

Full Life Church & Christian Centre

Report and Financial Statements

For the year ended 31 December 2021

Registered Charity Number: 1052600

Full Life Church & Christian Centre

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For the year ended 31 December 2021

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Full Life Church & Christian Centre

Company Information

For the year ended 31 December 2021

REGISTERED OFFICE:	Full Life Church Maltby Rotherham South Yorkshire S66 8LF
TRUSTEES:	P. Norris - Chair K. Foster P. Wilson - Appointed 01/01/2021
INDEPENDENT EXAMINER:	Jon Lister FCCA Enterprise Chartered Certified Accountants 8 Castlegate Tickhill Doncaster DN11 9QU
BANKERS:	Natwest Bank Plc Bawtry Road Wickersley Rotherham S60 0JY

Full Life Church & Christian Centre

Trustees' Annual Report

For the year ended 31 December 2021

The trustees have pleasure in submitting the report and financial statements for the year ended 31 December 2021.

Trustees' responsibilities statement

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for the year.

In preparing the financial statements, the trustees are required to:

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

The trustees are responsible for keeping adequate 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. 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.

Structure, governance and management

The trustees have responsibility to direct the charity's affairs in such a way as to promote the Objects.

Day to day management

The day to day management of the charity is carried out by the Senior Minister, responsible to the Board of Trustees made up of the trustees of the company.

General meetings are held monthly to discuss matters and for decision making. Meetings are carried out in line with the Governing Document of the charity.

Full Life Church & Christian Centre

Report of the Directors (including the Trustees' Report) - Continued **For the year ended 31 December 2021**

Structure, governance and management continued

Recruitment and training of trustees

Trustees are recruited based on their knowledge and experience in the services the charity provides to meet its objectives.

Trustee training is given before and during the trustee term.

New members of the Church Council are nominated by the Senior Minister and appointed by the Church Council.

Risk management

The board of trustees have overall responsibility for ensuring that the charity has appropriate systems of controls, financial or otherwise. They are also responsible for keeping proper accounting records, for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

- The charity is operating efficiently and effectively
- The assets are safeguarded against unauthorised use or disposition
- Proper records are maintained and financial information used within the charity reliable
- The charity complies with relevant laws and regulations

Risk review

The trustees have conducted a review of the major risks to which the charity is exposed and appropriate systems have been established to mitigate those risks. Significant external risks to funding have led to the development and implementation of a strategic plan. This will allow for the re-direction of funding and some activities.

Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects to ensure consistent quality of delivery for all operational aspects of the charity. These procedures are constantly reviewed to ensure that they still meet the needs of the charity.

Objectives and activities

Full Life Church exists to promote the Christian Faith and serve the wider community through Church services, outreach and community projects.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £50,000 (which equates to approximately 3 months of unrestricted expenditure so that the charity could continue to operate should income and expenditure vary adversely. At the year end date, the charity held unrestricted cash in excess of this amount.

Full Life Church & Christian Centre

Report of the Directors (including the Trustees' Report) - continued **For the year ended 31 December 2021**

Review of the year

The period of 2021/22 has again been an unusual time as, along with other organisations around the UK, we sought to recover from the impact of the pandemic, along with seeking to maintain appropriate safety measures to keep our community safe.

We have seen significant encouragement in the many ways as Full Life Church and ministries continued to develop.

We have continued to develop our Community projects around our Mission and Values, and have been able to see the impact of that being outworked.

Vision:

To grow a significant and dynamic Community Church, that serves Maltby, and the surrounding communities within South Yorkshire and North Notts.

Mission Statement:

Our mission statement continues to serve us well;

Impact - Serve - Support

- **Impact and Influence our Community for good and for God**
- **To Serve Others in our region and Nation**
- **To Support Mission Partners overseas**

Values:

We have continued to embody our values in ministry and ethos:

- Being passionate for God and keeping Christ at the centre of everything we do.
- Keeping a Christ-like attitude and servant spirit in the way we serve God and each other.
- Being a Church that is built upon sound, relevant, practical and inspirational Christian teaching & inspiring, contemporary and vibrant worship.
- Empowering people to rise towards their potential.
- That we are a united and purposeful people, committed to pursuing excellence in the way we serve God, each other and our community.
- That we are driven by purpose not programme, and by our relationship with Jesus

Full Life Church & Christian Centre

Report of the Directors (including the Trustees' Report) - continued For the year ended 31 December 2021

In Short:

Warmly **Welcomes** new friends and old
Authentically **Worships** the Living Saviour
Carefully **Holds** the truths of God's Word
Creatively **Communicates** fullness of life in Jesus
Enthusiastically **Encourages** those around us
Healthily **Honours** those who serve and lead us
Generously **Gives** to support ministries and missions
Regularly **Gathers** Sundays and midweek
Willingly **Serves** others in fellowship and community
Persistently **Prays** 'Your Kingdom Come'

Our **current aims** over the period of 2022 and into 2023 have also been and will be re-visited after the Covid 19 period to enable us to re-focus on re-developing our Church and ministries, and our capacity for growth, as we enter the coming season:

Current short and mid term aims as we continued through 2022 were to redevelop our Church and specifically to again:

- **Create Community**
- **Build Bridges**
- **Develop Disciples and**
- **Mobilise our Mission**

We are pleased to report that we have seen:

- The spiritual and relational life of our Church fellowship has been developing by integrating new friends, strengthening peoples' faith, encouraging the concept of serving others
- A continuation to develop our ministry to combat food poverty, vulnerability and homelessness
- A re-launching and developing again our ministry to children, young people, and families
- An increase in the use and availability of our facilities for education and training, skills development, and activities that facilitate the sense of well being and living healthily within our community, and other areas of personal development, as well as activities that facilitate Christian mission

Full Life Church & Christian Centre

Report of the Directors (including the Trustees' Report) - continued For the year ended 31 December 2021

Main Activities During the Past Year

The previous interruptions experienced through cover have of course been now largely removed. Consequently we have been able to offer pastoral care and support to Church attendees and members of our community, and also re establish various activities as legalities allowed.

At the time of writing this report in 2022:

The support we have received has enabled us to see:

- Our **Church** coming back together and growing again. Our gatherings have been more diverse, more accessible, and all age for everyone attending, and in fact this has facilitated increase.
- Our **Family / Parent and Toddlers Playgroups** currently operate 4 times each week so far connecting with approximately 80 - 90 families.
- Our **Cove Coffee House** complete with quiet and sensory garden open 5 full days per week, and serve hundreds of people each week. Every day we seek to support and address the issues of loneliness and social isolation, lock down depression, loss of community contact, and the need for people to find a place of 'Refuge, Peace, and Shelter'.
- Our **Food Bank** give away over 8000 meals over the last 12 months, supporting hundreds of families challenged with food poverty. We also put together and distributed dozens of Christmas hampers throughout in the week before Christmas, so that families could benefit from reduced pressure over the period. Special thanks to the employees of Royal Mail for their kind support and other donors.
- We have recently re-located and re-developed our food bank ministry within our premises to give us an improved space to organise food parcels and position



ourselves for growth and diversity, in anticipation of the potential effects of changes in the labour market and social structures.

Full Life Church & Christian Centre

Report of the Directors (including the Trustees' Report) - continued For the year ended 31 December 2021

- Our **Olive Suite** provide an ideal setting for educational groups and courses. We facilitated a wide variety of community courses and groups including sewing classes, flower arranging, crafts and performing arts.
- Our **Living Well and Conference Suite** provide excellent space for both adults and people young people who attend groups for keeping fit, and living well, physical exercise, and developing performing arts skills.
- Our **Social Housing** continue to provide supported and safe housing for people who may have experienced loss, or life changing health issues



We have continued to **Serve Others** in our Region and Nation by continuing to serve other Churches and ministries through our:

- **Day Conference Centre.** We now again host numerous groups from our community that enrich peoples' lives and facilitate community involvement
- **Residential Retreat and Mission** facility which still is able to facilitate groups from around the world
- Providing **Leadership Training programmes** to other Churches and leaders as requested

We consider that we are **Supporting Mission Partners** overseas by:

- Continuing our relationship with **Watoto Child Care Ministries** based in Kampala, Uganda
- Continuing to support our **Mission Partners in Asturias, Spain.**

Full Life Church & Christian Centre

Report of the Directors (including the Trustees' Report) - continued **For the year ended 31 December 2021**

Our various activities and outreach projects facilitate around 1,200 visits per week from around 1,000 people. This means that we can realistically say, as many do, that Full Life Church is very much a hub within our community, and surrounding communities, many of which continue to experience the significant social challenges of social isolation, food poverty, mental health challenges and social breakdown.

We have been able to conduct ongoing staff and trustee mentoring. We have also been able to grow our volunteer base to 40 - 50 volunteers within our organisation.

A Finance Remark

During the 2021/22 period we have been blessed by:

- Everyone who practiced the concept of biblical giving
- The Gift Aid Schemes
- Special Offerings
- Help in applying for grants
- Help to promote existing ministries
- Effective income bearing ministry departments

Regular giving is at the heart of our sponsorship, and this finances so much of what we are able to do.

Celebrations

This year we celebrate the birthday of our oldest member who will be 99 years old, and who has served our Church for 89 years.

Special Thanks

Special thanks are expressed this year to the Trustees who have agreed to stand for the current period, and support our Pastors Paul and Wesley.

Gratitude is expressed to all those who have shared the other responsibilities of leadership over the past year. Once again we will be expanding our Trustees' team and embrace the wisdom they will bring.

Full Life Church & Christian Centre

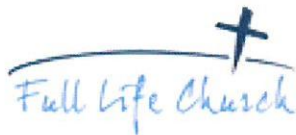
Report of the Directors (including the Trustees' Report) - continued
For the year ended 31 December 2021

Special thanks also go to the following organisations for their generous support through the year:

Tesco Supermarket	For Food Bank and Hampers
All Maltby Schools	For Food Bank and Hampers
Fair Share	For Food Bank and Hampers
Royal Mail Employees	For Food Bank and Hampers
Other generous donors	For special projects

Respectfully Submitted

Paul Norris CMgr FCMI
Senior Pastor
Full Life Church, Maltby


Full Life Church



On Behalf of the Board of Trustees:

Paul Norris - Chair
Date:

Independent Examiners Report to the Trustees of
Full Life Church & Christian Centre
For the year ended 31 December 2021

We report on the accounts for the year ended 31 December 2021 set out on pages 10 to 19.

Retrospective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (The Act). The trustees consider that an audit is not required for this year under section 145(1) of the Charities Act 2011 and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under Charity Law and is eligible for independent examination, it is my responsibility to;

- examine the accounts under section 145 of the Charities Act 2011;
- to follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011; 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) 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 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.

Jon Lister FCCA
Enterprise Accountancy Services Limited
8 Castlegate
Tickhill
Doncaster
DN11 9QU

Dated:

11-10-2022

Full Life Church & Christian Centre

Statement of Financial Activities (including Income & Expenditure Account) For the year ended 31 December 2021

	Notes	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
INCOMING RESOURCES					
COVID Grants		31,599		31,599	61,109
Incoming resources from charitable activities:					
Donations and legacies	2	73,979	267	74,246	78,027
Charitable activities:	3	54,825	-	54,825	47,582
Investment income		-		-	10
TOTAL INCOMING RESOURCES		160,403	267	160,670	186,728
RESOURCES EXPENDED					
Charitable activities	3	157,574	1,211	158,785	170,437
Governance costs	4	4,053	-	4,053	2,857
TOTAL RESOURCES EXPENDED		161,627	1,211	162,838	173,294
NET INCOMING RESOURCES	5	(1,224)	(944)	(2,168)	13,434
TRANSFER		-	-	-	-
Total funds brought forward		694,476	7,166	701,642	688,208
TOTAL FUNDS CARRIED FORWARD		693,252	6,222	699,474	701,642

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

Full Life Church & Christian Centre
Charity number: 1052600
Balance Sheet as at 31 December 2021

		2021		2020	
	Notes	£	£	£	£
FIXED ASSETS					
Tangible assets	7		1,651,123		1,650,000
CURRENT ASSETS					
Stock			-		-
Debtors	8		516		-
Cash at bank and in hand			83,214		116,586
			<u>83,730</u>		<u>116,586</u>
CURRENT LIABILITIES					
Creditors due within one year	9		<u>33,176</u>		<u>30,576</u>
NET CURRENT ASSETS/(LIABILITIES)			<u>50,554</u>		<u>86,010</u>
Creditors due after more than one year	10		(402,203)		(434,368)
TOTAL ASSETS LESS CURRENT LIABILITIES			<u><u>1,299,474</u></u>		<u><u>1,301,642</u></u>
FUNDS					
Unrestricted funds	11		693,252		694,476
Revaluation	11		600,000		600,000
Restricted funds	11		<u>6,222</u>		<u>7,166</u>
TOTAL FUNDS	11		<u><u>1,299,474</u></u>		<u><u>1,301,642</u></u>

The financial statements were approved by the Board of Trustees and were signed on its behalf by:

Paul Norris - Trustee

Paul Norris

Date:

11th Oct 2022.

Full Life Church & Christian Centre

Notes to the Financial Statements

For the year ended 31 December 2021

1 ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015) and with the Accounting and Reporting by: Statement of Recommended Practice (issued in January 2015).

Going concern

The financial statements have been prepared on a going concern basis. The Charity's activities are dependent upon the continued support of its key funders who have undertaken to provide such support for the foreseeable future.

If the going concern basis were not appropriate, adjustments would have to be made to reduce the value of assets to their recoverable values, to provide any further liabilities that may arise and reclassify fixed assets to current assets and long terms liabilities to current liabilities.

Cash flow statement

The trustees have taken advantage of the exemption in Financial Reporting Standard No. 102 from including a cash flow statement in the financial statement on the grounds that the charity is small.

Grants receivable

Revenue grants are credited to the Statement of Financial Activities in the year for which they are received.

Taxation

The company is a registered charity and its activities are not subject to taxation.

Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows;

Freehold Land and Buildings	Not depreciated
Fixtures, fittings and equipment	20% straight line basis

The freehold property of the charity was revalued by the trustee on 31st December 2007

Staff Costs and overhead expenses

Staff costs and overhead expenses are allocated to activities on the basis of time spent unless otherwise identified to a particular fund.

Full Life Church & Christian Centre

Notes to the Financial Statements - continued

For the year ended 31 December 2021

Fund Accounting

Funds held by the charity are either:

Restricted funds - these are funds that can only be used for a particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Unrestricted funds - these are funds which can be used at the organisation's discretion in accordance with the objects of the charity.

Designated funds - these funds comprise unrestricted funds that have been set aside by the trustees for restricted purposes.

2 Donations and legacies

	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
Donations of cash or similar	62,694		62,694	68,933
Donations in kind (Food Bank)	-	267	267	1,061
Gift Aid recoverable	11,286		11,286	8,033
	<u>73,979</u>	<u>267</u>	<u>74,246</u>	<u>78,027</u>

Charitable activities

	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
Charitable grants	-		-	3,000
Parent & Toddler	1,836		1,836	833
Rental income	12,732		12,732	14,772
Conference and centre	14,891		14,891	13,772
Other	435		435	116
Café	24,931		24,931	15,089
	<u>54,825</u>	<u>-</u>	<u>54,825</u>	<u>47,582</u>

Full Life Church & Christian Centre

Notes to the Financial Statements - continued

For the year ended 31 December 2021

3 RESOURCES EXPENDED - CHARITABLE ACTIVITIES

	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
Salaries and staff related costs	88,310	-	88,310	99,906
Training	1,062	-	1,062	219
Activities and Ministry expenses	3,307	-	3,307	4,147
Food bank costs	-	1,211	1,211	1,977
Café costs	9,607	-	9,607	8,711
Administration costs	11,533	-	11,533	3,135
Property costs	23,762	-	23,762	25,850
Finance costs	19,061	-	19,061	19,838
Catering	-	-	-	271
Sundry expenses	652	-	652	978
Depreciation	280	-	280	5,405
COVID-19 costs	-	-	-	-
	157,574	1,211	158,785	170,437

4 RESOURCES EXPENDED - GOVERNANCE COSTS

	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
Legal and professional fees	2,853	-	2,853	1,609
Independent examiners fees	1,200	-	1,200	1,248
	4,053	-	4,053	2,857

Full Life Church & Christian Centre

Notes to the Financial Statements - continued For the year ended 31 December 2021

5 NET INCOMING RESOURCES

Net incoming resources for the year is stated after charging:

	2021	2020
	£	£
Depreciation - owned assets	280	5,405

6 Information on Trustees and employees

The average number of employees during the year was 6 (2020: 6)

The total wage amount for all salaries was £88,310 - this covered 6 posts over the year one of which was a trustee who was not paid above £60,000

No employee received emoluments of more than £60,000.

The charity's key management is comprised of trustees.

Full Life Church & Christian Centre

Notes to the Financial Statements - continued For the year ended 31 December 2021

7 TANGIBLE FIXED ASSETS

	Freehold Property £	Fixtures & Fittings £	Office Equipment £	Total £
COST				
At 1st January 2021	1,650,000	81,272	7,359	1,738,631
Additions	-	1,403	-	1,403
At 31st December 2021	<u>1,650,000</u>	<u>82,675</u>	<u>7,359</u>	<u>1,740,034</u>
DEPRECIATION				
At 1st January 2021	-	81,272	7,359	88,631
Charge for year	-	280	-	280
At 31st December 2021	<u>-</u>	<u>81,552</u>	<u>7,359</u>	<u>88,911</u>
NET BOOK VALUE				
At 31st December 2021	<u>1,650,000</u>	<u>1,123</u>	<u>-</u>	<u>1,651,123</u>
At 31st December 2020	<u>1,650,000</u>	<u>-</u>	<u>-</u>	<u>1,650,000</u>

The trustees have elected not to comply with accounting standards and have not depreciated the freehold property.

The trustees maintain the building on an ongoing basis to ensure that no impairment to the condition of the building occurs.

The trustees acknowledge that any reduction in the value of the property would reduce the value in the unrestricted reserves.

The property was valued by the trustees on an open market value assuming vacant possession.

Full Life Church & Christian Centre

Notes to the Financial Statements - continued For the year ended 31 December 2021

8 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Gift Aid recoverable	-	-
Trade debtors	516	-
	<u>516</u>	<u>-</u>

9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade creditors	2,925	1,525
Accrued expenses	2,400	1,200
Bank loans	27,851	27,851
	<u>33,176</u>	<u>30,576</u>

10 CREDITORS: AMOUNTS FALLING AFTER MORE THAN ONE YEAR

	2021	2020
	£	£
Bank loans	402,203	434,368
	<u>402,203</u>	<u>434,368</u>

The bank loan is secured by a first legal charge over the freehold property of the charity.

11 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Revaluation £	Total Funds £
Tangible fixed assets	1,051,123	-	600,000	1,651,123
Current assets	77,508	6,222		83,730
Current liabilities	(33,176)	-		(33,176)
Creditors due after > 1 year	(402,203)	-	-	(402,203)
Net assets at 31st December 2021	<u>693,252</u>	<u>6,222</u>	<u>600,000</u>	<u>1,299,474</u>

Full Life Church & Christian Centre

Notes to the Financial Statements - continued For the year ended 31 December 2021

12 MOVEMENT IN FUNDS

	At 01.01.2021	Incoming Resources	Outgoing Resources	Transfers	At 31.12.2021
General funds	694,476	160,403	161,627	-	693,252
Designated funds					
Property fund	-	-	-	-	-
Redundancy fund	-	-	-	-	-
Total unrestricted funds	694,476	160,403	161,627	-	693,252
 Building development	5,250	-	-	-	5,250
Food Bank	1,916	267	1,211	-	972
Total restricted funds	7,166	267	1,211	-	6,222
 Revaluation	600,000	-	-	-	600,000
 Total funds	1,301,642	160,670	162,838	-	1,299,474

