

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 30TH JUNE 2022

Trustees

David Bolton, Senior Pastor (**Chair**)
David Onyekwe
Peter Stephanis (appointed on 19/07/2021)
Robert Page (resigned on 19/07/2021)
John Partington (resigned on 19/07/2021)

Church Elders (Church Council)

David Bolton, Senior Pastor (**Chair**) *(with oversight of vision, teaching, pastoral care & administration)*
Leanne Bolton, Senior Pastor *(with oversight of worship, children's ministry, and evangelism)*
David Onyekwe, Elder *(with oversight of Finance)*

Holding Trustees

(In order of appointment)
Peter Gale
Richard Norton
David Onyekwe
David Bolton

Registered Charity Name and Number

Life Community Church (Warwickshire): 1052019

Principal Operating Office

Life Community Church, Charlotte Street, Leamington Spa, Warwickshire. CV31 3EB

Independent Examiner of Accounts

Luke Silver, Accountancy & Taxation Services, 25 Ellicombe Close, Minehead, Somerset. TA24 6DQ

Bankers

Lloyds Bank, 73 Parade, Leamington Spa, Warwickshire. CV32 4BB
Kingdom Bank, Media House, Padge Road, Beeston, Nottingham NG9 2RS

Solicitors

Field Overell, 42 Warwick Street, Leamington Spa, Warwickshire. CV32 5JS

TRUSTEE REPORT

FOR THE YEAR ENDED 30th JUNE 2022

The Trustees present their Annual Report together with the externally examined financial statements of Life Community Church for the year ended **30th June, 2022**. The Trustees confirm that the Annual Report and financial statements of the charity comply with the current statutory requirements, the requirements of the charity, and the charity's governing document.

Structure, Governance and Management

The Governing Documents

The Church's governing document is the "Model Constitution with Trust Deed for Local Assemblies of God" dated 6th May 2012.

Life Community Church (Warwickshire) is a charity registered with the Charity Commission with registration number 1052019. The church is a member of the Assemblies of God in Great Britain, and the Evangelical Alliance.

Trustees

The Trustees of the Church are responsible for the day-to-day management of the Church's business in accordance with the Church's objects.

The Trustees meet approximately 4-8 times per year, to discuss a full range of matters relating to the life of the church including activities, finance, fabric, general administration, the implementation of the church constitution, and church membership. Decision making happens either through a simple majority vote in a meeting (a quorum being the highest of 3 or a third of the members present) or by a written resolution and signed by all the members.

One of the Church's Trustees receives remuneration for their employed position in the ministry. In compliance with Charity Commission guidelines, a greater proportion of Trustees are voluntary and receive no benefits or remuneration in connection with their duties.

Appointment of Trustees

The Church Council and Trustees of the Church identify suitable candidates, who are then invited to serve as Trustees. Their suitability for this role would be based mainly on their commitment to the Church, demonstrated by membership (or partnership), regular attendance and a high degree of involvement. Potential candidates are not appointed as Trustees due to any particular professional competence that they may be able to bring, although the Trustees do seek to ensure that an appropriate mix of skills are represented to help the charity identify and manage risks that might be faced by the Church. The induction and training process for a newly appointed Trustee, will include them having mentoring conversations with the Senior Pastor, to review their role and to seek to understand any training needs. They will also receive copies of the following documents:

- The charity's Constitution with Trust Deed
- The most recent financial statements
- Recent minutes

- Suitable Charity Commission guidance, such as CC10 "Hallmarks of a well-run charity", CC3 "The Essential Trustee" and guidance noted on "The Advancement of Religion for Public Benefit"

Holding Trustees

Holding Trustees are individuals appointed to hold the property of the charity. They can only act on the lawful instructions of the charity Trustees and in accordance with any provisions contained in the governing document.

Church Members (Partners)

Church membership (or Partnership) is open to any individual who:

- By grace has exhibited saving faith in the Lord Jesus Christ, and
- Desires to worship and serve God in the context of the statement of "What we Believe" as set out by the Assemblies of God in Great Britain, and
- Is committed to promoting the church's objects.

Church Members share in providing for the finances, administration, maintenance and activities of the church.

Risk Management

The Church's primary concern and objective is the glory of God. Whilst it is the Church's policy to trust wholly in the Lord that He will work out His purpose to this end, the Church also acknowledges that it has a responsibility both as individual members and as a body of members, for the identification and proper management of risks faced by the church in achieving its primary aim.

The Trustees have therefore sought to assess the major risks to which the Church is exposed, particularly those relating to the specific operational areas of the Church, its investments, and its finances. The Trustees believe that, by monitoring reserve levels, by ensuring that controls exist over key financial systems, and by examining the operational risks faced by the Church, it has established effective systems and procedures to mitigate those risks.

Objectives and Activities

Objectives

In accordance with the Constitution, the church's purposes (or objects) for the benefit of the public, are:

- 1. To advance the Christian Faith***
- 2. 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 through the provision of counselling and support***
- 3. To advance education in such parts of the United Kingdom or the world as the Church Council from time to time may think fit.***

The Trustees do not believe that it is possible to accurately report on the individual performance of the 3 parts of the objectives above, as they are intrinsically linked, and therefore impossible to account for independently. The Trustees believe that doing so, would portray an inaccurate representation of the charity's achievements.

We are confident that we have tried to equip ordinary people from a wide variety of different backgrounds, to grow in their faith within the local community through:

- Provision of Sunday Services where anyone in the community is welcome, and can have an opportunity to worship, pray and hear teaching that can positively equip them in their lives.
- Provision of courses such as Alpha and "Exploring Christianity" open to the community, where people can discover more about the Christian Faith, as well as to develop those beliefs even further.
- Provision of "Life Groups", which are small groups designed to help people build relationships of support and care, and to provide an opportunity for them to grow in their faith.
- Pastoral Care for people living in the local community, who may need guidance, support or simply an encouraging "listening ear".
- Missionary and outreach work to help promote the faith, and to educate in the area of finances and hardship.
- Sign-posting other organisations and ministries with shared values, to help work in partnership with others.

The Trustees are confident that with the comprehensive provision of activities to people of all age ranges and diverse backgrounds, the charity does provide benefit to the public. The Trustees and Elders of Life Community Church are confident that the church has advanced the Christian Faith.

Public Benefit Statement

The previous section of this report, entitled "Objectives", sets out the aims and priorities of the charity.

When planning our activities for this year, the Trustees and Church Council have considered both the Charity Commission's general guidance on public benefit, and the further specific guidance contained within "The Advancement of Religion for the Public Benefit". We have concluded that we have had due regard to the guidance in exercising our powers, and so:

1. The aims of the organisation continue to be charitable.
2. The aims and work done give identifiable benefits to the charitable sector, and both indirectly and directly to individuals in need.
3. The benefits are for the public, are not unreasonably restricted in any way, and certainly not by ability to pay.
4. There is no harm or detriment arising from the aims or activities.

Achievements and Performance

Life Community Church is an independent church and is affiliated to the Assemblies of God of Great Britain. The congregation is drawn from a wide range of cultures from across Leamington Spa and the surrounding areas and caters for all age groups. The Church has maintained a presence in the town since 1937, and by God's grace, we continue to build on the work of previous generations. The Trustees are truly thankful to the great and growing number of volunteers who serve on many teams to help Life Community Church outwork its objectives.

Performance Against Objectives

Life Community Church meets its objectives through the delivery of activities both on a Sunday, and during the rest of the week. During the main Sunday ministry, the congregation will gather for worship and teaching. The congregation will then outwork the benefit of that teaching, in both quantifiable and often non-quantifiable ways, in their everyday life within the local community, as well as through the various ministries in the life of the Church.

Sunday Ministry

Sundays play a key part in the life of the church, and our Sunday Morning Family Service plays a central role in helping us to meet our aims. Over the course of the year, various teaching series were given to positively equip people to live out the Christian faith every day. Messages over the year included:

- Dressed to win (looking at the armour of God found in Ephesians 6)
- Summer of Miracles (series looking at different miracles performed by Jesus)
- Let's start Rebuilding (character series looking at the life of Nehemiah as he started to rebuild the walls of Jerusalem)
- Immanuel (advent teaching series)
- H.A.B.I.T. (New Year series, looking at key habits that we can develop as Christ-followers)
- When you pray (series on the topic of prayer)
- We ARE the Church! (a mini-series looking at what it means to BE the church of Jesus Christ)
- Sacrifice to Significance (Easter teaching series)
- After Easter (looking at some of the events in the life of Jesus and His disciples following the resurrection)
- The Blessed Life (a series looking at financial stewardship and generosity)
- A few interviews with people in the church (Peter & Marinda S, and Paddy K & Gary T)

Following the main disruption of the pandemic, we entered a season of livestreaming all our services onto Facebook and YouTube. This meant that those from the church family who couldn't attend in-person, could also join in live or on catch-up. We've heard from several people, how they can no longer attend due to age and ill health, but watch almost every week; a genuine lifeline for them. Also, others can watch when away or travelling, and still feel connected. Our online presence has now become the new "shop window" for people to connect with the church, before visiting us for the first time. It has become a vital tool to help us reach new people.

Sundays also saw some special services, designed to reach more people in the community on special occasions. These included our Mother's Day Celebration (where we celebrated mothers and women), and Father's Day Celebration (honouring fathers and men). At Christmas time, on 12th December, we ran our "Carols by Candlelight" Christmas services; the first in-person carol service in 2 years. The services were quite well attended, but due to the rise of the COVID variant at the time, numbers were affected. However, a great time was had by those who attended, and Ps. Dave Jones was our guest worship leader on the night, and did a great job in leading us through some of our favourite carols.

We had 3 baptism services during the year. These were held in July, October and on Easter Sunday. It was fantastic to see **8 people getting baptised throughout the year**, both young and older, and going public in their faith, confessing Jesus Christ as Lord of their lives.

Engagement, Service and Discipleship

The "Next Steps Journey" course is designed to help new guests (or the existing church congregation) meet some of the team, and to understand the church's mission, vision, and values. Over 3 sessions, they can "discover family, and find their fit". In essence this means that participants can learn more about LCC, explore their gifts and talents, and understand how to get more involved in the church through groups and teams. This has proven to be a very successful method to engage new people and to also find out how we can serve them better. Throughout the course of the year, we have seen **12 people become Partners at LCC, choosing to make the church their spiritual home**.

We are so thankful to the many volunteers who serve on teams throughout the life of the church. Many serve on a Sunday, as well as on teams throughout the week. These are the heroes who always go above and beyond, to serve the needs of others. Our volunteers are the life blood of the church, and their selflessness really does make a difference to the lives of many people. Whether it has been teaching, playing in the worship team, leading a Life Group, calling and connecting with members of the church, pastoral visits and calls, serving on hospitality, hosting kid's work, the list goes on... **On behalf of the Leadership Team, I wish to thank you for all your commitment and hard work. You really are making an impact in the lives of the church family and wider community!**

Throughout this year, we have endeavoured to provide opportunities for people in the church to be disciplined. This has been outworked through the provision of 1:1 mentoring and pastoral sessions, our Life Groups, and the Alpha course.

Children

We have 2 children's ministries in the life of the church – Sunday Stars (school years reception to year 5) and Elevate (school years 6+). We also aim to serve the children's respective families, as well as to reach out to other families within the local community.

Cathryn Myers, our Children's Ministry Leader, and her wider team have done a fantastic job in teaching and leading our children and young people. Here's a little summary:

- Sunday Stars was held on a Sunday morning three times a month. Elevate sessions were held on a Friday night each term, giving them valuable and age-related help and discipleship. Many in the group are Christ-followers and some are exploring!
- As part of the Elevate sessions, in the Autumn the group participated in Youth Alpha, and had an Alpha Day one Saturday where they looked at the subject of the Holy Spirit. This was a significant time for all, and a big thank you to the wider team to help make it possible.
- In October, a Light Trail was held to engage with the community and to offer an alternative to Halloween. People could sign-up online and then attend the event in-person to follow the clues to discover the message and win a prize. A huge thank you to those who helped at this event.
- At Christmastime, a Kids' Christmas Party was held that saw about 30 from the community attend. Even though numbers were lower than normal due to a resurgence of COVID, a really meaningful time was had as the children made Christingles and learned about the true meaning of Christmas – Jesus: His birth, death, and resurrection.
- The children played active parts in the Christmas services, as well as Mother's Day and Father's Day services.
- At Easter, a fantastic Easter community event was run by the children's team called the "Easter Eggstravaganza". Held on a sunny Saturday morning, the community could get involved in an Easter Egg Hunt, face painting, activities, and outdoor games. A great time was had by all including the amazing (and large) team who served!
- Our children continue to develop their gifts and talents as they serve the wider church on a Sunday morning on different teams. Children serve us on the Media Team, in the Worship Team, Hospitality Team (serving refreshments), as well as being younger leaders and role models in the Sunday Stars programme!

The Trustees would like to thank Cathryn and the whole children's teams for the amazing work they have done by equipping our children and young people. We stand amazed, encouraged, and thrilled at what the Lord is doing, as we see young and old serving side-by-side together in ministry!

Life Groups

Life Groups have also been a way to connect with others, care for each other and grow together. Since the pandemic, we have now launched a new model for these vital groups. 3 times a year, we run termly Life Groups with an official start and end date. These groups are open to attendees of LCC as well as the wider community to sign-up to. On average, about 7-9 groups ran per term, catering for different ages, and with each group having a unique focus. We would like to say a huge thank you to all the Life Group leaders who have served to connect, care, and help disciple people in the Christian faith.

Corporate Prayer

Prayer continues to be a significant priority in the life of the church, as we seek to encourage people to gather in different settings to pray together. We still have our Monday morning prayer group (led by Peter and Anne Gale) who meet to pray for requests both within the church family and now coming in from the community from the website and social media. Friday Ehiguese also faithfully led our Sunday morning prayer team, as well as a Thursday evening prayer group, who met faithfully on a weekly basis to commit the activities of the church to the Lord. From March 2022, we changed the focus of prayer on a Sunday Morning. At 9:45am on a weekly basis, everyone serving on team were asked to gather for a short time of prayer and encouragement to commit our morning to the Lord. People from the wider church family were also encouraged to come along. This continues to be an important and significant time together.

Following the disruption of the pandemic, we moved our monthly online "Encounter Nights" back to being in-person, on the first Thursday of each month. This continues to be the preferred setting for this evening that seeks to provide a time of extended worship and prayer. We are encouraged by the growing engagement of these evenings.

Seasons of Prayer and Fasting within the church, are significant and vital times for us to pause and to seek God in various settings. During this period, we held "5 Days of Prayer and Fasting" in September, and then our annual "21 Days of Prayer and Fasting" towards the start of the year in January. We are thrilled by the engagement of people as they set aside time to pray individually as well as corporately on Zoom and in-person. It is no surprise that the impact of these seasons is always evident in the life of the church!

Missions and Partnerships

The church is actively seeking to partner and build relationships with other organisations who share an affinity with our charity's objectives and values. We realise that more can be achieved in partnership than in isolation, and so we seek to partner through signposting and offering support through prayer, finance, and volunteers. To help us achieve this, the church tithes on its income to produce an annual missions' budget, whose expenditure is allocated to other organisations or individuals (e.g. Missions Partners) or needs as they arise. The following is a breakdown of our annual mission's expenditure for the financial year. In 2021-22, we were able to spend most of that which had been allocated from this fund as follows:

AoG, GB	£1,817.47
AoG Ukraine Appeal	£1,057.50
Christians Against Poverty	£720.00

Jews for Jesus (£1,200 allocated from 2020-21 budget, and £700 from 2021-22 budget)	£1,900.00
Street Pastors (£1,200 allocated from 2020-21 budget, and £500 from 2021-22 budget)	£1,700.00
Thrive Youth Ministry (£600 allocated from 2020-21 budget, and £400 from 2021-22 budget)	£1,000.00

Empart UK	£733.00	Warwick University Christian Union (£1,800 allocated from 2020-21 budget, and £500 from 2021-22 budget)	£2,300.00
Helping Hands	£700.00	Warwick District Foodbank	£700.00
Helping Hands – Christmas Appeal	£1,555.00	Other:	£153.89
Hope For Justice	£700.00	TOTAL	£15,036.86

At Christmas, we carried out our annual Christmas appeal, seeking to give to those in need in the local community. This year, working in partnership with Helping Hands for their annual Christmas Shoebox appeal, we invited people to contribute financially or to physically fill and wrap shoe boxes filled with goodies to be distributed to individuals and families in need at this time. This is a way to show the love of Jesus in a practical way. The target was 65 shoeboxes, and we were able to give away 87, which was amazing!

Legacy Fund

An action from a previous AGM was to resolve the outstanding Legacy Fund. For all details, please refer to the minutes of last year's AGM as circulated to Partners. It was our pleasure as a church to give the balance of this fund (£20,000) to 4 different Care Homes in the local community as carefully selected by Partners who were members of the church when the original donation was given. The Care Homes were invited to a special service at the church, during which they could share a little about their organisations, after which we thanked them for their hard work (especially considering the difficulty experienced during the Pandemic) and prayed for the great work that they do. All the Care Homes expressed their gratitude to the church, with some of the representatives being deeply touched by the way in which the church selected them and how we presented the donations. The Legacy Fund balance was distributed as follows:

- Eversleigh Nursing Home: £5,000
- Homewood Care Home: £5,000
- Gainsborough Hall Care Home £5,000
- Sebright Care Home £5,000

Venue Hire

Since the reopening of the church from the Pandemic, we have seen a gradual increase in demand for the hire of the centre for small meetings and groups. During this year, we are pleased to report that £1,356 was earned from venue hire within the local community.

Financial Review

Financial Activity and Financial Position

a) 3 Year Financial Review from 1st July 2019 to 30th June 2022

The past few years have been unprecedented for the world, due to the pandemic and consequently for Life Community Church. COVID-19 starting to surface towards the end of 2019, and then our nation was plunged into a national lockdown in March 2020. Towards the end of 2021 there was another resurgence of the virus. As a result of this, we thought it prudent to provide a summary of the church finances across this 3-year period, before commenting on the most recent set of accounts.

Table 1 below shows the **actual** total income and expenditure of the church in the 3-year period. You will notice that in the last financial year 2021-22, there was an overall deficit of c.£9,614. This was because £20,000 was paid to the Care Homes (see above) from the Legacy Fund. Across the 3 years, there was a deficit of c.£8,148, which is very good considering the amount of costs that were reduced during COVID balanced out by the investment in equipment to help the Church to pivot to the new word of Online Church. However, these figures don't tell the full story until they are compared in **Table 2**:

TABLE 1: A comparison of total income and expenditure across the 3-year period

	2019-20	2020-21	2021-22	3-year view: 2019-22
Total Income	£ 104,114.34	£ 93,697.68	£ 121,138.27	£ 318,950.29
Total Expenditure	£ 103,613.57	£ 92,732.34	£ 130,752.35 (Including Legacy Fund expenditure)	£ 327,098.26
Balance	£ 500.77	£ 965.34	-£ 9,614.08	-£ 8,147.97

Table 2 below shows the true operational view of the accounts. In 2021-22, payments totalling £20,000 were made to the 4 Care Homes from an existing Legacy Fund. During this year, we also received a special Vision Offering (see below for further details). Therefore, excluding the Legacy Fund payments from the total expenditure, the church made a surplus of c.£10,386 in year 2021-22. **This is excellent news indeed and we are truly grateful for the generosity of everyone who gives to the church.** Across this 3-year time span, the total surplus was c.£11,852. **However, much of this surplus is already earmarked for expenditure that would happen in 2022-23.**

TABLE 2: A comparison of total income and expenditure across the 3-year period (excluding the £20,000 Legacy Fund payments)

	2019-20	2020-21	2021-22	3-year view: 2019-22
Total Income	£ 104,114.34	£ 93,697.68	£ 121,138.27	£ 318,950.29
Total Expenditure	£ 103,613.57	£ 92,732.34	£ 110,752.35 (Excluding Legacy Fund expenditure)	£ 307,098.26
Balance	£ 500.77	£ 965.34	£ 10,385.92	£ 11,852.03

b) Current Financial Review from 1st July 2021 to 30th June 2022

The main sources of funding for the Church are the free will offerings of Church members and income tax recovered under the Gift Aid scheme.

Due to the financial threshold in which the Church fell this year, the charity's accounts have been prepared on a "receipts and payments" basis. In the "Statement of Account and Independent Examination Report" attached to this report, page 5 shows the Receipts and Payments Account, and page 6 shows the Church's Statement of Assets and Liabilities. A comparison of the current and previous financial year follows:

- **Total Church Income increased by a significant £26,086** from £93,669 to **£119,750 (increase of 27.8%)**
 - Of the Total Income, **General Tithes and Offerings increased by £10,767** from £91,328 to **£102,095 (increase of 11.8%)** for which we are truly thankful, as this vital to the day-to-day operating expenditure of the church.
 - This year we received a Vision Offering (Vision 2021 - more details below). Of the Total Church Income, we received an amazing **£14,481 towards Vision 2021** during this financial year.
- **Gift Aid** continues to really benefit the church, with **£20,835 being reclaimed from HMRC** through Gift Aid donations. This is an **increase of 27.0% (£4,431)** from last year's reclaim of £16,404. This year, 82.8% of donations were gift aided, compared to 83.4% last year, marking a **marginal decrease of 0.6%**. The Gift Aid scheme remains vital to the church, as it represents an additional 25% of income to the church for each donation made using it.

- With people carrying less cash these days, electronic giving (i.e., card payments on a Sunday, or through the website, or standing orders) continues to be a popular method for donations. This past financial year, we saw giving continue to switch to electronic means. **Electronic giving was £87,703** (compared with £70,891 last year **excluding Gift Aid**); an **increase of £16,812 or 23.7%** Year on Year. Also, this year the split of electronic giving to cash giving was **86.5% vs 13.5%** (compared with 90.3% vs 9.7% last year, excluding Gift Aid). **This is helpful to the church**, as it means that less cash is being physically handled by the offering counters (especially during the Pandemic). Also, electronic giving methods reduce the time and administration of processing cash payments, and also facilitate the ease and speed for people to donate. **Standing Orders remain the Church's preferred option of giving, as there are no charges incurred with this method.**
- Total spending for the year increased by 41.0% (£38,019) from £92,733 to £130,752. Key expenditure items were:
 - Missions: £35,037: £20,000 (legacy fund) and £15,037 (Missions giving)
 - Children: £6,128: incl. £2,000 given to subsidize the Kid's camp
 - New screen & projector: £5,644
 - Maintenance: £9,725: incl. £4,201 (new heaters), £3,739 (windows & door)
- Overall, the charity made a deficit of c.£9,614 (due to the Legacy Fund payments made), but made a surplus in "real terms" of c.£10,386 (please see **tables 1 and 2** on page 9)
- **Vision Offering 2021:** On 7th November, 2021, we held our Vision Day, during which we asked people to seek God to see what they might pledge to give in faith throughout the year towards this offering. The purpose of the offering was to raise at least £12,000 towards essential maintenance and some refurbishment within the building. Here's a summary of what happened:
 - **Total amount pledged:** £21,143 (incl. Gift Aid)
 - **Total amount received:** £14,481 (during financial year) and £18,446 (at time of writing)
 - This is a redemption rate of **87.2%**
 - **Expenditure of the Vision Offering 2021:**
 - £4,201 New gas heaters in Main Hall
 - £3,739 New windows and door in Life Lounge
 - £5,644 New large screen and data projector in Main Hall
 - £209 Video feed into Family Room
 - **£13,793 TOTAL (in financial year)**

Financial Position:

Cash at Bank: 30/06/2022	£	81,937.20
Less		
Previous Missions Fund balances	£	2,603.54
AoG 3% balance	£	-
Unspent V2122 Balance	£	4,653.33
Vision80 Building Fund Balance	£	32,041.45
Legacy Fund	£	-
Other commitments (children's account)	£	1,225.58
Sub-Total	£	40,523.90
Balance	£	41,413.30
Essential Operating Expenditure for 2021-22 is c.:	£	62,637.35
Reserves Policy of 5 months OPEX would be c.:	£	26,098.89
FREE CASH POSITION: 30/06/2022	£	15,314.41

Total cash at the bank at the end of the financial year was c.£81,937. Total earmarked commitments were c.£40,524. The 5-month reserves policy for the period was c.£26,099. This leaves a cash free position of £15,314.

We are so thankful to every person who gives within the life of the church. From regular donations in our weekly offerings, to those who gave sacrificially into our Vision 2021 offering, the church Leadership Team and Trustees wish to express our deepest gratitude. Your giving is truly making a difference!

Reserves Policy

The Trustees have examined the requirements for free reserves, i.e., those unrestricted funds not invested in tangible fixed assets. The Trustees consider that, given the nature of the Church's work, free reserves should be equivalent to approximately **5 months'** routine general fund expenditure, plus committed future expenditure on other projects, where funds permit. The Trustees are of the opinion that this provides sufficient flexibility to cover temporary shortfalls of incoming resources and will allow the church to cope and respond to unforeseen emergencies whilst action plans are implemented. However, as income increases, the Trustees will look to increase this amount to provide a greater safeguard for the charity. As of the end of the current financial year, **free reserves requirement for 5 months budgeted routine expenditure is c.£26,100**. This money will be held in the current account, and through regular monitoring the account will not be allowed to slip below this amount without actions being put in place to mitigate against any decline in income.

Grants Policy

The Church makes grants, equivalent to 10% of its donated income annually, to support missionary endeavours both in the UK and abroad. This amount is transferred into the "designated account", known as the Mission Fund. The policy of the Church is to give grants on the basis that they are subject to annual review and only renewed based on meeting set criteria. These grants will either be donated as a "lump sum" or will be given on a monthly or quarterly basis. In addition, the Church makes donations for hardship at the discretion of the Eldership, to those in need within the Church.

Future Plans

We are excited about the future. Things have changed as we are well into our season of rebuilding the church since the impact of the Pandemic. We continue to put in place a strategy where mission is kept at the forefront of the church, along with discipleship pathways to help people grow in a relationship with Jesus Christ. We are entering a season of much needed Leadership Development to strengthen and develop the existing leadership structures, but also to establish a leadership development pipeline. Please continue to pray for the church at this vital time.

Again, we are thankful for all the volunteers who give of their time and their money to make a significant contribution to the Church, and as we expand our volunteer base in the future, Life Community Church will seek to continue to make an impact, both locally and beyond.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Trustee's Statement

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- So far as that Trustee is aware, there is no relevant information of which the charity's Independent Examiner is unaware, and
- They have taken all the steps that ought to have been taken as a Trustee to be aware of any information needed by the Independent Examiner in connection with preparing their report, and to establish that the charity's Independent Examiner is aware of that information.

This report was approved by the Trustees and signed on their behalf by:



David Bolton, Senior Pastor
Trustee

15/11/2022

Date

**LIFE COMMUNITY CHURCH
CHARLOTTE STREET
LEAMINGTON SPA
WARWICKSHIRE
CV31 3EB**

Registered Charity: 1052019

**STATEMENT OF ACCOUNT
AND
INDEPENDENT EXAMINATION REPORT
FOR THE YEAR ENDED 30TH JUNE 2022**

**Luke Silver
Accountancy & Taxation Services
25 Ellicombe Close
Minehead
Somerset
TA24 6DQ**

Mobile: 07710 456376

E-mail: luke-silver@puresilver.org.uk

Independent Examiner's Report on the Accounts

Receipts and Payment Accounts

Report to the trustees of Life Community Church

Registered Charity Number 1052019

On the accounts for the year ended 30th June 2022

Set out on the following pages

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. 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;
follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
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 Commissioners. 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 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.

Signed *L A Silver*

Date: 11 November 2022

Luke Silver, HNC Business & Finance

Accountancy & Taxation Services
25 Ellicombe Close, Minehead. TA24 6DQ

Independent Examiners Report to the Trustees

Introduction

Thank you for submitting the accounts for independent examination. They have been well maintained and the treasurer and others responsible are to be commended for their hard work. Therefore I will keep my comments to a minimum.

Charity Law and Financial Regulations

The independent examination has been carried out in accordance with the Charities (Accounts and Reports) Regulations 1995 (Statutory Instruments No 2724) and the Accounting by Charities Statement of Recommended Practice (SORP).

Signing of Accounts

I shall be obliged if you will please forward a copy of the signature page for my records after the accounts have been signed by a representative appointed by the Trustees and Church Council. A spare copy is enclosed.

Conclusion

There are no other matters I feel need to be brought to your attention.

Please do not hesitate to contact me for further clarification or for further assistance.

Luke Silver

Date: 11 November 2022

LIFE COMMUNITY CHURCH
REPORT OF THE TRUSTEES AND CHURCH COUNCIL
FOR THE YEAR ENDED 30TH JUNE 2022

ACTIVITIES REVIEW

The financial results are set out in the enclosed accounts.

The principal activity throughout the year under review was that of

- The advancement of the Christian Faith
- The relief of sickness and financial hardship and to promote and preserve good health by the provision of counselling and support
- The advancement of education

TRUSTEES AND CHURCH COUNCIL

The trustees and church council during the year were as follows:

David Bolton

Leanne Bolton

David Onyekwe

Peter Stephanis (Appointed 19/07/2021)


John Partington (Resigned 19/07/2021)

Robert Page (Resigned 19/07/2021)

STATEMENT

We certify that the books, vouchers and information produced to enable the independent examination of our accounts to be conducted contain a full and correct record of our financial transactions and activities to the best of our knowledge and belief.

SIGNED ON BEHALF OF THE TRUSTEES



Please print name: **David Bolton**

Date: **20/11/2022**

Life Community Church

Accounts for the year ended 30 June 2022

Receipts and Payments Account

	2022				2021			
	Legacy Fund £	Designated Fund £	General Fund £	Total £	Legacy Fund £	Designated Fund £	General Fund £	Total £
Grants and Donations								
Donations - G/A (Standing Orders)	0	0	63,991	63,991	0	0	49,724	49,724
Donations - G/A (Cash)	0	0	7,680	7,680	0	0	5,570	5,570
Donations - G/A (Card / Online)	0	0	8,335	8,335	0	0	9,156	9,156
Donations - Non G/A (Cash)	0	0	6,109	6,109	0	0	3,392	3,392
Donations - Non G/A (S O)	0	0	9,176	9,176	0	0	7,835	7,835
Donations - Non G/A (Card / Online)	0	0	1,282	1,282	0	0	1,583	1,583
HMRC Gift Aid Tax Rebate	0	0	20,835	20,835	0	0	16,404	16,404
Children's Income	0	0	2,341	2,341	0	0	0	0
	0	0	119,749	119,749	0	0	93,664	93,664
Trading Activities								
Church Rent	0	0	1,356	1,356	0	0	0	0
Manse Rent	0	0	0	0	0	0	0	0
	0	0	1,356	1,356	0	0	0	0
Investment Income	32	0	0	32	35	0	0	35
TOTAL INCOME	32	0	121,105	121,137	35	0	93,664	93,699
Direct Charitable Expenditure								
Teaching	0	0	116	116	0	0	26	26
Training	0	0	2,930	2,930	0	0	1,510	1,510
Outreach	0	0	795	795	0	0	461	461
Missions	19,861	0	15,176	35,037	710	0	17,789	17,789
Gifts	0	0	710	710	0	0	508	508
Ministry Gifts	0	0	175	175	0	0	300	300
Children	0	0	6,128	6,128	0	0	272	272
Youth Ministry	0	0	183	183	0	0	4	4
Student Ministry	0	0	0	0	0	0	0	0
Little Treasures	0	0	0	0	0	0	0	0
Worship Team	0	0	6	6	0	0	0	0
Women's Ministry	0	0	0	0	0	0	0	0
Senior's Ministry	0	0	0	0	0	0	0	0
Men's Ministry	0	0	0	0	0	0	0	0
	19,861	0	26,219	46,080	0	0	20,870	20,870
Equipment								
IT Equipment	0	0	6,961	6,961	0	0	3,597	3,597
Furniture & Fittings	0	0	3	3	0	0	70	70
Worship Equipment	0	0	2,372	2,372	0	0	721	721
Office Equipment	0	0	0	0	0	0	0	0
Equipment Hire	0	0	78	78	0	0	354	354
General	0	0	1,406	1,406	0	0	660	660
	0	0	10,820	10,820	0	0	5,402	5,402
Management & Admin								
Net Salaries	0	0	39,101	39,101	0	0	38,821	38,821
PAYE & NIC's	0	0	5,819	5,819	0	0	6,100	6,100
Professional Fees	0	0	457	457	0	0	657	657
Pensions	0	0	3,276	3,276	0	0	3,276	3,276
Internship	0	0	0	0	0	0	380	380
	0	0	48,653	48,653	0	0	49,234	49,234

Support Costs

Property Insurance	0	0	1,436	1,436	0	0	1,397	1,397
Water Rates	0	0	42	42	0	0	40	40
Gas & Electricity	0	0	1,431	1,431	0	0	1,158	1,158
Travelling Expenses	0	0	20	20	0	0	6	6
Mileage	0	0	858	858	0	0	645	645
Printing & Stationery	0	0	784	784	0	0	804	804
Postage & Carriage	0	0	6	6	0	0	21	21
Maintenance	0	0	9,725	9,725	0	0	967	967
Subscriptions	0	0	1,608	1,608	0	0	3,129	3,129
Licences	0	0	2,513	2,513	0	0	3,164	3,164
Telephone Charges	0	0	644	644	0	0	558	558
General Expenses	0	0	246	246	0	0	174	174
Cleaning	0	0	3,110	3,110	0	0	2,703	2,703
Hospitality	0	0	538	538	0	0	191	191
Venue Hire Costs	0	0	0	0	0	0	0	0
Subsistence	0	0	0	0	0	0	860	860
P.R. (Leaflets & Brochures)	0	0	53	53	0	0	16	16
PSP (Card Payments)	0	0	582	582	0	0	235	235
Refuse Collection	0	0	620	620	0	0	439	439
	<u>0</u>	<u>0</u>	<u>24,216</u>	<u>24,216</u>	<u>0</u>	<u>0</u>	<u>16,507</u>	<u>16,507</u>

Manse

Property Insurance	0	0	0	0	0	0	0	0
Council Tax	0	0	0	0	0	0	0	0
Gas & Electricity	0	0	840	840	0	0	720	720
Water Rates	0	0	0	0	0	0	0	0
Furniture & Fittings	0	0	143	143	0	0	0	0
Equipment Hire	0	0	0	0	0	0	0	0
Maintenance	0	0	0	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>983</u>	<u>983</u>	<u>0</u>	<u>0</u>	<u>720</u>	<u>720</u>

TOTAL PAYMENTS

	<u>19,861</u>	<u>0</u>	<u>110,891</u>	<u>130,752</u>	<u>0</u>	<u>0</u>	<u>92,733</u>	<u>92,733</u>
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Transfers

	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
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Excess of Income over Payments

For the Year	(19,829)	0	10,214	(9,615)	35	0	931	966
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Funds as at 30 June Start of Year

	19,829	4,331	67,392	91,552	19,794	4,331	66,440	90,565
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Fund Balance Adjustment

	0	30,343	(30,343)	0	0	0	21	21
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Funds as at 30 June End of Year

	<u>0</u>	<u>34,674</u>	<u>47,263</u>	<u>81,937</u>	<u>19,829</u>	<u>4,331</u>	<u>67,392</u>	<u>91,552</u>
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Monetary Assets:

Bank Current Accounts			48,642				71,023	
Kingdom Bank			32,070				19,796	
Cash in Hand			0				0	
Life Youth & Children's Account			1,225				733	
Creditors			0				0	
			<u>81,937</u>				<u>91,552</u>	

Life Community Church

Statement of Assets and Liabilities As At 30th June 2022

	2022 £	2021 £
Fixed Assets		
Church Building & Manse	450,000	450,000
Current Assets		
<u>Bank Balances:</u>		
Current Account	46,038	31,180
Life Designated Account	2,604	39,350
Life Little Treasures	0	493
Kingdom Bank	32,070	18,796
Kingdom Bank Deposit	0	1,000
Life Youth & Children's Account	1,225	733
Cash In Hand	0	0
	81,937	91,552
Total Current Assets	81,937	91,552
Current Liabilities	0	0
Total Assets	531,937	541,552

**LIFE COMMUNITY CHURCH
CHARLOTTE STREET
LEAMINGTON SPA
WARWICKSHIRE
CV31 3EB**

Registered Charity: 1052019

**STATEMENT OF ACCOUNT
AND
INDEPENDENT EXAMINATION REPORT
FOR THE YEAR ENDED 30TH JUNE 2022**

**Luke Silver
Accountancy & Taxation Services
25 Ellicombe Close
Minehead
Somerset
TA24 6DQ**

Mobile: 07710 456376

E-mail: luke-silver@puresilver.org.uk

Independent Examiner's Report on the Accounts

Receipts and Payment Accounts

Report to the trustees of Life Community Church

Registered Charity Number 1052019

On the accounts for the year ended 30th June 2022

Set out on the following pages

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. 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;
follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
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My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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.

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

Signed *L A Silver*

Date: 11 November 2022

Luke Silver, HNC Business & Finance

Accountancy & Taxation Services
25 Ellicombe Close, Minehead. TA24 6DQ

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Please do not hesitate to contact me for further clarification or for further assistance.

Luke Silver

Date: 11 November 2022

LIFE COMMUNITY CHURCH
REPORT OF THE TRUSTEES AND CHURCH COUNCIL
FOR THE YEAR ENDED 30TH JUNE 2022

ACTIVITIES REVIEW

The financial results are set out in the enclosed accounts.

The principal activity throughout the year under review was that of

- The advancement of the Christian Faith
- The relief of sickness and financial hardship and to promote and preserve good health by the provision of counselling and support
- The advancement of education

TRUSTEES AND CHURCH COUNCIL

The trustees and church council during the year were as follows:

David Bolton

Leanne Bolton

David Onyekwe

Peter Stephanis (Appointed 19/07/2021)

John Partington (Resigned 19/07/2021)

Robert Page (Resigned 19/07/2021)

STATEMENT

We certify that the books, vouchers and information produced to enable the independent examination of our accounts to be conducted contain a full and correct record of our financial transactions and activities to the best of our knowledge and belief.

SIGNED ON BEHALF OF THE TRUSTEES



Please print name: **David Bolton**

Date: **20/11/2022**

Life Community Church

Accounts for the year ended 30 June 2022

Receipts and Payments Account

	2022				2021			
	Legacy Fund £	Designated Fund £	General Fund £	Total £	Legacy Fund £	Designated Fund £	General Fund £	Total £
Grants and Donations								
Donations - G/A (Standing Orders)	0	0	63,991	63,991	0	0	49,724	49,724
Donations - G/A (Cash)	0	0	7,680	7,680	0	0	5,570	5,570
Donations - G/A (Card / Online)	0	0	8,335	8,335	0	0	9,156	9,156
Donations - Non G/A (Cash)	0	0	6,109	6,109	0	0	3,392	3,392
Donations - Non G/A (S O)	0	0	9,176	9,176	0	0	7,835	7,835
Donations - Non G/A (Card / Online)	0	0	1,282	1,282	0	0	1,583	1,583
HMRC Gift Aid Tax Rebate	0	0	20,835	20,835	0	0	16,404	16,404
Children's Income	0	0	2,341	2,341	0	0	0	0
	0	0	119,749	119,749	0	0	93,664	93,664
Trading Activities								
Church Rent	0	0	1,356	1,356	0	0	0	0
Manse Rent	0	0	0	0	0	0	0	0
	0	0	1,356	1,356	0	0	0	0
Investment Income	32	0	0	32	35	0	0	35
TOTAL INCOME	32	0	121,105	121,137	35	0	93,664	93,699
Direct Charitable Expenditure								
Teaching	0	0	116	116	0	0	26	26
Training	0	0	2,930	2,930	0	0	1,510	1,510
Outreach	0	0	795	795	0	0	461	461
Missions	19,861	0	15,176	35,037	710	0	17,789	17,789
Gifts	0	0	710	710	0	0	508	508
Ministry Gifts	0	0	175	175	0	0	300	300
Children	0	0	6,128	6,128	0	0	272	272
Youth Ministry	0	0	183	183	0	0	4	4
Student Ministry	0	0	0	0	0	0	0	0
Little Treasures	0	0	0	0	0	0	0	0
Worship Team	0	0	6	6	0	0	0	0
Women's Ministry	0	0	0	0	0	0	0	0
Senior's Ministry	0	0	0	0	0	0	0	0
Men's Ministry	0	0	0	0	0	0	0	0
	19,861	0	26,219	46,080	0	0	20,870	20,870
Equipment								
IT Equipment	0	0	6,961	6,961	0	0	3,597	3,597
Furniture & Fittings	0	0	3	3	0	0	70	70
Worship Equipment	0	0	2,372	2,372	0	0	721	721
Office Equipment	0	0	0	0	0	0	0	0
Equipment Hire	0	0	78	78	0	0	354	354
General	0	0	1,406	1,406	0	0	660	660
	0	0	10,820	10,820	0	0	5,402	5,402
Management & Admin								
Net Salaries	0	0	39,101	39,101	0	0	38,821	38,821
PAYE & NIC's	0	0	5,819	5,819	0	0	6,100	6,100
Professional Fees	0	0	457	457	0	0	657	657
Pensions	0	0	3,276	3,276	0	0	3,276	3,276
Internship	0	0	0	0	0	0	380	380
	0	0	48,653	48,653	0	0	49,234	49,234

Support Costs

Property Insurance	0	0	1,436	1,436	0	0	1,397	1,397
Water Rates	0	0	42	42	0	0	40	40
Gas & Electricity	0	0	1,431	1,431	0	0	1,158	1,158
Travelling Expenses	0	0	20	20	0	0	6	6
Mileage	0	0	858	858	0	0	645	645
Printing & Stationery	0	0	784	784	0	0	804	804
Postage & Carriage	0	0	6	6	0	0	21	21
Maintenance	0	0	9,725	9,725	0	0	967	967
Subscriptions	0	0	1,608	1,608	0	0	3,129	3,129
Licences	0	0	2,513	2,513	0	0	3,164	3,164
Telephone Charges	0	0	644	644	0	0	558	558
General Expenses	0	0	246	246	0	0	174	174
Cleaning	0	0	3,110	3,110	0	0	2,703	2,703
Hospitality	0	0	538	538	0	0	191	191
Venue Hire Costs	0	0	0	0	0	0	0	0
Subsistence	0	0	0	0	0	0	860	860
P.R. (Leaflets & Brochures)	0	0	53	53	0	0	16	16
PSP (Card Payments)	0	0	582	582	0	0	235	235
Refuse Collection	0	0	620	620	0	0	439	439
	0	0	24,216	24,216	0	0	16,507	16,507

Manse

Property Insurance	0	0	0	0	0	0	0	0
Council Tax	0	0	0	0	0	0	0	0
Gas & Electricity	0	0	840	840	0	0	720	720
Water Rates	0	0	0	0	0	0	0	0
Furniture & Fittings	0	0	143	143	0	0	0	0
Equipment Hire	0	0	0	0	0	0	0	0
Maintenance	0	0	0	0	0	0	0	0
	0	0	983	983	0	0	720	720

TOTAL PAYMENTS

	19,861	0	110,891	130,752	0	0	92,733	92,733
Transfers	0	0	0	0	0	0	0	0

Excess of Income over Payments For the Year	(19,829)	0	10,214	(9,615)	35	0	931	966
Funds as at 30 June Start of Year	19,829	4,331	67,392	91,552	19,794	4,331	66,440	90,565
Fund Balance Adjustment	0	30,343	(30,343)	0	0	0	21	21
Funds as at 30 June End of Year	0	34,674	47,263	81,937	19,829	4,331	67,392	91,552

Monetary Assets:

Bank Current Accounts			48,642				71,023	
Kingdom Bank			32,070				19,796	
Cash in Hand			0				0	
Life Youth & Children's Account			1,225				733	
Creditors			0				0	
			81,937				91,552	

Life Community Church

Statement of Assets and Liabilities As At 30th June 2022

	2022 £	2021 £
Fixed Assets		
Church Building & Manse	450,000	450,000
Current Assets		
<u>Bank Balances:</u>		
Current Account	46,038	31,180
Life Designated Account	2,604	39,350
Life Little Treasures	0	493
Kingdom Bank	32,070	18,796
Kingdom Bank Deposit	0	1,000
Life Youth & Children's Account	1,225	733
Cash In Hand	0	0
	81,937	91,552
Total Current Assets	81,937	91,552
Current Liabilities	0	0
Total Assets	531,937	541,552