

UNITEDLIFE

England & Wales - Charity number 1105428

Details

Other names CHEAM COMMUNITY CHURCH

Status Registered

Legal form Charitable company

Company number [05195183](#)

Registered 2004-08-11

Register [View on the Charity Commission register](#)

Contact

Address United Life
1c Manor Place
Sutton
SM1 4BB

Phone 02086618725

Email info@united-life.com

Website c3unitedlife.com

Activities

Objects: A) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO IN CHEAM SURREY AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE DIRECTORS OF THE CHARITY (HEREIN CALLED "THE TRUSTEES") MAY FROM TIME TO TIME THINK FIT AND TO FULFIL SUCH OTHER PURPOSES WHICH ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAWS OF ENGLAND AND WALES AND ARE CONNECTED WITH THE CHARITABLE WORK OF THE CHARITY;B) TO RELIEVE PERSONS WHO ARE IN CONDITIONS OF NEED OR HARDSHIP OR WHO ARE AGED OR SICK AND TO RELIEVE THE DISTRESS CAUSED THEREBY IN THE SAID LOCATION AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.

Activities: Advancement of the Christian faith

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** IN CHEAM SURREY AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE DIRECTORS OF THE CHARITY (HEREIN CALLED "THE TRUSTEES") MAY FROM TIME TO TIME THINK FIT
- Sutton

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£297,142	£261,940	-	-
2024-03-31	£311,139	£245,527	-	-
2023-03-31	£228,045	£183,278	-	-
2022-03-31	£178,589	£177,124	-	-
2021-03-31	£204,450	£176,619	-	-

Trustees

Name	Role	Appointed
Benjamin John Melian		2019-10-01
Sarah Louise Bartlett		2022-10-14
TIMOTHY JAMES CROXSON		2019-01-14

UNITEDLIFE

England & Wales - Charity number 1105428

Accounts

UNITEDLIFE

(A company limited by guarantee and not having a share capital)

Charity number: 1105428
Company number: 5195183

Accounts – 31st March 2025

INDEX

- 1-3. Report of the Trustees and General Information
- 4. Independent Examiner's Report to the Trustees
- 5. Statement of Financial Activities
- 6. Balance Sheet
- 7-11. Notes to the Accounts



UNITEDLIFE

**REPORT OF THE TRUSTEES
for the year ended 31st March 2025**

The Trustees are pleased to present their annual report and financial statements of the charitable company for the year ended 31st March 2025 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (issued October 2019).

Reference and Administration Details

The charity's name is UnitedLife.

Charity Registration Number: 1105428

Company Number: 5195183

Registered Office: 1c Manor Place
Sutton
SM1 4BB

Trustees and Directors

The Trustees of the charity are its Directors for the purposes of company law. The Trustees and officers who served during the year and since the year end were as follows:

T J Croxson
B J Melian
S Bartlett

Structure, Governance and Management

Governing Document

UnitedLife is a company limited by guarantee governed by its Memorandum and Articles of Association dated 2nd August 2004. It is registered as a charity with the Charity Commission. Members of the charitable company guarantee to contribute amounts not exceeding £10 to the assets of the charitable company in the event of winding up.

Organisational structure

The Trustees and Directors work closely with the senior leadership team respecting the leadership structure of the church. New trustees are appointed by the Trustees from those who regularly attend the church.

Policy for training Trustees

Potential trustees meet the other trustees before they are appointed so that they can understand their responsibilities within the board and how the charity operates. New trustees are given copies of the Memorandum and Articles of Association together with guidance on charities and public benefit produced by the Charity Commission. This ensures that new trustees are aware of the scope of their responsibilities.

Relationship with related parties.

UnitedLife has good relationships with other local churches in the area as well as internationally with the C3 group of churches. The C3 group are a subscription-based umbrella organisation which supports churches within its network. We engage with other churches through attending events, particularly in the UK and Europe.

REPORT OF THE TRUSTEES
for the year ended 31st March 2025 (Continued)

Remuneration policy

The remuneration of management personnel is reviewed annually by trustees. Consideration is given to equivalent salaries of similar positions within the marketplace, using published salary information.

Objectives and Activities

The main objects of the charity are:

- a) The advancement of the Christian faith in the UK or overseas.
- b) The relief of persons in conditions of hardship and distress or who are aged or sick.

In planning the activities of the charitable company, the directors have considered the Charity Commission's guidance on public benefit and the specific guidance on charities for the advancement of religion.

The principal activity of the charitable company is that of a church, known as C3 UnitedLife. We function as a part of the global C3 family with a core vision of being Christ centred, Spirit powered, connect driven.

Achievements and Performance

C3 UnitedLife is a dynamic contemporary Christian church providing an environment for local people to discover and grow in faith in God.

Our main events are a weekly morning event at Bourne Hall for all ages using contemporary music with relevant activities for children and young adults as well as adults, a weekly evening event in Sutton High Street, and various small group meetings in homes during the week.

We have seen engagement and attendance grow through in-person gatherings, continuing with an online presence.

Small group settings to suit across a broad range of ages, have continued both in-person and online, ensuring a continuation of community.

We have continued to support the work of Creating Hope, a local charity, as a means to serve our local communities. Creating Hope, continue to provide practical and emotional help for those who are in debt, out of employment, those with complex needs, as well as helping others with their wellbeing. The church's financial support hasn't changed materially, and we continue to be generous in supporting those most in need even during the hardest times.

Historically, we have maintained a presence on Sutton High Street, through our subsidiary UnitedLife Trading, trading as TazZa Coffee. The directors of TazZa Coffee, in conjunction with the leadership and trustees of C3 UnitedLife, took the difficult decision to close the coffee shop during the reported financial year as it was no longer best placed to deliver our mission and aims in Sutton. The church invested in and supported TazZa Coffee over the years, and the Trustees recognise the financial implications of writing down the loans extended.

The Trustees do believe that the investment in TazZa Coffee has not been wasted however. Not only as having a coffee shop increased the value of our asset, the building, recognised through the revaluation this year, but it has also acted as a signpost to our services for many people, as well as providing the platform for many conversations about faith and life, all over a coffee. The shop itself has proved invaluable as a space to host groups, both within the life of the church and outside.

The building continues to be used for many of our services, whilst the leadership team and trustees determine the most suitable use for the building for the charity.

REPORT OF THE TRUSTEES
for the year ended 31st March 2025 (Continued)

Achievements and Performance (cont.)

We have continued to support and make grants and facilitate community projects internationally. Over this year, we have supported Christian projects involved in education, feeding and orphanage projects in developing countries such as Burundi and Zimbabwe as well as a church in Poland.

Much of our administration and most of our activities are supported by volunteers. This has enabled the trust to fulfil its objectives and devote most of its resources to the provision of sustainable and worthwhile projects and services.

We thank God for His continuing provision and grace for the vision he has given to UnitedLife. We are also very grateful to the members of our Church for their continued generosity, giving financially and of their time as they serve God faithfully through UnitedLife.

The trustees consistently monitored income and expenditure and although expenses rose slightly in the year, income rose also, and a small surplus was achieved for the year. Pleasing, through fundraising, the mortgage on our building was fully paid off several years early, releasing extra expenditure to be spent on supporting our local communities.

Financial Review

The total income for the year was £297,142 and total expenditure on charitable activities amounted to £261,940.

Reserves Policy

The intention of the trustees is to ensure general reserves are maintained at around £100,000 as this enables the charitable company to remain financially stable and resilient and ensure its continued successful operation, regardless of income.

Investment

The charity has no long-term investments. Our cash reserves are held in money market and deposit accounts.

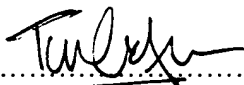
Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. Potential risks are regularly reviewed by Senior leadership and any significant concerns raised at Trustees meetings.

The Health and Safety policy is annually reviewed, along with the policy for the Safety of vulnerable people. The charity has a safeguarding manager responsible for ensuring that safeguarding checks are made on all team members involved with children or vulnerable adults.

This report has been prepared in accordance with the special provisions relating to companies subject to the Small Companies Regime within part 15 of the Companies Act 2006.

This Report was approved by the Board on 16th December 2025



.....
T Croxson - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the trustees on my examination of the accounts of UnitedLife for the year ended 31st March 2025.

Responsibilities and Basis of Report

As the charity's trustees (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

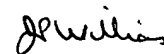
Independent Examiner's Statement

Since the charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in Section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Accountants which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.



A P Williams FCCA CTA
A J Carter & Co Limited
Chartered Certified Accountants

22b High Street
Witney
Oxon
OX28 6RB

15th December 2025

STATEMENT OF FINANCIAL ACTIVITIES
(including an income and expenditure account)
for the year ended 31st March 2025

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£
Income from:					
Donations and legacies	3	295,757	-	295,757	309,732
Investments	4	1,385	-	1,385	1,407
Total incoming resources		<u>297,142</u>	<u>-</u>	<u>297,142</u>	<u>311,139</u>
Expenditure on:					
Charitable activities	5	261,940	-	261,940	245,527
Total expenditure		<u>261,940</u>	<u>-</u>	<u>261,940</u>	<u>245,527</u>
Net income/(expenditure) and net movement in funds for the year		35,202	-	35,202	65,612
Transfer between funds		-	-	-	-
Other recognised gains and losses					
Gains/(losses) on revaluation of fixed assets		243,668		243,668	-
Write off loan to trading subsidiary		(445,757)		(445,757)	-
Net movement in funds		<u>(166,887)</u>	<u>-</u>	<u>(166,887)</u>	<u>65,612</u>
Reconciliation of funds					
Total funds brought forward		<u>1,019,023</u>	<u>-</u>	<u>1,019,023</u>	<u>953,411</u>
Total funds carried forward		<u>£852,136</u>	<u>£-</u>	<u>£852,136</u>	<u>£1,019,023</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derives from continuing activities.

The notes on pages 7 to 12 form part of these financial statements

UNITEDLIFE

6.

BALANCE SHEET
as at 31st March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	11	731,422	488,742
Total fixed assets		<u>731,422</u>	<u>488,742</u>
Current assets			
Debtors	12	8,053	412,240
Cash at bank and in hand		<u>118,804</u>	<u>124,398</u>
Total current assets		126,857	536,638
Liabilities			
Creditors falling due within one year	13	<u>6,143</u>	<u>6,357</u>
Net current assets		<u>120,714</u>	<u>530,281</u>
Total assets less current liabilities		852,136	1,019,023
Total net assets	14	<u>£852,136</u>	<u>£1,019,023</u>
The funds of the Charity			
Restricted income funds		-	-
Unrestricted income funds	15	852,136	1,019,023
Revaluation reserve		-	-
Total unrestricted funds		<u>852,136</u>	<u>1,019,023</u>
Total charity funds		<u>£852,136</u>	<u>£1,019,023</u>

For the year ended 31st March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.


Directors Responsibilities

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476; and

The directors acknowledge their responsibilities for complying with the requirements of the act with respect to the accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the special provisions relating to companies subject to the Small Companies Regime within part 15 of the Companies Act 2006.

These accounts were approved by the board of directors and authorised for issue on: 16th December 2025 and are signed on their behalf by:


.....
T Croxson – Director

The notes on pages 7 to 12 form part of these financial statements

NOTES TO THE ACCOUNTS
for the year ended 31st March 2025

1. Accounting Policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of Preparation

The Financial Statements have been prepared in accordance with the Charities: Statement of Recommended Practice (applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b) Public Benefit Entity

UnitedLife meets the definition of a public benefit entity under FRS 102.

c) Going Concern

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

d) Income Recognition Policies

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- any performance conditions attached to the items of income have been met or are fully within the control of the charity;
- there is sufficient certainty that receipt of the income is considered probable; and
- the amount can be measured reliably.

Income received in advance of a specific performance or provision of other specified service is deferred until the criteria for income recognition are met.

e) Interest Receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

f) Expenditure and Irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

NOTES TO THE ACCOUNTS
for the year ended 31st March 2025

g) **Tangible Fixed Assets**

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on the straight line basis as follows:

Asset Category	Annual Rate
Freehold Property	Nil
Equipment	25% per annum

h) **Debtors**

Trade and other debtors are recognised at the settlement amounts due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

i) **Cash at Bank and in Hand**

Cash at bank and cash in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

j) **Creditors and Provisions**

Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2. **Legal Status of the Charity**

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £10.

3. **Income from donations**

	2025	2024
	£	£
Gifts and donations	<u>295,757</u>	<u>309,732</u>
	<u>£295,757</u>	<u>£309,732</u>

4. **Investment income**

	2025	2024
	£	£
Interest	<u>1,385</u>	<u>1,407</u>
	<u>£1,385</u>	<u>£1,407</u>

NOTES TO THE ACCOUNTS
for the year ended 31st March 2025 (continued)

5. Analysis of expenditure on charitable activities

	2025	2024
	Total	Total
	£	£
Ministry Gifts:		
UK Ministries	74,732	56,449
Overseas Ministries	<u>18,035</u>	<u>16,861</u>
	92,767	73,310
Salaries and operating expenses	92,224	91,011
Church events, conferences and seminars	583	7,149
Church administration	74,422	65,631
Mortgage interest and charges	-	6,458
Accountancy	1,944	1,968
Total	<u><u>£261,940</u></u>	<u><u>£245,527</u></u>

6. Net income/(expenditure) for the year

	2025	2024
	£	£
<i>This is stated after charging:</i>		
Depreciation	1,462	1,345
Accountancy services	<u>1,944</u>	<u>1,968</u>

7. Analysis of staff costs and trustee remuneration and expenses

	2025	2024
	£	£
Salaries and wages	63,030	58,948
Social security costs	-	-
Pension costs	<u>1,929</u>	<u>1,640</u>
	<u><u>£64,959</u></u>	<u><u>£60,588</u></u>

No employees had emoluments in excess of £60,000 (2024: Nil).

The total employment benefits of the key management personnel in the year was £37,510 (2024 £4,100). One of the key management personnel is the wife of one of the Trustees.

8. Staff numbers

The average monthly number of employees during the year was as follows:

	2025	2024
	Number	Number
	<u>3</u>	<u>4</u>

NOTES TO THE ACCOUNTS
for the year ended 31st March 2025 (continued)

9. Related party transactions

During the year under review trustees, close relatives and key management personnel made unrestricted donations totalling £87,520 (2024: £35,225).

A donation of £nil (£2024: £60,000) was also received from the Milk and Honey Trust, of which T J Croxson, is also a trustee.

A donation of £4,000 was received from William Croxson and Son Ltd, of which the trustee, T J Croxson, is a director.

10. Corporation tax

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

11. Tangible fixed assets

	Freehold Property £	Equipment £	Total £
Cost:			
As at 1 April 2024	486,332	58,486	544,818
Revaluation	243,668	-	243,668
Additions	-	474	474
Disposals	-	-	-
As at 31 March 2025	730,000	58,960	788,960
Depreciation:			
As at 1 April 2024	-	56,076	56,076
Charge for year	-	1,462	1,462
On disposals	-	-	-
As at 31 March 2025	-	57,538	57,538
Net book value:			
As at 31 March 2025	£730,000	£1,422	£731,422
As at 31 March 2024	£486,332	£2,410	£488,742

The charity's freehold property at 188 High Street, Sutton was revalued by an independent RICS-qualified valuer on 6th November 2024. The valuation was carried out on an existing use basis and the property was valued at £730,000.

The charity's accounting policy is to revalue the freehold property every five years, with interim reviews if there are indications of material changes in value.

The property will be depreciated at 2% straight line from April 2025.

NOTES TO THE ACCOUNTS
for the year ended 31st March 2025 (continued)

12. Debtors

	2025	2024
	£	£
Gift aid	7,351	8,430
Prepayments and accrued income	702	669
Loan to subsidiary company	-	342,186
Other debtors	-	60,955
	<u>£8,053</u>	<u>£412,240</u>

In March 2025 the coffee shop run by UnitedLife Trading Limited, a trading subsidiary of UnitedLife, closed. The loan owed from the trading subsidiary has therefore been written off as it will not be recovered.

13. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals	6,143	6,357
	<u>£6,143</u>	<u>£6,357</u>

14. Analysis of net assets between funds

	General Fund	Designated Funds	Restricted Funds	Total
	£	£	£	£
Tangible fixed assets	731,422	-	-	731,422
Cash at bank and in hand	118,804	-	-	118,804
Other net current assets/(liabilities)	1,910	-	-	1,910
Creditors of more than one year	-	-	-	-
Total	<u>£852,136</u>	<u>£-</u>	<u>£-</u>	<u>£852,136</u>

15. Analysis of charitable funds**Analysis of movements in unrestricted funds**

	Balance 1.4.2024	Incoming resources	Resources expended	Other gains/losses	Funds 31.3.2025
	£	£	£	£	£
General fund	1,019,023	297,142	(261,940)	(202,089)	852,136
Designated - Sutton Church	-	-	-	-	-
Total	<u>£1,019,023</u>	<u>£297,142</u>	<u>£(261,940)</u>	<u>£(202,089)</u>	<u>£852,136</u>

UNITEDLIFE

England & Wales - Charity number 1105428

Accounts

UNITEDLIFE

Accounts – 31st March 2024

UNITEDLIFE

(A company limited by guarantee and not having a share capital)

Charity number: 1105428
Company number: 5195183

Accounts – 31st March 2024

INDEX

- 1-3. Report of the Trustees and General Information
- 4. Independent Examiner's Report to the Trustees
- 5. Statement of Financial Activities
- 6. Balance Sheet
- 7-11. Notes to the Accounts

UNITEDLIFE

**REPORT OF THE TRUSTEES
for the year ended 31st March 2024**

The Trustees are pleased to present their annual report and financial statements of the charitable company for the year ended 31st March 2024 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (issued October 2019).

Reference and Administration Details

The charity's name is UnitedLife.

Charity Registration Number: 1105428
Company Number: 5195183
Registered Office: 1c Manor Place
Sutton
SM1 4BB

Trustees and Directors

The Trustees of the charity are its Directors for the purposes of company law. The Trustees and officers who served during the year and since the year end were as follows:

T J Croxson
B J Melian
S Bartlett

Structure, Governance and Management

Governing Document

UnitedLife is a company limited by guarantee governed by its Memorandum and Articles of Association dated 2nd August 2004. It is registered as a charity with the Charity Commission. Members of the charitable company guarantee to contribute amounts not exceeding £10 to the assets of the charitable company in the event of winding up.

Organisational structure

The Trustees and Directors work closely with the senior leadership team respecting the leadership structure of the church. New trustees are appointed by the Trustees from those who regularly attend the church.

Policy for training Trustees

Potential trustees meet the other trustees before they are appointed so that they can understand their responsibilities within the board and how the charity operates. New trustees are given copies of the Memorandum and Articles of Association together with guidance on charities and public benefit produced by the Charity Commission. This ensures that new trustees are aware of the scope of their responsibilities.

Relationship with related parties.

UnitedLife has good relationships with other local churches in the area as well as internationally with the C3 group of churches. The C3 group are a subscription-based umbrella organisation which supports churches within its network. We engage with other churches through attending events, particularly in the UK and Europe.

REPORT OF THE TRUSTEES
for the year ended 31st March 2024 (Continued)

Remuneration policy

The remuneration of management personnel is reviewed annually by trustees. Consideration is given to equivalent salaries of similar positions within the marketplace, using published salary information.

Objectives and Activities

The main objects of the charity are:

- a) The advancement of the Christian faith in the UK or overseas.
- b) The relief of persons in conditions of hardship and distress or who are aged or sick.

In planning the activities of the charitable company, the directors have considered the Charity Commission's guidance on public benefit and the specific guidance on charities for the advancement of religion.

The principal activity of the charitable company is that of a church, known as C3 UnitedLife. We function as a part of the global C3 family with a core vision of being Christ centred, Spirit powered, connect driven.

Achievements and Performance

C3 UnitedLife is a dynamic contemporary Christian church providing an environment for local people to discover and grow in faith in God.

Our main events are a weekly morning event at Bourne Hall for all ages using contemporary music with relevant activities for children and young adults as well as adults, a weekly evening event in Sutton High Street at TazZa Coffee, and various small group meetings in homes during the week.

In a post COVID world, we have maintained engagement and attendance through in-person gatherings, continuing with an online presence. Overall attendance has grown throughout the year.

Small group settings to suit across a broad range of ages, have continued both in-person and online, ensuring a continuation of community.

In the period, we implemented a change in how we serve our local communities. Where we have previously run a debt-free centre, in association with *Christians Against Poverty*, and other allied services, these services are now run locally in partnership with *Creating Hope*, a local charity, in which C3 UnitedLife is a corporate member, and two of our senior leadership team are trustees. We believe that this is the best method of maximising fundraising opportunities and impacting more people within our communities. The church's financial support hasn't changed materially, and we continue to be generous in supporting those most in need even during the hardest times.

We maintain a presence on Sutton High Street through the activities of *TazZa Coffee*, operated on our behalf by *UnitedLife Trading*, acting as a signpost into our own community services as well as other services known locally to us.

We have continued to support and make grants and facilitate community projects internationally. Over this year, we have supported Christian projects involved in education, feeding and orphanage projects in developing countries such as Burundi and Zimbabwe as well as a church in Poland.

Much of our administration and most of our activities are supported by volunteers. This has enabled the trust to fulfil its objectives and devote most of its resources to the provision of sustainable and worthwhile projects and services.

REPORT OF THE TRUSTEES
for the year ended 31st March 2024 (Continued)

Achievements and Performance (cont.)

We thank God for His continuing provision and grace for the vision he has given to UnitedLife. We are also very grateful to the members of our Church for their continued generosity, giving financially and of their time as they serve God faithfully through UnitedLife.

The trustees consistently monitored income and expenditure and although expenses rose slightly in the year, income rose also, and a small surplus was achieved for the year. Pleasing, through fundraising, the mortgage on our building was fully paid off several years early, releasing extra expenditure to be spent on supporting our local communities.

Financial Review

The total income for the year was £311,139 and total expenditure on charitable activities amounted to £245,527.

Reserves Policy

The intention of the trustees is to ensure general reserves are maintained at around £100,000 as this enables the charitable company to remain financially stable and resilient and ensure its continued successful operation, regardless of income.

Investment

The charity has no long-term investments. Our cash reserves are held in money market and deposit accounts.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. Potential risks are regularly reviewed by Senior leadership and any significant concerns raised at Trustees meetings.

The Health and Safety policy is annually reviewed, along with the policy for the Safety of vulnerable people. The charity has a safeguarding manager responsible for ensuring that safeguarding checks are made on all team members involved with children or vulnerable adults.

This report has been prepared in accordance with the special provisions relating to companies subject to the Small Companies Regime within part 15 of the Companies Act 2006.

This Report was approved by the Board on 19th December 2024

T Croxson

.....
T Croxson - Trustee

Sutton

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the trustees on my examination of the accounts of UnitedLife for the year ended 31st March 2024.

Responsibilities and Basis of Report

As the charity's trustees (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent Examiner's Statement

Since the charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in Section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Accountants which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

A P Williams FCCA CTA
A J Carter & Co
Chartered Accountants

22b High Street
Witney
Oxon
OX28 6RB

24th December 2024

STATEMENT OF FINANCIAL ACTIVITIES
(including an income and expenditure account)
for the year ended 31st March 2024

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
		£	£	£	£
Income from:					
Donations and legacies	3	309,732	-	309,732	227,566
Investments	4	1,407	-	1,407	479
Total incoming resources		<u>311,139</u>	<u>-</u>	<u>311,139</u>	<u>228,045</u>
Expenditure on:					
Charitable activities	5	245,527	-	245,527	183,278
Total expenditure		<u>245,527</u>	<u>-</u>	<u>245,527</u>	<u>183,278</u>
Net income/(expenditure) and net movement in funds for the year		65,612	-	65,612	44,767
Transfer between funds		-	-	-	-
Net movement in funds		<u>65,612</u>	<u>-</u>	<u>65,612</u>	<u>44,767</u>
Reconciliation of funds					
Total funds brought forward		953,411	-	953,411	908,644
Total funds carried forward		<u>£1,019,023</u>	<u>£-</u>	<u>£1,019,023</u>	<u>£953,411</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derives from continuing activities.

The notes on pages 7 to 12 form part of these financial statements

UNITEDLIFE

6.

**BALANCE SHEET
as at 31st March 2024**

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	11	488,742	490,087
Total fixed assets		<u>488,742</u>	<u>490,087</u>
Current assets			
Debtors	12	412,240	385,901
Cash at bank and in hand		<u>124,398</u>	<u>187,459</u>
Total current assets		536,638	573,360
Liabilities			
Creditors falling due within one year	13	<u>6,357</u>	<u>44,895</u>
Net current assets		<u>530,281</u>	<u>528,465</u>
Total assets less current liabilities		1,019,023	1,018,552
Creditors: falling due after more than 1 year	14	-	65,141
Provisions for liabilities			
Total net assets	15	<u>£1,019,023</u>	<u>£953,411</u>
The funds of the Charity			
Restricted income funds		-	-
Unrestricted income funds	16	<u>1,019,023</u>	<u>953,411</u>
Revaluation reserve		-	-
Total unrestricted funds		<u>1,019,023</u>	<u>953,411</u>
Total charity funds		<u>£1,019,023</u>	<u>£953,411</u>

For the year ended 31st March 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors Responsibilities

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476; and

The directors acknowledge their responsibilities for complying with the requirements of the act with respect to the accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the special provisions relating to companies subject to the Small Companies Regime within part 15 of the Companies Act 2006.

These accounts were approved by the board of directors and authorised for issue on: 19th December 2024 and are signed on their behalf by:

T Croxson

.....
T Croxson - Director

The notes on pages 7 to 12 form part of these financial statements

NOTES TO THE ACCOUNTS
for the year ended 31st March 2024

1. Accounting Policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of Preparation

The Financial Statements have been prepared in accordance with the Charities: Statement of Recommended Practice (applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b) Public Benefit Entity

UnitedLife meets the definition of a public benefit entity under FRS 102.

c) Going Concern

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

d) Income Recognition Policies

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- any performance conditions attached to the items of income have been met or are fully within the control of the charity;
- there is sufficient certainty that receipt of the income is considered probable; and
- the amount can be measured reliably.

Income received in advance of a specific performance or provision of other specified service is deferred until the criteria for income recognition are met.

e) Interest Receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

f) Expenditure and Irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

NOTES TO THE ACCOUNTS
for the year ended 31st March 2024

g) **Tangible Fixed Assets**

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on the straight line basis as follows:

Asset Category	Annual Rate
Freehold Property	Nil
Equipment	25% per annum

h) **Debtors**

Trade and other debtors are recognised at the settlement amounts due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

i) **Cash at Bank and in Hand**

Cash at bank and cash in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

j) **Creditors and Provisions**

Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2. **Legal Status of the Charity**

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £10.

3. **Income from donations**

	2024	2023
	£	£
Gifts and donations	309,732	227,566
	<u>£309,732</u>	<u>£227,566</u>

4. **Investment income**

	2024	2023
	£	£
Interest	1,407	479
	<u>£1,407</u>	<u>£479</u>

NOTES TO THE ACCOUNTS
for the year ended 31st March 2024 (continued)

5. Analysis of expenditure on charitable activities

	2024	2023
	Total	Total
	£	£
Ministry Gifts:		
UK Ministries	56,449	10,679
Overseas Ministries	16,861	19,183
	<u>73,310</u>	<u>29,862</u>
Salaries and operating expenses	91,011	91,928
Church events, conferences and seminars	7,149	4,529
Church administration	65,631	49,119
Mortgage interest and charges	6,458	5,932
Accountancy	1,968	1,908
Total	<u><u>£245,527</u></u>	<u><u>£183,278</u></u>

6. Net income/(expenditure) for the year

	2024	2023
	£	£
<i>This is stated after charging:</i>		
Depreciation	1,345	1,614
Accountancy services	1,968	1,908
	<u><u>1,968</u></u>	<u><u>1,908</u></u>

7. Analysis of staff costs and trustee remuneration and expenses

	2024	2023
	£	£
Salaries and wages	58,948	60,352
Social security costs	-	-
Pension costs	1,640	1,847
	<u><u>£60,588</u></u>	<u><u>£62,199</u></u>

No employees had emoluments in excess of £60,000 (2023: Nil).

The total employment benefits of the key management personnel in the year was £34,100 (2023 £32,852). One of the key management personnel is the wife of one of the Trustees.

8. Staff numbers

The average monthly number of employees during the year was as follows:

2024	2023
Number	Number
<u>4</u>	<u>4</u>

NOTES TO THE ACCOUNTS
for the year ended 31st March 2024 (continued)

9. Related party transactions

During the year under review trustees, close relatives and key management personnel made unrestricted donations totalling £35,225 (2023 £41,502).

A donation of £60,000 (2023: £60,000) was also received from the Milk and Honey Trust, of which T J Croxson is also a trustee.

10. Corporation tax

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

11. Tangible fixed assets

	Freehold Property £	Equipment £	Total £
Cost:			
As at 1 April 2023	486,332	58,486	544,818
Additions	-	-	-
Disposals	-	-	-
As at 31 March 2024	486,332	58,486	544,818
Depreciation:			
As at 1 April 2023	-	54,731	54,731
Charge for year	-	1,345	1,345
On disposals	-	-	-
As at 31 March 2024	-	56,076	56,076
Net book value:			
As at 31 March 2024	£486,332	£2,410	£488,742
As at 31 March 2023	£486,332	£3,755	£490,087

12. Debtors

	2024 £	2023 £
Gift aid	8,430	6,558
Prepayments and accrued income	669	1,121
Loan to subsidiary company	342,186	345,066
Other debtors	60,955	33,156
	£412,240	£385,901

NOTES TO THE ACCOUNTS
for the year ended 31st March 2024 (continued)

13. Creditors: amounts falling due within one year

	2024	2023
	£	£
Bank mortgage (secured)	-	15,725
Pension fund	-	289
Deferred income	-	25,000
Accruals	6,357	3,881
	<u>£6,357</u>	<u>£44,895</u>

14. Creditors: amounts falling due after more than one year

	2024	2023
	£	£
Bank mortgage (falling due in less than 5 years)	-	65,141
Bank mortgage (falling due after 5 years)	-	-
	<u>£-</u>	<u>£65,141</u>

15. Analysis of net assets between funds

	General Fund £	Designated Funds £	Restricted Funds £	Total £
Tangible fixed assets	488,742	-	-	488,742
Cash at bank and in hand	124,398	-	-	124,398
Other net current assets/(liabilities)	405,883	-	-	405,883
Creditors of more than one year	-	-	-	-
Total	<u>£1,019,023</u>	<u>£-</u>	<u>£-</u>	<u>£1,019,023</u>

16. Analysis of charitable funds

Analysis of movements in unrestricted funds

	Balance 1.4.2023 £	Incoming resources £	Resources expended £	Transfers £	Funds 31.3.2024 £
General fund	953,411	311,139	(245,527)	-	1,019,023
Designated - Sutton Church	-	-	-	-	-
Total	<u>£953,411</u>	<u>£311,139</u>	<u>£(245,527)</u>	<u>£-</u>	<u>£1,019,023</u>

UNITEDLIFE

England & Wales - Charity number 1105428

Accounts

UNITEDLIFE

Accounts – 31st March 2023

UNITEDLIFE

(A company limited by guarantee and not having a share capital)

Charity number: 1105428
Company number: 5195183

Accounts – 31st March 2023

INDEX

- 1-3. Report of the Trustees and General Information
- 4. Independent Examiner's Report to the Trustees
- 5. Statement of Financial Activities
- 6. Balance Sheet
- 7-11. Notes to the Accounts

UNITEDLIFE

**REPORT OF THE TRUSTEES
for the year ended 31st March 2023**

The Trustees are pleased to present their annual report and financial statements of the charitable company for the year ended 31st March 2023 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (issued October 2019).

Reference and Administration Details

The charity's name is UnitedLife.

Charity Registration Number: 1105428
Company Number: 5195183
Registered Office: 1c Manor Place
Sutton
SM1 4BB

Trustees and Directors

The Trustees of the charity are its Directors for the purposes of company law. The Trustees and officers who served during the year and since the year end were as follows:

T J Croxson
S Shivdasani (Secretary – resigned 19 June 2023)
B J Melian
S Bartlett (appointed 14 October 2022)

Structure, Governance and Management

Governing Document

UnitedLife is a company limited by guarantee governed by its Memorandum and Articles of Association dated 2nd August 2004. It is registered as a charity with the Charity Commission. Members of the charitable company guarantee to contribute amounts not exceeding £10 to the assets of the charitable company in the event of winding up.

Organisational structure

The Trustees and Directors work closely with the senior leadership team respecting the leadership structure of the church. New trustees are appointed by the Trustees from those who regularly attend the church.

Policy for training Trustees

Potential trustees meet the other trustees before they are appointed so that they can understand their responsibilities within the board and how the charity operates. New trustees are given copies of the Memorandum and Articles of Association together with guidance on charities and public benefit produced by the Charity Commission. This ensures that new trustees are aware of the scope of their responsibilities.

Relationship with related parties.

UnitedLife has good relationships with other local churches in the area as well as internationally with the C3 group of churches. The C3 group are a subscription-based umbrella organisation which supports churches within its network. We engage with other churches through attending events, particularly in the UK and Europe.

REPORT OF THE TRUSTEES
for the year ended 31st March 2023 (Continued)

Remuneration policy

The remuneration of management personnel is reviewed annually by trustees. Consideration is given to equivalent salaries of similar positions within the marketplace, using published salary information.

Objectives and Activities

The main objects of the charity are:

- a) The advancement of the Christian faith in the UK or overseas.
- b) The relief of persons in conditions of hardship and distress or who are aged or sick.

In planning the activities of the charitable company, the directors have considered the Charity Commission's guidance on public benefit and the specific guidance on charities for the advancement of religion.

The principal activity of the charitable company is that of a church, known as C3 UnitedLife. We function as a part of the global C3 family with a vision as being united as authentic followers of Jesus, courageously making Him known.

Achievements and Performance

C3UnitedLife is a dynamic contemporary Christian church providing an environment for local people to discover and grow in faith in God.

Our main events are a weekly morning event at Bourne Hall for all ages using contemporary music with relevant activities for children and young adults as well as adults, a weekly evening event in Sutton High Street at TazZa Coffee, and various small group meetings in homes during the week.

In a post COVID world, we have maintained engagement and attendance through in-person gatherings, continuing with an online presence. Overall attendance has grown throughout the year.

Small group settings to suit across a broad range of ages, have continued both in-person and online, ensuring a continuation of community.

In association with *Christians Against Poverty* we run a free debt-centre for those in financial difficulty, providing befrienders, a weekly drop-in, a job club, and free money-management courses. This has continued at pace to ensure that those that need the help the most have still been supported. The church has continued to be generous in supporting those most in need even during the hardest times.

We have started offering Wellbeing courses, in association with *Kintsugi Hope*, through a combination of in-person and online gatherings. These have been well attended throughout the year.

We maintain a presence on Sutton High Street through the activities of *TazZa Coffee*, operated on our behalf by *UnitedLife Trading*, acting as a signpost into our own community services as well as other services known locally to us.

We have continued to support and make grants and facilitate community projects internationally. Over this year, we have supported Christian projects involved in education, feeding and orphanage projects in developing countries such as Burundi and Zimbabwe as well as a church in Poland.

Much of our administration and most of our activities are supported by volunteers. This has enabled the trust to fulfil its objectives and devote most of its resources to the provision of sustainable and worthwhile projects and services.

REPORT OF THE TRUSTEES
for the year ended 31st March 2023 (Continued)

Achievements and Performance (cont.)

We thank God for His continuing provision and grace for the vision he has given to UnitedLife. We are also very grateful to the members of our Church for their continued generosity, giving financially and of their time as they serve God faithfully through UnitedLife.

The trustees consistently monitored income and expenditure and although income fell slightly, expenses have been tightly controlled, and a small surplus was achieved for the year.

Financial Review

The total income for the year was £228,045 and total expenditure on charitable activities amounted to £183,278.

Reserves Policy

The intention of the trustees is to ensure general reserves are maintained at around £100,000 as this enables the charitable company to remain financially stable and resilient and ensure its continued successful operation, regardless of income.

Investment

The charity has no long-term investments. Our cash reserves are held in money market and deposit accounts.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. Potential risks are regularly reviewed by Senior leadership and any significant concerns raised at Trustees meetings.

The Health and Safety policy is annually reviewed, along with the policy for the Safety of vulnerable people. The charity has a safeguarding manager responsible for ensuring that safeguarding checks are made on all team members involved with children or vulnerable adults.

This report has been prepared in accordance with the special provisions relating to companies subject to the Small Companies Regime within part 15 of the Companies Act 2006.

This Report was approved by the Board on 15th December 2023

T Croxson

.....

Trustee

Sutton

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the trustees on my examination of the accounts of UnitedLife for the year ended 31st March 2023.

Responsibilities and Basis of Report

As the charity's trustees (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

A P Williams FCCA CTA
A J Carter & Co
Chartered Accountants

22b High Street
Witney
Oxon
OX28 6RB

19th December 2023

STATEMENT OF FINANCIAL ACTIVITIES
(including an income and expenditure account)
for the year ended 31st March 2023

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
		£	£	£	£
Income from:					
Donations and legacies	3	227,566	-	227,566	178,574
Investments	4	479	-	479	15
Total incoming resources		228,045	-	228,045	178,589
Expenditure on:					
Charitable activities	5	183,278	-	183,278	177,124
Total expenditure		183,278	-	183,278	177,124
Net income/(expenditure) and net movement in funds for the year		44,767	-	44,767	1,465
Transfer between funds		-	-	-	-
Net movement in funds		44,767	-	44,767	1,465
Reconciliation of funds					
Total funds brought forward		908,644	-	908,644	907,179
Total funds carried forward		£953,411	£-	£953,411	£908,644

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derives from continuing activities.

The notes on pages 7 to 12 form part of these financial statements

UNITEDLIFE

6.

**BALANCE SHEET
as at 31st March 2023**

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	11	490,087	487,436
Total fixed assets		<u>490,087</u>	<u>487,436</u>
Current assets			
Debtors	12	385,901	369,572
Cash at bank and in hand		<u>187,459</u>	<u>201,263</u>
Total current assets		573,360	570,835
Liabilities			
Creditors falling due within one year	13	<u>44,895</u>	<u>24,693</u>
Net current assets		<u>528,465</u>	<u>546,142</u>
Total assets less current liabilities		1,018,552	1,033,578
Creditors: falling due after more than 1 year	14	65,141	124,934
Provisions for liabilities			
Total net assets	15	<u>£953,411</u>	<u>£908,644</u>
The funds of the Charity			
Restricted income funds		-	-
Unrestricted income funds	16	<u>953,411</u>	<u>908,644</u>
Revaluation reserve		-	-
Total unrestricted funds		<u>953,411</u>	<u>908,644</u>
Total charity funds		<u>£953,411</u>	<u>£908,644</u>

For the year ended 31st March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors Responsibilities

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476; and

The directors acknowledge their responsibilities for complying with the requirements of the act with respect to the accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the special provisions relating to companies subject to the Small Companies Regime within part 15 of the Companies Act 2006.

These accounts were approved by the board of directors and authorised for issue on: 15th December 2023 and are signed on their behalf by:

T Crosson

.....
Director

The notes on pages 7 to 12 form part of these financial statements

NOTES TO THE ACCOUNTS
for the year ended 31st March 2023

1. Accounting Policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of Preparation

The Financial Statements have been prepared in accordance with the Charities: Statement of Recommended Practice (applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b) Public Benefit Entity

UnitedLife meets the definition of a public benefit entity under FRS 102.

c) Going Concern

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

d) Income Recognition Policies

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- any performance conditions attached to the items of income have been met or are fully within the control of the charity;
- there is sufficient certainty that receipt of the income is considered probable; and
- the amount can be measured reliably.

Income received in advance of a specific performance or provision of other specified service is deferred until the criteria for income recognition are met.

e) Interest Receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

f) Expenditure and Irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

NOTES TO THE ACCOUNTS
for the year ended 31st March 2023

g) **Tangible Fixed Assets**

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on the straight line basis as follows:

Asset Category	Annual Rate
Freehold Property	Nil
Equipment	25% per annum

h) **Debtors**

Trade and other debtors are recognised at the settlement amounts due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

i) **Cash at Bank and in Hand**

Cash at bank and cash in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

j) **Creditors and Provisions**

Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2. **Legal Status of the Charity**

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £10.

3. **Income from donations**

	2023 £	2022 £
Gifts and donations	<u>227,566</u>	<u>178,574</u>
	<u>£227,566</u>	<u>£178,574</u>

4. **Investment income**

	2023 £	2022 £
Interest	<u>479</u>	<u>15</u>
	<u>£479</u>	<u>£15</u>

NOTES TO THE ACCOUNTS
for the year ended 31st March 2023 (continued)

5. **Analysis of expenditure on charitable activities**

	2023	2022
	Total	Total
	£	£
Ministry Gifts:		
UK Ministries	10,679	29,884
Overseas Ministries	19,183	20,328
	<u>29,862</u>	<u>50,212</u>
Salaries and operating expenses	91,928	79,540
Church events, conferences and seminars	4,529	2,718
Church administration	49,119	37,688
Mortgage interest and charges	5,932	5,142
Accountancy	1,908	1,824
Total	<u>£183,278</u>	<u>£177,124</u>

6. **Net income/(expenditure) for the year**

	2023	2022
	£	£
<i>This is stated after charging:</i>		
Depreciation	1,614	1,176
Accountancy services	1,908	1,824
	<u>1,908</u>	<u>1,824</u>

7. **Analysis of staff costs and trustee remuneration and expenses**

	2023	2022
	£	£
Salaries and wages	60,352	53,524
Social security costs	-	-
Pension costs	1,847	1,699
	<u>£62,199</u>	<u>£55,223</u>

No employees had emoluments in excess of £60,000 (2022: Nil).

The total employment benefits of the key management personnel in the year was £32,852 (2022 £27,593). One of the key management personnel is the wife of one of the Trustees.

8. **Staff numbers**

The average monthly number of employees during the year was as follows:

2023	2022
Number	Number
<u>4</u>	<u>4</u>

NOTES TO THE ACCOUNTS
for the year ended 31st March 2023 (continued)

9. Related party transactions

During the year under review trustees, close relatives and key management personnel made unrestricted donations totalling £41,502 (2022 £54,396).

A donation of £60,000 (2022: £2,500) was also received from the Milk and Honey Trust, of which T J Croxson is also a trustee.

During the year the trustees took the decision to treat some historic loans to members, as gifts. Contact with these now ex- members has been lost and the amount of £3,000 was deemed to be irrecoverable.

10. Corporation tax

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

11. Tangible fixed assets

	Freehold Property £	Equipment £	Total £
Cost:			
As at 1 April 2022	486,332	56,221	542,553
Additions	-	4,265	4,265
Disposals	-	(2,000)	(2,000)
As at 31 March 2023	486,332	58,486	544,818
Depreciation:			
As at 1 April 2022	-	55,117	55,117
Charge for year	-	1,614	1,614
On disposals	-	(2,000)	(2,000)
As at 31 March 2023	-	54,731	54,731
Net book value:			
As at 31 March 2023	£486,332	£3,755	£490,087
As at 31 March 2022	£486,332	£1,104	£487,436

12. Debtors

	2023 £	2022 £
Gift aid	6,558	10,379
Prepayments and accrued income	1,121	1,092
Loan to subsidiary company	345,066	347,946
Other debtors	33,156	10,155
	£385,901	£369,572

NOTES TO THE ACCOUNTS
for the year ended 31st March 2023 (continued)

13. **Creditors: amounts falling due within one year**

	2023	2022
	£	£
Bank mortgage (secured)	15,725	21,573
Pension fund	289	249
Deferred income	25,000	-
Accruals	3,881	2,871
	<u>£44,895</u>	<u>£24,693</u>

14. **Creditors: amounts falling due after more than one year**

	2023	2022
	£	£
Bank mortgage (falling due in less than 5 years)	65,141	86,293
Bank mortgage (falling due after 5 years)	-	38,641
	<u>£65,141</u>	<u>£124,934</u>

15. **Analysis of net assets between funds**

	General Fund	Designated Funds	Restricted Funds	Total
	£	£	£	£
Tangible fixed assets	490,087	-	-	490,087
Cash at bank and in hand	187,459	-	-	187,459
Other net current assets/(liabilities)	341,006	-	-	341,006
Creditors of more than one year	(65,141)	-	-	(65,141)
Total	<u>£953,411</u>	<u>£-</u>	<u>£-</u>	<u>£953,411</u>

16. **Analysis of charitable funds**

Analysis of movements in unrestricted funds

	Balance 1.4.2022	Incoming resources	Resources expended	Transfers	Funds 31.3.2023
	£	£	£	£	£
General fund	908,644	228,045	(183,278)	-	953,411
Designated - Sutton Church	-	-	-	-	-
Total	<u>£908,644</u>	<u>£228,045</u>	<u>£(183,278)</u>	<u>£-</u>	<u>£953,411</u>

UNITEDLIFE

England & Wales - Charity number 1105428

Accounts

UNITEDLIFE

Accounts – 31st March 2022

UNITEDLIFE

(A company limited by guarantee and not having a share capital)

Charity number: 1105428
Company number: 5195183

Accounts – 31st March 2022

INDEX

- 1-3. Report of the Trustees and General Information
- 4. Independent Examiner's Report to the Trustees
- 5. Statement of Financial Activities
- 6. Balance Sheet
- 7-11. Notes to the Accounts

UNITEDLIFE

**REPORT OF THE TRUSTEES
for the year ended 31st March 2022**

The Trustees are pleased to present their annual report and financial statements of the charitable company for the year ended 31st March 2022 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (issued October 2019).

Reference and Administration Details

The charity's name is UnitedLife.

Charity Registration Number: 1105428
Company Number: 5195183
Registered Office: 1c Manor Place
Sutton
SM1 4BB

Trustees and Directors

The Trustees of the charity are its Directors for the purposes of company law. The Trustees and officers who served during the year and since the year end were as follows:

T J Croxson
A R Thompson (resigned 6 April 2022)
S Shivdasani (Secretary)
B J Melian
S Bartlett (appointed 14 October 2022)

Structure, Governance and Management

Governing Document

UnitedLife is a company limited by guarantee governed by its Memorandum and Articles of Association dated 2nd August 2004. It is registered as a charity with the Charity Commission. Members of the charitable company guarantee to contribute amounts not exceeding £10 to the assets of the charitable company in the event of winding up.

Organisational structure

The Trustees and Directors work closely with the senior leadership team respecting the leadership structure of the church. New trustees are appointed by the Trustees from those who regularly attend the church.

Policy for training Trustees

Potential trustees meet the other trustees before they are appointed so that they can understand their responsibilities within the board and how the charity operates. New trustees are given copies of the Memorandum and Articles of Association together with guidance on charities and public benefit produced by the Charity Commission. This ensures that new trustees are aware of the scope of their responsibilities.

Relationship with related parties.

UnitedLife has good relationships with other local churches in the area as well as internationally with the C3 group of churches. The C3 group are a subscription-based umbrella organisation which supports churches within its network. We engage with other churches through attending events, particularly in the UK and Europe.

REPORT OF THE TRUSTEES
for the year ended 31st March 2022 (Continued)

Remuneration policy

The remuneration of management personnel is reviewed annually by trustees. Consideration is given to equivalent salaries of similar positions within the marketplace, using published salary information.

Objectives and Activities

The main objects of the charity are:

- a) The advancement of the Christian faith in the UK or overseas.
- b) The relief of persons in conditions of hardship and distress or who are aged or sick.

In planning the activities of the charitable company, the directors have considered the Charity Commission's guidance on public benefit and the specific guidance on charities for the advancement of religion.

The principal activity of the charitable company is that of a church, known as UnitedLife. We function as a part of the global C3 family with a vision to be the family of God on the mission of God shaping the future in Jesus' name.

Achievements and Performance

C3UnitedLife is a dynamic contemporary Christian church providing an environment for local people to discover and grow in faith in God.

Our main events are a weekly morning event at Bourne Hall for all ages using contemporary music with relevant activities for children and young adults as well as adults, a weekly evening event in Sutton High Street at TazZa Coffee, and various small group meetings in homes during the week.

In a year still affected by Covid-19, we have maintained engagement and attendance through in-person gatherings, observing laws and guidelines in force at the time, but continuing with an online presence across multiple social channels. Overall attendance has stayed level across the year.

Small group settings to suit across a broad range of ages, have continued both in-person and online, ensuring a continuation of community.

In association with *Christians Against Poverty* we run a free debt-centre for those in financial difficulty, providing befrienders, a weekly drop-in, a job club, and free money-management courses. This has continued at pace to ensure that those that need the help the most have still been supported. The church has continued to be generous in supporting those most in need even during the hardest times.

We have started offering Wellbeing courses, in association with *Kintsugi Hope*, through a combination of in-person and online gatherings. These have been well attended throughout the year.

We maintain a presence on Sutton High Street through the activities of *TazZa Coffee*, operated on our behalf by *UnitedLife Trading*.

We have continued to support and make grants and facilitate community projects internationally. Over this year, we have supported Christian projects involved in education, feeding and orphanage projects in developing countries such as Burundi and Zimbabwe as well as a church in Poland.

Much of our administration and most of our activities are supported by volunteers. This has enabled the trust to fulfil its objectives and devote most of its resources to the provision of sustainable and worthwhile projects and services.

REPORT OF THE TRUSTEES
for the year ended 31st March 2022 (Continued)

Achievements and Performance (cont.)

We thank God for His continuing provision and grace for the vision he has given to UnitedLife. We are also very grateful to the members of our Church for their continued generosity, giving financially and of their time as they serve God faithfully through UnitedLife.

The trustees consistently monitored income and expenditure and although income fell slightly, expenses have been tightly controlled, and a small surplus was achieved for the year.

Financial Review

The total income for the year was £178,589 and total expenditure on charitable activities amounted to £177,124.

Reserves Policy

The intention of the trustees is to ensure general reserves are maintained at around £100,000 as this enables the charitable company to remain financially stable and resilient and ensure its continued successful operation, regardless of income.

Investment

The charity has no long-term investments. Our cash reserves are held in money market and deposit accounts.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. Potential risks are regularly reviewed by Senior leadership and any significant concerns raised at Trustees meetings.

The Health and Safety policy is annually reviewed, along with the policy for the Safety of vulnerable people. The charity has a safeguarding manager responsible for ensuring that safeguarding checks are made on all team members involved with children or vulnerable adults.

This report has been prepared in accordance with the special provisions relating to companies subject to the Small Companies Regime within part 15 of the Companies Act 2006.

This Report was approved by the Board on 14th December 2022

T Croxson

.....
Trustee

Sutton

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the trustees on my examination of the accounts of UnitedLife for the year ended 31st March 2022.

Responsibilities and Basis of Report

As the charity's trustees (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

A P Williams FCCA CTA
A J Carter & Co
Chartered Accountants

22b High Street
Witney
Oxon
OX28 6RB

16th December 2022

STATEMENT OF FINANCIAL ACTIVITIES
(including an income and expenditure account)
for the year ended 31st March 2022

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
		£	£	£	£
Income from:					
Donations and legacies	3	178,574	-	178,574	204,396
Investments	4	15	-	15	54
Total incoming resources		<u>178,589</u>	<u>-</u>	<u>178,589</u>	<u>204,450</u>
Expenditure on:					
Charitable activities	5	177,124	-	177,124	176,619
Total expenditure		<u>177,124</u>	<u>-</u>	<u>177,124</u>	<u>176,619</u>
Net income/(expenditure) and net movement in funds for the year		1,465	-	1,465	27,831
Transfer between funds		-	-	-	-
Net movement in funds		<u>1,465</u>	<u>-</u>	<u>1,465</u>	<u>27,831</u>
Reconciliation of funds					
Total funds brought forward		<u>907,179</u>	<u>-</u>	<u>907,179</u>	<u>879,348</u>
Total funds carried forward		<u>£908,644</u>	<u>£-</u>	<u>£908,644</u>	<u>£907,179</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derives from continuing activities.

The notes on pages 7 to 12 form part of these financial statements

UNITEDLIFE

6.

**BALANCE SHEET
as at 31st March 2022**

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	11	487,436	487,497
Total fixed assets		<u>487,436</u>	<u>487,497</u>
Current assets			
Debtors	12	369,572	408,536
Cash at bank and in hand		<u>201,263</u>	<u>182,397</u>
Total current assets		570,835	590,933
Liabilities			
Creditors falling due within one year	13	<u>24,693</u>	<u>30,277</u>
Net current assets		<u>546,142</u>	<u>560,656</u>
Total assets less current liabilities		1,033,578	1,048,153
Creditors: falling due after more than 1 year	14	124,934	140,974
Provisions for liabilities			
Total net assets	15	<u>£908,644</u>	<u>£907,179</u>
The funds of the Charity			
Restricted income funds		-	-
Unrestricted income funds	16	908,644	907,179
Revaluation reserve		-	-
Total unrestricted funds		<u>908,644</u>	<u>907,179</u>
Total charity funds		<u>£908,644</u>	<u>£907,179</u>

For the year ended 31st March 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors Responsibilities

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476; and

The directors acknowledge their responsibilities for complying with the requirements of the act with respect to the accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the special provisions relating to companies subject to the Small Companies Regime within part 15 of the Companies Act 2006.

These accounts were approved by the board of directors and authorised for issue on: 14th December 2022 and are signed on their behalf by:

T Crosson

.....
Director

The notes on pages 7 to 12 form part of these financial statements

NOTES TO THE ACCOUNTS
for the year ended 31st March 2022

1. Accounting Policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of Preparation

The Financial Statements have been prepared in accordance with the Charities: Statement of Recommended Practice (applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b) Public Benefit Entity

UnitedLife meets the definition of a public benefit entity under FRS 102.

c) Going Concern

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

d) Income Recognition Policies

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- any performance conditions attached to the items of income have been met or are fully within the control of the charity;
- there is sufficient certainty that receipt of the income is considered probable; and
- the amount can be measured reliably.

Income received in advance of a specific performance or provision of other specified service is deferred until the criteria for income recognition are met.

e) Interest Receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

f) Expenditure and Irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

NOTES TO THE ACCOUNTS
for the year ended 31st March 2022

g) **Tangible Fixed Assets**

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on the straight line basis as follows:

Asset Category	Annual Rate
Freehold Property	Nil
Equipment	25% per annum

h) **Debtors**

Trade and other debtors are recognised at the settlement amounts due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

i) **Cash at Bank and in Hand**

Cash at bank and cash in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

j) **Creditors and Provisions**

Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2. **Legal Status of the Charity**

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £10.

3. **Income from donations**

	2022	2021
	£	£
Gifts and donations	178,574	204,396
	<u>£178,574</u>	<u>£204,396</u>

4. **Investment income**

	2022	2021
	£	£
Interest	15	54
	<u>£15</u>	<u>£54</u>

NOTES TO THE ACCOUNTS
for the year ended 31st March 2022 (continued)

5. **Analysis of expenditure on charitable activities**

	2022	2021
	Total	Total
	£	£
Ministry Gifts:		
UK Ministries	29,884	19,054
Overseas Ministries	20,328	24,527
	<u>50,212</u>	<u>43,581</u>
Salaries and operating expenses	79,540	114,364
Church events, conferences and seminars	2,718	280
Church administration	37,688	10,701
Mortgage interest and charges	5,142	5,869
Accountancy	1,824	1,824
Total	<u>£177,124</u>	<u>£176,619</u>

6. **Net income/(expenditure) for the year**

	2022	2021
	£	£
<i>This is stated after charging:</i>		
Depreciation	1,176	1,027
Accountancy services	1,824	1,824
	<u>1,824</u>	<u>1,824</u>

7. **Analysis of staff costs and trustee remuneration and expenses**

	2022	2021
	£	£
Salaries and wages	53,524	49,041
Social security costs	-	-
Pension costs	1,699	1,452
	<u>£55,223</u>	<u>£50,493</u>

No employees had emoluments in excess of £60,000 (2021: Nil).

The total employment benefits of the key management personnel in the year was £27,593 (2021 £30,766). One of the key management personnel is the wife of one of the Trustees.

8. **Staff numbers**

The average monthly number of employees during the year was as follows:

	2022	2021
	Number	Number
	<u>4</u>	<u>3</u>

NOTES TO THE ACCOUNTS
for the year ended 31st March 2022 (continued)

9. Related party transactions

During the year under review trustees, close relatives and key management personnel made unrestricted donations totalling £54,396 (2021 £37,513).

A donation of £2,500 (2021: £25,000) was also received from the Milk and Honey Trust, of which T J Croxson is also a trustee.

During the year the trustees took the decision to treat some historic loans to members, as gifts. Contact with these now ex-members has been lost and the amount of £17,383 was deemed to be irrecoverable.

10. Corporation tax

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

11. Tangible fixed assets

	Freehold Property £	Equipment £	Total £
Cost:			
As at 1 April 2021	486,332	55,106	541,438
Additions	-	1,115	1,115
As at 31 March 2022	486,332	56,221	542,553
Depreciation:			
As at 1 April 2021	-	53,941	53,941
Charge for year	-	1,176	1,176
As at 31 March 2022	-	55,117	55,117
Net book value:			
As at 31 March 2022	£486,332	£1,104	£487,436
As at 31 March 2021	£486,332	£1,165	£487,497

12. Debtors

	2022 £	2021 £
Gift aid	10,379	18,659
Prepayments and accrued income	1,092	815
Loan to subsidiary company	347,946	350,586
Other debtors	10,155	38,476
	£369,572	£408,536

NOTES TO THE ACCOUNTS
for the year ended 31st March 2022 (continued)

13. **Creditors: amounts falling due within one year**

	2022	2021
	£	£
Bank mortgage (secured)	21,573	21,964
Pension Fund	249	253
Accruals	2,871	8,060
	<u>£24,693</u>	<u>£30,277</u>

14. **Creditors: amounts falling due after more than one year**

	2022	2021
	£	£
Bank mortgage (falling due in less than 5 years)	86,293	84,870
Bank mortgage (falling due after 5 years)	38,641	56,104
	<u>£124,934</u>	<u>£140,974</u>

15. **Analysis of net assets between funds**

	General Fund £	Designated Funds £	Restricted Funds £	Total £
Tangible fixed assets	487,436	-	-	487,436
Cash at bank and in hand	201,263	-	-	201,263
Other net current assets/(liabilities)	344,879	-	-	344,879
Creditors of more than one year	(124,934)	-	-	(124,934)
Total	<u>£908,644</u>	<u>£-</u>	<u>£-</u>	<u>£908,644</u>

16. **Analysis of charitable funds**

Analysis of movements in unrestricted funds

	Balance 1.4.2021 £	Incoming resources £	Resources expended £	Transfers £	Funds 31.3.2022 £
General fund	887,179	178,589	(177,124)	20,000	908,644
Designated - Sutton Church	20,000	-	-	(20,000)	-
Total	<u>£907,179</u>	<u>£178,589</u>	<u>£(177,124)</u>	<u>£-</u>	<u>£908,644</u>

UNITEDLIFE

England & Wales - Charity number 1105428

Accounts

UNITEDLIFE

Accounts – 31st March 2021

UNITEDLIFE

(A company limited by guarantee and not having a share capital)

Charity number: 1105428
Company number: 5195183

Accounts – 31st March 2021

INDEX

- 1-3. Report of the Trustees and General Information
- 4. Independent Examiner's Report to the Trustees
- 5. Statement of Financial Activities
- 6. Balance Sheet
- 7-12. Notes to the Accounts

UNITEDLIFE

**REPORT OF THE TRUSTEES
for the year ended 31st March 2021**

The Trustees are pleased to present their annual report and financial statements of the charitable company for the year ended 31st March 2021 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1st January 2015).

Reference and Administration Details

The charity's name is UnitedLife.

Charity Registration Number: 1105428
Company Number: 5195183
Registered Office: 1c Manor Place
Sutton
SM1 4BB

Trustees and Directors

The Trustees of the charity are its Directors for the purposes of company law. The Trustees and officers who served during the year and since the year end were as follows:

T J Croxson
A R Buckeridge (resigned 21st July 2020)
A R Thompson
S Shivdasani (Secretary)
B J Melian

Structure, Governance and Management

Governing Document

UnitedLife is a company limited by guarantee governed by its Memorandum and Articles of Association dated 2nd August 2004. It is registered as a charity with the Charity Commission. Members of the charitable company guarantee to contribute amounts not exceeding £10 to the assets of the charitable company in the event of winding up.

Organisational structure

The Trustees and Directors work closely with the senior leadership team respecting the leadership structure of the church. New trustees are appointed by the Trustees from those who regularly attend the church.

Policy for training Trustees

Potential trustees meet the other trustees before they are appointed so that they can understand their responsibilities within the board and how the charity operates. New trustees are given copies of the Memorandum and Articles of Association together with guidance on charities and public benefit produced by the Charity Commission. This ensures that new trustees are aware of the scope of their responsibilities.

Relationship with related parties.

UnitedLife has good relationships with other local churches in the area as well as internationally with the C3 group of churches. The C3 group are a subscription-based umbrella organisation which supports churches within its network. We engage with other churches through attending events, particularly in the UK and Europe.

REPORT OF THE TRUSTEES
for the year ended 31st March 2021 (Continued)

Remuneration policy

The remuneration of management personnel is reviewed annually by trustees. Consideration is given to equivalent salaries of similar positions within the marketplace, using published salary information.

Objectives and Activities

The main objects of the charity are:

- a) The advancement of the Christian faith in the UK or overseas.
- b) The relief of persons in conditions of hardship and distress or who are aged or sick.

In planning the activities of the charitable company, the directors have considered the Charity Commission's guidance on public benefit and the specific guidance on charities for the advancement of religion.

The principal activity of the charitable company is that of a church, known as UnitedLife. We function as a part of the global C3 family with a vision to be the family of God on the mission of God shaping the future in Jesus' name.

Achievements and Performance

C3UnitedLife is a dynamic contemporary Christian church providing an environment for local people to discover and grow in faith in God.

Our main events historically are a weekly morning event at Bourne Hall for all ages using contemporary music with relevant activities for children and young adults as well as adults, a weekly evening event in Sutton High Street at TazZa Coffee, and various small group meetings in homes during the week.

In a year heavily affected by Covid-19, we have maintained engagement and attendance through running church online, both pre-recorded and live, and have returned to in-person gatherings as permitted, but continuing with an online presence across multiple social channels. Overall attendance has stayed level across the year.

Small group settings to suit across a broad range of ages, have continued both in-person and online, ensuring a continuation of community.

In association with *Christians Against Poverty* we run a free debt-centre for those in financial difficulty, providing befrienders, a weekly drop-in, a job club, and free money-management courses. This has continued even during the pandemic, to ensure that those that need the help the most have still been supported. The church has continued to be generous in supporting those most in need even during the hardest times.

We maintain a presence on Sutton High Street though the activities of *TazZa Coffee*, operated on our behalf by *UnitedLife Trading*.

We continue to support and make grants and facilitate community projects internationally. Currently we support Christian projects involved in education, feeding and orphanage projects in developing countries such as Burundi and Zimbabwe as well as a church in Poland.

Much of our administration and most of our activities are supported by volunteers. This has enabled the trust to fulfil its objectives and devote most of its resources to the provision of sustainable and worthwhile projects and services.

REPORT OF THE TRUSTEES
for the year ended 31st March 2021 (Continued)

Achievements and Performance (cont.)

We thank God for His continuing provision and grace for the vision He has given to UnitedLife. We are also very grateful to the members of our Church for their continued generosity, giving financially and of their time as they serve God faithfully through UnitedLife.

Covid-19 impact

In March 2020 the charity took steps (in line with government advice) to help contain the outbreak of COVID-19. Before the national lockdown, we took various measures to reduce the likelihood of the virus spreading at our events, and once we went into physical lockdown, suspended all in person gatherings, changing how we operated by moving to an online environment with online services, meetings over zoom, and using Instagram and Facebook to have online events that resourced our community. We regularly prayed for the country and the local medical teams as they faced the Covid-19 situation.

The trustees consistently monitored income and expenditure and although income fell slightly, since our expenses were significantly reduced, our finances strengthened over the Covid-19 period.

Financial Review

The total income for the year was £204,450 and total expenditure on charitable activities amounted to £176,619.

Financially we expect 2021-22 to be a challenge, but we are confident that this will change as the church continues to grow and serve the community.

Reserves Policy

Our current policy for reserves is as follows: £242,000 is designated for fixed assets which represents the net book value of total fixed assets less loan funding for these assets. The intention of the trustees is to ensure general reserves are maintained at around £100,000 as this enables the charitable company to remain financially stable and resilient and ensure its continued successful operation, regardless of income.

Investment

The charity has no long-term investments. Our cash reserves are held in money market and deposit accounts.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. Potential risks are regularly reviewed by Senior leadership and any significant concerns raised at Trustees meetings.

The Health and Safety policy is annually reviewed, along with the policy for the Safety of vulnerable people. The charity has a safeguarding manager responsible for ensuring that safeguarding checks are made on all team members involved with children or vulnerable adults.

This report has been prepared in accordance with the special provisions relating to companies subject to the Small Companies Regime within part 15 of the Companies Act 2006.

This Report was approved by the Board on 21st December 2021

T Crosson

.....

Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the trustees on my examination of the accounts of UnitedLife for the year ended 31st March 2021.

Responsibilities and Basis of Report

As the charity's trustees (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

A P Williams FCCA CTA
A J Carter & Co
Chartered Accountants

22b High Street
Witney
Oxon
OX28 6RB

23rd December 2021

STATEMENT OF FINANCIAL ACTIVITIES
(including an income and expenditure account)
for the year ended 31st March 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Income from:					
Donations and legacies	3	204,396	-	204,396	228,384
Investments	4	54	-	54	281
Total incoming resources		<u>204,450</u>	<u>-</u>	<u>204,450</u>	<u>228,665</u>
Expenditure on:					
Charitable activities	5	176,619	-	176,619	195,611
Total expenditure		<u>176,619</u>	<u>-</u>	<u>176,619</u>	<u>195,611</u>
Net income/(expenditure) and net movement in funds for the year		27,831	-	27,831	33,054
Transfer between funds		-	-	-	-
Net movement in funds		<u>27,831</u>	<u>-</u>	<u>27,831</u>	<u>33,054</u>
Reconciliation of funds					
Total funds brought forward		879,348	-	879,348	846,294
Total funds carried forward		<u>£907,179</u>	<u>£-</u>	<u>£907,179</u>	<u>£879,348</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derives from continuing activities.

The notes on pages 7 to 12 form part of these financial statements

UNITEDLIFE

6.

**BALANCE SHEET
as at 31st March 2021**

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	11	487,497	488,524
Total fixed assets		<u>487,497</u>	<u>488,524</u>
Current assets			
Debtors	12	408,536	434,147
Cash at bank and in hand		<u>182,397</u>	<u>138,304</u>
Total current assets		590,933	572,451
Liabilities			
Creditors falling due within one year	13	<u>30,277</u>	<u>23,809</u>
Net current assets		<u>560,656</u>	<u>548,642</u>
Total assets less current liabilities		1,048,153	1,037,166
Creditors: falling due after more than 1 year	14	140,974	157,818
Provisions for liabilities			
Total net assets	15	<u>£907,179</u>	<u>£879,348</u>
The funds of the Charity			
Restricted income funds		-	-
Unrestricted income funds	16	907,179	879,348
Revaluation reserve		-	-
Total unrestricted funds		<u>907,179</u>	<u>879,348</u>
Total charity funds		<u>£907,179</u>	<u>£879,348</u>

For the year ended 31st March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors Responsibilities

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476; and

The directors acknowledge their responsibilities for complying with the requirements of the act with respect to the accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the special provisions relating to companies subject to the Small Companies Regime within part 15 of the Companies Act 2006.

These accounts were approved by the board of directors and authorised for issue on: 21st December 2021 and are signed on their behalf by:

T Crosson

.....
Director

The notes on pages 7 to 12 form part of these financial statements

NOTES TO THE ACCOUNTS
for the year ended 31st March 2021

1. Accounting Policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of Preparation

The Financial Statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Reporting Financial Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1st January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b) Public Benefit Entity

UnitedLife meets the definition of a public benefit entity under FRS 102.

c) Going Concern

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

d) Income Recognition Policies

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- any performance conditions attached to the items of income have been met or are fully within the control of the charity;
- there is sufficient certainty that receipt of the income is considered probable; and
- the amount can be measured reliably.

Income received in advance of a specific performance or provision of other specified service is deferred until the criteria for income recognition are met.

e) Interest Receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

f) Expenditure and Irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

NOTES TO THE ACCOUNTS
for the year ended 31st March 2021

g) **Tangible Fixed Assets**

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on the straight line basis as follows:

Asset Category	Annual Rate
Freehold Property	Nil
Equipment	25% per annum

h) **Debtors**

Trade and other debtors are recognised at the settlement amounts due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

i) **Cash at Bank and in Hand**

Cash at bank and cash in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

j) **Creditors and Provisions**

Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2. **Legal Status of the Charity**

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £10.

3. **Income from donations**

	2021	2020
	£	£
Gifts and donations	204,396	228,384
	<u>£204,396</u>	<u>£228,384</u>

4. **Investment income**

	2021	2020
	£	£
Interest	54	281
	<u>£54</u>	<u>£281</u>

NOTES TO THE ACCOUNTS
for the year ended 31st March 2021 (continued)

5. **Analysis of expenditure on charitable activities**

	2021	2020
	Total	Total
	£	£
Ministry Gifts:		
UK Ministries	19,054	5,544
Overseas Ministries	24,527	24,477
Sundry Gifts	-	-
	<u>43,581</u>	<u>30,021</u>
Salaries and operating expenses	114,364	117,141
Church events, conferences and seminars	280	654
Church administration	10,701	38,550
Mortgage interest and charges	5,869	7,505
Accountancy	1,824	1,740
Total	<u><u>£176,619</u></u>	<u><u>£195,611</u></u>

6. **Net income/(expenditure) for the year**

	2021	2020
	£	£
<i>This is stated after charging:</i>		
Depreciation	1,027	1,029
Accountancy services	<u>1,824</u>	<u>1,740</u>

7. **Analysis of staff costs and trustee remuneration and expenses**

	2021	2020
	£	£
Salaries and wages	49,041	42,937
Social security costs	-	-
Pension costs	<u>1,452</u>	<u>1,229</u>
	<u><u>£50,493</u></u>	<u><u>£44,166</u></u>

No employees had emoluments in excess of £60,000 (2020: Nil).

The total employment benefits of the key management personnel in the year was £30,766 (2020 £27,637). One of the key management personnel is the wife of one of the Trustees.

NOTES TO THE ACCOUNTS
for the year ended 31st March 2021 (continued)

8. Staff numbers

The average monthly number of employees during the year was as follows:

	2021 Number	2020 Number
	<u>3</u>	<u>3</u>

9. Related party transactions

During the year under review trustees, close relatives and key management personnel made unrestricted donations totalling £37,513 (2020 £54,905).

A donation of £25,000 (2020: £35,000) was also received from the Milk and Honey Trust, of which T J Croxson is also a trustee.

10. Corporation tax

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

11. Tangible fixed assets

	Freehold Property £	Equipment £	Total £
Cost:			
As at 1 April 2020	486,332	55,106	541,438
Additions	-	-	-
As at 31 March 2021	486,332	55,106	541,438
Depreciation:			
As at 1 April 2020	-	52,914	52,914
Charge for year	-	1,027	1,027
As at 31 March 2021	-	53,941	53,941
Net book value:			
As at 31 March 2021	£486,332	£1,165	£487,497
As at 31 March 2020	£486,332	£2,192	£488,524

NOTES TO THE ACCOUNTS
for the year ended 31st March 2021 (continued)

12. Debtors

	2021	2020
	£	£
Gift aid	18,659	21,825
Prepayments and accrued income	815	3,488
Loan to subsidiary company	350,586	352,206
Other debtors	38,476	56,628
	<u>£408,536</u>	<u>£434,147</u>

13. Creditors: amounts falling due within one year

	2021	2020
	£	£
Bank mortgage (secured)	21,964	21,215
PAYE	-	275
Pension Fund	253	195
Accruals	8,060	2,124
	<u>£30,277</u>	<u>£23,809</u>

14. Creditors: amounts falling due after more than one year

	2021	2020
	£	£
Bank mortgage (falling due in less than 5 years)	84,870	84,870
Bank mortgage (falling due after 5 years)	56,104	72,948
	<u>£140,974</u>	<u>£157,818</u>

15. Analysis of net assets between funds

	General Fund £	Designated Funds £	Restricted Funds £	Total £
Tangible fixed assets	487,497	-	-	487,497
Cash at bank and in hand	162,397	20,000	-	182,397
Other net current assets/(liabilities)	378,259	-	-	378,259
Creditors of more than one year	(140,974)	-	-	(140,974)
Total	<u>£887,179</u>	<u>£20,000</u>	<u>£-</u>	<u>£907,179</u>

NOTES TO THE ACCOUNTS
for the year ended 31st March 2021 (continued)

16. **Analysis of charitable funds**

Analysis of movements in unrestricted funds

	Balance 1.4.2020 £	Incoming resources £	Resources expended £	Transfers £	Funds 31.3.2021 £
General fund	859,348	204,450	(176,619)	-	887,179
Designated - Sutton Church	20,000	-	-	-	20,000
Total	<u>£879,348</u>	<u>£204,450</u>	<u>£(176,619)</u>	<u>£-</u>	<u>£907,179</u>