room. This is open from Tuesday to Friday from 9.00am to 4.00pm. The church employs a cafe manager as well as two or three volunteers. This provides us with a platform for weekly activities like the Extend Group which is an exercise class for over 60's; a craft group, English classes, Portuguese classes, Stay & Play Group, and a Gardening Club.

We continue our overseas work both by financial support during times of crisis through Tear Fund, and with connections to India, the Gambia and the Ukraine. Support for the latter has been enabled through a link with another church leader in Harrogate who has links with church pastors in Ukraine. This has enabled us to provide money for the purchase of generators, as well as providing food, clothes and toys for children in Ukrainian and Hungarian refugee camps. The leadership' of the church is continuing its process of transition whereby Wynn James will retire from the senior pastor position in the church which will be filled by Lucy Stewart by January 2026.

Life Destiny Church is part of several wider streams of churches, those being the Groundlevel Network of Churches, the Love Beyond Network of Churches and the Evangelical Alliance. Over

### **Trustees Annual Report (continued)**

the past 12 months this has enabled leaders of Life Destiny Church to attend a number of leaders meetings for training and information gathering.

The Mission and Purpose of the Church within the existing charitable objectives remains unchanged.

### **Our Mission is to Get, Gather, Grow and Go . Our Purpose is 4 G**

We **GET** people to experience the love of God by inviting them into our meetings or to partner with us as we serve our community and the world.

By **GATHERING**, we build an authentic sense of community in the presence of God, by encouraging and lifting each other to new levels as we share life together.

We **GROW** in wisdom and maturity as we learn to apply the truths in the Bible. Each member is passionately, wholeheartedly, and recklessly pushing full devotion to Christ and the church.

We **GO** to proclaim the good news of Jesus Christ through our lives, words and service.

### **Public Benefit Statement**

The trust has due regard to the Charity Commission guidance on public benefit and continues to provide public benefit through many and varied activities including;

- Open meetings which any person can attend regardless of background of religion at which public worship and teaching on the Christian faith takes place.
- Other midweek meeting that are generally open to all, providing companionship for the lonely,
- encouragement for the down-hearted and teaching/training in various aspects of the Christian faith.
- Pastoral care for church members and the community in times of difficulty, hardship, distress or bereavement including supporting the foodbank.
- None of the activities of the church that provide public benefit are restricted in any way in terms of gender, race, faith, background, or disability.

### **Financial Review**

The church has sole use of its premises in Starbeck. The church desires to purchase its own building at some stage although does not have adequate resources at this time. The church does not aim to gather up finances, other than in the building fund, so that money can be best used in the serving of the community.

Total income amounted to £81,751 (2022: £75,446) in the year with expenditure of £82,760 (2022: £80,400) resulting in a small deficit of £1,001. The church remains financially sound and is actively managing income generation and controlling expenditure.

**Trustees Annual Report (continued)**

**Reserves Policy**

The trustees wish to maintain cash balances sufficient to cover all planned external liabilities for a reasonable period. These reserves are kept in the designated building fund but can be reassigned by trustees if necessary. Cash reserves were £99,449 (2022: £100,458) at 30<sup>th</sup> September 2023.

**Trustees' responsibilities**

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the [Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 05/07/24 2024

and signed on their behalf by:

*D W James*

[D W James \(Jul 5, 2024 07:51 GMT+1\)](#)

Mr D W James  
Trustee and chairman

Receipts and Payments Account


	Notes	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<b>Receipts</b>					
Donations and general gifts	2	55,303	-	55,303	59,764
Gift aid on donations and gifts	3	8,555	-	8,555	9,225
Grants received	4	5,000	180	5,180	519
Sundry activities	5	12,317	-	12,317	5,797
Investment income	6	396	-	396	141
<b>Total receipts (excluding assets receipts)</b>		81,571	180	81,751	75,446
<b>Total incoming resources</b>		81,571	180	81,751	75,446
<b>Payments</b>					
Charitable Activities	7	72,744	180	72,924	66,089
Administrative Expenses	8	5,989	-	5,989	4,953
<b>Total Payments (excluding assets receipts)</b>		78,733	180	78,913	71,042
Purchase of functional assets	11	3,847	-	3,847	9,358
<b>Total Payments</b>		82,580	180	82,760	80,400
<b>Net resources expended</b>		(1,009)	-	(1,009)	(4,954)
<b>Net movement in funds</b>		(1,009)	-	(1,009)	(4,954)
Fund balances brought forward at 1 October 2022		97,228	3,230	100,458	105,412
Fund transfers		-	-	-	-
Fund balances carried forward at 30 September 2023	12	96,219	3,230	99,449	100,458

The notes on page 8 to 12 form part of these financial statements.

Statement of Assets and Liabilities

	Notes	Unrestricted £	Designated £	Restricted £	2023 £	2022 £
Cash management account		19,653	-	-	19,653	30,019
Current account		10,051	-	3,230	13,281	6,343
Deposit account		-	66,515	-	66,515	64,096
<b>Total cash funds</b>		<b>29,704</b>	<b>66,515</b>	<b>3,230</b>	<b>99,449</b>	<b>100,458</b>
<b>Other monetary assets</b>						
Prepayments		254	-	-	254	232
		-	-	-	-	-
<b>Assets retained for the charities own use</b>	11				23,791	19,944
<b>Liabilities</b>						
Accruals		750	—	—	750	1,394
<b>Unrestricted</b>						
General funds		29,704	-	-	29,704	33,132
Designated – Building fund		-	66,515	-	66,515	64,096
<b>Restricted</b>						
Restricted	12	-	-	3,230	3,230	3,230
<b>Total funds</b>		<b>29,704</b>	<b>66,515</b>	<b>3,230</b>	<b>99,449</b>	<b>100,458</b>

The financial statements on pages 8 to 12 were approved by the Trustees on and signed on their behalf by:

  
Linda Macrow (Jul 8, 2024 22:03 GMT+1)  
Mrs L Macrow  
Trustee

08/07/24

2024

## **Notes to the accounts**

### 1. Accounting policies

#### 1.1 Basis of preparation of the accounts

The accounts are prepared on a 'Receipts & Payments' basis under section 133 of the Charities Act 2011, the statement of assets and liabilities included assets listed at insured values. The results of the Charity operations are described in the Trustees' Report and are continuing. The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the [Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed.

#### 1.2 Fund accounting policy

Unrestricted income funds are general funds that are available for use at the Trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside at the discretion of the Trustees for specific purposes.

Restricted funds are those which were raised for particular purposes and can only be used for those particular restricted purposes within the objects of the charity. The cost of raising and administering such funds are charged against the specific fund.

#### 1.3 Incoming resources

Donations and general gifts are recognised as incoming resources on receipt.

Gift aid income received are tax reclaims on the donations of tax paying members of the Church and are included in donations on receipt.

Investment and sundry income is recognised when received.

#### 1.4 Resources expended

Resources expended are included in the statement of financial activities on a receipts and payments basis. Certain costs have been apportioned between direct charitable expenditure, management and administration on a basis consistent with the use of those resources.

**Notes to the accounts**

**2. Donations and general gifts**

	Unrestricted £	Designated £	Restricted £	Total £ <b>2023</b>
Donations and gifts	32,653	317		32,970
Non gift aid donations and gifts	<u>21,010</u>	<u>1,323</u>	-	<u>22,333</u>
Total	<u>53,663</u>	<u>1,640</u>	-	<u>55,303</u>
	£	£	£	<b>2022</b>
Donations and gifts	36,883	372		37,255
Non gift aid donations and gifts	<u>20,265</u>	<u>74</u>	<u>2,170</u>	<u>22,509</u>
Total	<u>57,148</u>	<u>446</u>	<u>2,170</u>	<u>59,764</u>

**3. Gift aid on donations and gifts**

	Unrestricted £	Designated £	Restricted £	Total £ <b>2023</b>
Gift aid income received	<u>8,555</u>	-	-	<u>8,555</u>
	£	£	£	<b>2022</b>
Gift aid income received	<u>9,225</u>	-	-	<u>9,225</u>

**4. Grants received**

	Unrestricted £	Designated £	Restricted £	Total £ <b>2023</b>
Harrogate District Food bank	-	5,000	-	5,000
Sporting Influence Foundation	180	-	180	180
Total	<u>180</u>	<u>5,000</u>	<u>180</u>	<u>5,180</u>
	£	£	£	<b>2022</b>
Employers' employment allowance	519			519
Total	<u>519</u>	-	-	<u>519</u>

**Notes to the accounts**

**5. Sundry Activities**

	Unrestricted £	Designated £	Restricted £	Total £
				<b>2023</b>
Hall hire	180	-	-	180
Café and event income	12,137	-	-	12,137
	<u>12,317</u>	<u>-</u>	<u>-</u>	<u>12,317</u>
				<b>2022</b>
Café and event income	5,797	-	-	5,797
	<u>5,797</u>	<u>-</u>	<u>-</u>	<u>5,797</u>

**6. Investment income**

	Unrestricted £	Designated £	Restricted £	Total £
				<b>2023</b>
Interest received	-	-	-	396
	<u>£</u>	<u>£</u>	<u>£</u>	<b>2022</b>
Interest received	141	-	-	141
	<u>141</u>	<u>-</u>	<u>-</u>	<u>141</u>

**7. Analysis of Expenditure**

			<b>2023</b>	<b>2022</b>
	unrestricted	restricted	£	£
Café costs	8,921	-	8,921	4,381
Employment costs	22,168	-	22,168	19,881
Other employee related costs	2,000	-	2,000	-
Pensions	1,528	-	1,528	-
Training	120	-	120	-
Rent and rates	12,000	-	12,000	11,282
Light, heat and power	6,378	-	6,378	2,814
Insurance and licences	2,200	-	2,200	1,908
Repairs and renewals	1,303	-	1,303	120
Kitchen renewal	-	-	-	7,599
Telephone	521	-	521	529
Gifts to Church family	1,932	-	1,932	330
Printing, postage and stationery	159	-	159	126
Subscriptions	2,872	-	2,872	4,142
Gifts and special projects	6,995	-	6,995	8,400
Children and youth work	409	180	589	-
Service streaming	195	-	195	460
Other church activity costs	2,814	-	2,814	3,694
Advertising and publicity	64	-	64	64
Bank charges	-	-	-	-
Small equipment items	165	-	165	359
Total	<u>72,744</u>	<u>180</u>	<u>72,924</u>	<u>66,089</u>

**Notes to the accounts**

7. a Analysis of gifts			2023	2022
	Unrestricted	Restricted	£	£
Ground level	1,720	-	1,720	600
Harrogate foodbank	600	-	600	
Calvary Church Harrogate re Ukraine	1,239	-	1,239	6,000
Itchus	1,026	-	1,026	300
Netmakers	1,000	-	1,000	1,000
Gift re Nigerian school	150	-	150	500
Hardship loans and gifts	1,260		1,260	-
<b>Total</b>	<b>6,995</b>	<b>-</b>	<b>6,995</b>	<b>8,400</b>

**8. Administrative costs**

	Unrestricted	Restricted	2023	2022
	£	£	£	£
Independent examination	750	-	750	1,575
Payroll administration	709	-	709	579
Software cost	536	-	536	307
Bookkeeping cost	3,994	-	3,994	2,492
	<b>5,989</b>	<b>-</b>	<b>5,989</b>	<b>4,953</b>

The independent examiners fee for the 2023 is £750 (2022 £750).

**9. Employment costs**

	2023	2022
	£	£
Salary cost	22,168	18,641
Employers' national insurance	476	519
Pension cost	664	515
	<b>23,308</b>	<b>19,675</b>

The charity had 3 employees during the year. The charity operates a defined contribution pension scheme.

**10. Trustee and related parties**

Donations were received from Trustees and related parties of £6,506. Amounts paid on behalf of the charity were reimbursed to the Trustees, but no other expenses were claimed or paid. Lucy Stewart and Wynn James are employed by the church and earn small salaries amounting to a total of £9,870. In addition to this Wynn received a contribution of £2,000 towards personal costs incurred as agreed by the other Trustees.

**11. Functional Assets**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Cost		
Bfwd 1 <sup>st</sup> October 2022	19,944	10,586
Purchases in year	3,847	9,358
		-
Cfwd 30 <sup>th</sup> September 2023	23,791	19,944

Assets purchased in the year consisted of new coffee machine and grinder for the cafe (£1,855) and two laptops and mobile phone equipment.

**12. Reserves**

The designated reserve is an unrestricted fund set aside at the discretion of the Trustees towards the purchase of a property by the charity in the future. The restricted fund brought forward relates to donations which have been made in the past relating to the purchase of the church's own building at a future date. Restricted fund movements during the year relate to donations received and paid across as follows:

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Tear Fund re Afghanistan appeal	-	170
Calvary Church Harrogate	1,239	2,000
Emmanuel Hospital India	-	-
	1,239	2,170

Donations to the Calvary Church Harrogate relate to giving made to support Ukraine churches and refugee camps.

**Independent Examiner's Report to the Trustees of Life Destiny Church Trust**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 30 September 2023 which are set out on pages 6 to 12.

**Responsibilities and basis of report**

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

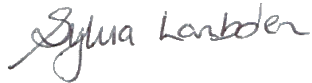
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**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.



Sylvia Lambden FCCA

Calculus Accountants and Tax Advisers Limited  
Accountants  
5 Priory Road  
Loughton  
Essex IG10 1AF

Date: 2024

08/07/24

**LIFE DESTINY CHURCH TRUST**

England & Wales - Charity number 1002662

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# Accounts

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Life Destiny Church Trust  
Annual Report and Financial Statements  
Year Ended 30 September 2022  
Charity registration number 1002662

Calculus Accountants and Tax Advisers Limited

5 Priory Road  
Loughton  
Essex  
IG10 1AF

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2022**

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**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2022**

**Legal and administrative information**

<b>Charity registration number</b>	1002662
<b>Chair of Trustees</b>	Mr D W James
<b>Trustees</b>	Mr D W James Ms L Stewart Mrs L Macrow Mr P Bennion
<b>Registered office</b>	Life Destiny Church 93 High Street Starbeck Harrogate North Yorkshire HG2 7LH
<b>Independent Examiner</b>	Sylvia Lambden FCCA Calculus Accountants and Tax Advisers Ltd 5 Priory Road Loughton Essex IG10 1AF
<b>Bankers</b>	Yorkshire Bank Plc 21 James Street Harrogate North Yorkshire HG1 1QU  Kingdom Bank Ruddington Fields Business Park Mere Way Ruddington Nottingham NG11 6JS

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2022**

**Trustees Annual Report**

The Trustees are pleased to present their annual report and accounts.

**Charitable Objectives**

1. The advancement of the Christian faith.
2. The relief of persons who are in conditions of need, hardship or distress or who are aged or sick
3. The advancement of education on the basis of Christian principles.

**Organisation**

The charity was set up by Trust deed originally dated 18<sup>th</sup> March 1991 and amended by deeds dated 1<sup>st</sup> December 2003 and 21<sup>st</sup> December 2008. It was registered by the Charity Commission on 23<sup>rd</sup> April 1991. The Trustees meet on a regular basis to set policy, review activities and to monitor the financial situation. In appointing our Trustees we look for those who have a proven membership of the church, with the maturity and ability to work as a trustee. Training has been limited to providing potential Trustees with literature produced by various bodies about the legal duties and expectations of being a trustee and what work is involved.

**Review of Activities** – how the charity spends its money

From April 2020 until August 2022 Life Destiny Church's activities were severely affected by the COVID 19 pandemic and the associated lockdown. From April 2021 until August 2021 the church services alternated in person services with online services. For the next year the church services were held in person for the first three Sundays of each month with the fourth (and fifth) Sunday of the month being held as an evening service.

The church meets in Starbeck in a property, rented from Starbeck Methodist Church but used solely by the trust. This enables us to meet every week for church services, but also to run other activities and community groups from the premises.

From September 2022 until the present day Life Destiny Church has met for worship, teaching and communion every Sunday morning at 10.00am. Every first Sunday morning of the month the children and young people stay in the entire service where there is a children's talk after which they are engaged with craft materials whilst the adult listen to a preacher. On the other three Sundays mornings of the month after approximately 30 minutes of worship the children and young people leave the main service for their own groups where there are games, teaching and craft activities, whilst the adults listen to a preacher. Once a month the congregation will take communion together towards the end of the service.

On the first Sunday evening of the month there is a whole church Prayer meeting from 7.30pm for an hour.

Since February 2022 8 Connect Groups have been re-established in Life Destiny Church. This is the first time Connect Groups have operated in Life Destiny Church since the Covid-19 pandemic started in April 2020. The Connect Groups are made up of approximately 10 people and are able to meet any time of the day and any day of the week in order to give members as much flexibility as possible. They all follow the same programme called Advance Explored which has been devised and recorded online by the Message Trust.

Since September 2022 most people have returned to the different services and activities that had to be curtailed during the pandemic and lockdown and over a two dozen new people have started to attend the Sunday morning service and the Connect Groups.

For the last 18 months the church has continued to operate a Trussell Trust Foodbank on

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2022**

Thursday mornings in its building. The Harrogate and District Foodbank launched 10 years ago by the church in partnership with the Trussell Trust and some other churches, is still lead by Life Destiny Church as an independent charity. Life Destiny Church supports this charity with donations and volunteers as it helps to address the hunger crisis in our community. The Foodbank distribution centre in Life Destiny Church, in a single session, can feed between 8 and 25 people. We have abandoned the two course Thursday lunchtime meal and the Tuesday night meal for the homeless that was offered due to lack of uptake. However, the church has continued to provide financial assistance to needy persons through local charities, and through our relationship with Horizon Life Training and Teen Challenge.

Much of our outreach work is done through our cafe which is called The Living Room. This is open from Tuesday to Friday from 9.00am to 4.00pm. The church employs a cafe manager as well as two or three volunteers. This provides us with a platform for weekly activities like the Extend Group which is an exercise class for over 60's; a craft group, English classes, Portuguese classes, Stay & Play Group, Gardening Club and a Photography Club.

We continue our overseas work both by financial support during times of crisis through Tear Fund, and with connections to India, the Gambia and the Ukraine. Support for the latter has been enabled through a link with another church leader in Harrogate who has links with church pastors in Ukraine. This has enabled us to provide money for the purchase of generators, as well as providing food, clothes and toys for children in Ukrainian and Hungarian refugee camps.

The Mission and Purpose of the Church within the existing charitable objectives remains unchanged.

Our Mission is to Get, Gather, Grow and Go . Our Purpose is 4 G

We GET people to experience the love of God by inviting them into our meetings or to partner with us as we serve our community and the world.

By GATHERING together we build an authentic sense of community in the presence of God, by encouraging and lifting each other to new levels as we share life together.

We GROW in wisdom and maturity as we learn to apply the truths in the Bible. Each member is passionately, wholeheartedly and recklessly pushing full devotion to Christ and the church.

We GO to proclaim the good news of Jesus Christ through our lives, words and service.

**Public Benefit Statement**

The trust *has due regard to the Charity Commission guidance on public benefit and* continues to provide public benefit through many and varied activities including;

Open meetings which any person can attend regardless of background of religion at which public worship and teaching on the Christian faith takes place.

Other midweek meeting that are generally open to all, providing companionship for the lonely, encouragement for the down-hearted and teaching/training in various aspects of the Christian faith.

Encouraging and supporting Christians in other parts of the world through teaching, personal visits and financial assistance where their own objectives support the church's charitable objectives

Training or facilitating the training of church members to enable them to develop their own knowledge, skills and abilities so that they can work to help achieve the church's charitable objectives. For example, this has ranged from one to one speaker training through to a full one year leadership academy training with an outside organisation.

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2022**

- Pastoral care for church members and others in times of difficulty, hardship, distress or bereavement.

- Prayer for the locality, the nation and the world.

Outreach in partnership with other charities, including Christians Against Poverty, Teen Challenge

- Horizon Life Training in order to reach out into the community to provide detoxification and rehabilitation for those addicted to drugs or alcohol.

None of the activities of the church that provide public benefit are restricted in any way in terms of gender, race, faith, background, or disability.

**Financial Review**

The church has sole use of its premises in Starbeck. The church desires to purchase its own building at some stage although does not have adequate resources at this time. The church does not aim to gather up finances, other than in the building fund, so that money can be best used in the serving of the community.

Total income amounted to £75,443 (2021: £73,615) in the year with expenditure of £80,401 (2021: £69,244) resulting in a small deficit of £4,954. Restricted donations of £ 2,170 were also received in respect of appeals made for the situations in Afghanistan and Ukraine. The funds were passed across to them during the year via Tearfund (for Afghanistan) and the Calvary Church Harrogate who have contact with a local church on the Hungarian border and have organised trips to provide donated supplies. The trust remains financially sound and is actively managing income generation and controlling expenditure.

**Trustees Annual Report (continued)**

**Reserves Policy**

The trustees wish to maintain cash balances sufficient to cover all planned external liabilities for a reasonable period. These reserves are kept in the designated building fund but can be reassigned by trustees if necessary. Cash reserves were £100,458 (2021: £105,412) at 30<sup>th</sup> September 2022.

**Trustees' responsibilities**

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the [Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on

and signed on their behalf by:

*D. W. James*

D. W. James (Jul 14, 2023 09:25 GMT+1)

.....  
Jul 14, 2023

Mr D W James

Trustee

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2022**

**Receipts and Payments Account**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<b>Receipts</b>					
Donations and general gifts	2	57,594	2,170	59,764	59,006
Gift aid on donations and gifts	3	9,225	-	9,225	13,174
Grants received	4	519	-	519	1,433
Sundry activities	5	5,797	-	5,797	-
Investment income	6	141	-	141	2
<b>Total receipts (excluding assets receipts)</b>		73,276	2,170	75,446	73,615
<b>Total incoming resources</b>		73,276	2,170	75,446	73,615
<b>Payments</b>					
Charitable Activities	7	63,919	2,170	66,089	54,705
Administrative Expenses	8	4,953	-	4,953	3,953
<b>Total Payments (excluding assets receipts)</b>		68,872	2,170	71,042	58,658
Purchase of functional assets	11	9,358	-	9,358	10,586
<b>Total Payments</b>		78,230	2,170	80,400	69,244
<b>Net resources expended</b>		(4,954)	-	(4,954)	4,371
<b>Net movement in funds</b>		(4,954)	-	(4,954)	4,371
Fund balances brought forward at 1 October 2021		102,182	3,230	105,412	101,041
Fund transfers		-	-	-	-
Fund balances carried forward at 30 September 2022	12	97,228	3,230	100,458	105,412

*The notes on page 7 to 11 form part of these financial statements.*


**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2022**

**Statement of Assets and Liabilities**

	Notes	Unrestricted £	Designated £	Restricted £	2022 £	2021 £
Cash management account		30,019	-	-	30,019	28,627
Current account		3,113	-	3,230	6,343	13,227
Deposit account		-	64,096	-	64,096	63,558
<b>Total cash funds</b>		33,132	64,096	3,230	100,458	105,412
<b>Other monetary assets</b>						
Prepayments		232	-	-	232	-
<b>Assets retained for the charities own use</b>	11				19,944	10,586
<b>Liabilities</b>						
Accruals		1,394	—	—	1,394	1,575
<b>Unrestricted</b>						
General funds		33,132			38,624	38,624
Designated – Building fund		—	64,096	—	63,558	63,558
<b>Restricted</b>						
Restricted	12	—	—	3,230	3,230	3,230
<b>Total funds</b>		33,132	64,096	3,230	100,458	105,412

The financial statements on pages 7 to 11 were approved by the Trustees on and signed on their behalf by:

Mrs L Macrow  
Trustee

  
Linda Macrow (Jul 14, 2023 14:43 GMT+1)

Jul 14, 2023  
2023

## **Notes to the accounts**

### 1. Accounting policies

#### 1.1 Basis of preparation of the accounts

The accounts are prepared on a 'Receipts & Payments' basis under section 133 of the Charities Act 2011, the statement of assets and liabilities included assets listed at insured values. The results of the Charity operations are described in the Trustees' Report and are continuing. The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the [Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed.

#### 1.2 Fund accounting policy

Unrestricted income funds are general funds that are available for use at the Trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside at the discretion of the Trustees for specific purposes.

Restricted funds are those which were raised for particular purposes and can only be used for those particular restricted purposes within the objects of the charity. The cost of raising and administering such funds are charged against the specific fund.

#### 1.3 Incoming resources

Donations and general gifts are recognised as incoming resources on receipt.

Gift aid income received are tax reclaims on the donations of tax paying members of the Church and are included in donations on receipt.

Investment and sundry income is recognised when received.

#### 1.4 Resources expended

Resources expended are included in the statement of financial activities on a receipts and payments basis. Certain costs have been apportioned between direct charitable expenditure, management and administration on a basis consistent with the use of those resources.

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2022**

**Notes to the accounts**

**2. Donations and general gifts**

	Unrestricted £	Designated £	Restricted £	Total £ 2022
Donations given under gift aid	36,883	372	-	37,255
Non gift aid donations and gifts	20,265	74	2,170	22,509
<b>Total</b>	<b>57,148</b>	<b>446</b>	<b>2,170</b>	<b>59,764</b>

	Unrestricted £	Designated £	Restricted £	Total £ 2021
Donations and gifts	39,510	430		40,636
Non gift aid donations and gifts	<u>11,504</u>	<u>1,936</u>	<u>4,930</u>	<u>18,370</u>
<b>Total</b>	<b>51,014</b>	<b>2,366</b>	<b>4,930</b>	<b>59,006</b>

**3. Gift aid on donations and gifts**

	Unrestricted £	Designated £	Restricted £	Total £ 2022
Gift aid income received	9,225	-	-	9,225

	Unrestricted £	Designated £	Restricted £	Total £ 2021
Gift aid income received	13,174	-	-	13,174

**4. Grants received**

	Unrestricted £	Designated £	Restricted £	Total £ 2022
Employers employment allowance	519	-	-	519
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

	Unrestricted £	Designated £	Restricted £	Total £ 2021
	1,433			1,433

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2022**

Coronavirus Job retention Scheme

Grants received	1,433	-	-	1,433
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**Notes to the accounts**

**5. Sundry Activities**

	Unrestricted £	Designated £	Restricted £	Total £
				2022
Café and event income	5,797	-	-	5,797
	Unrestricted £	Designated £	Restricted £	Total £
				2021
Café and event income	-	-	-	-

**6. Investment income**

	Unrestricted £	Designated £	Restricted £	Total £
				2022
Interest received	141	-	-	141
				2021
Interest received	26	-	2	2

**7. Analysis of Expenditure**

		unrestricted	restricted	2022 £	2021 £
Café costs		4,381		4,381	
Employment costs	9	19,881		19,881	6,868
Pensions		-	-	-	-
Rent and rates		11,282	-	11,282	15,372
Light, heat and power		2,814	-	2,814	5,968
Insurance and licences		1,908	-	1,908	1,822
Repairs and renewals		120	-	120	852
Kitchen renewal		7,599	-	7,599	-
Telephone		529	-	529	178
Church family gifts		330	-	330	-
Printing, postage and stationery		126	-	126	45
Subscriptions		4,142	-	4,142	6,802
Gifts and special projects	7a	8,400	-	8,400	585
Donation to Emmanuel hospital		-	-	-	5,666
Service streaming		460	-	460	5,554
Other church activity costs		3,694	-	3,694	4,548
Advertising and publicity		64	-	64	59
Bank charges		-	-	-	50
Small equipment items		359	-	359	335
Total		66,089	5,716	66,089	54,704

**7. a Analysis of gifts**

Harrogate foodbank	600	-	600	-
Calvary Church Harrogate re Ukraine	6,000	-	6,000	-
Calvary Church Harrogate re Gambia				

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2022**

	300	-	300	
Tear fund – re Afghanistan	1,000	-	1,000	-
Hardship loans and gifts	500	-	500	585
Total	8400	-	8,400	585

**Notes to the accounts**

**8. Administrative costs**

	Unrestricted	Restricted	2022	2021
	£	£	£	£
Independent examination	1,575	-	1,575	-
Payroll administration	579	-	579	466
Software cost	307	-	307	288
Bookkeeping cost	2,492	-	2,492	3,200
	4,953	-	4,953	3,954

The independent examiners fee for the 2022 is £750 (2021 £750).

**9. Employment costs**

	2022	2021
	£	£
Salary cost	18,641	6,868
Employers' national insurance	519	-
Pension cost	515	-
	19,675	6,868

The charity had 3 employees during the year. The charity operates a defined contribution pension scheme.

**10. Trustee and related parties**

Wynn Jones and Lucy Stewart were employed by the charity. Donations were received from Trustees and related parties of £4,788. Amounts paid on behalf of the charity were reimbursed to the Trustees, but no other expenses were claimed or paid. £4,056 was paid to Gordon Stewart, married to Lucy Stewart relating to costs and work completed for the kitchen refurbishment.

**11. Functional Assets**

	2022	2021
	£	£
Cost		
bfwd 1 <sup>st</sup> October 2021	10,586	-
Purchases in year	9,358	10,586
		-
Cfwd 30 <sup>th</sup> September 2022	19,944	10,586

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2022**

Assets purchased in the year consisted of new kitchen appliances (£1,720) and projector and staging equipment.

**12. Reserves**

The designated reserve is an unrestricted fund set aside at the discretion of the Trustees towards the purchase of a property by the charity in the future. The restricted fund brought forward relates to donations which have been made in the past relating to the purchase of the church's own building at a future date. Restricted fund movements during the year relate to donations received and paid across as follows:

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Tear Fund re Afghanistan appeal	170	-
Calvary Church Harrogate re		
Ukraine	2,000	-
Emmanuel Hospital India	-	5,626
	<u>2,170</u>	<u>5,626</u>

### **Independent Examiner's Report to the Trustees of Life Destiny Church Trust**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 30 September 2022 which are set out on pages 5 to 11.

#### **Responsibilities and basis of report**

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

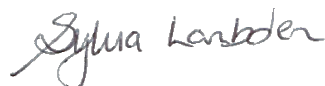
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### **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.



Sylvia Lambden FCCA

Calculus Accountants and Tax Advisers Limited  
Accountants  
5 Priory Road  
Loughton  
Essex IG10 1AF  
Jul 14, 2023

Date: 2023

**LIFE DESTINY CHURCH TRUST**

England & Wales - Charity number 1002662

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# Accounts

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Life Destiny Church Trust  
Annual Report and Financial Statements  
Year Ended 30 September 2021  
Charity registration number 1002662

Calculus Accountants and Tax Advisers Limited

5 Priory Road  
Loughton  
Essex  
IG10 1AF

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2021**

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**Legal and administrative information**

<b>Charity registration number</b>	1002662
<b>Chair of Trustees</b>	Mr D W James
<b>Trustees</b>	Mr D W James Ms L Stewart Mrs L Macrow Mr P Bennion
<b>Registered office</b>	Life Destiny Church 93 High Street Starbeck Harrogate North Yorkshire HG2 7LH
<b>Independent Examiner</b>	Sylvia Lambden FCCA Calculus Accountants and Tax Advisers Ltd 5 Priory Road Loughton Essex IG10 1AF
<b>Bankers</b>	Yorkshire Bank Plc 21 James Street Harrogate North Yorkshire HG1 1QU  Kingdom Bank Ruddington Fields Business Park Mere Way Ruddington Nottingham NG11 6JS

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2021**

**Trustees Annual Report**

The Trustees are pleased to present their annual report and accounts.

**Charitable Objectives**

1. The advancement of the Christian faith.
2. The relief of persons who are in conditions of need, hardship or distress or who are aged or sick
3. The advancement of education on the basis of Christian principles.

**Organisation**

The charity was set up by Trust deed originally dated 18<sup>th</sup> March 1991 and amended by deeds dated 1<sup>st</sup> December 2003 and 21<sup>st</sup> December 2008. It was registered by the Charity Commission on 23<sup>rd</sup> April 1991. The Trustees meet on a regular basis to set policy, review activities and to monitor the financial situation. In appointing our Trustees we look for those who have a proven membership of the church, with the maturity and ability to work as a trustee. Training has been limited to providing potential Trustees with literature produced by various bodies about the legal duties and expectations of being a trustee and what work is involved.

**Review of Activities** – how the charity spends its money

In the paragraphs below is a summary of activities to be found normally in Life Destiny Church. However due to the COVID-19 pandemic and the ensuing lockdown many of these activities were suspended and only recently are some of them being recommenced.

From April 2020 until April 2021 due to the Covid-19 pandemic and lockdown Life Destiny Church took the decision not to meet in person for its Sunday morning services or any other activities. Life Destiny Church used social media to broadcast its Sunday morning Services and to run its small house groups.

Since mid April 2021 until late August 2021 the church alternated in person services with online services. From early September 2021 the church has continued to meet in person every other Sunday morning alternating weekly with a Messy church for children and either an evening Bible Study or an Encounter Worship Evening for adults. From May 2022, as the restraints associated with the Covid -19 pandemic were relaxed, Life Destiny Church started to meet for morning worship on the first three Sundays of each month, the fourth Sunday being an Encounter Worship Evening. A separate Kidzone (Sunday School) has been re-established for primary school aged children, who have their own meeting whilst the sermon is being preached. A Youth Meeting is organised on two Sunday afternoons each month forIn the paragraphs below is a summary of activities to be found normally in Life Destiny Church. However over the last 17 months most of these activities have been suspended due to the COVID-19 pandemic and the ensuing lockdown.

From April 2020 until April 2021 due to the Covid-19 pandemic and lockdown Life Destiny Church took the decision not to meet in person for its Sunday morning services or any other activities. Life Destiny Church has used social media to broadcast its Sunday morning Services and to run its small house groups.

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2021**

**Trustees Annual Report (continued)**

Since mid April 2021 until late August 2021 the church has alternated in person services with online services. From early September 2021 to the present day the church has continued to meet in person every other Sunday morning alternating weekly with a Messy church for children and either an evening Bible Study or Encounter Worship Evening for adults.

Over the last six months the church has opened a Trussell Trust Foodbank on Thursday mornings in its building. This is a Distribution Centre which is part of the Harrogate District Foodbank. The Foodbank distribution centre in Life Destiny Church can feed up to 25 individuals each week.

Over the last four months Life Destiny Church has also started a two course, hot meal for homeless, vulnerable and needy people in the Starbeck area of Harrogate. The Tuesday Night Meal for the Homeless and Vulnerable has about 9 regular clients at the moment.

Over the last six months a decision has been made to no longer run CAP Release courses for people with life controlling addictions. This decision coincided with Christians Against Poverty making the decision to no longer offer the course to churches. The decision has been made to stop other CAP courses e.g. Life Skills and Job Club for the foreseeable future.

The Extend Group, an exercise class for over 60's has recommenced during the last month.

The church meets in Starbeck in a property used solely by the trust. This enables us to meet every week for church services, but also to run other activities and community groups from the premises. Life Groups continue to meet mid week at various times and locations providing an opportunity for members to develop relationships, learn from the Bible and grow their own faith and skills in a smaller interactive setting.

The church has continued to provide financial assistance to needy persons both through Harrogate Social Services and a relationship with Horizon Life Training and Teen Challenge.

The Harrogate & District Foodbank previously launched by the church in partnership with The Trussell Trust and some other churches, is still lead by Life Destiny Church as an independent charity. Life Destiny Church supports this charity with donations and volunteers as it helps to address the hunger crisis in our community.

We have transformed part of our building into a community cafe for use during the week. This also provides a platform for our weekly activities to run through, while providing a connection with the local community. The cafe is called The Living Room and is also a brand associated with some of our community activities.

We continue our overseas mission work both by financial support through Tearfund, and with connections to India, Russia, and The Gambia.

The Mission and Purpose of the Church within the existing charitable objectives remains unchanged:

Our Mission is to Get, Gather, Grow and Go. Our Purpose is 4G

We **GET** people to experience the love of God by inviting them into our meetings or to partner with us as we serve our community and the world.

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2021**

**Trustees Annual Report (continued)**

By **GATHERING** together we build an authentic sense of community in the presence of God, by encouraging and lifting each other to new levels as we share life together.

**Trustees Annual Report (continued)**

We **GROW** in wisdom and maturity as we learn to apply the truths in the Bible. Every member is passionately, whole-heartedly and recklessly pushing full devotion to Christ and the church. We **GO** to proclaim and be the good news of Jesus Christ through our lives, words and service.

**Public Benefit Statement**

The trust *has due regard to the Charity Commission guidance on public benefit* and continues to provide public benefit through many and varied activities including;

Open meetings which any person can attend regardless of background of religion at which public worship and teaching on the Christian faith takes place.

Other midweek meeting that are generally open to all, providing companionship for the lonely, encouragement for the down-hearted and teaching/training in various aspects of the Christian faith.

Encouraging and supporting Christians in other parts of the world through teaching, personal visits and financial assistance where their own objectives support the church's charitable objectives

Training or facilitating the training of church members to enable them to develop their own knowledge, skills and abilities so that they can work to help achieve the church's charitable

objectives. For example, this has ranged from one to one speaker training through to a full one year leadership academy training with an outside organisation.

- Pastoral care for church members and others in times of difficulty, hardship, distress or bereavement.

- Prayer for the locality, the nation and the world.

Outreach in partnership with other charities, including Christians Against Poverty, Teen Challenge

- Horizon Life Training in order to reach out into the community to provide detoxification and rehabilitation for those addicted to drugs or alcohol.

None of the activities of the church that provide public benefit are restricted in any way in terms of gender, race, faith, background, or disability.

**Financial Review**

The church has sole use of its premises in Starbeck. The church desires to purchase its own building at some stage although does not have adequate resources at this time. The church does not aim to gather up finances, other than in the building fund, so that money can be best used in the serving of the community.

Total income amounted to £73,615 (2020: £95,340) in the year with expenditure of £69,244 (2020: £63,160) resulting in a small surplus of £4,371 as many of the church's activities were temporarily halted during lockdown. This included grants of £1,433 related to the coronavirus job retention scheme. Restricted donations of £ 5,626 were also received in respect of Emmanuel Hospital in India in response to the covid crisis and the funds were passed across to them during the year. The trust remains financially sound and is actively managing income generation and controlling expenditure.

**Trustees Annual Report (continued)**  
**Reserves Policy**

The trustees wish to maintain cash balances sufficient to cover all planned external liabilities for a reasonable period. These reserves are kept in the designated building fund but can be reassigned by trustees if necessary. Cash reserves were £105,412 (2020: £101,041) at 30<sup>th</sup> September 2021.

**Trustees' responsibilities**

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the [Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on

and signed on their behalf by:

  
D W James (Jul 26, 2022 10:38 GMT+1)  
.....

Mr D W James

Trustee

Jul 26, 2022

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2021**

**Receipts and Payments Account**

		<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2021</b>	<b>Total 2020</b>
<b>Receipts</b>	Notes	£	£	£	£
Donations and general gifts	2	53,380	5,626	59,006	59,916
Gift aid on donations and gifts	3	13,174	-	13,174	12,899
Grants received	4	1,433	-	1,433	14,540
Sundry activities	5	-	-	-	7,979
Investment income	6	2	-	2	6
<b>Total receipts (excluding assets receipts)</b>		67,989	5,626	73,615	95,340
<b>Total incoming resources</b>		67,989	5,626	73,615	95,340
<b>Payments</b>					
Charitable Activities	7	48,989	5,716	54,705	61,572
Administrative Expenses	8	3,953	-	3,953	1,588
<b>Total Payments (excluding assets receipts)</b>		52,942	5,716	58,658	63,160
Purchase of functional assets	11	10,586	-	10,586	-
<b>Total Payments</b>		63,528	5,716	69,244	63,160
<b>Net resources expended</b>		4,461	(90)	4,371	32,180
<b>Net movement in funds</b>		4,461	(90)	4,371	32,180
Fund balances brought forward at 1 October 2020		97,811	3,230	101,041	72,235
Fund transfers		(90)	90	-	-
Adjustment from accruals to receipts and payments basis		-	-	-	(3,374)
Fund balances carried forward at 30 September 2021	12	102,182	3,230	105,412	101,041

*The notes on page 8 to 11 form part of these financial statements.*

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2021**

**Statement of Assets and Liabilities**

	Notes	Unrestricted £	Designated £	Restricted £	2021 £	2020 £
Cash management account		28,627	-	-	28,627	19,122
Current account		9,997	-	3,230	13,227	19,042
Deposit account		-	63,558	-	63,558	62,877
<b>Total cash funds</b>		38,624	63,558	3,230	105,412	101,041
<b>Other monetary assets</b>						
Gift Aid		-	-	-	-	-
Prepayments		-	-	-	-	-
		-	-	-	-	-
<b>Assets retained for the charities own use</b>	11				10,586	4,364
<b>Liabilities</b>						
Accruals		1,575	—	—	1,575	1,650
<b>Unrestricted</b>						
General funds		38,624			38,624	34,934
Designated – Building fund		—	63,558	—	63,558	62,887
<b>Restricted</b>						
Restricted	12	—	—	3,230	3,230	3,230
<b>Total funds</b>		38,624	63,558	3,230	105,412	101,041

The financial statements on pages 6 to 11 were approved by the Trustees on and signed on their behalf by:

*D W James*  
D W James (Jul 26, 2022 10:38 GMT+1)

Jul 26, 2022

D W James  
 Trustee

2022

## **Notes to the accounts**

### 1. Accounting policies

#### 1.1 Basis of preparation of the accounts

The accounts are prepared on a 'Receipts & Payments' basis under section 133 of the Charities Act 2011, the statement of assets and liabilities included assets listed at insured values. The results of the Charity operations are described in the Trustees' Report and are continuing. The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the [Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed.

#### 1.2 Fund accounting policy

Unrestricted income funds are general funds that are available for use at the Trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside at the discretion of the Trustees for specific purposes.

Restricted funds are those which were raised for particular purposes and can only be used for those particular restricted purposes within the objects of the charity. The cost of raising and administering such funds are charged against the specific fund.

#### 1.3 Incoming resources

Donations and general gifts are recognised as incoming resources on receipt.

Gift aid income received are tax reclaims on the donations of tax paying members of the Church and are included in donations on receipt.

Investment and sundry income is recognised when received.

#### 1.4 Resources expended

Resources expended are included in the statement of financial activities on a receipts and payments basis. Certain costs have been apportioned between direct charitable expenditure, management and administration on a basis consistent with the use of those resources.

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2021**

**Notes to the accounts**

**2. Donations and general gifts**

	Unrestricted £	Designated £	Restricted £	Total £ 2021
Donations given under gift aid	39,510	430	696	40,636
Non gift aid donations and gifts	11,504	1,936	4,930	18,370
<b>Total</b>	<b>51,014</b>	<b>2,366</b>	<b>5,626</b>	<b>59,006</b>

	Unrestricted £	Designated £	Restricted £	Total £ 2020
Donations and gifts	40,005	2,045	-	42,050
Non gift aid donations and gifts	16,749	1,117	-	17,866
<b>Total</b>	<b>56,754</b>	<b>3,162</b>	<b>-</b>	<b>59,916</b>

**3. Gift aid on donations and gifts**

	Unrestricted £	Designated £	Restricted £	Total £ 2021
Gift aid income received	13,174	-	-	13,174

	Unrestricted £	Designated £	Restricted £	Total £ 2020
Gift aid income received	12,899	-	-	12,899

**4. Grants received**

	Unrestricted £	Designated £	Restricted £	Total £ 2021
Coronavirus Job retention Scheme	1,433	-	1,433	1,433
<b>Total</b>	<b>1,433</b>	<b>-</b>	<b>1,433</b>	<b>1,433</b>

	Unrestricted £	Designated £	Restricted £	Total £ 2020
Harrogate District Council	10,000			10,000
Coronavirus Job retention Scheme	4,540			4,540
<b>Grants received</b>	<b>14,540</b>	<b>-</b>	<b>-</b>	<b>14,540</b>

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2021**

**Notes to the accounts**

**5. Sundry Activities**

	Unrestricted £	Designated £	Restricted £	Total £ 2021
Café and event income	-	-	-	-
	Unrestricted £	Designated £	Restricted £	Total £ 2020
Café and event income	7,979	-	-	7,979

**6. Investment income**

	Unrestricted £	Designated £	Restricted £	Total £ 2021
Interest received	2	-	2	2
				2020
Interest received	6	-	6	6

**7. Analysis of Expenditure**

			2021 £	2020 £
Employment costs	9	unrestricted	6,868	21,840
Rent and rates		restricted	-	10,079
Light, heat and power			15,372	6,033
Insurance and licences			5,968	736
Repairs and renewals			1,822	1,152
Telephone			852	186
Training costs			178	-
Printing, postage and stationery			-	512
Subscriptions			45	9,312
Gifts and special projects			6,802	2,937
Donation to Emmanuel hospital			585	-
Service streaming		5,666	5,666	-
Other church activity costs			5,554	8,120
Advertising and publicity			4,548	665
Bank charges			59	-
Equipment		50	50	-
Total			335	-
			48,989	61,572
		5,716	54,704	

No restricted expenses in 2020.

**Notes to the accounts**

**8. Administrative costs**

	Unrestricted £	Restricted £	2021 £	2020 £
Payroll administration	466	-	466	-
Software cost	288	-	288	-
Bookkeeping cost	3,200	-	3,200	1,588
	<u>3,954</u>	<u>-</u>	<u>3,954</u>	<u>1,588</u>

The independent examiners fee for the 2021 is £750 (2020 £825).

**9. Employment costs**

	2021 £	2020 £
Salary cost	6,868	20,771
Pensions	-	1,069
	<u>6,868</u>	<u>21,840</u>

The charity had 2 employees during the year. The charity operates a defined contribution pension scheme.

**10. Trustee and related parties**

Wynn Jones was employed by the charity. Donations were received from Trustees and related parties of £5,600. Amounts paid on behalf of the charity were reimbursed to the Trustees, but no expenses were

paid.

**11. Functional Assets**

Functional assets of £10,586 were purchased in the year mainly relating to sound and a streaming system. An air purifier was also purchased for use in the church as a measure against covid.

**12. Reserves**

The designated reserve is an unrestricted fund set aside at the discretion of the Trustees towards the purchase of a property by the charity in the future. The restricted fund brought forward relates to donations which have been made in the past relating to the purchase of the church's own building at a future date. Restricted fund movements during the year relate to donations received and paid across to Emmanuel Hospital based in India.

**Independent Examiner's Report to the Trustees of Life Destiny Church Trust**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 30 September 2021 which are set out on pages 5 to 11.

**Responsibilities and basis of report**

As the charity's trustees 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 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.

  
Sylvia Lambden (Jul 26, 2022 10:59 GMT+1)

Sylvia Lambden FCCA

Calculus Accountants and Tax Advisers Limited  
Accountants  
5 Priory Road  
Loughton  
Essex IG10 1AF

Jul 26, 2022

Date: 2022

**LIFE DESTINY CHURCH TRUST**

England & Wales - Charity number 1002662

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# Accounts

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Life Destiny Church Trust  
Annual Report and Financial Statements  
Year Ended 30 September 2020  
Charity registration number 1002662

Calculus Accountants and Tax Advisers Limited

5 Priory Road  
Loughton  
Essex  
IG10 1AF

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2020**

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**Legal and administrative information**

<b>Charity registration number</b>	1002662
<b>Chair of Trustees</b>	Mr D W James
<b>Trustees</b>	Mr D W James Ms L Stewart Mrs L Macrow Mr P Bennion Mr K Lacey
	Resigned in period
<b>Registered office</b>	Life Destiny Church 93 High Street Starbeck Harrogate North Yorkshire HG2 7LH
<b>Independent Examiner</b>	Sylvia Lambden FCCA Calculus Accountants and Tax Advisers Ltd 5 Priory Road Loughton Essex IG10 1AF
<b>Bankers</b>	Yorkshire Bank Plc 21 James Street Harrogate North Yorkshire HG1 1QU  Kingdom Bank Ruddington Fields Business Park Mere Way Ruddington Nottingham NG11 6JS

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2020**

**Trustees Annual Report**

The Trustees are pleased to present their annual report and accounts.

**Charitable Objectives**

1. The advancement of the Christian faith.
2. The relief of persons who are in conditions of need, hardship or distress or who are aged or sick
3. The advancement of education on the basis of Christian principles.

**Organisation**

The charity was set up by Trust deed originally dated 18<sup>th</sup> March 1991 and amended by deeds dated 1<sup>st</sup> December 2003 and 21<sup>st</sup> December 2008. It was registered by the Charity Commission on 23<sup>rd</sup> April 1991. The Trustees meet on a regular basis to set policy, review activities and to monitor the financial situation. In appointing our Trustees we look for those who have a proven membership of the church, with the maturity and ability to work as a trustee. Training has been limited to providing potential Trustees with literature produced by various bodies about the legal duties and expectations of being a trustee and what work is involved.

**Review of Activities** – how the charity spends its money

In the paragraphs below is a summary of activities to be found normally in Life Destiny Church. However over the last 17 months most of these activities have been suspended due to the COVID-19 pandemic and the ensuing lockdown.

From April 2020 until April 2021 due to the Covid-19 pandemic and lockdown Life Destiny Church took the decision not to meet in person for its Sunday morning services or any other activities. Life Destiny Church has used social media to broadcast its Sunday morning Services and to run its small house groups.

Since mid April 2021 until late August 2021 the church has alternated in person services with online services. From early September 2021 to the present day the church has continued to meet in person every other Sunday morning alternating weekly with a Messy church for children and either an evening Bible Study or Encounter Worship Evening for adults.

Over the last six months the church has opened a Trussell Trust Foodbank on Thursday mornings in its building. This is a Distribution Centre which is part of the Harrogate District Foodbank. The Foodbank distribution centre in Life Destiny Church can feed up to 25 individuals each week.

Over the last four months Life Destiny Church has also started a two course, hot meal for homeless, vulnerable and needy people in the Starbeck area of Harrogate. The Tuesday Night Meal for the Homeless and Vulnerable has about 9 regular clients at the moment.

Over the last six months a decision has been made to no longer run CAP Release courses for people with life controlling addictions. This decision coincided with Christians Against Poverty making the decision to no longer offer the course to churches. The decision has been made to stop other CAP courses e.g. Life Skills and Job Club for the foreseeable future.

The Extend Group, an exercise class for over 60's has recommenced during the last month.

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2020**

**Trustees Annual Report (continued)**

The church meets in Starbeck in a property used solely by the trust. This enables us to meet every week for church services, but also to run other activities and community groups from the premises. Life Groups continue to meet mid week at various times and locations providing an opportunity for members to develop relationships, learn from the Bible and grow their own faith and skills in a smaller interactive setting.

The church has continued to provide financial assistance to needy persons both through Harrogate Social Services and a relationship with Horizon Life Training and Teen Challenge.

The Harrogate & District Foodbank previously launched by the church in partnership with The Trussell Trust and some other churches, is still lead by Life Destiny Church as an independent charity. Life Destiny Church supports this charity with donations and volunteers as it helps to address the hunger crisis in our community.

We have transformed part of our building into a community cafe for use during the week. This also provides a platform for our weekly activities to run through, while providing a connection with the local community. The cafe is called The Living Room and is also a brand associated with some of our community activities.

We continue our overseas mission work both by financial support through Tearfund, and with connections to India, Russia, and The Gambia.

The Mission and Purpose of the Church within the existing charitable objectives remains unchanged:

Our Mission is to Get, Gather, Grow and Go. Our Purpose is 4G

We **GET** people to experience the love of God by inviting them into our meetings or to partner with us as we serve our community and the world.

By **GATHERING** together we build an authentic sense of community in the presence of God, by encouraging and lifting each other to new levels as we share life together.

We **GROW** in wisdom and maturity as we learn to apply the truths in the Bible. Every member is passionately, whole-heartedly and recklessly pushing full devotion to Christ and the church.

We **GO** to proclaim and be the good news of Jesus Christ through our lives, words and service.

**Public Benefit Statement**

The trust *has due regard to the Charity Commission guidance on public benefit and* continues to provide public benefit through many and varied activities including;

Open meetings which any person can attend regardless of background of religion at which public worship and teaching on the Christian faith takes place.

Other midweek meeting that are generally open to all, providing companionship for the lonely, encouragement for the down-hearted and teaching/training in various aspects of the Christian faith.

Encouraging and supporting Christians in other parts of the world through teaching, personal visits and financial assistance where their own objectives support the church's charitable objectives

Training or facilitating the training of church members to enable them to develop their own knowledge, skills and abilities so that they can work to help achieve the church's charitable

**Trustees Annual Report (continued)**

objectives. For example, this has ranged from one to one speaker training through to a full one year leadership academy training with an outside organisation.

- Pastoral care for church members and others in times of difficulty, hardship, distress or bereavement.

- Prayer for the locality, the nation and the world.

Outreach in partnership with other charities, including Christians Against Poverty, Teen Challenge

- Horizon Life Training in order to reach out into the community to provide detoxification and rehabilitation for those addicted to drugs or alcohol.

None of the activities of the church that provide public benefit are restricted in any way in terms of gender, race, faith, background, or disability.

**Financial Review**

The church has sole use of its premises in Starbeck. The church desires to purchase its own building at some stage although does not have adequate resources at this time. The church does not aim to gather up finances, other than in the building fund, so that money can be best used in the serving of the community.

Total income amounted to £95,340 (2019: £78,699) in the year with expenditure of £63,160 (2019: £83,251) resulting in an overall surplus of £32,180 as many of the church's activities were temporarily halted during lockdown. This included two covid grants, the first of £10,000 from Harrogate District Council and the second of £4,540 related to the coronavirus job retention scheme. The trust remains financially sound and is actively managing income generation and controlling expenditure.

**Reserves Policy**

The trustees wish to maintain cash balances sufficient to cover all planned external liabilities for a reasonable period. These reserves are kept in the designated building fund but can be reassigned by trustees if necessary. Cash reserves were £101,041 (2019: £72,235) at 30<sup>th</sup> September 2020.

**Trustees' responsibilities**

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the [Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on Dec 23, 2021

and signed on their behalf by:

  
D W James (Dec 23, 2021 16:44 GMT)

Mr D W James

Trustee

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2020**

**Receipts and Payments Account**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
<b>Receipts</b>					
Donations and general gifts	2	59,916	-	59,916	63,277
Gift aid on donations and gifts	3	12,899	-	12,899	8,099
Grants received	4	14,540	-	14,540	2,000
Sundry activities	5	7,979	-	7,979	4,938
Investment income	6	6	-	6	385
<b>Total receipts (excluding assets receipts)</b>		95,340	-	95,340	78,699
<b>Total incoming resources</b>		95,340	-	95,340	78,699
<b>Payments</b>					
Charitable Activities		61,572	-	61,572	81,451
Administrative Expenses		1,588	-	1,588	1,800
<b>Total Payments</b>	7	63,160	-	63,160	83,251
<b>Net resources expended</b>		32,180		32,180	(4,552)
<b>Net movement in funds</b>		32,180	-	32,180	(4,552)
Fund balances brought forward at 1 October 2019		69,005	3,230	72,235	67,420
Adjustment from accruals to receipts and payments basis		(3,374)	-	(3,374)	9,367
Fund balances carried forward at 30 September 2020		97,811	3,230	101,041	72,235

*The notes on page 7 to 10 form part of these financial statements.*

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2020**

**Statement of Assets and Liabilities**

	Unrestricted £	Designated £	Restricted £	2020 £	2019 £
Cash management account	19,122	-	-	19,122	3,286
Current account	15,812	-	3,230	19,042	7,842
Deposit account	-	62,877	-	62,877	61,107
<b>Total cash funds</b>	<b>34,934</b>	<b>62,877</b>	<b>3,230</b>	<b>101,041</b>	<b>72,235</b>
<b>Other monetary assets</b>					
Gift Aid	-	-	-	-	3,820
Prepayments	-	-	-	-	216
	-	-	-	-	4,036
<b>Assets retained for the charities own use</b>				<b>4,364</b>	<b>4,364</b>
<b>Liabilities</b>					
Accruals	1,242	—	—	1,242	2,550
<b>Unrestricted</b>					
General funds	34,934			34,934	7,898
Designated – Building fund	—	62,887	—	62,887	61,107
<b>Restricted</b>					
Restricted	—	—	3,230	3,230	3,230
<b>Total funds</b>	<b>34,934</b>	<b>62,887</b>	<b>3,230</b>	<b>101,041</b>	<b>72,235</b>

The financial statements on pages 6 to 10 were approved by the Trustees on and signed on their behalf by:

  
Linda Macrow (Dec 30, 2021 09:16 GMT)

Linda Macrow

Dec 30, 2021

Mrs L Macrow  
Trustee

2021

  
D W James (Dec 23, 2021 16:44 GMT)

D W James

Dec 23, 2021

D W James  
Trustee

2021

## **Notes to the accounts**

### 1. Accounting policies

#### 1.1 Basis of preparation of the accounts

The accounts are prepared on a 'Receipts & Payments' basis under section 133 of the Charities Act 2011, the statement of assets and liabilities included assets listed at insured values. The results of the Charity operations are described in the Trustees' Report and are continuing. The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the [Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed.

#### 1.2 Fund accounting policy

Unrestricted income funds are general funds that are available for use at the Trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside at the discretion of the Trustees for specific purposes.

Restricted funds are those which were raised for particular purposes and can only be used for those particular restricted purposes within the objects of the charity. The cost of raising and administering such funds are charged against the specific fund.

#### 1.3 Incoming resources

Donations and general gifts are recognised as incoming resources on receipt.

Gift aid income received are tax reclaims on the donations of tax paying members of the Church and are included in donations on receipt.

Investment and sundry income is recognised when received.

#### 1.4 Resources expended

Resources expended are included in the statement of financial activities on a receipts and payments basis. Certain costs have been apportioned between direct charitable expenditure, management and administration on a basis consistent with the use of those resources.

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2020**

**Notes to the accounts**

2. Donations and general gifts

	Unrestricted £	Designated £	Restricted £	Total £ 2020
Donations given under gift aid	40,005		2,045	42,050
Non gift aid donations and gifts	16,749		1,117	17,866
<b>Total</b>	<b>56,754</b>		<b>3,162</b>	<b>59,916</b>

	Unrestricted £	Designated £	Restricted £	Total £ 2019
Donations and gifts	63,277		-	63,277

3. Gift aid on donations and gifts

	Unrestricted £	Designated £	Restricted £	Total £ 2020
Gift aid income received	12,899	-	-	12,899

	Unrestricted £	Designated £	Restricted £	Total £ 2019
Gift aid income received	8,099	-	-	8,099

4. Grants received

	Unrestricted £	Designated £	Restricted £	Total £ 2020
Harrogate District Council	10,000	-	10,000	10,000
Coronavirus Job retention Scheme	4,540	-	4,540	4,540
<b>Total</b>	<b>14,540</b>	<b>-</b>	<b>14,540</b>	<b>14,540</b>

	Unrestricted £	Designated £	Restricted £	Total £ 2019
Grants received	2,000	-	-	2,000

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2020**

**Notes to the accounts**

5. Sundry Activities

	Unrestricted £	Designated £	Restricted £	Total £ 2020
Café and event income	7,979	-	7,979	4,938

6. Investment income

	Unrestricted £	Designated £	Restricted £	Total £ 2020
Interest received	6	-	6	385

7. Analysis of Expenditure

	2020 £	2019 £
Employment costs	21,840	29,080
Rent and rates	10,079	13,246
Light, heat and power	6,033	3,305
Insurance and licences	736	2,174
Repairs and renewals	1,152	492
Telephone	186	173
Training costs	-	565
Printing, postage and stationery	512	980
Subscriptions	9,312	9,596
Gifts and special projects	2,937	13,452
Other church activity costs	8,120	6,299
Advertising and publicity	665	624
Bookkeeping and examiners fee	1,588	1,800
Bank charges	-	3
Depreciation	-	1,462
<b>Total</b>	<b>63,160</b>	<b>83,251</b>

8. Employment costs

	2020 £	2019 £
Salary cost	20,771	27,654
Pensions	1,069	1,426
	<b>21,840</b>	<b>29,080</b>

The charity operates a defined contribution pension scheme.

**Notes to the accounts**

9. Reserves

The designated reserve is an unrestricted fund set aside at the discretion of the Trustees towards the purchase of a property by the charity in the future. The restricted fund relates to donations which have been made in the past relating to the purchase of the church's own building at a future date.

**Independent Examiner's Report to the Trustees of Life Destiny Church Trust**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31<sup>st</sup> December 2020 which are set out on pages 5 to 10.

**Responsibilities and basis of report**

As the charity's trustees 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 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.

  
Sylvia Lambden (Dec 30, 2021 11:14 GMT)

Sylvia Lambden

Sylvia Lambden FCCA

Calculus Accountants and Tax Advisers Limited  
Accountants  
5 Priory Road  
Loughton  
Essex IG10 1AF

Dec 30, 2021

Date: 2021