

**TREE OF LIFE CHURCH**

TRUSTEES' REPORT  
AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 MARCH 2025

# **TREE OF LIFE CHURCH**

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## **TREE OF LIFE CHURCH**

### **REFERENCE AND ADMINISTRATIVE INFORMATION**

**Trustees**

Ben Conway (Chair)

Chris Fadero

Aileen Leslie

**Charity Registration Number**

1136703

**Principal Office**

BM BOX 2031  
LONDON  
WC1N 3XX

**Accountants**

Bowdon Accounting Services  
Bartle House  
Oxford Court  
Manchester  
M2 3WQ

# **TREE OF LIFE CHURCH**

## **TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025**

### **Aims and Objectives**

Tree of Life Church continues to fulfil its mission of inspiring people to dream and challenging them to live that dream. Over the past year, we have expanded into new locations in Manchester, Sheffield, Blackpool, and Southampton, and now hold weekly church services in Sheffield, Nuneaton, Dagenham, Guildford, Watford, Manchester, Croydon, Brentwood, Dorset, Suffolk, and Swindon.

Through these growing communities, we are caring for and supporting hundreds of people, offering pastoral care, sharing the gospel, and engaging meaningfully within our local communities. Alongside this, we are actively preparing for future church plants through leadership training and development, fundraising initiatives, and introductory meetings in Bristol, Enfield, and Stirling. We remain committed to planting many more churches across the United Kingdom in the years ahead.

### **Objectives and Activities**

The church is committed to ensuring that as many people as possible are able to access and, if they so choose, become part of our church community. We seek to maintain open and welcoming pathways for people from all backgrounds. We currently hold eleven weekly services in Sheffield, Dagenham, Guildford, Watford, Manchester, Croydon, Brentwood, Dorset, Nuneaton, Suffolk, and Swindon. In addition, we host four monthly meetings in Exeter, Bristol, Enfield, and Stirling.

Through both worship and the preaching of the Word, our services are designed to help Christians and non-Christians alike learn more about the Christian faith and how to put it into practice in everyday life. We attract many people who have never attended church before, as well as those returning after a long absence. Our congregations also include individuals from a wide range of Christian traditions, including both Catholic and Protestant backgrounds.

We have intentionally cultivated a culture that is welcoming and inclusive, ensuring that those who are new to church feel particularly supported and at ease. Each weekend, people from more than forty different nationalities gather across our congregations, enriching our church life and contributing positively to the wider communities in which we operate.

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All our services continue to grow steadily in attendance and provide space for people to build meaningful friendships and relationships. Each service allows time for worship through songs that the congregation finds spiritually nourishing, alongside preaching that is both inspirational and challenging.

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from other nations, enabling our congregations to gain a broader understanding of how Christianity is expressed and lived globally.

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These small groups form the bedrock of our church family and have provided vital support for many individuals facing personal challenges. They help people navigate difficult circumstances, find encouragement, and explore answers to complex questions. All Living Churches are led by lay leaders, whom we designate as Elders, and we therefore invest significant time and financial resources in their ongoing training and development.

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At present, Tree of Life Church does not own any building assets and hires venues for all its locations each weekend. In Dagenham, services are held at the Vue Cinema on Cook Road; in Guildford, in a local hotel; in Watford and Dorset, in community centres; in Brentwood, in an education centre; and in Croydon, in a local community centre, having recently moved from a school setting. Our Sheffield congregation meets in a scout hall, while our Manchester church meets in a former church building.

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Each year, we give more than 10% of our income to world mission, with a particular focus on supporting orphanages in Africa and organisations dedicated to teaching and sharing the Christian faith internationally. This includes regular financial support for three children's homes in Burundi, children's

ministries in Kenya—providing both care and feeding programmes—a Bible College in the West Midlands, a Bible College in Colorado, and a pregnancy support centre in Kenya.

In addition, we support several charities that equip churches to study and understand the Bible more effectively. Closer to home, we host a number of evangelistic meetings each year and provide practical assistance to those within our own congregations who are experiencing hardship, most commonly through the provision of food and essential supplies.

### **Ecumenical Relationships**

Following the disbanding of FMIN after the passing of its founder and president, the Tree of Life Family has been actively seeking to establish new ecumenical relationships. Many members of our staff belong to ARMI, a ministers' association based in Colorado, and we continue to explore additional partnership opportunities. We have also joined the Evangelical Alliance and are currently exploring a potential relationship with Grace Alliance, a European church-planting organisation.

### **Media Ministry**

Our media ministry has continued to expand this year, strengthening our reach both nationally and internationally. We remain on Revelation TV five times a week, gospeltruth.tv twice a week, and UGN Radio sixteen times a week. We are also broadcasting on Faithworld TV six times a week, and our programmes continue across Faith TV in Africa and GNC in Kenya and Uganda. In addition, Tree of Life TV has developed further through YouTube and online streaming, with Pastor Benjamin Conway and other leaders regularly sharing teaching and series such as Eclipse Anything (2025). This digital presence has enabled us to connect with new audiences and provide accessible teaching worldwide. Our volunteers continue to support the ministry by taking calls during broadcasts, offering prayer and encouragement. The Tree of Life app remains a valuable resource, giving people access to previous sermons and programmes. With our international phone line and growing online platforms, we are reaching people across nations, fulfilling our vision to build a people of vision, power, and character.

### **Financial Review**

Our income this year was £998,189, entirely in unrestricted funds. Receiving offerings at our services remains our main method of raising income, supplemented by offerings received via telephone and online through our TV and media audiences. This figure includes the amount claimed and received through Gift Aid during the financial year. Our total expenditure throughout the year was £1,036,589, reflecting increased costs from higher rental charges, additional TV and media slots, and the continued expansion of our ministry into new locations. In addition, we have invested in our staff team, providing pay rises and moving one part-time role to full-time, ensuring that our growing ministry is supported effectively.

### **Volunteers**

We wish to express our heartfelt thanks to the many wonderful volunteers who make Tree of Life Church thrive week after week across all our locations. Their faithful service is the backbone of our ministry. We are especially grateful to the elders and members who generously open their homes to host Living Churches, creating spaces where people can grow in their understanding of the Christian faith. Each week, volunteers arrive early to welcome attendees, prepare refreshments, and carry out countless essential tasks that ensure our gatherings run smoothly. We extend a very special thank you to those serving in children's and youth ministry, who freely dedicate their time and energy to teaching and nurturing the next generation in the ways of the Christian faith. The trustees deeply value and honour the commitment of every volunteer, whose contribution is vital to fulfilling the vision of Tree of Life Church.

## **Structure, Governance and Management**

Tree of Life Church operates through two parallel systems of management. The trustees carry responsibility for financial oversight, ensuring that funds are raised ethically, managed prudently, and applied in ways that serve the public interest.

Alongside this, the Pastoral Team directs the spiritual and community life of the church. They plan Celebration services, appoint leaders for Living Churches, and oversee teaching across both Living and Celebration Churches. Elders exercise authority within their own Living Churches, but do so within the framework established by the Pastoral Team.

Broader matters of pastoral care and community concern are addressed jointly by the Pastoral and Eldership Team, ensuring that members are supported consistently across all services. Where financial issues arise, these are referred to the Board of Trustees for appropriate consideration and decision-making.

Approved by the Trustees on \_\_\_\_\_ and signed on their behalf by:

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**Ben Conway**  
**Chair**

# TREE OF LIFE CHURCH

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
<b>Income and Endowments from:</b>					
Donations and Gift Aid	2	997,699	-	997,699	914,323
Investment income	3	490	-	490	522
		<u>998,189</u>	<u>-</u>	<u>998,189</u>	<u>914,323</u>
<b>Expenditure on:</b>					
Charitable activities	4	1,036,589	-	1,036,589	879,103
		<u>1,036,589</u>	<u>-</u>	<u>1,036,589</u>	<u>879,103</u>
<b>Net Movement in Funds</b>		<b>(38,400)</b>	<b>-</b>	<b>(38,400)</b>	<b>35,220</b>
<b>Reconciliation of Funds:</b>					
Total funds brought forward		58,824	23,000	81,824	46,081
<b>Total Funds carried forward</b>		<b>20,424</b>	<b>23,000</b>	<b>43,424</b>	<b>81,301</b>

The notes form part of these financial statements



# TREE OF LIFE CHURCH

## BALANCE SHEET AS AT 31 MARCH 2025

	Notes	Unrestricted Funds 31.03.2025 £	Restricted Funds 31.03.2025 £	Total Funds 31.03.2025 £	Total Funds 31.03.2024 £
<b>Tangible Fixed Assets</b>					
Tangible assets	7	-	-	-	13,500
<b>Current Assets</b>					
Debtors	8	3,095	-	3,095	1,200
Cash at bank		19,203	23,000	42,203	81,301
		<u>22,298</u>	<u>23,000</u>	<u>45,298</u>	<u>82,501</u>
<b>Current Liabilities</b>					
Creditors: amounts falling due within one year	9	(1,874)	-	(1,874)	(2,625)
		<u></u>	<u></u>	<u></u>	<u></u>
<b>Net Current Assets</b>		<u>20,424</u>	<u>23,000</u>	<u>43,424</u>	<u>79,876</u>
<b>Total Assets less Current Liabilities</b>		<u>20,424</u>	<u>23,000</u>	<u>43,424</u>	<u>93,376</u>
		<u></u>	<u></u>	<u></u>	<u></u>
<b>Net Assets</b>		<u>20,424</u>	<u>23,000</u>	<u>43,424</u>	<u>93,376</u>
<b>Charity Funds</b>					
Unrestricted funds	10	20,424	-	20,424	59,501
Restricted funds	10	-	23,000	23,000	23,000
		<u></u>	<u></u>	<u></u>	<u></u>
<b>Total Funds</b>		<u>20,424</u>	<u>23,000</u>	<u>43,424</u>	<u>82,501</u>

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

.....  
**Ben Conway**  
Chair

The notes form part of these financial statements

## **1 Accounting Policies**

### **1.1 Basis of preparation of financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

### **1.2 Going concern**

The charitable activities are entirely dependent on continuing grant aid and voluntary donations as well as trading revenues. As a consequence, the going concern basis is dependent on the future flow of these uncertain funding streams. Accordingly, the Trustees have obtained forecasts and, after reviewing the financial forecasts for future periods to 31 March 2026, the Trustees are satisfied that, at the time of approving the financial statements, it is appropriate to adopt the going concern basis in preparing the financial statements. Other than these matters, the Trustees are not aware of any material uncertainties about the charity's ability to continue as a going concern.

### **1.3 Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

### **1.4 Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

### **1.5 Taxation**

The charity is exempt from tax on its charitable activities.

### **1.6 Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. The charity had no restricted funds as at the Balance Sheet date.

**1 Accounting Policies (continued)**

**1.7 Tangible fixed assets**

Tangible fixed assets are measured at their original cost value, or subsequent revaluation, or if donated, as described above. Cost value includes all costs expended in bringing the asset into its intended working condition.

Depreciation has been provided at the following rates in order to write off the assets to their anticipated residual value over their estimated useful lives.

Equipment: 50% straight line

**1.8 Volunteers**

In accordance with the SORP, and in recognition of the difficulties in placing a monetary value on the contribution from volunteers, the contribution of volunteers is not included within the income of the charity.

However, the trustees value the significant contribution made to the activities of the charity by unpaid volunteers

**1.9 Debtors and creditors**

**Debtors** are recognised at the settlement amount due.

**Creditors** are recognised where the charity has a present obligation resulting from a past event that will probably require settlement and can be measured reliably.

**2 Income from Donations and Legacies**

	<b>Total Funds 2025 £</b>	<b>Total Funds 2024 £</b>
Donations	<b>867,505</b>	776,880
Gift Aid	<b>130,194</b>	137,444
	<b>997,699</b>	914,324

**3 Investment income**

	<b>Total Funds 2025 £</b>	<b>Total Funds 2024 £</b>
Interest received	<b>490</b>	522

**4 Expenditure on Charitable Activities**

	<b>Total Funds 2025 £</b>	<b>Total Funds 2024 £</b>
Donations	<b>147,948</b>	119,896
Office/General Administrative	<b>65,212</b>	128,632
Computer & Software Costs	<b>27,370</b>	21,124
Other Expenses	<b>219,720</b>	118,943
Advertising/Promotional	<b>38,089</b>	68,211
TV & Media Expenses	<b>152,473</b>	111,621
Rent/Lease of Buildings	<b>175,172</b>	136,593
Other Professional Services	<b>6,528</b>	15,517
Wages and Salaries	<b>197,327</b>	158,566
Depreciation	<b>6,750</b>	-
	<b>1,036,589</b>	879,103

**5 Trustees' Remuneration and Expenses**

The charity's key management personnel comprise the trustees and the Centre Manager. During the year, one trustee received remuneration of £49,019 (2024: £41,070). No other trustees received remuneration, reimbursement of expenses, or payments for professional or other services provided to the charity (2024: £nil).

Total employee benefits paid to key management personnel, including the trustee's remuneration, amounted to £49,019 for the year (2024: £41,070).

**6 Employees**

No employee received emoluments of more than £60,000 (2024: £nil).

	<b>2025</b>	<b>2024</b>
The average no. of employees during the year was	<b>8</b>	7
<b>Employment costs</b>		
Wages and salaries	<b>164,081</b>	146,076
PAYE, NIC and Pension	<b>33,246</b>	12,490
	<b>197,327</b>	158,566

**7 Tangible Fixed Assets**

	Fixtures and Fittings £
<b>Cost</b>	
As at 01 April 2024	13,500
Additions	-
Disposals	-
As at 31 March 2025	<u>13,500</u>
<b>Accumulated Depreciation</b>	
As at 01 April 2024	6,750
Charge for the year	6,750
As at 31 March 2025	<u>13,500</u>
<b>Net Book Value</b>	
As at 01 April 2024	<u>6,750</u>
As at 31 March 2025	<u>-</u>

**8 Debtors: Amounts falling due within one year**

	31 Mar 2025 £	31 Mar 2024 £
Other debtors	3,095	-
Prepayments	-	1,200
	<u>3,095</u>	<u>1,200</u>

**9 Creditors: Amounts falling due within one year**

	31 Mar 2025 £	31 Mar 2024 £
Other taxation	1,874	1,864
Accruals and deferred income	-	-
	<u>1,874</u>	<u>1,864</u>

# TREE OF LIFE CHURCH

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

### 10 Movement in Funds

#### Current Year

	Balance at 01 April 2024 £	Income £	Expenditure £	Balance at 31 March 2025 £
<b>Unrestricted Funds</b>				
General fund	58,824	998,189	(1,036,589)	20,424
<b>Restricted Funds</b>				
Dorset Field Reserve	15,000	-	-	15,000
Dagenham Building Reserve	7,000	-	-	7,000
Guildford Building Reserve	1,000	-	-	1,000
	23,000	-	-	23,000
<b>Total Funds</b>	<b>81,824</b>	<b>998,189</b>	<b>(1,036,589)</b>	<b>43,424</b>

#### Prior Year

	Balance at 01 April 2023 £	Income £	Expenditure £	Balance at 31 March 2024 £
<b>Unrestricted Funds</b>				
General fund	46,081	891,846	(879,103)	58,824
<b>Restricted Funds</b>				
Dorset Field Reserve	-	15,000	-	15,000
Dagenham Building Reserve	-	7,000	-	7,000
Guildford Building Reserve	-	1,000	-	1,000
	-	23,000	-	23,000
<b>Total Funds</b>	<b>46,081</b>	<b>914,846</b>	<b>(879,103)</b>	<b>81,824</b>

### 11 Analysis of Net Assets between Funds

#### Analysis of net assets between funds - current year

	Total funds 31 Mar 2025 £
<b>Tangible assets</b>	-
<b>Net current assets</b>	<b>43,424</b>
<b>Total</b>	<b>43,424</b>

**11 Analysis of Net Assets between Funds - continued)**

Analysis of net assets between funds - prior year

	Total funds 31 Mar 2024 £
Tangible assets	6,750
Net current assets	75,074
Total	81,824

**12 Related Party Disclosures**

No related party transactions were undertaken for the year ended 31 March 2025 that are required to be disclosed under the Charities SORP (FRS102).

**13 Prior year errors and comparatives**

During the preparation of the financial statements for the year ended 31 March 2025, a number of errors were identified in the financial statements for the year ended 31 March 2024. These errors related to the omission of interest income from total income in the Statement of Financial Activities, the presentation of tangible fixed assets at cost rather than net book value with accumulated depreciation not reflected on the balance sheet, and the understatement of creditors within current liabilities. As a result of these matters, net assets and unrestricted funds were overstated in the prior year financial statements.

The trustees have concluded that restating the comparative figures would be disproportionate and, accordingly, the comparative information has not been amended. However, all opening balances as at 1 April 2024 have been reviewed and corrected where necessary, and the impact of the prior year errors has been fully taken into account in determining the results for the year ended 31 March 2025 and the closing balances as at that date.

The trustees consider that the financial statements for the year ended 31 March 2025 give a true and fair view of the charity's financial position and financial activities.

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In addition, we support several charities that equip churches to study and understand the Bible more effectively. Closer to home, we host a number of evangelistic meetings each year and provide practical assistance to those within our own congregations who are experiencing hardship, most commonly through the provision of food and essential supplies.

### **Ecumenical Relationships**

Following the disbanding of FMIN after the passing of its founder and president, the Tree of Life Family has been actively seeking to establish new ecumenical relationships. Many members of our staff belong to ARMI, a ministers' association based in Colorado, and we continue to explore additional partnership opportunities. We have also joined the Evangelical Alliance and are currently exploring a potential relationship with Grace Alliance, a European church-planting organisation.

### **Media Ministry**

Our media ministry has continued to expand this year, strengthening our reach both nationally and internationally. We remain on Revelation TV five times a week, gospeltruth.tv twice a week, and UGN Radio sixteen times a week. We are also broadcasting on Faithworld TV six times a week, and our programmes continue across Faith TV in Africa and GNC in Kenya and Uganda. In addition, Tree of Life TV has developed further through YouTube and online streaming, with Pastor Benjamin Conway and other leaders regularly sharing teaching and series such as Eclipse Anything (2025). This digital presence has enabled us to connect with new audiences and provide accessible teaching worldwide. Our volunteers continue to support the ministry by taking calls during broadcasts, offering prayer and encouragement. The Tree of Life app remains a valuable resource, giving people access to previous sermons and programmes. With our international phone line and growing online platforms, we are reaching people across nations, fulfilling our vision to build a people of vision, power, and character.

### **Financial Review**

Our income this year was £998,189, entirely in unrestricted funds. Receiving offerings at our services remains our main method of raising income, supplemented by offerings received via telephone and online through our TV and media audiences. This figure includes the amount claimed and received through Gift Aid during the financial year. Our total expenditure throughout the year was £1,036,589, reflecting increased costs from higher rental charges, additional TV and media slots, and the continued expansion of our ministry into new locations. In addition, we have invested in our staff team, providing pay rises and moving one part-time role to full-time, ensuring that our growing ministry is supported effectively.

### **Volunteers**

We wish to express our heartfelt thanks to the many wonderful volunteers who make Tree of Life Church thrive week after week across all our locations. Their faithful service is the backbone of our ministry. We are especially grateful to the elders and members who generously open their homes to host Living Churches, creating spaces where people can grow in their understanding of the Christian faith. Each week, volunteers arrive early to welcome attendees, prepare refreshments, and carry out countless essential tasks that ensure our gatherings run smoothly. We extend a very special thank you to those serving in children's and youth ministry, who freely dedicate their time and energy to teaching and nurturing the next generation in the ways of the Christian faith. The trustees deeply value and honour the commitment of every volunteer, whose contribution is vital to fulfilling the vision of Tree of Life Church.

## **Structure, Governance and Management**

Tree of Life Church operates through two parallel systems of management. The trustees carry responsibility for financial oversight, ensuring that funds are raised ethically, managed prudently, and applied in ways that serve the public interest.

Alongside this, the Pastoral Team directs the spiritual and community life of the church. They plan Celebration services, appoint leaders for Living Churches, and oversee teaching across both Living and Celebration Churches. Elders exercise authority within their own Living Churches, but do so within the framework established by the Pastoral Team.

Broader matters of pastoral care and community concern are addressed jointly by the Pastoral and Eldership Team, ensuring that members are supported consistently across all services. Where financial issues arise, these are referred to the Board of Trustees for appropriate consideration and decision-making.

Approved by the Trustees on \_\_\_\_\_ and signed on their behalf by:

---

**Ben Conway**  
**Chair**

# TREE OF LIFE CHURCH

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
<b>Income and Endowments from:</b>					
Donations and Gift Aid	2	997,699	-	997,699	914,323
Investment income	3	490	-	490	522
		<u>998,189</u>	<u>-</u>	<u>998,189</u>	<u>914,323</u>
<b>Expenditure on:</b>					
Charitable activities	4	1,036,589	-	1,036,589	879,103
		<u>1,036,589</u>	<u>-</u>	<u>1,036,589</u>	<u>879,103</u>
<b>Net Movement in Funds</b>		<b>(38,400)</b>	<b>-</b>	<b>(38,400)</b>	<b>35,220</b>
<b>Reconciliation of Funds:</b>					
Total funds brought forward		58,824	23,000	81,824	46,081
<b>Total Funds carried forward</b>		<b>20,424</b>	<b>23,000</b>	<b>43,424</b>	<b>81,301</b>

The notes form part of these financial statements

# TREE OF LIFE CHURCH

## BALANCE SHEET AS AT 31 MARCH 2025

	Notes	Unrestricted Funds 31.03.2025 £	Restricted Funds 31.03.2025 £	Total Funds 31.03.2025 £	Total Funds 31.03.2024 £
<b>Tangible Fixed Assets</b>					
Tangible assets	7	-	-	-	13,500
<b>Current Assets</b>					
Debtors	8	3,095	-	3,095	1,200
Cash at bank		19,203	23,000	42,203	81,301
		<u>22,298</u>	<u>23,000</u>	<u>45,298</u>	<u>82,501</u>
<b>Current Liabilities</b>					
Creditors: amounts falling due within one year	9	(1,874)	-	(1,874)	(2,625)
		<u></u>	<u></u>	<u></u>	<u></u>
<b>Net Current Assets</b>		<u>20,424</u>	<u>23,000</u>	<u>43,424</u>	<u>79,876</u>
<b>Total Assets less Current Liabilities</b>		<u>20,424</u>	<u>23,000</u>	<u>43,424</u>	<u>93,376</u>
		<u></u>	<u></u>	<u></u>	<u></u>
<b>Net Assets</b>		<u>20,424</u>	<u>23,000</u>	<u>43,424</u>	<u>93,376</u>
<b>Charity Funds</b>					
Unrestricted funds	10	20,424	-	20,424	59,501
Restricted funds	10	-	23,000	23,000	23,000
		<u></u>	<u></u>	<u></u>	<u></u>
<b>Total Funds</b>		<u>20,424</u>	<u>23,000</u>	<u>43,424</u>	<u>82,501</u>

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

.....  
**Ben Conway**  
Chair

The notes form part of these financial statements



## **1 Accounting Policies**

### **1.1 Basis of preparation of financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

### **1.2 Going concern**

The charitable activities are entirely dependent on continuing grant aid and voluntary donations as well as trading revenues. As a consequence, the going concern basis is dependent on the future flow of these uncertain funding streams. Accordingly, the Trustees have obtained forecasts and, after reviewing the financial forecasts for future periods to 31 March 2026, the Trustees are satisfied that, at the time of approving the financial statements, it is appropriate to adopt the going concern basis in preparing the financial statements. Other than these matters, the Trustees are not aware of any material uncertainties about the charity's ability to continue as a going concern.

### **1.3 Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

### **1.4 Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

### **1.5 Taxation**

The charity is exempt from tax on its charitable activities.

### **1.6 Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. The charity had no restricted funds as at the Balance Sheet date.

**1 Accounting Policies (continued)**

**1.7 Tangible fixed assets**

Tangible fixed assets are measured at their original cost value, or subsequent revaluation, or if donated, as described above. Cost value includes all costs expended in bringing the asset into its intended working condition.

Depreciation has been provided at the following rates in order to write off the assets to their anticipated residual value over their estimated useful lives.

Equipment: 50% straight line

**1.8 Volunteers**

In accordance with the SORP, and in recognition of the difficulties in placing a monetary value on the contribution from volunteers, the contribution of volunteers is not included within the income of the charity.

However, the trustees value the significant contribution made to the activities of the charity by unpaid volunteers

**1.9 Debtors and creditors**

**Debtors** are recognised at the settlement amount due.

**Creditors** are recognised where the charity has a present obligation resulting from a past event that will probably require settlement and can be measured reliably.

**2 Income from Donations and Legacies**

	<b>Total Funds 2025 £</b>	<b>Total Funds 2024 £</b>
Donations	<b>867,505</b>	776,880
Gift Aid	<b>130,194</b>	137,444
	<b>997,699</b>	914,324

**3 Investment income**

	<b>Total Funds 2025 £</b>	<b>Total Funds 2024 £</b>
Interest received	<b>490</b>	522

**4 Expenditure on Charitable Activities**

	<b>Total Funds 2025 £</b>	<b>Total Funds 2024 £</b>
Donations	<b>147,948</b>	119,896
Office/General Administrative	<b>65,212</b>	128,632
Computer & Software Costs	<b>27,370</b>	21,124
Other Expenses	<b>219,720</b>	118,943
Advertising/Promotional	<b>38,089</b>	68,211
TV & Media Expenses	<b>152,473</b>	111,621
Rent/Lease of Buildings	<b>175,172</b>	136,593
Other Professional Services	<b>6,528</b>	15,517
Wages and Salaries	<b>197,327</b>	158,566
Depreciation	<b>6,750</b>	-
	<b>1,036,589</b>	879,103

**5 Trustees' Remuneration and Expenses**

The charity's key management personnel comprise the trustees and the Centre Manager. During the year, one trustee received remuneration of £49,019 (2024: £41,070). No other trustees received remuneration, reimbursement of expenses, or payments for professional or other services provided to the charity (2024: £nil).

Total employee benefits paid to key management personnel, including the trustee's remuneration, amounted to £49,019 for the year (2024: £41,070).

**6 Employees**

No employee received emoluments of more than £60,000 (2024: £nil).

	<b>2025</b>	<b>2024</b>
The average no. of employees during the year was	<b>8</b>	7
<b>Employment costs</b>		
Wages and salaries	<b>164,081</b>	146,076
PAYE, NIC and Pension	<b>33,246</b>	12,490
	<b>197,327</b>	158,566

**7 Tangible Fixed Assets**

	Fixtures and Fittings £
<b>Cost</b>	
As at 01 April 2024	13,500
Additions	-
Disposals	-
As at 31 March 2025	<u>13,500</u>
<b>Accumulated Depreciation</b>	
As at 01 April 2024	6,750
Charge for the year	6,750
As at 31 March 2025	<u>13,500</u>
<b>Net Book Value</b>	
As at 01 April 2024	<u>6,750</u>
As at 31 March 2025	<u>-</u>

**8 Debtors: Amounts falling due within one year**

	31 Mar 2025 £	31 Mar 2024 £
Other debtors	3,095	-
Prepayments	-	1,200
	<u>3,095</u>	<u>1,200</u>

**9 Creditors: Amounts falling due within one year**

	31 Mar 2025 £	31 Mar 2024 £
Other taxation	1,874	1,864
Accruals and deferred income	-	-
	<u>1,874</u>	<u>1,864</u>

# TREE OF LIFE CHURCH

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

### 10 Movement in Funds

#### Current Year

	Balance at 01 April 2024 £	Income £	Expenditure £	Balance at 31 March 2025 £
<b>Unrestricted Funds</b>				
General fund	58,824	998,189	(1,036,589)	20,424
<b>Restricted Funds</b>				
Dorset Field Reserve	15,000	-	-	15,000
Dagenham Building Reserve	7,000	-	-	7,000
Guildford Building Reserve	1,000	-	-	1,000
	23,000	-	-	23,000
<b>Total Funds</b>	<b>81,824</b>	<b>998,189</b>	<b>(1,036,589)</b>	<b>43,424</b>

#### Prior Year

	Balance at 01 April 2023 £	Income £	Expenditure £	Balance at 31 March 2024 £
<b>Unrestricted Funds</b>				
General fund	46,081	891,846	(879,103)	58,824
<b>Restricted Funds</b>				
Dorset Field Reserve	-	15,000	-	15,000
Dagenham Building Reserve	-	7,000	-	7,000
Guildford Building Reserve	-	1,000	-	1,000
	-	23,000	-	23,000
<b>Total Funds</b>	<b>46,081</b>	<b>914,846</b>	<b>(879,103)</b>	<b>81,824</b>

### 11 Analysis of Net Assets between Funds

#### Analysis of net assets between funds - current year

	<b>Total funds 31 Mar 2025 £</b>
<b>Tangible assets</b>	-
<b>Net current assets</b>	<b>43,424</b>
<b>Total</b>	<b>43,424</b>

**11 Analysis of Net Assets between Funds - continued)**

Analysis of net assets between funds - prior year

	Total funds 31 Mar 2024 £
Tangible assets	6,750
Net current assets	75,074
Total	81,824

**12 Related Party Disclosures**

No related party transactions were undertaken for the year ended 31 March 2025 that are required to be disclosed under the Charities SORP (FRS102).

**13 Prior year errors and comparatives**

During the preparation of the financial statements for the year ended 31 March 2025, a number of errors were identified in the financial statements for the year ended 31 March 2024. These errors related to the omission of interest income from total income in the Statement of Financial Activities, the presentation of tangible fixed assets at cost rather than net book value with accumulated depreciation not reflected on the balance sheet, and the understatement of creditors within current liabilities. As a result of these matters, net assets and unrestricted funds were overstated in the prior year financial statements.

The trustees have concluded that restating the comparative figures would be disproportionate and, accordingly, the comparative information has not been amended. However, all opening balances as at 1 April 2024 have been reviewed and corrected where necessary, and the impact of the prior year errors has been fully taken into account in determining the results for the year ended 31 March 2025 and the closing balances as at that date.

The trustees consider that the financial statements for the year ended 31 March 2025 give a true and fair view of the charity's financial position and financial activities.



Section A

Independent Examiner's Report

Report to the trustees

Tree of Life Church

On accounts for the year  
ended

31/03/2025

Charity no  
(if any)

1136703

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2025.

Responsibilities and  
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ACCA.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

11/02/2026

Name:

Adeel Sahi

Relevant professional  
qualification(s) or body  
(if any):

ACCA

**Address:**

Bowdon Accounting Services Ltd

Bartle House, Oxford Court,

Manchester M2 3WQ

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

N/A