

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

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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.

Shola Lufadeju

Shola 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

		Unrestricted Funds			
		General Funds	Restricted Funds	2025	2024
	Notes	£	£	£	£
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	-
		13,848	464	14,311	7,916
B Other monetary assets					
Gift aid due to charity		16,500	-	16,500	-
Food project grant prepaid	3	1,082	-	1,082	2,459
		17,582	-	17,582	2,459

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 2025. 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
		1,320	-	1,320	1,500

The charity has a lease ending 31 December 2026 and some repairs may be required at the end of the lease. Advice should 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
		10,775	6,500

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
Date: **Mar 8, 2026**

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>		Total	Total
	General funds	Restricted 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
	<u>34,491</u>	<u>323</u>	<u>34,814</u>	<u>36,319</u>

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.