



Life Church Bollington

Annual Accounting Statement

For the twelve months ending 31 December 2024


Registered charity number: 1051801

Charity Name: Bollington Christian Life Church

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Legal and Administrative Information

Legal Charity Name:	Bollington Christian Life Church
Known as:	Life Church – Bollington
Other names the charity is known by:	Bollington Linking Lives
Charity Web Site:	www.bollington.org.uk
Registered charity number:	1051801
For financial year commencing:	1 January 2024
For financial year ending on:	31 December 2024
Charity's Principal Address:	Hawthorn Road, Bollington, Macclesfield, Cheshire, SK10 5JN
Trust bankers:	TSB Bank Plc., Henry Duncan House, 120, George Street, Edinburgh EH12 4LH
Independent Examiner:	Grace Accounting, 14 Holly Drive, Coventry, CV8 3QA  Grace Accounting

Trustees' Annual Report

Report to the trustees of Bollington Christian Life Church

The Trustees present their annual report together with the financial statements for the twelve months ended 31 December 2024.

The charity carries out its activities under the banner of Life Church – Bollington.

Reference and Administrative Information

Governing Document: The objectives, organisation, management and operations of Life Church Bollington is governed by a deed of trust, the original of which is held at Kingdom Bank in Nottingham.

Fellowship relationship: Life Church Bollington remains in relationship and fellowship with the churches forming Assemblies of God in Great Britain and Ireland, whose office is located at National Ministry Centre, Gf-F12, No 1-2 The Cottages, Deva Centre, Manchester, M3 7BE.

The principal address and other statutory information about the charity is listed on the contents page.

Holding Trustees: The management of the trust is by a church council which has the power, by simple majority vote, to appoint holding trustees who stand possessed of all the property of the trust.

Name	Office (if any)	Dates acted, if not for whole year	Name of person entitled to appoint trustees
Rev Stephen Thomas (Chair)	Holding Trustee		
Geoffrey Richard Astle	Holding Trustee		
Alison Darby	Holding Trustee		
Rev Harold Oliver (Secretary)	Holding Trustee		

New Trustees are made aware of the work of the charity ahead of joining the board. This includes being fully briefed about the vision and purpose of the charity and being given information on the role of a trustee.

No Trustees retired or were appointed in the period.

Accounts Preparation: The accounts are prepared on a Receipts and Payments Basis

Trustees' Annual Report

Report to the trustees of Bollington Christian Life Church

Risk Management

Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects.

Due to the current size of the charity, the trustees believe the risks to the charity to be small.

Controls used by the charity include:

- Formal agendas for all Board activities
- Strategic planning, budgeting and management accounting
- Formal written policies
- Memorandums of Understanding with partner organisations
- Clear authorisation and appraisal levels

Charitable Objectives

The main objects of the trust remain those of the proclamation and furtherance of the Christian gospel message.

In detail, the objectives are classified as follows:

- To advance the Christian faith in accordance with the statement in such ways and in such parts of the United Kingdom or the world as the church council from time to time may think fit;
- To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind including the provision of counselling and support in such parts of the United Kingdom or the world as the church council from time to time think fit;
- To advance education in such ways and in such parts of the United Kingdom or the world as the church council from time to time may think fit.

Trustees' Annual Report

Report to the trustees of Bollington Christian Life Church

Activities and achievements of the charity during the year

This is the general report for the Calander and Financial Year 2024 (January 1st - December 31st)

Meeting and gatherings

The church family (community) continued to focus on reaching out to Bollington and the surrounding area with the Gospel. Once again hosting the Alpha course and a program to knock on every door in Bollington was embarked upon. This program was started and carried over into 2025. Our services continued along the schedule we've been using for several years with the first Sunday of the month being dedicated to sharing and celebrating the "Lords Supper" and worship. The second and fourth Sundays aimed at teaching and the third Sunday focused on sharing the Good News via personal testimony and in particular interviewing individuals on their personal journey to faith in Jesus.

A new event was added to the monthly calendar this year with a monthly gathering for worship and prayer.

Church Health Survey

During the year a Natural Church Development survey was carried out using over 30 people as survey participants of the survey. The results of the survey showed that our current strength was in Needs oriented evangelism and our current weakest are was holistic small groups. As a result of this survey new small groups were established to help grow the churches health in this area.

Community Action

Our coffee morning continued every Monday during the year, and was as popular as ever attracting many people from the community and a fantastic atmosphere of togetherness and support was developed. The sale table and raffle generated income for our support of World of Worth (our overseas missions partner).

Connect-2, our befriending scheme continued to reach those trapped in isolation and loneliness, as the committed team of volunteers connected with 6 people with a team of 5 volunteers.

Overseas Missions Support

As mentioned already the coffee morning continued to generate funds for world of worth, and Life Church was able to visit projects in Mozambique, where a project drilled a bore hole for water. Funds were also sent to Lebanon in support of the people in Bierut after the damage and aftermath of the war in the Middle East. Funds were raised for a local Church in Kenya to develop a day nursery which generated income for the school also based in the church. This really helped the sustainability of this project.

Trustees' Annual Report

Report to the trustees of Bollington Christian Life Church

Financial Review

Principal Funding Sources

Total restricted and unrestricted gifts and donations in the 12-month period to 31 December 2024 amounted to £85,804 (2023: £102,003), a decrease of 15.9%. Unrestricted income amounted to £64,995 (2023: £70,771), reducing 8.2%. Restricted income decreased 33% to £20,809 (2023: £31,231).

Total expenses of £98,564 (2023: £106,747) were incurred, a decrease of 7.7% of which £76,999 (2023: £79,355) related to unrestricted expenditure and £21,565 (2023: £27,392) to restricted expenditure, related to the extension of the church building, missions sponsorship and trips and LCP costs.

In the period to 31 December 2024, net outgoing resources were £12,760 (2023: outgoing £4,744) of which the unrestricted deficit amounted to £12,004 (2023: deficit £8,583) and the restricted deficit amounted to £756 (2023: surplus £3,389). £912 (2023: £1,346) was transferred to the Restricted Fund in the year, from general funds. As at 31 December 2024, the church had total cash funds available to it of £12,622 (2023: £25,381) of which £5,639 (2023: £18,555) was classified as unrestricted and £6,983 (2023: £6,826) as restricted. There were no outstanding loans or mortgages by the charity.

Freehold land and property, relating to Hawthorn Road, Bollington, Macclesfield, Cheshire, SK10 5JN is capitalised on the balance sheet at £81,670. A valuation was carried out in 2014 that valued land and buildings at £140,000.

Investment Policy

Aside from building and retaining a prudent amount in reserves each year, most of the Charity's funds are to be spent in the short term to meet the charities objectives. Where surplus funds are held over, these will be held on deposit within the Charity's main banking facilities. If substantial funds are built up ahead of being deployed to outwork the Charity's objectives, the trustees will consider low risk bank overnight depositary facilities.

Reserves Policy

The policy of the church is to keep, in reserve funds, the equivalent of three months average running costs. The church seeks to be prudent with its finances and is aware of the possibility of fluctuations in its income. It also wishes to have funds in reserve to take advantage of opportunities that arise to expand the work or respond to emergency needs as they arise. For this reason, the Trustees deem it wise to set aside funds equivalent to at least three months average running costs at this time. In order to ensure that funds are kept at this level the Trustees have agreed to set aside any surplus income and pay it into the business account on a regular basis until this level is reached. Details of this can be found in our financial statement. The level of our reserves is monitored quarterly at the Trustees meeting.

At the balance sheet date, the church holds, in unrestricted cash reserves, the equivalent of 0.9x (2023: 2.8x) months total unrestricted operating expenditure. The charity also had unclaimed Gift Aid of £7,757 at the end of year which was subsequently claimed and banked in May 2025.

The board of trustees have approved the report above.

Signed:



Full Name:

STEPHEN THOMAS

Position: Secretary

Date:

16/10/25

Independent Examiners Report on the Annual Accounts

Report to the trustees of Bollington Christian Life Church

Registered Charity number: 1052316

For accounts covering twelve-month period ended: 31 December 2024 prepared on a Receipts and Payments basis.

Respective responsibilities of trustees and Independent Examiner

The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. It is my responsibility to: examine the accounts under section 145 of the 2011 Act; to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements: to keep accounting records in accordance with section 130 of the 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached."


In connection with my examination, no other matter, except that referred to in the above paragraphs, have come to my attention:

(1) Which gives me reasonable cause to believe that in any material respect the requirements

(a) to keep accounting records in accordance with section 130 of the 2011 Act; and

(b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Grace Accounting 

Date: 8/10/25

Address: Grace Accounting, Ryton on Dunsmore, Warwickshire

 **Grace Accounting**

Accounting Statement

For the 12 month period to 31 December 2024

Bollington Christian Life Church - Charity Number 1051801

Section A

Unrestricted Funds

Receipts

Breakdown Using Own Analysis

		2024		2023	
Gifts & Voluntary Receipts	Gifts Tithes & Offerings	51,215		49,914	
	Income Tax Recovery on Gift Aid	4,989		13,292	
	Gifts in Kind & Legacies	0	56,204	0	63,206
Receipts from Trading Activities	Subscriptions & Fees	-		-	
	Rents Received	8,675		7,465	
	Cafe Income	-	8,675	-	7,465
Receipts earned from assets		-	0	-	0
Other Receipts	Sundry Income	116		100	
	Interest Received	0	116	0	100
TOTAL RECEIPTS			64,995		70,771

Payments

Breakdown Using Own Analysis

		2024		2023	
Ministry & Mission Payments	Ministry Salaries & Expenses	58,353		58,863	
	Junior Church & Evangelism	317		455	
	Gifts and Sponsorship funds released	0		0	
	Subs & Donations to UK Ministries	1,549		843	
	Mission trips / Overseas Donations	3,300		3,660	
	Contributions to AoG Funds	2,040	65,559	2,040	65,861
Payments for Administration, Property, Publicity and Management	Telephone, Stationery, & Postage	760		897	
	Rent, Rates, Light & Heat	2,567		4,863	
	Advertising	243		182	
	Property Expenses and Insurance	3,438		3,612	
	Bank charges	347		442	
	Legal & Accounting Charges	526		425	
	Plant & Equipment Costs	606		789	
	Miscellaneous Expenses	2,235	10,722	2,305	13,514
Other Payments (Not counting as Expenditure)	Purchase of fixed assets	718		0	
	Adjusting items	0		(20)	
	Mortgage Principal Repaid	0	718	0	(20)
TOTAL PAYMENTS			76,999		79,355
Net Surplus / (Deficit)			(12,004)		(8,583)
Transfer from/(to) Restricted Funds			(912)		(1,346)
Cash Funds last year end			18,555		28,484
Cash Funds this year end			5,639		18,555

Accounting Statement

For the 12 month period to 31 December 2024

Bollington Christian Life Church - Charity Number 1051801

Section B

Restricted Income Funds

Receipts

Breakdown Using Own Analysis

		2024		2023	
Gifts & Voluntary Receipts	Gifts Tithes & Offerings	12,369		8,747	
	Income Tax Recovery on Gift Aid	0		0	
	Linking Lives Income	358		820	
	Building Fund Income	1,820		6,600	
	Vision Mozambique Sponsorship	2,635	17,182	8,400	24,567
Receipts from Trading Activities	LCP Rent Received & Sales	3,627	3,627	6,415	6,415
Receipts earned from assets	Bank interest	0	0	0	0
Other Receipts	Grants Received	0		250	
	Other	0	0	0	250
TOTAL RECEIPTS			20,809		31,231

Payments

Breakdown Using Own Analysis

		2024		2023	
Ministry & Mission Payments	Costs of Ministry Support	0		0	
	Linking Lives	1,257		1,393	
	Gifts and Sponsorship funds released	13,771		5,797	
	Subs & Donations to UK Ministries	593		0	
	Mission trips / Overseas Donations	1,200	16,822	5,546	12,737
Payments for Administration, Property, Publicity and Management	LCP Costs	3,835		5,085	
	Evangelism	0		400	
	Rent, Rates Light & Heat	0		250	
	Property Repairs & Maintenance	0		0	
	Equipment Repairs & Renewals	0		0	
	Legal & Professional Costs	0		0	
	Miscellaneous Expenditure	0	3,835	0	5,735
Other Payments (not counting as Expenditure)	Building Fund Expenditure	908	908	8,920	8,920
TOTAL PAYMENTS			21,565		27,392
Net Surplus / (Deficit)			(756)		3,839
Transfer (to)/from General Funds			912		1,346
Cash Funds last year end			6,826		1,641
Cash Funds this year end			6,983		6,826

Accounting Statement

For the 12 month period to 31 December 2024

Bollington Christian Life Church - Charity Number 1051801

Section C - Endowment Funds

The Charity does not have any Permanent or Expendable Endowment Funds

Section D - Statement of Assets and Liabilities at Year End

Cash Funds	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
Cash in Bank - Church	5,482	6,114	-
Cash in Bank – Linking Lives	-	68	-
Balances held in Deposit Account (LL)	-	801	-
Cash in hand	158	-	-
Total Cash Funds	5,639	6,982	0

Other Monetary Assets	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
Income Tax Claim Due for Repayment	6,512	1,245	-
Recoverable Grants	-	-	-
Other Debtors & Prepayments	-	-	-
Total Other Monetary Assets	6,512	1,245	0

Investment Assets	Fund to which it belongs	Cost	Current Value
Term Deposits			
Other Investments	General Funds	-	-
Total Investment Assets		0	0

Assets Retained for Charity's own use	Fund to which it belongs	Cost	Current Value
Land and Buildings	General Fund	90,591	90,590.85
Plant and Equipment	General Fund	-	-
Fixtures and Fittings	General Fund	-	-
Computer Equipment	General Fund	2,260	1,466
Plant and Equipment	Restricted Funds	-	-
Computer Equipment	Restricted Funds	-	-
Total Retained Assets		92,851	92,057

Liabilities	Fund to which it belongs	Amount due within one year Current)	Balance due after one year (Long Term)
Unpaid Income Tax & N.I. due	General Fund	-	-
Unpaid Salaries & Wages	General Fund	-	-
Suppliers Accounts Due	General Fund	-	-
Independent Examiners Account Due	General Fund	205	-
Contingent Liabilities	General Fund	-	-
Other Liabilities	General Fund	-	-
Total Liabilities		205	0

Notes to the Financial Statements

1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

a. Basis of accounting

The accounts have been prepared on a receipts and payments basis

b. Fund accounting

- Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
- Designated funds are unrestricted funds earmarked by the trustees for particular purposes.
- Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.



Life Church Bollington

www.bollington.org.uk