

UNITEDLIFE

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

Charity number: 1105428
Company number: 5195183

Accounts – 31st March 2025

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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.

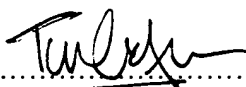
Risk Management

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.

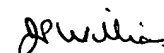
Independent Examiner's Statement

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		1,019,023	-	1,019,023	953,411
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

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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><u>£852,136</u></u>	<u><u>£1,019,023</u></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><u>£852,136</u></u>	<u><u>£1,019,023</u></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.

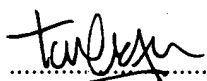
Directors Responsibilities

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	<u>730,000</u>	<u>58,960</u>	<u>788,960</u>
Depreciation:			
As at 1 April 2024	-	56,076	56,076
Charge for year	-	1,462	1,462
On disposals	-	-	-
As at 31 March 2025	<u>-</u>	<u>57,538</u>	<u>57,538</u>
Net book value:			
As at 31 March 2025	<u>£730,000</u>	<u>£1,422</u>	<u>£731,422</u>
As at 31 March 2024	<u>£486,332</u>	<u>£2,410</u>	<u>£488,742</u>

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	<u>6,143</u>	<u>6,357</u>
	<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>