

MCF Life Church
Annual Report and Unaudited Financial Statements
for the financial year ended 28 February 2025

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Eagle House
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United Kingdom

Charity Number: 1130202

MCF Life Church

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MCF Life Church TRUSTEES' AND OTHER INFORMATION

Trustees	Mr Kevin Christopher John Hunt Mrs Amanda Conner Mr Wesley Longden Mr John Plumb
Charity Number in England and Wales	1130202
Registered Office	Victory Hall, 76, Chester Road Birmingham United Kingdom
Principal Address	Victory Hall, 76, Chester Road Birmingham United Kingdom
Independent Examiner	James Rose FMAAT The Halo Centre Progress Way Coventry CV3 2NT United Kingdom

MCF Life Church

TRUSTEES' ANNUAL REPORT

for the financial year ended 28 February 2025

The trustees present their Trustees' Annual Report, combining the Directors' Report and Trustees' Report, and the unaudited financial statements for the financial year ended 28 February 2025.

MCF Life Church has had a good year having services both in Castle Bromwich and Coleshill. This year has also seen new people coming along to the services.

Our Monday morning bible study continues to be well attended as do the Tuesday evening study groups via zoom. The Wednesday evening prayer meeting is also regularly well attended.

The school assemblies in both Coleshill and Meriden continue to be very well received and are popular both with the children and the teaching staff. There has also been an addition to the team this year.

One of the big events is at Christmas where we do 'Journey to the Stable' which is the Christmas story told on a local farm with shepherds, Kings, and a grumpy innkeeper is still a joy to do and includes people from different fellowships coming together to all take part. About 200 children attending over the two days from many of the schools in the surrounding areas.

The police chaplaincy is going well with one of the chaplains retiring this year due to ill health.

We have several projects for new work both in Castle Bromwich and Coleshill which we are in the process of preparing for, and are hopefully looking to move forward with these during March/April 2025. We are also making enquiries regarding the revamp of our website.

Financial Review

The results for the financial year are set out on page 7 and additional notes are provided showing income and expenditure in greater detail.

Results and Dividends

At the end of the financial year the charity has assets of £11,467 (2024 - £8,781) and liabilities of £600 (2024 - £0.00). The net assets of the charity have increased by £2,086.

Trustees

The trustees who served throughout the financial year, except as noted, were as follows:

Mr Kevin Christopher John Hunt
Mrs Amanda Conner
Mr Wesley Longden
Mr John Plumb

Compliance with Sector-Wide Legislation and Standards

The charity engages pro-actively with legislation, standards and codes which are developed for the sector. MCF Life Church subscribes to and is compliant with the following:

- The Companies Act 2006

Approved by the Board of Trustees on 5 March 2026 and signed on its behalf by:

Kevin Hunt
Kevin Hunt (Mar 5, 2026 10:31:43 GMT)

Mr Kevin Christopher John Hunt
Trustee

MCF Life Church

STATEMENT OF TRUSTEES' RESPONSIBILITIES

for the financial year ended 28 February 2025

The trustees, who are also directors of MCF Life Church for the purposes of company law, are responsible for preparing the financial statements in accordance with applicable law and regulations.

Company law requires the trustees as the directors to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law) "The Financial Reporting Standard applicable in the UK and Republic of Ireland". Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the net income or expenditure of the charity for that period.

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

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with the relevant financial reporting framework, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees confirm that they have complied with the above requirements in preparing the financial statements.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Board of Trustees on 5 March 2026 and signed on its behalf by:

Kevin Hunt

Kevin Hunt (Mar 5, 2026 10:31:45 GMT)

Mr Kevin Christopher John Hunt
Trustee

MCF Life Church

INDEPENDENT EXAMINER'S REPORT TO THE BOARD OF TRUSTEES OF MCF LIFE CHURCH

We have examined the financial statements of the charity for the financial year ended 28 February 2025, which comprise the Statement of Financial Activities (incorporating an Income and Expenditure Account), the Balance Sheet, the Accounting Policies and the related notes.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006. The charity's trustees consider that an audit is not required for this financial year under Chapter 3 of Part 16 of the Companies Act 2006 and that an independent examination is required.

It is our responsibility to:

- examine the financial statements under section 145 of the Act;
- follow the procedures laid down by the general Directions given by the Charity Commission under section 145(5) of the Charities Act 2011; and
- state whether particular matters have come to our attention.

Basis of independent examiner's report

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

Independent examiner's statement

In connection with our examination, no matter has come to our attention which gives us cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006
- the financial statements do not accord with those accounting records
- the financial statements do not comply with the accounting requirements of the Charities Act
- there is further information needed for a proper understanding of the accounts to be reached.

We 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 financial statements to be reached.



JAMES ROSE FMAAT

The Halo Centre
Progress Way
Coventry
CV3 2NT
United Kingdom

Date: 5 March 2026

MCF Life Church

STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account)
for the financial year ended 28 February 2025

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Incoming Resources							
Voluntary Income	2.1	39,531	-	39,531	34,993	5,086	40,079
Other income	2.2	99	-	99	-	-	-
Total incoming resources		39,630	-	39,630	34,993	5,086	40,079
Resources Expended							
Charitable activities	3.1	37,253	291	37,544	39,219	4,795	44,014
Net incoming/outgoing resources before transfers		2,377	(291)	2,086	(4,226)	291	(3,935)
Gross transfers between funds		-	-	-	-	-	-
Net movement in funds for the financial year		2,377	(291)	2,086	(4,226)	291	(3,935)
Reconciliation of funds:							
Total funds beginning of the year	8	8,490	291	8,781	12,716	-	12,716
Total funds at the end of the year		10,867	-	10,867	8,490	291	8,781

The Statement of Financial Activities includes all gains and losses recognised in the financial year.
All income and expenditure relate to continuing activities.

MCF Life Church
Company Number:
BALANCE SHEET
as at 28 February 2025

	Notes	2025 £	2024 £
Current Assets			
Cash at bank and in hand		11,467	8,781
Creditors: Amounts falling due within one year	6	(600)	-
Net Current Assets		10,867	8,781
Total Assets less Current Liabilities		10,867	8,781
Funds			
Restricted trust funds		-	291
General fund (unrestricted)		10,867	8,490
Total funds	8	10,867	8,781

These financial statements have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

For the financial year ended 28 February 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006; and no notice has been deposited under section 476.

The trustees confirm that the members have not required the company to obtain an audit of its financial statements for the financial year in question in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 and for preparing financial statements which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of its profit and loss for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charity.

Approved by the Board of Trustees and authorised for issue on 5 March 2026 and signed on its behalf by

Kevin Hunt

Kevin Hunt (Mar 5, 2026 10:31:45 GMT)

Mr Kevin Christopher John Hunt
Trustee

MCF Life Church

ACCOUNTING POLICIES

for the financial year ended 28 February 2025

Basis of preparation

The financial statements have been prepared on the going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (the FRSSE) (effective 1 January 2015)", the Companies Act 2006 and "The Financial Reporting Standard for Smaller Entities (effective January 2015)".

As permitted by the Companies Act 2006, the charity has varied the standard formats in that act for the Statement of Financial Activities and the Balance Sheet. Departures from the standard formats are to comply with the requirements of the Charities SORP and are in compliance with section 4.7, 10.6 and 15.2 of that SORP.

Cash flow statement

The charity has availed of the exemption in FRS 1 from the requirement to produce a cash flow statement because it is classified as a small charity.

Restricted funds

Restricted funds represent income received which can only be used for particular purposes, as specified by the donors. Such purposes are within the overall objectives of the charity.

Unrestricted designated funds

Unrestricted funds consist of General and Designated funds.

- General funds represent amounts which are expendable at the discretion of the board, in furtherance of the objectives of the charity.
- Designated funds comprise unrestricted funds that the board has, at its discretion, set aside for particular purposes. These designations have an administrative purpose only, and do not legally restrict the board's discretion to apply the fund.

Incoming Resources

Income is recognised by inclusion in the Statement of Financial Activities only when the charity is legally entitled to the income, performance conditions attached to the item(s) of income have been met, the amounts involved can be measured with sufficient reliability and it is probable that the income will be received by the charity.

Resources Expended

Expenditure is analysed between costs of charitable activities and raising funds. The costs of each activity are separately accumulated and disclosed, and analysed according to their major components. Expenditure is recognised when a legal or constructive obligation exists as a result of a past event, a transfer of economic benefits is required in settlement and the amount of the obligation can be reliably measured. Support costs are those functions that assist the work of the charity but cannot be attributed to one activity. Such costs are allocated to activities in proportion to staff time spent or other suitable measure for each activity.

Taxation

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date where transactions or events have occurred at that date that will result in an obligation to pay more tax in the future, or a right to pay less tax in the future. Timing differences are temporary differences between the charity's taxable profits and its results as stated in the financial statements.

Deferred tax is measured on an undiscounted basis at the tax rates that are anticipated to apply in the periods in which the timing differences are expected to reverse, based on tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

MCF Life Church

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 28 February 2025

1. GENERAL INFORMATION

MCF Life Church is a company limited by shares incorporated in the United Kingdom. The registered office of the charity is Victory Hall, 76,, Chester Road, Birmingham, United Kingdom which is also the principal place of business of the charity. The financial statements have been presented in Pound (£) which is also the functional currency of the charity.

2. INCOME

2.1 DONATIONS AND LEGACIES

Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
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Donations and legacies	39,531	-	39,531	40,079
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2.2 OTHER INCOME

Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
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Other income	99	-	99	-
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3. EXPENDITURE

3.1 CHARITABLE ACTIVITIES

Direct Costs £	Other Costs £	Support Costs £	2025 £	2024 £
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Expenditure on charitable activities	29,310	8,234	-	37,544	44,014
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4. INVESTMENT AND OTHER INCOME

2025 £	2024 £
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Bank interest	99	34
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5. EMPLOYEES AND REMUNERATION

Number of employees

The average number of persons employed (including executive trustees) during the financial year was as follows:

	2025 Number	2024 Number
Employees	1	1

The staff costs comprise:

	2025 £	2024 £
Wages and salaries	29,310	26,836

6. CREDITORS

Amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	600	-

MCF Life Church

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 28 February 2025

7. RESERVES

	Funds			Total
	£	£	£	£
At the beginning of the year	-	8,490	291	8,781
Surplus/(Deficit) for the financial year	2,086	-	-	2,086
At the end of the year	<u>2,086</u>	<u>8,490</u>	<u>291</u>	<u>10,867</u>

8. FUNDS

8.1 RECONCILIATION OF MOVEMENT IN FUNDS

	Unrestricted Funds £	Restricted Funds £	Total Funds £
At 1 March 2023	12,716	-	12,716
Movement during the financial year	(4,226)	291	(3,935)
At 29 February 2024	8,490	291	8,781
Movement during the financial year	2,377	(291)	2,086
At 28 February 2025	<u>10,867</u>	<u>-</u>	<u>10,867</u>

8.2 ANALYSIS OF MOVEMENTS ON FUNDS

	Balance 1 March 2024 £	Income £	Expenditure £	Transfers between funds £	Balance 28 February 2025 £
Restricted	291	-	291	-	-
Unrestricted funds					
Unrestricted General	8,490	39,630	37,253	-	10,867
Total funds	<u>8,781</u>	<u>39,630</u>	<u>37,544</u>	<u>-</u>	<u>10,867</u>

8.3 ANALYSIS OF NET ASSETS BY FUND

	Current assets £	Current liabilities £	Total £
Unrestricted general funds	11,467	(600)	10,867
	<u>11,467</u>	<u>(600)</u>	<u>10,867</u>

9. RELATED PARTY TRANSACTIONS

Kevin Hunt, Trustee of the charity, received salary and expenses of £29,310 during the year, in his role as Pastor of the church. (2024 £26,836)

10. POST-BALANCE SHEET EVENTS

There have been no significant events affecting the Charity since the financial year-end.

MCF LIFE CHURCH

SUPPLEMENTARY INFORMATION

RELATING TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 28 FEBRUARY 2025

MCF Life Church
SUPPLEMENTARY INFORMATION RELATING TO THE FINANCIAL STATEMENTS
OPERATING STATEMENT
for the financial year ended 28 February 2025

	Schedule	2025 £	2024 £
Income		39,531	40,079
Charitable activities and other expenses	1	(37,544)	(44,048)
		<u>1,987</u>	<u>(3,969)</u>
Miscellaneous income	2	99	34
Net surplus/(deficit)		<u>2,086</u>	<u>(3,935)</u>

MCF Life Church**SUPPLEMENTARY INFORMATION RELATING TO THE FINANCIAL STATEMENTS****SCHEDULE 1 : CHARITABLE ACTIVITIES AND OTHER EXPENSES**

for the financial year ended 28 February 2025

	2025 £	2024 £
Expenses		
Wages and salaries	29,310	26,836
Training	726	765
Rent charges	3,300	4,457
Fundraising cost	-	2,370
Website costs	-	192
Legal and professional	600	192
Gifts	262	220
Bank charges	79	65
General expenses	1,448	2,808
Charitable donations	1,819	6,143
	<u>37,544</u>	<u>44,048</u>

MCF Life Church
SUPPLEMENTARY INFORMATION RELATING TO THE FINANCIAL STATEMENTS
SCHEDULE 2 : MISCELLANEOUS INCOME
for the financial year ended 28 February 2025

	2025 £	2024 £
Miscellaneous Income		
Bank Interest	99	34