

CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE

England & Wales · Charity number 1144258

Details

Other names CAC LIVINGWORD

Status Registered

Legal form Trust

Registered 2011-10-13

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

Contact

Address 1 Staffa Road
Leyton
London
E10 7PY

Phone 07961611208

Email HELLO@LIVINGWORD.CC

Website <http://www.livingword.cc>

Activities

Objects: 1) TO ADVANCE THE CHRISTIAN RELIGION FOR THE BENEFIT OF THE PUBLIC THROUGH THE HOLDING OF PRAYER MEETINGS, LECTURES, PUBLIC CELEBRATION OF RELIGIOUS FESTIVALS, PRODUCING AND/OR DISTRIBUTING LITERATURE ON THE CHRISTIAN FAITH TO ENLIGHTEN OTHERS ABOUT THE CHRISTIAN RELIGION.2) THE PREVENTION OR RELIEF OF POVERTY BY PROVIDING GRANTS, ITEMS AND SERVICES TO INDIVIDUALS IN NEED.3) SUCH CHARITABLE PURPOSES FOR THE PUBLIC BENEFIT AS ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAWS OF ENGLAND AND WALES AS THE TRUSTEES MAY FROM TIME TO TIME DETERMINE.

Activities: CAC Livingword benefit the public by currently providing the following services which are available to everyone in the community: Drop-in biblical counselling, Prayer support, Youth adults meetings, Sunday Services, Sunday School, Mid week bible study, Monthly all night prayer,

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Nigeria
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£41,209	£34,814	-	-
2024-09-30	£40,318	£36,319	-	-
2023-09-30	£25,633	£32,926	-	-
2022-09-30	£23,218	£32,036	-	-
2021-09-30	£28,143	£31,871	-	-

Trustees

Name	Role	Appointed
OLUSOLA DOJA LUFADAJU	Chair	2011-10-13
Evang E O ADEBISI		2011-10-13
JOSHUA OLUTOYE		2011-10-13
John Lufadeju		2017-02-12

CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE

England & Wales - Charity number 1144258

Accounts

Christ Apostolic Church Livingword Centre

Report and Accounts
Year ended 30 September 2025

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 30 SEPTEMBER 2025

ADDRESS FOR CORRESPONDENCE	1 Staffa Road Leyton LONDON E10 7PY
GOVERNING DOCUMENT	Declaration of Trust dated 09/10/2011
CHARITY REGISTRATION NUMBER	1144258
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	S Lufadeju E Adebisi J Olutoye J Lufadeju
INDEPENDENT EXAMINER	Stephen Mathews FCA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Pages 1-3	Trustees' Report
Page 4	Independent Examiner's Report
Page 5	Receipts and Payments Account
Page 6	Statement of Assets & Liabilities
Pages 7-8	Notes to the Accounts



CAC LIVING WORD

1 Staffa Road,
Leyton, London, E10 7PY.
hello@livingword.cc
Charity No. 1144258

Minister-in-Charge
Pastor Shola Lufadeju

End of Year Report – 2025

A Note from the Trustees

We are pleased to share this year's report, highlighting the life, growth and ministry of Living Word throughout 2025.

It has been a year marked by spiritual strengthening, answered prayers, family moments and God's grace in every gathering.

Our Mission Remains the Same

CAC Living Word exists to express the Christian faith in action.

Everything we do — prayer, worship, Bible teaching, evangelism, discipleship — is centred on one purpose:

To help people know Jesus, grow in Jesus and live for Jesus.

This year, this mission has continued to shape our decisions, our programmes and our heart for the community.

Life at Living Word — 2025 in Review

The heart of the church is its people - a growing, diverse family of believers journeying together through faith, life and purpose.

This year, we have seen:

Weekly Gatherings

- Sunday Gathering (10am, in-person)

A place of worship, teaching, encouragement and fellowship.

Our theme throughout much of the year centred on spiritual growth, prayer, faith, holiness and learning to live in God's presence.

- Virtual Weekly Gatherings (Mon, Wed & Fri)
- Monday Class: Healing & Deliverance
- Wednesday: Bible Study — walking through chapters of the scriptures.
- Friday Night Prayer: A strong pillar in our spiritual growth.

Celebrations & Significant Moments

God has been kind to us as a church family.

This year we celebrated:

Newborns & Growing Families

We welcomed new babies into the Living Word family — reminders of God's faithfulness and the blessing of new beginnings.

Graduations & Academic Milestones

We rejoiced with members who completed degrees, courses and professional certifications. Every achievement reflects dedication and God's favour.

Birthdays & Personal Milestones

Every month, we celebrated birthdays and testimonies across the church — marking God's goodness in the lives of His people.

Powerful Testimonies

From answered prayers to healing, career progressions, new jobs, restorations and divine help — this has been a year of open doors.

Testimonies have encouraged our faith and reminded us that... He is still a God wonders.

Spiritual Growth & Teachings

One of the biggest highlights of 2025 has been the depth of teaching and the spiritual maturity across the church.

We journeyed through themes such as:

- Faith that Endures
- Walking in the Spirit
- Strength to Do Exploits
- Renewing the Mind
- Prayer, Authority & Spiritual Warfare
- Holiness & Character Formation
- Living in God's Presence
- Seeking His Mercy

Our Wednesday Bible studies has helped us break down scripture chapter by chapter, giving people practical understanding and stronger confidence in the Word of God.

Community Outreach

Make Lunch Initiative

Once again, Make Lunch continued to be a practical expression of love — supporting families during school holidays with meals, conversation and community support.

This project remains a valuable part of our outreach and a blessing to many households.

Church Family & Atmosphere

Living Word continues to be:

- a safe place,
- a joyful place,
- a place of strength,
- a place to heal, grow and belong.

This year, many have described the church as a place where they “found encouragement”.

We are grateful for everyone who serves, prays, gives, teaches and contributes to the life of the church.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial Overview

Total income this year was approximately £41,000, with total expenditure at £35,000. This leaves a closing balance of approaching £14,000.

We extend our sincere appreciation to every member who continues to give faithfully. Your generosity has enabled us to sustain ministry, maintain our space, support outreach and care for our church family.

Reserves Policy

To ensure stability, the Trustees maintain a minimum unrestricted cash reserve of £20,000 - approximately six months of operating costs.

As of the year-end, our general reserves in the bank stand at just over £13,000 but also having determined to claim Gift Aid the charity was owed around £16,000 and so is keeping us aligned with our responsible stewardship goals.

Looking Ahead

As we move into a new year, we feel a strong sense of expectation.

Our focus will be on:

- strengthening discipleship
- developing emerging leaders
- investing in children and youth
- deepening prayer culture
- preparing strategically for the future.

We are trusting God to lead us step-by-step, and we remain committed to building a vibrant, Spirit-led, Jesus-centred community.

Governance & Oversight

Living Word operates with accountability and transparency.

Our Trustees meet regularly to review church activities, finances and compliance.

They ensure that the church:

- remains aligned to its purpose,
- is governed ethically,
- maintains proper financial stewardship, and
- complies with the Charities Act.

Sbola Lufadeju

Sbola Lufadeju (Mar 8, 2026 18:07:09 GMT+1)

Report approved on: ~~.....~~ **Mar 8, 2026**

Signed on behalf of the Trustees

S. Lufadeju

<https://livingword.cc>

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE

I report to the trustees on my examination of the accounts of Christ Apostolic Church Livingword Centre ('the charity') for the year ended 30 September 2025 on pages 5 to 8 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity'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 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Stephen Mathews
Stephen Mathews (Apr 21, 2026 10:27:38 GMT+1)

Stephen Mathews FCA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Apr 21, 2026

CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 30 SEPTEMBER 2025

	Notes	Unrestricted Funds		2025 £	2024 £
		General Funds £	Restricted Funds £		
Income receipts					
Donations		19,446	-	19,446	14,196
Gift aid receipts		-	-	-	-
Charity and other grants		-	764	764	4,923
Income from letting of facilities		21,000	-	21,000	21,000
Other		-	-	-	200
Total receipts		40,446	764	41,209	40,318
Payments					
Payments in relation to charitable activities undertaken directly	2	34,491	323	34,814	36,319
Total payments		34,491	323	34,814	36,319
Net of receipts / (payments) before		5,954	441	6,395	4,000
Transfers between funds	4	-	-	-	-
Net movement in funds		5,954	441	6,395	4,000
Cash funds as at last year end		7,893	23	7,916	3,916
Cash funds at this year end	A	13,848	464	14,311	7,916

The notes on pages 7 - 8 form part of these accounts.

CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2025

	Notes	Unrestricted Funds		2025 £	2024 £
		General funds £	Restricted funds £		
A Cash funds					
Cash at bank with immediate access		13,378	464	13,841	7,916
Petty cash		470	-	470	-
		<u>13,848</u>	<u>464</u>	<u>14,311</u>	<u>7,916</u>
B Other monetary assets					
Gift aid due to charity		16,500	-	16,500	-
Food project grant prepaid	3	1,082	-	1,082	2,459
		<u>17,582</u>	<u>-</u>	<u>17,582</u>	<u>2,459</u>

During the year end the charity had decided to claim Gift Aid whereas in previous years it had not and hence no amount were shown as due to be claimed by it in that respect as at 30 September 2024. £14,982 was received in October 2024. There are further amounts due for the period up to the year end which are estimated at approximately £1,500.

C Liabilities

Falling due within one year

Fee for Accounts and Examination		1,320	-	1,320	1,500
		<u>1,320</u>	<u>-</u>	<u>1,320</u>	<u>1,500</u>

The charity has a lease ending 31 December 2026 and some repairs may be required at the end of the lease. Advice be taken closer to the end date to determine the amount of expenditure that may be required at that time

D Assets retained for charity's own use

	Fund to which asset belongs	Cost £	Current value £
Music and PA equipment	General	8,200	5,000
Computers and IT	General	1,075	500
Other	General	1,500	1,000
		<u>10,775</u>	<u>6,500</u>

The accounts were approved by the trustees and signed on their behalf by:

Shola Lufadeju

Shola Lufadeju (Mar 8, 2026 18:07:09 GMT+1)

S. Lufadeju

Mar 8, 2026

Date: _____

The notes on pages 7 - 8 form part of these accounts.

CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 30 SEPTEMBER 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>	Restricted	Total	Total
	General funds	Funds	2025	2024
	£	£	£	£
2 Payments in relation to charitable activities undertaken directly				
Pastoral allowance (see note 3)	3,600	-	3,600	-
Make Lunch' food project	-	323	323	4,900
Outreach activities	2,098	-	2,098	2,477
Small equipment	-	-	-	-
Rent (incl buildings insurance)	22,305	-	22,305	22,648
Maintenance of buildings & equipment	190	-	190	1,093
Utilities	3,554	-	3,554	3,970
General insurance	-	-	-	342
Accounts and independent examination	1,410	-	1,410	-
Office costs	708	-	708	751
Other costs	626	-	626	138
	34,491	323	34,814	36,319

3 Transactions with related parties

Pastor S Lufadeju, a Trustee, served as a church pastor and was paid £3,600 (2024: £nil) for serving in that capacity. These payments were agreed with the Charity Commission in 2011.

The 'Make Lunch Project' is administered on behalf of the charity by Mrs M Adebisi, the spouse of a Trustee, as an unpaid volunteer. The income for the project are paid by the charity into a private account in the name of Mrs Adebisi maintained solely for the use of the project and used to that effect. At the year end £1,082 (2024 £2,459) had been transferred pending spending on the project after the year end, and this amount is reflected in the Statement of Assets and Liabilities as a 'prepaid' asset. There is a further amount held in the charity's bank account for this specific project as shown in Note 4.

CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 30 SEPTEMBER 2025

4 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	7,893	40,446	(34,491)	-	13,848
Restricted funds					
Make Lunch Project	23	764	(323)	-	464
	<u>23</u>	<u>764</u>	<u>(323)</u>	<u>-</u>	<u>464</u>
Total funds	<u>7,916</u>	<u>41,209</u>	<u>(34,814)</u>	<u>-</u>	<u>14,311</u>

The Make Lunch Project fund is a grant from TLG to support the work of the project, which supports local families during school holidays with warm meals and a welcoming space to connect. Make Lunch has created a practical space of care and community.

CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE

England & Wales - Charity number 1144258

Accounts

Christ Apostolic Church Livingword Centre

Report and Accounts
Year ended 30 September 2024

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

**CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

ADDRESS FOR CORRESPONDENCE	1 Staffa Road Leyton LONDON E10 7PY
GOVERNING DOCUMENT	Declaration of Trust dated 09/10/2011
CHARITY REGISTRATION NUMBER	1144258
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	E Adebisi O D Lufadeju J Olutoye J Lufadeju
INDEPENDENT EXAMINER	Stephen Mathews FCA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal & Administrative Details
Pages 2-3	Trustees' Report
Page 4	Independent Examiner's Report
Page 5	Receipts and Payments Account
Page 6	Statement of Assets & Liabilities
Pages 7	Notes to the Accounts

Trustees Annual Report – 2025

We're pleased to share this report highlighting the life, activities and finances of CAC Livingword over the past year. It's been a year of steady growth, deeper connection, and continued focus on helping people know and follow Jesus.

What We're Here For

CAC Livingword exists to express the Christian faith in action. Whether through prayer, Bible teaching, evangelism, Worship or our Sunday gatherings — everything we do points back to Jesus.

Our mission remains clear: to see lives transformed by His love, starting here in our community and extending beyond.

Life at CAC Livingword

The heart of the church is its people. From different backgrounds, cultures and age groups, we come together with a shared desire to grow in faith and serve our community.

Over the past year, here's what church life has looked like:

- Weekly Sunday Gatherings at 1 Staffa Road
- Online teaching and prayer (Mondays, Wednesdays & Fridays)
- Ongoing pastoral care and discipleship
- The Make Lunch Initiative – supporting local families during school holidays with warm meals and a welcoming space to connect

Make Lunch has created a practical space of care and community; supporting local families during school holidays with warm meals and a welcoming space to connect. Make Lunch has created a practical space of care and community. 379 meals were served during the year, 27 families blessed with food, fun and support over the course of 14 sessions in the 2024 year ending. It's been a consistent blessing to many, helping us extend support in a meaningful, relational way.

CAC Livingword is a family church, a place where people come together as one. Over the past year, it has truly been a joyful and safe space for many.

Here, people are uplifted, encouraged to grow, to serve, and to lead. It's a place where love is expressed openly, and everyone — no matter their background — is welcomed with warmth. Spiritually and emotionally it's been a place of strength, support and belonging.

We've seen encouraging signs of engagement - including visitors, new members, growing prayer requests, and decisions to follow Christ. We're excited about where God is leading us next.

Financial Overview

Total income this year was £40,318, with total expenditure at £36,319. This leaves a closing balance of £7,916.

We're grateful for everyone who continues to give faithfully — it's made it possible to support ministry needs, manage our space, and invest in our church family.

Looking Ahead

As we plan for the year ahead, we want to keep growing both spiritually and structurally — developing leaders, strengthening our children’s ministry, and continuing to reach people both in-person and online.

We remain committed to stewarding our resources wisely, encouraging one another in the faith, and building a vibrant, Christ-centred community.

Governance & Oversight


The charity is overseen by a team of Trustees who meet regularly to review activities and finances, ensuring the church is well-governed and aligned with its purpose. New trustees are appointed as needed through a careful selection process.

Responsibilities of the Trustees

Under charity law, Trustees are responsible for preparing yearly financial statements, keeping accurate records, and safeguarding all assets. This ensures Living Word operates with integrity and in full compliance with the Charities Act.

Report approved on Jul 14, 2025

Signed on behalf of the Trustees


Shola Lufadeju (Jul 14, 2025 15:47 GMT+1)

S. Lufadeju

<https://livingword.cc>

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE

I report to the trustees on my examination of the accounts of Christ Apostolic Church Livingword Centre ('the charity') for the year ended 30 September 2024 on pages 5 to 7 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity'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 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Stephen Mathews

Stephen Mathews (Jul 14, 2025 16:59 GMT+1)

Stephen Mathews FCA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Jul 14, 2025

CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 30 SEPTEMBER 2024

	Notes	Unrestricted Funds		2024 £	2023 £
		General Funds £	Restricted Funds £		
Income receipts					
Donations		14,196	-	14,196	19,574
Gift aid receipts		-	-	-	-
Charity and other grants		-	4,923	4,923	2,200
Income from letting of facilities		21,000	-	21,000	3,500
Other		200	-	200	359
Total receipts		35,396	4,923	40,318	25,633
Payments					
Payments in relation to charitable activities undertaken directly	2	31,419	4,900	36,319	32,668
Total payments		31,419	4,900	36,319	32,668
Net of receipts / (payments) before		3,977	23	4,000	(7,035)
Transfers between funds	5	-	-	-	-
Net movement in funds		3,977	23	4,000	- 7,035
Cash funds as at last year end		3,916	-	3,916	10,951
Cash funds at this year end	A	7,893	23	7,916	3,916

The notes on pages 7 form part of these accounts.

CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2024

	Notes	Unrestricted Funds		2024 £	2023 £
		General funds £	Restricted funds £		
A Cash funds					
Cash at bank with immediate access		7,893	23	7,916	3,916
Petty cash		-	-	-	-
		<u>7,893</u>	<u>23</u>	<u>7,916</u>	<u>3,916</u>
B Other monetary assets					
Gift aid due to charity		-	-	-	-
Food project grant prepaid	3	2,459	-	2,459	790
		<u>2,459</u>	<u>-</u>	<u>2,459</u>	<u>790</u>

As at the year end the charity had decided against claiming Gift Aid and so no amounts are due to be claimed by it in that respect.

C Liabilities

Falling due within one year

Fee for Accounts and Examination		1,500	-	1,500	-
		<u>1,500</u>	<u>-</u>	<u>1,500</u>	<u>-</u>

The charity has a lease ending 31 March 2026 and some repairs may be required at the end of the lease. Advice will be taken closer to the end date to determine the amount of expenditure that may be required at that time

D Assets retained for charity's own use

	Fund to which asset belongs	Cost £	Current value £
Music and PA equipment	General	8,200	5,950
Computers and IT	General	1,075	675
Other	General	1,500	1,500
		<u>10,775</u>	<u>8,125</u>

The accounts were approved by the trustees and signed on their behalf by:

John Lufadeju

John Lufadeju (Jul 14, 2025 15:50 GMT+1)

J Lufadeju

Date: Jul 14, 2025

The notes on pages 7 form part of these accounts.

CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 30 SEPTEMBER 2024

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>	Restricted	Total	Total
	General funds	Funds	2024	2023
	£	£	£	£
2 Payments in relation to charitable activities undertaken directly				
Pastoral allowance (see note 4)	-	-	-	900
Make lunch' food project	-	4,900	4,900	3,599
Outreach activities	2,477	-	2,477	685
Small equipment	-	-	-	-
Rent (incl insurance)	22,648	-	22,648	22,305
Maintenance of buildings & equipment	1,093	-	1,093	400
Utilities	3,970	-	3,970	3,045
Insurance	342	-	342	-
Accounts and independent examination	-	-	-	-
Office costs	751	-	751	717
Other costs	138	-	138	1,016
	31,419	4,900	36,319	32,668

3 Transactions with related parties

Pastor S Lufadeju, the spouse of a Trustee, served as a church pastor and was paid £nil (2023: £900) for serving in that capacity. These payments were agreed with the Charity Commission in 2011.

The 'Make Lunch Project' is administered on behalf of the charity by Mrs M Adebisi, the spouse of a Trustee, as an unpaid volunteer. The income for the project are paid by the charity into a private account in the name of Mrs Adebisi maintained solely for the use of the project and used to that effect. At the year end £2,459 (2023 £790) had been transferred pending spending on the project after the year end, and this amount is reflected in the Statement of Assets and Liabilities as a 'prepaid' asset.

5 Movement of funds

	Opening balance	Receipts	Payments	Transfers	Closing balance
	£	£	£	£	£
General funds	3,916	35,396	(31,419)	-	7,893
Restricted funds					
Make Lunch Project	-	4,923	(4,900)	-	23
	-	4,923	(4,900)	-	23
Total funds	3,916	40,318	(36,319)	-	7,916

The Make Lunch Project fund is a grant from TLG to support the work of the proeject, which supports local families during school holidays with warm meals and a welcoming space to connect. Make Lunch has created a practical space of care and community.

CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE

England & Wales - Charity number 1144258

Accounts

CAC Living Word 2022/2023 Accounts											
	BT/ Daisy	Online Apps & Planning	Electricity	Maintenance	Other Projects	Rent	Inhouse Projects	Charges	Gift	Allowance	ToTal Spending
	EXPENSES										
Oct-22	43.13	277.19	453.48			1858.75		11.00		300.00	£2,943.55
Nov-22	41.33	278.15	453.48			1858.75		6.00		300.00	£2,937.71
Dec-22	41.33	268.74	336.46			1858.75		19.45		300.00	£2,824.73
Jan-23	43.33	0.00	336.46			1858.75		11.00		0.00	£2,249.54
Feb-23	52.13	0.00	336.46		500.00	1858.75		11.00		0.00	£2,758.34
Mar-23	52.13	0.00	336.46			1858.75		18.62		0.00	£2,265.96
Apr-23	48.90	0.00	28.32			1858.75		11.00		0.00	£1,946.97
May-23	48.90	0.00	159.02			1858.75		11.00		0.00	£2,077.67
Jun-23	48.90	95.63	155.87		1,400.00	1858.75		11.00		0.00	£3,570.15
Jul-23	48.90	95.88	145.70			1,858.75		11.40		0.00	£2,160.63
Aug-23	48.90	0.00	149.07			1,858.75	342.60	17.92		0.00	£2,417.24
Sep-23	48.90	0.00	154.52	400.00	1,699.40	1,858.75	342.60	11.00		0.00	£4,515.17
Totals	566.78	1,015.59	3,045.30	400.00	3,599.40	22,305.00	685.20	150.39	0.00	900.00	£32,667.66

CAC Living Word 2022/2023 Accounts							
	Sunday Offerings	Online Donations	Other income	TRUSTEES OF 339-CHARITY			ToTal Income
							INCOME
Oct-22	2,011.50	1065.00	0.00	150.00			3,226.50
Nov-22	0.00	995.00	0.00	150.00			1,145.00
Dec-22	0.00	520.00	0.00	150.00			670.00
Jan-23	0.00	1,537.86	500.00	150.00			2,187.86
Feb-23	1,606.00	1,240.78	38.48	150.00			3,035.26
Mar-23	0.00	1,422.47	0.00	150.00			1,572.47
Apr-23	0.00	1,341.44	0.00	150.00			1,491.44
May-23	0.00	1,045.43	400.00	150.00			1,595.43
Jun-23	0.00	687.07	1,000.00	150.00			1,837.07
Jul-23	1,330.00	900.00	321.00	150.00			2,701.00
Aug-23	0.00	931.00	0.00	150.00			1,081.00
Sep-23	0.00	1,140.00	3,800.00	150.00			5,090.00
Totals	4,947.50	12,826.05	6,059.48	1,800.00	0.00	0.00	25,633.03

CAC Living Word 2022/2023 Accounts											
	BT/ Daisy	Online Apps & Planning	Electricity	Maintenance	Other Projects	Rent	Inhouse Projects	Charges	Gift	Allowance	ToTal Spending
	EXPENSES										
Oct-22	43.13	277.19	453.48			1858.75		11.00		300.00	£2,943.55
Nov-22	41.33	278.15	453.48			1858.75		6.00		300.00	£2,937.71
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Totals	566.78	1,015.59	3,045.30	400.00	3,599.40	22,305.00	685.20	150.39	0.00	900.00	£32,667.66

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CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE

England & Wales - Charity number 1144258

Accounts

Christ Apostolic Church Livingword Centre

Report and Accounts
Year ended 30 September 2021

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 30 SEPTEMBER 2021

ADDRESS FOR CORRESPONDENCE	1 Staffa Road Leyton LONDON E10 7PY
GOVERNING DOCUMENT	Declaration of Trust dated 09/10/2011
CHARITY REGISTRATION NUMBER	1144258
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Enoch O Adebisi Olusola Doja Lufadeju Joshua Olutoye John Lufadeju
INDEPENDENT EXAMINER	Stephen Mathews FCA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal & Administrative Details
Pages 2-3	Trustees' Report
Page 4	Independent Examiner's Report
Page 5	Receipts and Payments Account
Page 6	Statement of Assets & Liabilities
Pages 7-8	Notes to the Accounts

CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 SEPTEMBER 2021

The Trustees have pleasure in submitting the Report and Accounts for the year.

Objects of the charity

The Trust seeks to demonstrate the Christian faith in action by prayer sessions, Bible teaching, Evangelism, Song ministrations and Sunday services.

Review of Activities

The Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. The Christ Apostolic Church LivingWord Centre; its trustees, elders and members are committed to the restoration of those New Testament principles. It is not alone in this, it is one of many Churches in the area, country and all over the world that is re-discovering the excitement of knowing Jesus Christ. The vision is to see the people of London borough of Waltham forest, where the church is based and its districts come into this experience of knowing Jesus as their Lord, Saviour and friend.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial Review

During the year income increased by £800 to £31,871, and expenditure decreased by £11,210, to £28,143. As a result the cash held by the charity increased by £3,728, to £21,290, all of which is unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £20,000 (which equates to about 6 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £21,330 and the charity is complying with its reserves policy.

COVID-19

In March 2020 the charity took steps (in line with government advice) to help contain the nationwide outbreak of Covid-19. This included the temporary suspension of all physical gatherings and the charity has had to curtail, or change, how it operates; the charity has been able to continue some of its activities using on-line media. To date Covid-19 has not had a significant impact on the charity's finances nonetheless the trustees continue to monitor income and expenditure closely.

Our Sunday and weekly gatherings were mostly conducted virtually in the early part of the year. However, as Covid related risks reduced we have started to gather the church again. The aim has been to meet together in person whenever it has been safe to do so, to look after people in the church and community and to continue on-line as well to help those who are more vulnerable.

This is to conform with the Government's guidelines on social interactions.

More details can be found on our website <https://www.livingword.cc/church-at-home>

This is the dedicated portal page we share to our members and visitors. It serves as a one-stop shop to engage in our weekly gatherings from the comfort of their homes.

Adapting to these changing situations has been challenging, but we navigated through and have seen positive feedback overall.

Based on our backend stats, we've seen continued engagement, prayer requests submissions, visitors from different parts of the world and people rededicating their lives to Christ. That said, there're always room for improvement and so much more to do.

As we make plans to for 2022, we're taking a hybrid approach by continuing to maintain our online presence and to gather the church whenever possible. One area that we would like to be able to strengthen is that of work with children which has been hard hit by the Covid restrictions.

Governance

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. New trustees are recruited and appointed by the existing trustees.

Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees on 6 February 2022 and signed on their behalf by:

S Lufadeju

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE

I report to the trustees on my examination of the accounts of Christ Apostolic Church Livingword Centre ('the charity') for the year ended 30 September 2021 on pages 5 to 8 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity'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 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Stephen Mathews FCA

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 8 March 2022

CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 30 SEPTEMBER 2021

	Notes	General Funds £	Restricted Funds £	2021 £	2020 £
Income receipts					
Grants and gifts received		21,938	2,000	23,938	23,629
Gift Aid tax recovered		5,637	-	5,637	-
Contribution to shared costs		-	-	-	5,100
Other		2,296	-	2,296	2,343
Total receipts		29,871	2,000	31,871	31,072
Payments					
Payments in relation to charitable activities undertaken directly	2	26,927	366	27,293	39,337
Grants paid in relation to charitable activities undertaken by others	3	850	-	850	1,650
Total payments		27,777	366	28,143	40,987
Net of receipts / (payments) before transfers		2,095	1,634	3,728	(9,915)
Transfers between funds		-	-	-	-
Net movement in funds		2,095	1,634	3,728	(9,915)
Cash funds as at last year end		17,562	-	17,562	27,477
Cash funds at this year end	A	19,657	1,634	21,290	17,562

The notes on pages 7-8 form part of these accounts.

CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2021

	General funds £	Restricted funds £	2021 £	2020 £
A Cash funds				
Cash at bank with immediate access	19,657	1,634	21,290	17,562
	<u>19,657</u>	<u>1,634</u>	<u>21,290</u>	<u>17,562</u>
B Other monetary assets				
Gift aid due to charity (estimated)	4,000	-	4,000	5,637
Other debtors	-	-	-	-
	<u>4,000</u>	<u>-</u>	<u>4,000</u>	<u>5,637</u>
C Liabilities				
Fee for Accounts preparation & examination	1,000	-	1,000	870
	<u>1,000</u>	<u>-</u>	<u>1,000</u>	<u>870</u>

All other liabilities fall due for settlement within one year.

D Assets retained for charity's own use

	Fund to which asset belongs	Cost £	Current value £
Music and PA equipment	General Fund	15,528	7,500
		<u>15,528</u>	<u>7,500</u>

Current values have been estimated by the trustees

The accounts were approved by the trustees and signed on their behalf

by S Lufadeju

date: 6 February 2022

The notes on pages 7-8 form part of these accounts.

CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 30 SEPTEMBER 2021

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	General funds £	Restricted Funds £	Total 2021 £	Total 2020 £
2 Payments in relation to charitable activities undertaken directly				
Pastoral allowance	3,600	-	3,600	3,700
Property costs (Note 2a)	18,000	-	18,000	16,511
Light , heat & water	345	-	345	6,068
Insurance	977	-	977	818
Telephone and Sundries	1,619	-	1,619	2,968
Maintenance of buildings & equipment	1,081	-	1,081	2,599
Events and other ministry costs	15	-	15	980
Make lunch' project	-	366	366	-
Equipment	-	-	-	4,369
Accounts preparation and examination	1,080	-	1,080	870
Other costs	210	-	210	454
	26,927	366	27,293	39,337
2 (a) Property costs comprise:				
Rent	18,000	-	18,000	16,511
	18,000	-	18,000	16,511
3 Grants paid in relation to charitable activities undertaken by others				
Grants for:				
Gifts	850	-	850	750
Food Project	-	-	-	900
	850	-	850	1,650

CHRIST APOSTOLIC CHURCH LIVINGWORD CENTRE

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 30 SEPTEMBER 2021

4 Transactions with related parties

The charity has no employees. The pastoral allowance is paid to Pastor S Lufadeju and is in respect of services and expenses on church pastoral matters, and not as a trustee.

No other amounts were paid or are payable to any trustee or to any person connected to them.

5 Movement of funds

	Balance at 01.10.20 £	Receipts £	Payments £	Transfers £	Balance at 30.09.21 £
General funds	17,562	29,871	(27,777)	-	19,657
	<u>17,562</u>	<u>29,871</u>	<u>(27,777)</u>	<u>-</u>	<u>19,657</u>
Restricted funds					
Make Lunch	-	2,000	(366)	-	1,634
	<u>-</u>	<u>2,000</u>	<u>(366)</u>	<u>-</u>	<u>1,634</u>
Total funds	<u>17,562</u>	<u>31,871</u>	<u>(28,143)</u>	<u>-</u>	<u>21,290</u>