

REAL LIFE CHURCH, SUTTON COLDFIELD

England & Wales · Charity number 1149821

Details

Status Registered

Legal form Charitable company

Company number [08182165](#)

Registered 2012-11-19

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

Contact

Address 3 Aragon Drive
Sutton Coldfield
West Midlands
B73 6BQ

Phone 07594592773

Email info@findreallife.co.uk

Website www.findreallife.co.uk

Activities

Objects: 1.THE ADVANCEMENT OF THE CHRISTIAN RELIGION IN THE UNITED KINGDOM AND OVERSEAS;2.THE RELIEF OF THE AGED POOR SICK AND DISABLED;3.SUCH OTHER CHARITABLE PURPOSES AS THE DIRECTORS IN THEIR ABSOLUTE DISCRETION THINK FIT;

Activities: Our vision is to see and have a large, influential and reproducing church with many people in Sutton Coldfield coming into an experience of knowing Jesus as their Lord, Saviour and friend. To achieve the objectives the following activities are undertaken. Sunday meetings to worship, teach & pray for those attending, small mid-week "Life Groups" for church members, children's & youth activities.

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Birmingham City

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£279,382	£259,396	-	-
2023-12-31	£246,968	£251,619	-	-
2022-12-31	£228,170	£179,536	-	-
2021-12-31	£228,170	£179,536	-	-
2020-12-31	£226,351	£165,090	-	-

Trustees

Name	Role	Appointed
ANDREW MATTHEW ROBERT PINDER		2012-10-18
Aaron Abraham		2022-03-21
CHARLOTTE SENIOR		2012-10-18
STUART MATTHEW CRANE		2012-10-18

REAL LIFE CHURCH, SUTTON COLDFIELD

England & Wales - Charity number 1149821

Accounts

Real Life Church, Sutton Coldfield

Company No. 8182165
Charity No. 1149821

Report and Accounts
Year ended 31 December 2024

Stewardship 
Active generosity

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

REAL LIFE CHURCH, SUTTON COLDFIELD

COMPANY INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2024

Trustees	Charlotte Senior Andrew Pinder Stuart Crane Aaron Abraham
Key Staff	Stuart Crane (church leader) Melanie Crane (children and youth leader)
Governing Document	Memorandum and Articles of Association dated 15 August 2012
Company Registration Number	8182165
Charity Registration Number	1149821
Registered Office	3 Aragon Drive Sutton Coldfield West Midlands B73 6BQ
Independent Examiner	Nick Spear ACCA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	CAF Bank Shawbrook Bank

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REAL LIFE CHURCH, SUTTON COLDFIELD
TRUSTEES' ANNUAL REPORT
(INCORPORATING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees, who are the charity's directors for the purposes of company law, have pleasure in submitting the Report and Accounts for the year.

Objects of the charity

The charity is a charitable company and is governed by its memorandum and articles of association. The Trust seeks to demonstrate the Christian faith in action by the advancement of the Christian Religion in the United Kingdom and overseas, and through the relief of the aged, poor, sick and disabled.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Build and strengthen the church

Meetings were held on Sundays in Sutton Coldfield to worship, to teach and to pray for those attending. During 2024 we also began holding Sunday meetings in Castle Vale, with a view to planting a church there. Age-appropriate teaching and activities were provided at each meeting for under 18s. The Sunday meetings are freely open to all to attend and we had guests and new members join us throughout the year. Small, mid-week "Life Groups" met throughout the year for members of the church to facilitate discipleship, build community and support each other practically. Life Groups were begun in Castle Vale and Tamworth, as well as the existing groups in and around Sutton Coldfield. Regular mid-week meetings were also held to pray for the work of the church, our local community and the nations. In August we took a group of teenagers to Newday, a Christian summer festival for young people. We also took a large group to the Catalyst Festival over the August bank holiday weekend, where we enjoyed teaching and times of worship together, as well as increasing the strength of relationships within our church family. Throughout the year we ran specific events for the Men and Women in our church to build relationship and provide a forum for discipleship.

Two Alpha courses were run during the year, one of which was in Tamworth, which were advertised and open to anyone to attend. We also ran several lessons of our "Real Life School", focused on training and equipping members in Christian theology and doctrine.

We held a baptism service in July, celebrating the special occasion with family and friends of those being baptised.

Bless the local community

The church ran a number of craft and activity events for children that were free and open to all. Messy Easter was held on Good Friday in both Sutton Coldfield and Castle Vale, and was a popular session aimed at young children and their parents, to have fun learning about the Easter Story while doing fun art and craft activities. Messy Christmas was a similar event, run in the first week of December. As well as our events in Sutton Coldfield and Castle Vale, we also ran a "Quiet Messy Christmas" event that was accessible for children and families who struggle with the noise levels at our usual events.

In June, Real Life Church entered a team into the Great Midlands Fun Run, raising over £6,000 for local Food Banks.

Real Life Church hosted further "Table Top Games" events during the year, which were popular with the local community. The events were free and open for all to attend, being held in the room where we have our usual Sunday service as a way of inviting the community into our "home".

At Christmas, we participated in the Boldmere Community street festival and Christmas lights event, at which we provided live music entertainment and hosted carol-singing. We also hosted a Carol Service that was open to all to attend, as well as a "Quiet Carols" event for those who prefer a quieter service.

REAL LIFE CHURCH, SUTTON COLDFIELD
TRUSTEES' ANNUAL REPORT
(INCORPORATING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 DECEMBER 2024

Summary of the charity's main activities and achievements (continued)

Help the poor and those in need

Throughout the year we made regular financial donations to a local food bank run from the United Reform Church in Sutton Coldfield. We also encouraged our members to make financial donations to the work of food banks, and split their donations between the United Reformed Church Foodbank and a food bank in Castle Vale. Our members also gave donations of food to these two foodbanks. At various points during the year we supported families in need with food vouchers and financial support in times of difficulty. We gave gifts to other charitable activities, as follows:

- £3,000 to support a church plant in Egypt;
- £3,000 to LIV village, a project for orphans and the local community based in South Africa;
- £2,400 to Acacia Family Support;
- £600 to Birmingham 2020;

We also tithed 10% of our income to the Catalyst network of churches to which we belong, where the funds were used for the relief of the poor, church planting and other activities in line with our charitable objectives.

Significantly, most of the charity's activities are undertaken by volunteers and the charity could not operate effectively without their efforts.

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

Structure, Governance and Management

Responsibility for strategic and financial oversight of the Church, health and safety, insurance, employment matters, and ensuring compliance with all relevant legal and charity obligations rests with the Directors. They discussed various matters and met regularly during 2024 and were consulted and informed on matters of importance. The Directors were: Stuart Crane, Andrew Pinder, Charlotte Senior and Aaron Abraham.

Real Life Church is led and overseen by Elders and a Senior Leadership Team. The Elders are Stuart Crane, Jeremy Douglas-Jones and Matt Yates. The Senior Leadership Team is led by Stuart and Melanie Crane, together with Jeremy Douglas-Jones, Ben and Charlotte Senior, and Matt and Philippa Yates.

The Elders and Senior Leaders met regularly during the year to discuss and oversee the affairs and operational matters of the Church. They work with a large number of volunteers to implement the vision, goals and objects of the Church. The Senior Leaders and Elders are given input and guidance from Andy Martin, an Apostle within the Catalyst network of churches to which Real Life Church belongs.

Real Life Church is a member of the Evangelical Alliance and is affiliated to Catalyst, an apostolic team within Newfrontiers, a worldwide family of churches.

REAL LIFE CHURCH, SUTTON COLDFIELD
TRUSTEES' ANNUAL REPORT
(INCORPORATING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 DECEMBER 2024

Financial review

During the year income increased by £32,414, to £279,382, and expenditure increased by £7,777 to £259,396. As a result, the charity had a surplus for the year of £19,986, compared to a deficit of £4,651 in 2023 and the charity's net assets increased by the same amount, to £391,363, all except £53 of which are unrestricted. Net current assets increased by £20,597 to £390,882.

Reserves policy

The trustees have determined that the Church should aim to hold unrestricted cash of no less than £80k (which equates to about six months' of unrestricted expenditure) so that the Church could continue to operate should income and / or expenditure vary adversely. At the year end, the Church held unrestricted cash of £392,890 and the Church is complying with its reserves policy. Any surplus and free reserves are being held by the Church to meet future expenditure in relation to additional ministry needs or potential staff or venue expansion.

Key risks and uncertainties

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Plans for the future

The Church's aims for the future are in line with its activities and achievements during 2024, i.e. building and strengthening the church, blessing the local community and helping the poor and those in need. It continues to rely on the support of a large number of volunteers and, as it is considered appropriate and supportable financially, will employ additional people to help further its aims and objectives. In May 2025 the trustees increased the paid hours of Melanie Crane to reflect the additional ministry requirements of the church.

REAL LIFE CHURCH, SUTTON COLDFIELD
TRUSTEES' ANNUAL REPORT
(INCORPORATING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 DECEMBER 2024

Responsibilities of trustees under company law

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report, which has been prepared in accordance with the provisions of the Companies Act 2006 relating to small companies, was approved by the trustees and signed on their behalf by:

Charlotte Senior

Charlotte Senior (Sep 25, 2025 22:45:33 GMT+1)

Charlotte Senior

Date: Sep 25, 2025

Date: _____

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
REAL LIFE CHURCH, SUTTON COLDFIELD
('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2024 on pages 7 to 17 following, which have been prepared on the basis of the accounting policies set out on pages 9 to 11.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

Nick Spear

Nick Spear (Sep 26, 2025 08:45:33 GMT+1)

Nick Spear ACCA
Association of Chartered Certified Accountants
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: Sep 26, 2025

REAL LIFE CHURCH, SUTTON COLDFIELD
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	262,701	8,519	271,220	238,712
Charitable activities	4	5,959	-	5,959	6,085
Investments	5	2,203	-	2,203	2,171
Total income and endowments		270,863	8,519	279,382	246,968
EXPENDITURE ON:					
Charitable activities	6	250,931	8,465	259,396	251,619
Total expenditure		250,931	8,465	259,396	251,619
Net income/(expenditure)		19,933	53	19,986	(4,651)
Transfers between funds	13	-	-	-	-
Net movement in funds		19,933	53	19,986	(4,651)
Reconciliation of funds:					
Total funds brought forward		371,377	-	371,377	376,028
Total funds carried forward	13	391,310	53	391,363	371,377

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on page 9-16 form part of these accounts.

REAL LIFE CHURCH, SUTTON COLDFIELD

BALANCE SHEET

AS AT 31 DECEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
FIXED ASSETS					
Tangible assets	8	481	-	481	1,092
		<u>481</u>	<u>-</u>	<u>481</u>	<u>1,092</u>
CURRENT ASSETS					
Debtors	9	4,285	-	4,285	4,254
Cash at bank and in hand	10	392,837	53	392,890	399,991
		397,122	53	397,175	404,245
CREDITORS: Amounts falling due within one year	11	(6,293)	-	(6,293)	(33,960)
Net current assets / (liabilities)		<u>390,829</u>	<u>53</u>	<u>390,882</u>	<u>370,285</u>
TOTAL NET ASSETS		<u>391,310</u>	<u>53</u>	<u>391,363</u>	<u>371,377</u>
FUND BALANCES					
Unrestricted Funds	13				
General funds		391,310	-	391,310	371,377
		<u>391,310</u>	<u>-</u>	<u>391,310</u>	<u>371,377</u>
Restricted Funds		-	53	53	-
		<u>391,310</u>	<u>53</u>	<u>391,363</u>	<u>371,377</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2024 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities

- (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Directors and were signed on its behalf by:

Charlotte Senior

Charlotte Senior (Sep 25, 2025 22:45:33 GMT+1)

Charlotte Senior

Date: Sep 25, 2025

Company number: 8182165

Charity number: 1149821

The notes on page 9-16 form part of these accounts.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1 Statutory Information

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

- ii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church retreats and other events and courses.

Income from other trading activities represents income receivable from activities undertaken to generate funds for the charity.

Investment income represents income generated by the charity's assets and includes income from bank interest.

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations, legacies and charitable activities is in respect of this one activity.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

2 Accounting Policies (continued)

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

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. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Equipment	Over 3 to 7 years
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The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Investments

Fixed asset investments are held to generate income and / or for their investment potential. Current asset investments are investments that are held specifically for sale or are investments that the charity expects to sell by the next balance sheet date. Investments, other than social investments (see below), are valued as follows:

- i) Investment property and listed investments are valued at their market value (fair value) at the balance sheet date.
- ii) Unlisted investments are measured at cost less impairment where it becomes apparent that the amount that could be realised is less than cost.

Impairment losses and losses arising on the disposal of social investments are included in the Statement of Financial Activities under the heading 'Expenditure on charitable activities'. Gains arising on the disposal of social investments are included in the Statement of Financial Activities under the heading 'Other income'. All other gains and losses on investment assets are included in the Statement of Financial Activities under the heading 'Net gains / (losses) on investments'.

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

h) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

2 Accounting Policies (continued)

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

j) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

o) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

- i) The annual depreciation charge for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.

3 Donations and legacies

	2024	2023
	£	£
Donations of cash and similar	225,682	197,336
Income tax recoverable	45,538	41,376
	271,220	238,712

4 Income from charitable activities

	2024	2023
	£	£
Church retreats and events	5,959	6,085
	5,959	6,085

5 Investment income

	2024	2023
	£	£
Bank interest	2,203	2,171
	2,203	2,171

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

6 Charitable expenditure

	2024	2023
	£	£
a Costs incurred directly on specific activities		
Employment costs	123,953	119,274
Venue hire	21,684	19,016
Publicity and Communication	5,752	5,668
Ministry costs and expenses	17,280	17,378
Children and youth	19,750	23,132
Events	16,178	14,638
	204,598	199,105
Grants payable (note 6c)	46,942	45,435
	251,540	244,540
b Costs incurred on support & administration		
Governance costs		
Accounts preparation and independent examination	2,070	1,980
Equipment and office costs	2,669	3,052
Subscriptions and professional fees	1,608	654
Depreciation of tangible fixed assets	611	611
Insurance	897	782
	7,856	7,079
Total expenditure	259,396	251,619

c Grants payable

	2024			2023		
	Unrestricted	Restricted		Unrestricted	Restricted	
	Funds	Funds	Total	Funds	Funds	£
	£	£	£	£	£	£
Organisations/purposes						
Catalyst	6,093	-	6,093	5,795	-	5,795
Emmanuel Hub	18,278	-	18,278	17,384	-	17,384
Foodbank	2,400	8,465	10,865	2,400	1,840	4,240
Acacia Family Support	2,400	-	2,400	2,400	-	2,400
LIV Village sponsorship	3,000	-	3,000	3,050	-	3,050
Church Planting Africa	3,460	-	3,460	3,000	-	3,000
Christ Church Birmingham Food Pantry	-	-	-	-	1,500	1,500
Sutton Coldfield Baptist Church Foodban	-	-	-	-	1,500	1,500
Spitfire Advice & Support Services	-	-	-	-	1,840	1,840
Other gifts < £1,000	600	-	600	613	-	613
Individuals	2,246	-	2,246	4,113	-	4,113
	38,477	8,465	46,942	38,755	6,680.00	45,435

The charity has taken advantage of an exemption conferred by the Charities SORP and has not disclosed the names of some grant receiving institutions as they operate in territories where Christians are persecuted; the disclosure of this information would be prejudicial.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

7 Analysis of staff costs, the cost of key management personnel and trustee remuneration

	2024	2023
	£	£
Gross wages and salaries	112,999	109,459
Employer's National Insurance costs	5,304	4,602
Pension costs (employers' contribution)	5,651	5,213
	<u>123,953</u>	<u>119,274</u>

The average monthly number of employees during the year was 5 (2023: 4). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the trustees and the key staff named on the Company Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2024 £
Trustees:				
Stuart Crane	55,275	351	2,764	58,390
Key management connected to trustees:				
Melanie Crane, spouse of Stuart Crane	25,058	166	1,253	26,477
Other members of key management				-
				<u>84,867</u>

The following amounts were payable in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2023 £
Trustees:				
Stuart Crane	52,844	309	2,642	55,795
Key management connected to trustees:				
Melanie Crane, spouse of Stuart Crane	28,567	166	1,198	29,931
Other members of key management				-
				<u>85,726</u>

Stuart Crane served as a church leader and received the above payments for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

8 Tangible fixed assets

	Fixtures, fittings and equipment £	Total 2024 £
Cost		
At 1 January 2024	48,144	48,144
Additions	-	-
At 31 December 2024	48,144	48,144
Accumulated depreciation		
At 1 January 2024	47,052	47,052
Charge for the year	611	611
Eliminated on disposal	-	-
At 31 December 2024	47,663	47,663
Net book value		
At 31 December 2024	481	481
At 31 December 2023	1,092	1,092

9 Debtors

	2024 £	2023 £
Tax recoverable	2,926	2,774
Other debtors	1,360	1,480
	4,285	4,254

10 Cash at Bank and in Hand

	2024 £	2023 £
Cash at bank with immediate access	110,991	120,058
Notice deposits (with a term of three months or less)	281,899	279,933
	392,890	399,991

11 Creditors: liabilities falling due within one year

	2024 £	2023 £
Trade creditors	240	1,483
Other creditors	3,983	30,497
Accruals	2,070	1,980
	6,293	33,960

12 Pension commitments

During the year employer's pension contributions totalling £5,684 (2023: £5,213) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2023: £nil).

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

13 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2024 £	Incoming resources 2024 £	Outgoing resources 2024 £	Transfers in the year 2024 £	Closing balance 2024 £
<i>General Unrestricted Funds</i>	371,377	270,863	(250,931)	-	391,310
Total Unrestricted Funds	<u>371,377</u>	<u>270,863</u>	<u>(250,931)</u>	<u>-</u>	<u>391,310</u>
<i>Restricted Funds</i>					
Foodbank Fundraising	-	8,519	(8,465)	-	53
Other restricted funds	-	460	(460)	-	-
	<u>-</u>	<u>8,979</u>	<u>(8,925)</u>	<u>-</u>	<u>53</u>
Aggregate of funds	<u>371,377</u>	<u>279,842</u>	<u>(259,856)</u>	<u>-</u>	<u>391,363</u>

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			2024 £
	General funds £	Designated funds £	Restricted funds £	
Tangible fixed assets	481	-	-	481
Debtors	4,285	-	-	4,285
Cash at bank and in hand	392,837	-	53	392,890
Creditors falling due within one year	(6,293)	-	-	(6,293)
	<u>391,310</u>	<u>-</u>	<u>53</u>	<u>391,363</u>

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

13 Funds (continued)

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2023 £	Incoming resources 2023 £	Outgoing resources 2023 £	Transfers in the year 2023 £	Closing balance 2023 £
<i>General Unrestricted Funds</i>	376,028	240,216	(244,579)	(287)	371,377
Total Unrestricted Funds	<u>376,028</u>	<u>240,216</u>	<u>(244,579)</u>	<u>(287)</u>	<u>371,377</u>
<i>Restricted Funds</i>					
Foodbank Fundraising	-	6,752	(7,040)	287	-
	<u>-</u>	<u>6,752</u>	<u>(7,040)</u>	<u>287</u>	<u>-</u>
Aggregate of funds	<u>376,028</u>	<u>246,968</u>	<u>(251,619)</u>	<u>-</u>	<u>371,377</u>

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted Funds			2023 £
	General funds £	Designated funds £	Restricted funds £	
Tangible fixed assets	1,092	-	-	1,092
Debtors	4,254	-	-	4,254
Cash at bank and in hand	399,991	-	-	399,991
Creditors falling due within one year	(33,960)	-	-	(33,960)
	<u>371,377</u>	<u>-</u>	<u>-</u>	<u>371,377</u>

14 Transactions with related parties

During the year the charity:

- a) received donations totalling £63,269 (2023: £57,450) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).
- b) paid expenses totalling £nil (2023: £nil) to trustees in connection with carrying out duties associated with being trustees; reimbursements for expenses incurred when acting as agent for the charity or incurred when undertaking employment duties not connected with serving as a trustee are not included in this disclosure.

Except as disclosed in note 7 'Analysis of staff costs', there have been no other transactions with related parties during the year.

16 Members

Each member of the company commits to contribute if the charity is wound up an amount of £1.

REAL LIFE CHURCH, SUTTON COLDFIELD
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	<u>Unrestricted funds</u>			<u>Unrestricted funds</u>		
		General	Restricted	Total	General	Restricted	Total
		2024	2024	2024	2023	2023	2023
		£	£	£	£	£	
INCOME AND ENDOWMENTS FROM:							
Donations and legacies	3	262,701	8,519	271,220	231,960	6,752	238,712
Charitable activities	4	5,959	-	5,959	6,085	-	6,085
Investments	5	2,203	-	2,203	2,171	-	2,171
Total income and endowments		270,863	8,519	279,382	240,216	6,752	246,968
EXPENDITURE ON:							
Charitable activities:	6	250,931	8,465	259,396	244,579	7,040	251,619
Total Expenditure		250,931	8,465	259,396	244,579	7,040	251,619
Net income/(expenditure)		19,933	53	19,986	(4,363)	(287)	(4,651)
Transfers between funds	13	-	-	-	(287)	287	-
Net movement in funds		19,933	53	19,986	(4,651)	-	(4,651)
Reconciliation of funds:							
Total funds brought forward		371,377	-	371,377	376,028	-	376,028
Total funds carried forward	13	391,310	53	391,363	371,377	-	371,377

REAL LIFE CHURCH, SUTTON COLDFIELD

England & Wales - Charity number 1149821

Accounts

Real Life Church, Sutton Coldfield

Company No. 8182165
Charity No. 1149821

Report and Accounts
Year ended 31 December 2023

Stewardship 
Active generosity

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

REAL LIFE CHURCH, SUTTON COLDFIELD

COMPANY INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2023

Trustees	Charlotte Senior Andrew Pinder Stuart Crane Aaron Abraham
Key Staff	Stuart Crane (church leader) Melanie Crane (children and youth leader)
Governing Document	Memorandum and Articles of Association dated 15 August 2012
Company Registration Number	8182165
Charity Registration Number	1149821
Registered Office	3 Aragon Drive Sutton Coldfield West Midlands B73 6BQ
Independent Examiner	Archie McDowall BA, CA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	CAF Bank Shawbrook Bank

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REAL LIFE CHURCH, SUTTON COLDFIELD
TRUSTEES' ANNUAL REPORT
(INCORPORATING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 DECEMBER 2023

The trustees, who are the charity's directors for the purposes of company law, have pleasure in submitting the Report and Accounts for the year.

Objects of the charity

The charity is a charitable company and is governed by its memorandum and articles of association. The Trust seeks to demonstrate the Christian faith in action by the advancement of the Christian Religion in the United Kingdom and overseas, and through the relief of the aged, poor, sick and disabled.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Build and strengthen the church

Meetings were held on Sundays in Sutton Coldfield to worship, to teach and to pray for those attending. Age-appropriate teaching and activities were provided at each meeting for under 18s. The Sunday meetings are freely open to all to attend and we had guests and new members join us throughout the year. Small, mid-week "Life Groups" met throughout the year for members of the church to facilitate discipleship, build community and support each other practically. Regular mid-week meetings were also held to pray for the work of the church, our local community and the nations. In August we took a group of teenagers to Newday, a Christian summer festival for young people. Throughout the year we ran specific events for the Men and Women in our church to build relationship and provide a forum for discipleship.

Two Alpha courses were run during the year, which were advertised and open to anyone to attend. We also ran several lessons of our "Real Life School", focused on training and equipping members in Christian theology and doctrine.

We held two baptism services during the year, celebrating the special occasions with family and friends of those being baptised. A team of ladies from Real Life Church also supported the women's conference of another church in Hertfordshire, sharing teaching, encouragement and praying for the ladies who attended that conference.

Bless the local community

The church ran a number of craft and activity events for children that were free and open to all. Messy Easter was held on Good Friday and was a popular session aimed at young children and their parents, to have fun learning about the Easter Story while doing fun art and craft activities. Messy Christmas was a similar event, run in the first week of December. We ran Messy Christmas at a second site in Castle Vale for the first time this year. We also held a number of "Messy Little Ones" events for children who are too young to attend our Messy Easter and Messy Christmas events.

In June, Real Life Church entered a team into the Great Midlands Fun Run, raising nearly £6,000 for local Food Banks.

Real Life Church began hosting a "Table Top Games" event for the local community in November, and this event will be held once a term going forwards. The event was free and open for all to attend, and was attended by a significant number of guests.

REAL LIFE CHURCH, SUTTON COLDFIELD
TRUSTEES' ANNUAL REPORT
(INCORPORATING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 DECEMBER 2023

Summary of the charity's main activities and achievements (continued)

At Christmas, we participated in the Boldmere Community street festival and Christmas lights event, at which we provided live music entertainment. We also hosted a Carol Service that was open to all to attend.

Help the poor and those in need

Throughout the year we made regular donations of food, finance and support to a local food bank run from the United Reform Church in Sutton Coldfield. We also provided volunteers to work at the Food Bank. We also supported families in need with food vouchers and financial support in times of difficulty. We gave gifts to other charitable activities, as follows:

- £3,000 to support a church plant in Egypt;
- £3,050 to LIV village, a project for orphans and the local community based in South Africa;
- £2,400 to Acacia Family Support;
- £600 to Birmingham 2020;

Significantly, most of the charity's activities are undertaken by volunteers and the charity could not operate effectively without their efforts.

Structure, Governance and Management

Responsibility for strategic and financial oversight of the Church, health and safety, insurance, employment matters, and ensuring compliance with all relevant legal and charity obligations rests with the Directors. They discussed various matters and met regularly during 2023 and were consulted and informed on matters of importance. The Directors were: Stuart Crane, Andrew Pinder, Charlotte Senior and Aaron Abraham.

Real Life Church is led and overseen by Elders and a Senior Leadership Team. The Elders are Stuart Crane, Jeremy Douglas-Jones and Matt Yates. The Senior Leadership Team is led by Stuart and Melanie Crane, together with Jeremy Douglas-Jones, Ben and Charlotte Senior, and Matt and Philippa Yates.

The Elders and Senior Leaders met regularly during the year to discuss and oversee the affairs and operational matters of the Church. They work with a large number of volunteers to implement the vision, goals and objects of the Church. The Senior Leaders and Elders are given input and guidance from Andy Martin, an Apostle within the Catalyst network of churches to which Real Life Church belongs.

Real Life Church is a member of the Evangelical Alliance and is affiliated to Catalyst, an apostolic team within Newfrontiers, a worldwide family of churches.

Financial review

During the year income increased by £7,775, to £246,968, and expenditure increased by £12,623 to £251,619. As a result, the charity had a deficit for the year of £4,651, compared to a surplus of £197 in 2022 and the charity's net assets decreased by the same amount, to £371,377, all of which are unrestricted. Net current assets increased by £23,060 to £404,245.

REAL LIFE CHURCH, SUTTON COLDFIELD
TRUSTEES' ANNUAL REPORT
(INCORPORATING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 DECEMBER 2023

Reserves policy

The trustees have determined that the Church should aim to hold unrestricted cash of no less than £120k (which equates to about six months' of unrestricted expenditure) so that the Church could continue to operate should income and / or expenditure vary adversely. At the year end, the Church held unrestricted cash of £399,991 and the Church is complying with its reserves policy. Any surplus, free reserves are being held by the Church to meet future expenditure in relation to additional ministry needs or potential staff or venue expansion.

Key risks and uncertainties

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Plans for the future

The Church's aims for the future are in line with its activities and achievements during 2023, i.e. building and strengthening the church, blessing the local community and helping the poor and those in need. It continues to rely on the support of a large number of volunteers and, as it is considered appropriate and supportable financially, will employ additional people to help further its aims and objectives. At the beginning of 2024 the trustees employed an Administrative Assistant for 7.5 hours per week to support the efficient day-to-day running of the Church.

REAL LIFE CHURCH, SUTTON COLDFIELD
TRUSTEES' ANNUAL REPORT
(INCORPORATING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 DECEMBER 2023

Responsibilities of trustees under company law

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report, which has been prepared in accordance with the provisions of the Companies Act 2006 relating to small companies, was approved by the trustees and signed on their behalf by:

Charlotte Senior

Date: _____

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
REAL LIFE CHURCH, SUTTON COLDFIELD
('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2023 on pages 7 to 17 following, which have been prepared on the basis of the accounting policies set out on pages 9 to 11.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

Archie McDowall BA, CA
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date:

REAL LIFE CHURCH, SUTTON COLDFIELD
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	231,960	6,752	238,712	233,977
Charitable activities	4	6,085	-	6,085	3,904
Investments	5	2,171	-	2,171	1,312
Total income and endowments		240,216	6,752	246,968	239,193
EXPENDITURE ON:					
Charitable activities	6	244,579	7,040	251,619	238,996
Total expenditure		244,579	7,040	251,619	238,996
Net income/(expenditure)		(4,363)	(287)	(4,651)	197
Transfers between funds	13	(287)	287	-	-
Net movement in funds		(4,651)	-	(4,651)	197
Reconciliation of funds:					
Total funds brought forward		376,028	-	376,028	375,830
Total funds carried forward	13	371,376	-	371,376	376,028

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on page 9-16 form part of these accounts.

REAL LIFE CHURCH, SUTTON COLDFIELD

BALANCE SHEET

AS AT 31 DECEMBER 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
FIXED ASSETS					
Tangible assets	8	1,092	-	1,092	1,703
		<u>1,092</u>	<u>-</u>	<u>1,092</u>	<u>1,703</u>
CURRENT ASSETS					
Debtors	9	4,254	-	4,254	1,981
Cash at bank and in hand	10	399,991	-	399,991	379,203
		404,245	-	404,245	381,185
CREDITORS: Amounts falling due within one year	11	(33,960)	-	(33,960)	(6,860)
Net current assets / (liabilities)		<u>370,285</u>	<u>-</u>	<u>370,285</u>	<u>374,325</u>
TOTAL NET ASSETS		<u>371,377</u>	<u>-</u>	<u>371,377</u>	<u>376,028</u>
FUND BALANCES					
Unrestricted Funds	13				
General funds		<u>371,377</u>	<u>-</u>	<u>371,377</u>	<u>376,028</u>
		<u>371,377</u>	<u>-</u>	<u>371,377</u>	<u>376,028</u>
Restricted Funds		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
		<u>371,377</u>	<u>-</u>	<u>371,377</u>	<u>376,028</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2023 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities

- (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Directors and were signed on its behalf by:

Charlotte Senior

Date: _____

Company number: 8182165

Charity number: 1149821

The notes on page 9-16 form part of these accounts.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

1 Statutory Information

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

- ii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church retreats and other events and courses.

Income from other trading activities represents income receivable from activities undertaken to generate funds for the charity.

Investment income represents income generated by the charity's assets and includes income from bank interest.

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations, legacies and charitable activities is in respect of this one activity.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

2 Accounting Policies (continued)

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

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. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Equipment	Over 3 to 7 years
-----------	-------------------

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Investments

Fixed asset investments are held to generate income and / or for their investment potential. Current asset investments are investments that are held specifically for sale or are investments that the charity expects to sell by the next balance sheet date. Investments, other than social investments (see below), are valued as follows:

- i) Investment property and listed investments are valued at their market value (fair value) at the balance sheet date.
- ii) Unlisted investments are measured at cost less impairment where it becomes apparent that the amount that could be realised is less than cost.

Impairment losses and losses arising on the disposal of social investments are included in the Statement of Financial Activities under the heading 'Expenditure on charitable activities'. Gains arising on the disposal of social investments are included in the Statement of Financial Activities under the heading 'Other income'. All other gains and losses on investment assets are included in the Statement of Financial Activities under the heading 'Net gains / (losses) on investments'.

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

h) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

2 Accounting Policies (continued)

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

j) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

o) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

- i) The annual depreciation charge for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.

3 Donations and legacies

	2023	2022
	£	£
Donations of cash and similar	197,336	192,573
Income tax recoverable	41,376	41,404
	238,712	233,977

4 Income from charitable activities

	2023	2022
	£	£
Church retreats and events	6,085	3,904
	6,085	3,904

5 Investment income

	2023	2022
	£	£
Bank interest	2,171	1,312
	2,171	1,312

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

6 Charitable expenditure

	2023	2022
	£	£
a Costs incurred directly on specific activities		
Employment costs	119,274	109,155
Venue hire	19,016	18,126
Publicity and Communication	5,668	8,280
Ministry costs and expenses	17,378	12,236
Children and youth	23,132	14,222
Events	14,638	19,346
	199,105	181,365
Grants payable (note 8c)	45,435	48,586
	244,540	229,951
b Costs incurred on support & administration		
Governance costs		
Accounts preparation and independent examination	1,980	1,920
Equipment and office costs	3,052	2,798
Subscriptions and professional fees	654	436
Depreciation of tangible fixed assets	611	3,108
Insurance	782	782
	7,079	9,044
Total expenditure	251,619	238,996

c Grants payable

	2023			2022		
	Unrestricted	Restricted		2023	Unrestricted	
	Funds	Funds	Total	Funds	Funds	£
	£	£	£	£	£	£
Organisations/purposes						
Catalyst	5,795	-	5,795	10,790	-	10,790
Emmanuel Hub	17,384	-	17,384	17,235	-	17,235
Foodbank	2,400	1,840	4,240	2,400	320	2,720
Acacia Family Support	2,400	-	2,400	2,400	-	2,400
LIV Village sponsorship	3,050	-	3,050	2,400	-	2,400
Church Planting Africa	3,000	-	3,000	2,400	-	2,400
Hope Debt Centre	-	-	-	2,300	-	2,300
Christ Central Church	-	-	-	1,000	-	1,000
Christ Church Birmingham Food Pantry	-	1,500	1,500	-	1,733	1,733
Sutton Coldfield Baptist Church Foodban	-	1,500	1,500	-	1,725	1,725
Spitfire Advice & Support Services	-	1,840	1,840	-	-	-
Other gifts < £1,000	613	-	613	1,100	-	1,100
Individuals	4,113	-	4,113	2,784	-	2,784
	38,755	6,680	45,435	44,809	3,777.69	48,586

The charity has taken advantage of an exemption conferred by the Charities SORP and has not disclosed the names of some grant receiving institutions as they operate in territories where Christians are persecuted; the disclosure of this information would be prejudicial.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

7 Analysis of staff costs, the cost of key management personnel and trustee remuneration

	2023	2022
	£	£
Gross wages and salaries	109,459	100,728
Employer's National Insurance costs	4,602	3,812
Pension costs (employers' contribution)	5,213	4,615
Other employment benefits		
	<u>119,274</u>	<u>109,155</u>

The average monthly number of employees during the year was 4 (2022: 5). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the trustees and the key staff named on the Company Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2023
				£
Trustees:				
Stuart Crane	52,844	309	2,642	55,795
Key management connected to trustees:				
Melanie Crane, spouse of Stuart Crane	28,567	166	1,198	29,931
Other members of key management				-
				<u>85,726</u>

The following amounts were payable in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2022
				£
Trustees:				
Stuart Crane	48,481	307	2,424	51,212
Key management connected to trustees:				
Melanie Crane, spouse of Stuart Crane	21,978	166	1,099	23,243
Other members of key management				-
				<u>74,455</u>

Stuart Crane served as a church leader and received the above payments for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

8 Tangible fixed assets

	Fixtures, fittings and equipment £	Total 2023 £
Cost		
At 1 January 2023	48,144	48,144
Additions	-	-
At 31 December 2023	48,144	48,144
Accumulated depreciation		
At 1 January 2023	46,441	46,441
Charge for the year	611	611
Eliminated on disposal	-	-
At 31 December 2023	47,052	47,052
Net book value		
At 31 December 2023	1,092	1,092
At 31 December 2022	1,703	1,703

9 Debtors

	2023 £	2022 £
Tax recoverable	2,774	462
Other debtors	1,480	1,520
	4,254	1,981

10 Cash at Bank and in Hand

	2023 £	2022 £
Cash at bank with immediate access	120,058	101,223
Notice deposits (with a term of three months or less)	279,933	277,981
	399,991	379,203

11 Creditors: liabilities falling due within one year

	2023 £	2022 £
Trade creditors	1,483	2,369
Other creditors	30,497	2,571
Accruals	1,980	1,920
	33,960	6,860

12 Pension commitments

During the year employer's pension contributions totalling £5,213 (2022: £4,615) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2022: £nil).

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

13 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2023 £	Incoming resources 2023 £	Outgoing resources 2023 £	Transfers in the year 2023 £	Closing balance 2023 £
<i>General Unrestricted Funds</i>	376,028	240,216	(244,579)	(287)	371,377
Total Unrestricted Funds	<u>376,028</u>	<u>240,216</u>	<u>(244,579)</u>	<u>(287)</u>	<u>371,377</u>
<i>Restricted Funds</i>					
Foodbank Fundraising	-	6,752	(7,040)	287	-
	<u>-</u>	<u>6,752</u>	<u>(7,040)</u>	<u>287</u>	<u>-</u>
Aggregate of funds	<u>376,028</u>	<u>246,968</u>	<u>(251,619)</u>	<u>-</u>	<u>371,377</u>

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			2023 £
	General funds £	Designated funds £	Restricted funds £	
Tangible fixed assets	1,092	-	-	1,092
Debtors	4,254	-	-	4,254
Cash at bank and in hand	399,991	-	-	399,991
Creditors falling due within one year	(33,960)	-	-	(33,960)
	<u>371,377</u>	<u>-</u>	<u>-</u>	<u>371,377</u>

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

13 Funds (continued)

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2022 £	Incoming resources 2022 £	Outgoing resources 2022 £	Transfers in the year 2022 £	Closing balance 2022 £
<i>General Unrestricted Funds</i>	375,830	235,467	(235,218)	(52)	376,028
Total Unrestricted Funds	<u>375,830</u>	<u>235,467</u>	<u>(235,218)</u>	<u>(52)</u>	<u>376,028</u>
<i>Restricted Funds</i>					
Foodbank Fundraising	-	3,726	(3,778)	52	-
	<u>-</u>	<u>3,726</u>	<u>(3,778)</u>	<u>52</u>	<u>-</u>
Aggregate of funds	<u>375,830</u>	<u>239,193</u>	<u>(238,996)</u>	<u>-</u>	<u>376,028</u>

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted Funds			2022 £
	General funds £	Designated funds £	Restricted funds £	
Tangible fixed assets	1,703	-	-	1,703
Debtors	1,981	-	-	1,981
Cash at bank and in hand	379,203	-	-	379,203
Creditors falling due within one year	(6,860)	-	-	(6,860)
	<u>376,028</u>	<u>-</u>	<u>-</u>	<u>376,028</u>

14 Transactions with related parties

During the year the charity:

- a) received donations totalling £57,450 (2022: £55,038) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).
- b) paid expenses totalling £nil (2022: £nil) to trustees in connection with carrying out duties associated with being trustees; reimbursements for expenses incurred when acting as agent for the charity or incurred when undertaking employment duties not connected with serving as a trustee are not included in this disclosure.

Except as disclosed in note 7 'Analysis of staff costs', there have been no other transactions with related parties during the year.

16 Members

Each member of the company commits to contribute if the charity is wound up an amount of £1.

REAL LIFE CHURCH, SUTTON COLDFIELD
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	<u>Unrestricted funds</u>			<u>Unrestricted funds</u>		
		General	Restricted	Total	General	Restricted	Total
		2023	2023	2023	2022	2022	2022
		£	£	£	£	£	
INCOME AND ENDOWMENTS FROM:							
Donations and legacies	3	231,960	6,752	238,712	230,251	3,726	233,977
Charitable activities	4	6,085	-	6,085	3,904	-	3,904
Investments	5	2,171	-	2,171	1,312	-	1,312
Total income and endowments		240,216	6,752	246,968	235,467	3,726	239,193
EXPENDITURE ON:							
Charitable activities:	6	244,579	7,040	251,619	235,218	3,778	238,996
Total Expenditure		244,579	7,040	251,619	235,218	3,778	238,996
Net income/(expenditure)		(4,363)	(287)	(4,651)	249	(52)	197
Transfers between funds	13	(287)	287	-	(52)	52	-
Net movement in funds		(4,651)	-	(4,651)	197	-	197
Reconciliation of funds:							
Total funds brought forward		376,028	-	376,028	375,830	-	375,830
Total funds carried forward	13	371,377	-	371,377	376,028	-	376,028

REAL LIFE CHURCH, SUTTON COLDFIELD

England & Wales - Charity number 1149821

Accounts

Real Life Church, Sutton Coldfield

Company No. 8182165
Charity No. 1149821

Report and Accounts
Year ended 31 December 2022

Stewardship 
Active generosity

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

REAL LIFE CHURCH, SUTTON COLDFIELD
COMPANY INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2022

Trustees	Charlotte Senior Andrew Pinder Stuart Crane Aaron Abraham (Appointed 21 March 2022)
Company Secretary	Charlotte Senior (Appointed 1 January 2022)
Key Staff	Stuart Crane (church leader) Melanie Crane (children and youth leader)
Governing Document	Memorandum and Articles of Association dated 15 August 2012
Company Registration Number	8182165
Charity Registration Number	1149821
Registered Office	3 Aragon Drive Sutton Coldfield West Midlands B73 6BQ
Independent Examiner	Archie McDowall BA, CA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	CAF Bank Shawbrook Bank

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REAL LIFE CHURCH, SUTTON COLDFIELD
TRUSTEES' ANNUAL REPORT
(INCORPORATING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees, who are the charity's directors for the purposes of company law, have pleasure in submitting the Report and Accounts for the year.

Objects of the charity

The charity is a charitable company and is governed by its memorandum and articles of association. The Trust seeks to demonstrate the Christian faith in action by the advancement of the Christian Religion in the United Kingdom and overseas, and through the relief of the aged, poor, sick and disabled.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Build and strengthen the church

Meetings were held on Sundays in Sutton Coldfield to worship, to teach and to pray for those attending. Age-appropriate teaching and activities were provided at each meeting for under 18s. The Sunday meetings are freely open to all to attend and our regular attendance increased throughout the year. Small, mid-week "Life Groups" met throughout the year for members of the church to facilitate discipleship, build community and support each other practically. Regular mid-week meetings were also held to pray for the work of the church, our local community and the nations. In August we took a group of teenagers to Newday, a Christian summer festival for young people. Throughout the year we ran specific events for the Men and Women in our church to build relationship and provide a forum for discipleship.

An Alpha course was run during the year, which was advertised and open to anyone to attend.

A grant of £1,000 was made to support the establishment of a local church plant, also part of the Newfrontiers family of churches. Members of the church also helped to lead worship and to preach at the church plant during the year, and surplus craft supplies from our Sunday morning kids work were donated to the church plant for use in their kids work.

Bless the local community

The church ran a number of craft and activity events for children that were free and open to all. Messy Easter was held on Good Friday and was a popular session aimed at young children and their parents, to have fun learning about the Easter Story while doing fun art and craft activities. Messy Christmas was a similar event, run in the first week of December.

REAL LIFE CHURCH, SUTTON COLDFIELD
TRUSTEES' ANNUAL REPORT
(INCORPORATING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 DECEMBER 2022

Summary of the charity's main activities and achievements (continued)

In May we ran a "Woodland Treasure Hunt" in a local park that involved a chocolate hunt, woodland craft and a walk. These events were all free to attend.

In June, Real Life Church entered a team into the Great Midlands Fun Run, raising nearly £4,000 for local Food Banks.

At Christmas, we participated in the Boldmere Community street festival and Christmas lights event, at which we provided live music entertainment. We also hosted a Carol Service that was open to all to attend.

Help the poor and those in need

Throughout the year we made regular donations of food, finance and support to a local food bank run from the United Reform Church in Sutton Coldfield. We also provided volunteers to work at the Food Bank. We also supported families in need with food vouchers and financial support in times of difficulty. We gave gifts to other charitable activities, as follows:

- £2,400 to support a church plant in Egypt;
- £2,400 to LIV village, a project for orphans and the local community based in South Africa;
- £2,400 to Acacia Family Support;
- £600 to Birmingham 2020;
- £2,300 to Hope Debt Centre, a new charity based in Sutton Coldfield to provide debt support to those in need.

Significantly, most of the charity's activities are undertaken by volunteers and the charity could not operate effectively without their efforts.

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

Structure, Governance and Management

Responsibility for strategic and financial oversight of the Church, health and safety, insurance, employment matters, and ensuring compliance with all relevant legal and charity obligations rests with the Directors. They met regularly during 2022 and were consulted and informed on matters of importance. The Directors were: Stuart Crane, Andrew Pinder, Charlotte Senior and Aaron Abraham.

Real Life Church is led and overseen by Elders and a Senior Leadership Team. The Elders are Stuart Crane, Jeremy Douglas-Jones and Matt Yates. The Senior Leadership Team is led by Stuart and Melanie Crane, together with Jeremy Douglas-Jones, Ben and Charlotte Senior, and Matt and Philippa Yates.

REAL LIFE CHURCH, SUTTON COLDFIELD
TRUSTEES' ANNUAL REPORT
(INCORPORATING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 DECEMBER 2022

Structure, Governance and Management (continued)

The Elders and Senior Leaders met regularly during the year by Zoom and in person to discuss and oversee the affairs and operational matters of the Church. They work with a large number of volunteers to implement the vision, goals and objects of the Church. The Senior Leaders and Elders are given input and guidance from Andy Martin, an Apostle within the Catalyst network of churches to which Real Life Church belongs.

Real Life Church is a member of the Evangelical Alliance and is affiliated to Catalyst, an apostolic team within Newfrontiers, a worldwide family of churches.

Financial review

During the year income increased by £11,023, to £239,193, and expenditure increased by £59,459, to £238,966. As a result, the charity had a surplus for the year of £197, compared to a surplus for the year of £48,633 in 2021, and the charity's net assets increased by the same amount, to £376,027, all of which are unrestricted. Net current assets increased by £1,956, to £374,325.

The significant increase in expenditure compared with the prior year is as a result of activities returning to normal levels following the Covid pandemic, as well as increased staffing.

Reserves policy

The trustees have determined that the Church should aim to hold unrestricted cash of no less than £120k (which equates to about six months' of unrestricted expenditure) so that the Church could continue to operate should income and / or expenditure vary adversely. At the year end, the Church held unrestricted cash of £379k and the Church is complying with its reserves policy. Any surplus, free reserves are being held by the Church to meet future expenditure in relation to additional ministry needs or potential staff or venue expansion.

Key risks and uncertainties

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Plans for the future

The Church's aims for the future are in line with its activities and achievements during 2022, i.e. building and strengthening the church, blessing the local community and helping the poor and those in need. It continues to rely on the support of a large number of volunteers and, as it is considered appropriate and supportable financially, will employ additional people to help further its aims and objectives.

REAL LIFE CHURCH, SUTTON COLDFIELD
TRUSTEES' ANNUAL REPORT
(INCORPORATING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 DECEMBER 2022

Responsibilities of trustees under company law

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report, which has been prepared in accordance with the provisions of the Companies Act 2006 relating to small companies, was approved by the trustees and signed on their behalf by:



Charlotte Senior

Date: 20 September 2023

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
REAL LIFE CHURCH, SUTTON COLDFIELD
('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2022 on pages 7 to 17 following, which have been prepared on the basis of the accounting policies set out on pages 9 to 11.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

Archie McDowall BA, CA
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date:

REAL LIFE CHURCH, SUTTON COLDFIELD
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	230,251	3,726	233,977	226,712
Charitable activities	4	3,904	-	3,904	-
Investments	5	1,312	-	1,312	1,458
Total income and endowments		235,467	3,726	239,193	228,170
EXPENDITURE ON:					
Charitable activities	6	235,218	3,778	238,996	179,536
Total expenditure		235,218	3,778	238,996	179,536
Net income/(expenditure)		249	(52)	197	48,633
Transfers between funds	13	(52)	52	-	-
Net movement in funds		197	-	197	48,633
Reconciliation of funds:					
Total funds brought forward		375,830	-	375,830	327,197
Total funds carried forward	13	376,027	-	376,027	375,830

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on page 9-16 form part of these accounts.

REAL LIFE CHURCH, SUTTON COLDFIELD

BALANCE SHEET

AS AT 31 DECEMBER 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
FIXED ASSETS					
Tangible assets	8	1,703	-	1,703	3,462
		<u>1,703</u>	<u>-</u>	<u>1,703</u>	<u>3,462</u>
CURRENT ASSETS					
Debtors	9	1,981	-	1,981	14,020
Cash at bank and in hand	10	379,203	-	379,203	362,901
		381,185	-	381,185	376,920
CREDITORS: Amounts falling due within one year	11	(6,860)	-	(6,860)	(4,552)
Net current assets / (liabilities)		<u>374,325</u>	<u>-</u>	<u>374,325</u>	<u>372,368</u>
TOTAL NET ASSETS		<u>376,027</u>	<u>-</u>	<u>376,027</u>	<u>375,830</u>
FUND BALANCES					
	13				
Unrestricted Funds					
General funds		376,027	-	376,027	375,830
		<u>376,027</u>	<u>-</u>	<u>376,027</u>	<u>375,830</u>
Restricted Funds		-	-	-	-
		<u>376,027</u>	<u>-</u>	<u>376,027</u>	<u>375,830</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2022 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities for:

- ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Directors and were signed on its behalf by:



Charlotte Senior

Date: 20 September 2023

Company number: 8182165

Charity number: 1149821

The notes on page 9-16 form part of these accounts.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

1 Statutory Information

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

- ii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church retreats and other events and courses.

Income from other trading activities represents income receivable from activities undertaken to generate funds for the charity.

Investment income represents income generated by the charity's assets and includes income from bank interest.

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations, legacies and charitable activities is in respect of this one activity.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

2 Accounting Policies (continued)

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

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. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Equipment	Over 3 to 7 years
-----------	-------------------

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Investments

Fixed asset investments are held to generate income and / or for their investment potential. Current asset investments are investments that are held specifically for sale or are investments that the charity expects to sell by the next balance sheet date. Investments, other than social investments (see below), are valued as follows:

- i) Investment property and listed investments are valued at their market value (fair value) at the balance sheet date.
- ii) Unlisted investments are measured at cost less impairment where it becomes apparent that the amount that could be realised is less than cost.

Impairment losses and losses arising on the disposal of social investments are included in the Statement of Financial Activities under the heading 'Expenditure on charitable activities'. Gains arising on the disposal of social investments are included in the Statement of Financial Activities under the heading 'Other income'. All other gains and losses on investment assets are included in the Statement of Financial Activities under the heading 'Net gains / (losses) on investments'.

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

h) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

2 Accounting Policies (continued)

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

j) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

o) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

- i) The annual depreciation charge for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.

3 Donations and legacies

	2022	2021
	£	£
Donations of cash and similar	192,573	189,390
Income tax recoverable	41,404	37,322
	233,977	226,712

4 Income from charitable activities

	2022	2021
	£	£
Church retreats and events	3,904	-
	3,904	-

5 Investment income

	2022	2021
	£	£
Bank interest	1,312	1,458
	1,312	1,458

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

6 Charitable expenditure

	2022	2021
	£	£
a Costs incurred directly on specific activities		
Employment costs	109,155	79,711
Venue hire	18,126	9,511
Publicity and Communication	8,280	5,420
Ministry costs and expenses	12,236	7,030
Children and youth	14,222	3,825
Events	19,346	14,783
	181,365	120,280
Grants payable (note 8c)	48,586	46,684
	229,951	166,964
b Costs incurred on support & administration		
Governance costs		
Accounts preparation and independent examination	1,920	1,860
Equipment and office costs	2,798	3,243
Subscriptions and professional fees	436	1,319
Depreciation of tangible fixed assets	3,108	5,459
Insurance	782	692
	9,044	12,572
Total expenditure	238,996	179,536

c Grants payable

	2022			2021		
	Unrestricted	Restricted		2022	Unrestricted	
Organisations/purposes	Funds	Funds	Total	Funds	Funds	2021
	£	£	£	£	£	£
Catalyst	10,790	-	10,790	5,994	-	5,994
Emmanuel Hub	17,235	-	17,235	17,982	-	17,982
Foodbank	2,400	320	2,720	2,477	-	2,477
Acacia Family Support	2,400	-	2,400	4,900	-	4,900
LIV Village sponsorship	2,400	-	2,400	2,400	-	2,400
Church Planting Africa	2,400	-	2,400	2,400	-	2,400
St Basil's	-	-	-	500	-	500
Turkish Refuge Project	-	-	-	2,000	-	2,000
Redeemer Church	-	-	-	1,000	-	1,000
Hope Debt Centre	2,300	-	2,300	-	-	-
Christ Central Church	1,000	-	1,000	-	-	-
Christ Church Birmingham Food Pantry	-	1,733	1,733	-	-	-
Sutton Coldfield Baptist Church Foodbank	-	1,725	1,725	-	-	-
Other gifts < £1,000	1,100	-	1,100	1,650	-	1,650
Individuals	2,784	-	2,784	5,381	-	5,381
	44,809	3,778	48,586	46,684	-	46,684

The charity has taken advantage of an exemption conferred by the Charities SORP and has not disclosed the names of some grant receiving institutions as they operate in territories where Christians are persecuted; the disclosure of this information would be prejudicial.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

7 Analysis of staff costs, the cost of key management personnel and trustee remuneration

	2022	2021
	£	£
Gross wages and salaries	100,728	74,101
Employer's National Insurance costs	3,812	2,326
Pension costs (employers' contribution)	4,615	3,283
Other employment benefits		
	<u>109,155</u>	<u>79,711</u>

The average monthly number of employees during the year was 5 (2021: 5). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the trustees and the key staff named on the Company Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2022 £
Trustees:				
Stuart Crane	48,481	307	2,424	51,212
Key management connected to trustees:				
Melanie Crane, spouse of Stuart Crane	21,978	166	1,099	23,243
Other members of key management				-
				<u>74,455</u>

The following amounts were payable in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2021 £
Trustees:				
Stuart Crane	47,069	-	2,354	49,423
Key management connected to trustees:				
Melanie Crane, spouse of Stuart Crane	19,002	-	950	19,952
Other members of key management				-
				<u>69,375</u>

Stuart Crane served as a church leader and received the above payments for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

8 Tangible fixed assets

	Fixtures, fittings and equipment £	Total 2022 £
Cost		
At 1 January 2022	46,795	46,795
Additions	1,349	1,349
At 31 December 2022	48,144	48,144
Accumulated depreciation		
At 1 January 2022	43,333	43,333
Charge for the year	3,108	3,108
Eliminated on disposal	-	-
At 31 December 2022	46,441	46,441
Net book value		
At 31 December 2022	1,703	1,703
At 31 December 2021	3,462	3,462

9 Debtors

	2022 £	2021 £
Tax recoverable	462	12,560
Other debtors	1,520	1,460
	1,981	14,020

10 Cash at Bank and in Hand

	2022 £	2021 £
Cash at bank with immediate access	101,223	85,122
Notice deposits (with a term of three months or less)	277,981	277,779
	379,203	362,901

11 Creditors: liabilities falling due within one year

	2022 £	2021 £
Trade creditors	2,369	1,048
Other creditors	2,571	1,644
Accruals	1,920	1,860
	6,860	4,552

12 Pension commitments

During the year employer's pension contributions totalling £4,615 (2021: £3,304) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2021: £nil).

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

13 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2022 £	Incoming resources 2022 £	Outgoing resources 2022 £	Transfers in the year 2022 £	Closing balance 2022 £
<i>General Unrestricted Funds</i>	375,830	235,467	(235,218)	(52)	376,028
Total Unrestricted Funds	375,830	235,467	(235,218)	(52)	376,028
<i>Restricted Funds</i>					
Foodbank Fundraising	-	3,726	(3,778)	52	-
	-	3,726	(3,778)	52	-
Aggregate of funds	375,830	239,193	(238,996)	-	376,028

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			2022 £
	General funds £	Designated funds £	Restricted funds £	
Tangible fixed assets	1,703	-	-	1,703
Debtors	1,981	-	-	1,981
Cash at bank and in hand	379,203	-	-	379,203
Creditors falling due within one year	(6,860)	-	-	(6,860)
	376,027	-	-	376,027

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

13 Funds (continued)

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2021 £	Incoming resources 2021 £	Outgoing resources 2021 £	Transfers in the year 2021 £	Closing balance 2021 £
<i>General Unrestricted Funds</i>	327,197	228,170	(179,536)	-	375,830
Total Unrestricted Funds	327,197	228,170	(179,536)	-	375,830
<i>Restricted Funds</i>					
Catalyst (church planting and poverty relief)	-	-	-	-	-
	-	-	-	-	-
Aggregate of funds	327,197	228,170	(179,536)	-	375,830

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			2021 £
	General funds £	Designated funds £	Restricted funds £	
Tangible fixed assets	3,462	-	-	3,462
Debtors	14,020	-	-	14,020
Cash at bank and in hand	362,901	-	-	362,901
Creditors falling due within one year	(4,552)	-	-	(4,552)
	375,830	-	-	375,830

14 Transactions with related parties

During the year the charity:

- received donations totalling £55,038 (2021: £43,552) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).
- paid expenses totalling £nil (2021: £nil) to trustees in connection with carrying out duties associated with being trustees; reimbursements for expenses incurred when acting as agent for the charity or incurred when undertaking employment duties not connected with serving as a trustee are not included in this disclosure.

Except as disclosed in note 7 'Analysis of staff costs', there have been no other transactions with related parties during the year.

16 Members

Each member of the company commits to contribute if the charity is wound up an amount of £1.

REAL LIFE CHURCH, SUTTON COLDFIELD
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 DECEMBER 2022

	Note	<u>Unrestricted funds</u>			<u>Unrestricted funds</u>		
		General 2022 £	Restricted 2022 £	Total 2022 £	General 2021 £	Restricted 2021 £	Total 2021 £
INCOME AND ENDOWMENTS FROM:							
Donations and legacies	3	230,251	3,726	233,977	226,712	-	226,712
Charitable activities	4	3,904	-	3,904	-	-	-
Investments	5	1,312	-	1,312	1,458	-	1,458
Total income and endowments		235,467	3,726	239,193	228,170	-	228,170
EXPENDITURE ON:							
Charitable activities:	6	235,218	3,778	238,996	179,536	-	179,536
Total Expenditure		235,218	3,778	238,996	179,536	-	179,536
Net income/(expenditure)		249	(52)	197	48,633	-	48,633
Transfers between funds	13	(52)	52	-	-	-	-
Net movement in funds		197	-	197	48,633	-	48,633
Reconciliation of funds:							
Total funds brought forward		375,830	-	375,830	327,197	-	327,197
Total funds carried forward	13	376,028	-	376,028	375,830	-	375,830

REAL LIFE CHURCH, SUTTON COLDFIELD

England & Wales - Charity number 1149821

Accounts

Real Life Church, Sutton Coldfield

Report and Accounts

Year ended 31 December 2021

Stewardship 
Active generosity

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

**REAL LIFE CHURCH, SUTTON COLDFIELD
FOR THE YEAR ENDED 31 DECEMBER 2021**

COMPANY INFORMATION

Directors / trustees	Charlotte Senior Andrew Pinder Stuart Crane Aaron Abraham (Appointed 21 March 2022)
Company Secretary	Charlotte Senior (Appointed 1 January 2022)
Key staff	Stuart Crane (church leader) Melanie Crane (children and youth leader)
Governing Document	Memorandum and Articles of Association dated August 2012
Company Registration Number	8182165
Charity Registration Number	1149821
Registered Office	3 Aragon Drive Sutton Coldfield West Midlands B73 6BQ
Independent Examiner	Archie McDowall BA, CA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	CAF Bank Shawbrook Bank

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REAL LIFE CHURCH, SUTTON COLDFIELD

REPORT OF THE DIRECTORS

FOR THE YEAR ENDED 31 DECEMBER 2021

The directors, who are the charity's trustees for the purposes of charity law, have pleasure in submitting the Report and Accounts for the year.

Objects of the charity

The charity is a charitable company and is governed by its memorandum and articles of association. The Trust seeks to demonstrate the Christian faith in action by the advancement of the Christian Religion in the United Kingdom and overseas, and through the relief of the aged, poor, sick and disabled.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Church life during COVID restrictions - January to August 2021

From January to August 2021, the charity continued to take steps (in line with government advice) to help contain the nationwide outbreak of COVID-19. This included the ongoing suspension of Sunday in-person meetings and the provision of online content for kids and youth, and an online Sunday evening service weekly with a time of worship and a preach. Life Groups continued to meet virtually.

In May 2021, the Church ran a "Catalyst at Home" event over the bank holiday weekend, to replace the festival that had been run as an in-person event by the Catalyst network pre-Covid. This weekend included online Zoom meetings with challenges and activities set for church members, garden parties being hosted by church members, an ice-cream pick-up event, Worship in the Garden sessions, a Sunday morning walk in the park, and Picnic in the Park events. All events were in adherence to government guidelines and were a great opportunity for members of the church to meet again outside in small numbers.

In August the Church ran "Newday at Home" for our youth group, to replace the annual Newday event that had been cancelled due to the pandemic.

Regular mid-week meetings were held online to pray for the work of the church, our local community and the nations.

Build and strengthen the church - from September 2021

From September 2021, meetings recommenced on Sunday mornings in Sutton Coldfield to worship, to teach and to pray for those attending. Age-appropriate teaching and activities were provided at each meeting for under 18s. The Sunday meetings are freely open to all to attend and our regular attendance increased throughout the year. Small, mid-week "Life Groups" began to meet in person again from September 2021 (with some groups choosing to continue meeting online or with a hybrid model) for members of the church to facilitate discipleship, build community and support each other practically.

Two Alpha courses were run during the year, which were advertised and open to anyone to attend.

Impact of COVID 19 on church life and finances

There has been no significant impact on net income caused by COVID 19, partly because expenditure relating to the hosting of Sunday morning meetings significantly decreased between January and August 2021. The budget for the year was prepared in two stages; for January to August 2021, and then for September to December 2021, to allow the Senior Leadership Team and Trustees to continue to monitor income and expenditure closely.

REAL LIFE CHURCH, SUTTON COLDFIELD

REPORT OF THE DIRECTORS

FOR THE YEAR ENDED 31 DECEMBER 2021

Bless the local community

The Church shifted its regular craft and activity events for children to online until September. Messy Easter was produced in such a way that children and their parents/carers could access videos showing them how to do the crafts, either using materials found at home or with a bag of craft materials that could be collected. 300 bags of craft materials were given away for Messy Easter, and opportunity was given on Good Friday for families to join a virtual telling of the Easter Story, which many attended. Messy Christmas was held in person again in December, with numbers restricted by online ticketing to ensure Covid-safety. Families came together to make craft and hear the Christmas story in person for the first time since the start of the pandemic.

At Christmas, we also hosted a Carol Service that was ticketed to manage numbers, but open to all to book into.

Help the poor and those in need

Throughout the year we made regular donations of food, finance and support to a local food bank run from the United Reform Church in Sutton Coldfield. We also provided volunteers to work at the Food Bank. We increased our support of the Food Bank during the pandemic to react to the increased need in Sutton Coldfield. We also supported families in need with food vouchers and financial support in times of difficulty. We gave gifts to other charitable activities, as follows:

- £2,400 to support a church plant in Egypt;
- £2,400 to LIV village, a project for orphans and the local community based in South Africa;
- £4,900 to Acacia Family Support;
- £2,000 to the Sutton Coldfield Baptist Church food bank;
- £500 to ChurchCentral in Birmingham, to support work with Afghan refugees in the city;
- £1,000 to Redeemer Church in Birmingham, to support low-income families with food and other necessities;
- £500 to St Basil's, to support their work with young people who are homeless or at risk of homelessness in Birmingham
- £2,000 to support a church in Turkey working with refugees;
- £600 to Birmingham 2020;
- £1,000 to the Jericho Foundation, to support their work among victims of modern day slavery; and
- £500 to support a network of churches in Pakistan.

Employment

From October 2021, the Church employed Matt and Philippa Yates for 15 hours per week each, as "Life Group and Pastoral Care Coordinators". External HR advice was sought in relation to these hires.

Significantly, most of the charity's activities are undertaken by volunteers and the charity could not operate effectively without their efforts.

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

REAL LIFE CHURCH, SUTTON COLDFIELD

REPORT OF THE DIRECTORS

FOR THE YEAR ENDED 31 DECEMBER 2021

Structure, Governance and Management

Responsibility for strategic and financial oversight of the Church, health and safety, insurance, employment matters, and ensuring compliance with all relevant legal and charity obligations rests with the Directors. They met regularly during 2021 and were consulted and informed on matters of importance. The Directors were: Stuart Crane, Andrew Pinder and Charlotte Senior. Philip Colthup resigned as a Director at the start of 2021, and the remaining Directors and Elders took steps to identify an appropriate replacement during the year. Aaron Abraham was appointed at the start of 2022. The charity's constitution allows new Directors to be appointed by the Elders. The term of office of any Directors appointed by the Elders shall be three years from the date of their appointment.

Real Life Church is led and overseen by Elders and a Senior Leadership Team. The Elders (appointed in June 2019) are Stuart Crane, Jeremy Douglas-Jones and Matt Yates. The Senior Leadership Team is led by Stuart and Melanie Crane, together with Jeremy Douglas-Jones, Ben and Charlotte Senior, and Matt and Philippa Yates.

The Elders and Senior Leaders met regularly during the year by Zoom to discuss and oversee the affairs and operational matters of the Church. The increased cadence of meetings for Senior Leaders (established as a result of the pandemic) continued to ensure the Church was doing everything possible to look after its people and further the church's charitable aims during the pandemic. They work with a large number of volunteers to implement the vision, goals and objects of the Church. The Senior Leaders and Elders are given input and guidance from Andy Martin, an Apostle within the Catalyst network of churches to which Real Life Church belongs.

Real Life Church is a member of the Evangelical Alliance and is affiliated to Catalyst, an apostolic team within Newfrontiers, a worldwide family of churches.

Financial review

During the year income increased by £1,819, to £228,170, and expenditure increased by £14,446, to £179,536. As a result surplus for the year decreased by £16,845, to £48,633 and the charity's net assets increased by the same amount, to £375,830. Net current assets increased by £54,094, to £372,368.

Reserves policy

The trustees have determined that the Church should aim to hold unrestricted cash of no less than £80k (which equates to about six months' of unrestricted expenditure) so that the Church could continue to operate should income and / or expenditure vary adversely. At the year end, the Church held unrestricted cash of £363k and the Church is complying with its reserves policy. Any surplus, free reserves are being held by the Church to meet future expenditure in relation to additional ministry needs or potential staff or venue expansion.

REAL LIFE CHURCH, SUTTON COLDFIELD

REPORT OF THE DIRECTORS

FOR THE YEAR ENDED 31 DECEMBER 2021

Key risks and uncertainties

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Plans for the future

The Church's aims for the future are in line with its activities and achievements during 2021, i.e. building and strengthening the church, blessing the local community and helping the poor and those in need. It continues to rely on the support of a large number of volunteers and, as it is considered appropriate and supportable financially, will employ additional people to help further its aims and objectives.

Responsibilities of directors under company law

The directors are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the directors are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The directors are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report was approved by the directors and signed on their behalf by:

Charlotte Senior

Charlotte Senior

Date: 25 September 2022

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
REAL LIFE CHURCH, SUTTON COLDFIELD
('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2021 on pages 7 to 15 following, which have been prepared on the basis of the accounting policies set out on page 9.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or

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.

Archie McDowall

Archie McDowall BA CA

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: 26 September 2022

REAL LIFE CHURCH, SUTTON COLDFIELD
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	226,712	-	226,712	224,794
Charitable activities	4	-	-	-	-
Investments	5	1,458	-	1,458	1,557
Total income and endowments		228,170	-	228,170	226,351
EXPENDITURE ON:					
Charitable activities:	6	179,536	-	179,536	165,090
Total expenditure		179,536	-	179,536	165,090
Net income/(expenditure)		48,633	-	48,633	61,261
Transfers between funds	13	-	-	-	-
Net movement in funds		48,633	-	48,633	61,261
Reconciliation of funds:					
Total funds brought forward		327,197	-	327,197	265,936
Total funds carried forward	13	375,830	-	375,830	327,197

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on pages 9 to 15 form part of these accounts.

REAL LIFE CHURCH, SUTTON COLDFIELD
BALANCE SHEET
FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
FIXED ASSETS					
Tangible assets	8	3,462	-	3,462	8,923
		<u>3,462</u>	<u>-</u>	<u>3,462</u>	<u>8,923</u>
CURRENT ASSETS					
Debtors	9	14,020	-	14,020	846
Cash at bank and in hand	10	362,901	-	362,901	330,814
		<u>376,920</u>	<u>-</u>	<u>376,920</u>	<u>331,660</u>
CREDITORS: Amounts falling due within one year	11	4,552	-	4,552	13,386
		<u>4,552</u>	<u>-</u>	<u>4,552</u>	<u>13,386</u>
Net current assets / (liabilities)		<u>372,368</u>	<u>-</u>	<u>372,368</u>	<u>318,274</u>
Total assets less current liabilities		<u>375,830</u>	<u>-</u>	<u>375,830</u>	<u>327,197</u>
TOTAL NET ASSETS		<u>375,830</u>	<u>-</u>	<u>375,830</u>	<u>327,197</u>
FUND BALANCES					
Unrestricted Funds	13				
General funds		375,830	-	375,830	327,197
		<u>375,830</u>	<u>-</u>	<u>375,830</u>	<u>327,197</u>
Restricted Funds		-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
		<u>375,830</u>	<u>-</u>	<u>375,830</u>	<u>327,197</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2021 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities for:

- (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Directors and were signed on its behalf by:

Charlotte Senior

Charlotte Senior

Date: 25 September 2022

Company number: 8182165

Charity number: 1149821

The notes on pages 9 to 15 form part of these accounts.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

1 Statutory Information

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the trustees have considered the impact of Covid-19 and have concluded that its impact on net income will not be material.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.
- iii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church retreats and other events and courses.

Income from other trading activities represents income receivable from activities undertaken to generate funds for the charity.

Investment income represents income generated by the charity's assets and includes income from bank interest.

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations, legacies and charitable activities is in respect of this one activity.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

d) Fund accounting

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. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Equipment	Over 3 to 7 years
-----------	-------------------

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Investments

Fixed asset investments are held to generate income and / or for their investment potential. Current asset investments are investments that are held specifically for sale or are investments that the charity expects to sell by the next balance sheet date. Investments, other than social investments (see below), are valued as follows:

- i) Investment property and listed investments are valued at their market value (fair value) at the balance sheet date.
- ii) Unlisted investments are measured at cost less impairment where it becomes apparent that the amount that could be realised is less than cost.

Impairment losses and losses arising on the disposal of social investments are included in the Statement of Financial Activities under the heading 'Expenditure on charitable activities'. Gains arising on the disposal of social investments are included in the Statement of Financial Activities under the heading 'Other income'. All other gains and losses on investment assets are included in the Statement of Financial Activities under the heading 'Net gains / (losses) on investments'.

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

h) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive).

j) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

k) Critical accounting estimates and areas of judgement

The trustees do not consider that there any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

The annual depreciation charge for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

7 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses

	2021	2020
	£	£
Gross wages and salaries	74,101	66,356
Employer's National Insurance costs	2,326	2,373
Pension costs (employers' contribution)	3,283	2,913
	79,711	71,642

There were 5 employees on average during the year (2020: 3). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the trustees and the key staff named on the Company Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2021
				£
Trustees:				
Stuart Crane	47,069	-	2,354	49,423
Key management connected to trustees:				
Melanie Crane, spouse of Stuart Crane	19,002	-	950	19,952
				69,375

The following amounts were charged in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2020
				£
Trustees:				
Stuart Crane	45,809	-	2,290	48,099
Key management connected to trustees:				
Melanie Crane, spouse of Stuart Crane	17,735	-	887	18,622
				66,721

Stuart Crane served as a church leader and received the above payments for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

8 Tangible fixed assets

	Fixtures, fittings and equipment	Total
	£	2021
		£
Cost		
At 1 January 2021	46,795	46,795
Additions		-
At 31 December 2021	46,795	46,795
Accumulated depreciation		
At 1 January 2021	37,874	37,874
Charge for the year	5,459	5,459
At 31 December 2021	43,333	43,333
Net book value		
At 31 December 2021	3,462	3,462
At 31 December 2020	8,921	8,921

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

9 Debtors: falling due within one year	2021	2020
	£	£
Tax recoverable	14,020	847
Prepayments and accrued income	-	-
	<u>14,020</u>	<u>847</u>

10 Cash at Bank and in Hand	2021	2020
	£	£
Cash at bank with immediate access	85,122	134,493
Notice deposits (with a term of three months or less)	277,779	196,321
	<u>362,901</u>	<u>330,814</u>

11 Creditors: liabilities falling due within one year	2021	2020
	£	£
Trade creditors	1,048	8,433
Other creditors	1,644	3,152
Accruals	1,860	1,800
	<u>4,552</u>	<u>13,385</u>

12 Pension commitments

During the year employer's pension contributions totalling £3,304 (2020: £2,913) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2020: £nil).

13 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2021 £	Incoming resources 2021 £	Outgoing resources 2021 £	Transfers in the year 2021 £	Closing balance 2021 £
<i>General Unrestricted Funds</i>	327,197	228,170	(179,536)	-	375,830
Total Unrestricted Funds	<u>327,197</u>	<u>228,170</u>	<u>(179,536)</u>	<u>-</u>	<u>375,830</u>
<i>Restricted Funds</i>					
Catalyst (church planting and poverty relief)	-	-	-	-	-
Total Restricted Funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Aggregate of funds	<u>327,197</u>	<u>228,170</u>	<u>(179,536)</u>	<u>-</u>	<u>375,830</u>

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	General funds £	Restricted funds £	2021 £
Fixed assets	3,462	-	3,462
Debtors	14,020	-	14,020
Cash at bank and in hand	362,901	-	362,901
Current liabilities	(4,552)	-	(4,552)
	375,830	-	375,830
	375,830	-	375,830

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2020 £	Incoming resources 2020 £	Outgoing resources 2020 £	Transfers in the year 2020 £	Closing balance 2020 £
<i>General Unrestricted Funds</i>	261,720	226,351	(160,874)	-	327,197
<i>Total Unrestricted Funds</i>	261,720	226,351	(160,874)	-	327,197
	261,720	226,351	(160,874)	-	327,197
<i>Restricted Funds</i>					
<i>Catalyst (church planting and property relief)</i>	4,216	-	(4,216)	-	-
<i>Total Restricted Funds</i>	4,216	-	(4,216)	-	-
	4,216	-	(4,216)	-	-
<i>Aggregate of funds</i>	265,936	226,351	(165,090)	-	327,197
	265,936	226,351	(165,090)	-	327,197

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	General funds £	Restricted funds £	2020 £
Fixed assets	8,921	-	8,921
Debtors	847	-	847
Cash at bank and in hand	330,814	-	330,814
Current liabilities	(13,385)	-	(13,385)
	327,197	-	327,197
	327,197	-	327,197

14 Transactions with related parties

During the year the charity:

- a) received donations totalling £43,552, all unrestricted (2020: £46,252) from related parties (which includes trustees, anyone closely connected to them and key management).
- b) Except as disclosed in note 7 'Analysis of staff costs', there have been no other transactions with related parties during the year.

15 Members

Each member of the company commits to contribute if the charity is wound up an amount of £1.

REAL LIFE CHURCH, SUTTON COLDFIELD
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted Funds - General		Restricted Funds		Total Funds	Total Funds
		2021	2020	2021	2020	2021	2020
		£	£	£	£	£	£
INCOME AND ENDOWMENTS FROM:							
Donations and legacies	3	226,712	224,794	-	-	226,712	224,794
Charitable activities	4	-	-	-	-	-	-
Investments	5	1,458	1,557	-	-	1,458	1,557
Total income and endowments		228,170	226,351	-	-	228,170	226,351
EXPENDITURE ON:							
Charitable activities:	6	179,536	160,873	-	4,217	179,536	165,090
Other		-	-	-	-	-	-
Total Expenditure		179,536	160,873	-	4,217	179,536	165,090
Net income/(expenditure)		48,633	65,478	-	(4,217)	48,633	61,261
Transfers between funds	13	-	-	-	-	-	-
		48,633	65,478	-	(4,217)	48,633	61,261
Other recognised gains/(losses):							
Net movement in funds		48,633	65,478	-	(4,217)	48,633	61,261
Reconciliation of funds:							
Total funds brought forward		327,197	261,719	-	4,217	327,197	265,936
Total funds carried forward	13	375,830	327,197	-	-	375,830	327,197

REAL LIFE CHURCH, SUTTON COLDFIELD

England & Wales - Charity number 1149821

Accounts

Real Life Church, Sutton Coldfield

Report and Accounts
Year ended 31 December 2020

Stewardship 
Active generosity

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

**REAL LIFE CHURCH, SUTTON COLDFIELD
FOR THE YEAR ENDED 31 DECEMBER 2020
COMPANY INFORMATION**

Directors / trustees	Philip Colthup (Resigned 31 December 2020) Charlotte Senior Andrew Pinder Stuart Crane
Company Secretary	Philip Colthup (Resigned 31 December 2020)
Key staff	Stuart Crane (church leader) Melanie Crane (children and youth leader)
Governing Document	Memorandum and Articles of Association dated August 2012
Company Registration Number	8182165
Charity Registration Number	1149821
Registered Office	3 Aragon Drive Sutton Coldfield West Midlands B73 6BQ
Independent Examiner	Archie McDowall BA, CA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	CAF Bank Shawbrook Bank

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REAL LIFE CHURCH, SUTTON COLDFIELD

REPORT OF THE DIRECTORS

FOR THE YEAR ENDED 31 DECEMBER 2020

The directors, who are the charity's trustees for the purposes of charity law, have pleasure in submitting the Report and Accounts for the year.

Objects of the charity

The charity is a charitable company and is governed by its memorandum and articles of association. The Trust seeks to demonstrate the Christian faith in action by the advancement of the Christian Religion in the United Kingdom and overseas, and through the relief of the aged, poor, sick and disabled.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Build and strengthen the church - pre-COVID 19

Until March 2020, meetings were held on Sundays in Sutton Coldfield to worship, to teach and to pray for those attending. Age-appropriate teaching and activities were provided at each meeting for under 18s. The Sunday meetings are freely open to all to attend and our regular attendance increased throughout the year. Small, mid-week "Life Groups" met in person until March 2020 for members of the church to facilitate discipleship, build community and support each other practically. Regular mid-week meetings were also held to pray for the work of the church, our local community and the nations.

Impact of COVID-19 on church life and finances

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 church moved to the provision of online content for kids and youth, and hosted a Sunday evening service weekly with a time of worship and a preach. Life Groups continued to meet virtually.

In May 2020, the Church ran a "Catalyst at Home" event, to replace the festival that the Church would otherwise have attended in person with other churches within the Catalyst network. In August, the Church ran "Newday at Home" for our youth group, to replace attending the Newday festival that was cancelled due to COVID-19.

To date there has been no significant impact on net income caused by COVID-19, particularly because expenditure relating to the hosting of Sunday morning meetings significantly decreased between March and December 2020. Nonetheless, the trustees are continuing to monitor income and expenditure closely and, if it becomes necessary, will take measures to mitigate any financial impact. They do not believe this will be necessary given the sustained levels of giving by Church members, and the significant reserves held by the Church.

REAL LIFE CHURCH, SUTTON COLDFIELD

REPORT OF THE DIRECTORS

FOR THE YEAR ENDED 31 DECEMBER 2020

Bless the local community

The Church shifted its regular craft and activity events for children to online. Messy Easter was produced in such a way that children and their parents/carers could participate in all crafts using materials found at home. Messy Christmas was a similar event, but craft bags were made available for collection, and we ran two virtual events where children could come together online and hear the Christmas story. 300 children received craft bags for Messy Christmas, and we made a "bagless" version available for families to do without the craft bags.

At Christmas, we also ran a treasure hunt activity in Sutton Park for families to take part in in a COVID-secure way, and encouraged our members to host doorstep carol events with their neighbours in COVID-secure ways and in accordance with government guidelines.

Help the poor and those in need

Throughout the year we made regular donations of food, finance and support to a local food bank run from the United Reform Church in Sutton Coldfield. We also provided volunteers to work at the Food Bank. We increased our support of the Food Bank during the pandemic to react to the increased need in Sutton Coldfield. We gave gifts to other charitable activities, as follows:

- £2,400 to support a church plant in Egypt ;
- £5,000 to the Catalyst Network COVID-19 relief fund to support the poor in other nations;
- £2,400 to LIV village, a project for orphans and the local community based in South Africa;
- £2,000 to Acacia Family Support;
- £2,000 to St Basil's, a charity working with young people in Birmingham;
- £2,000 to Home For Good, a UK charity focussed on fostering and adoption of vulnerable children;
- £2,000 to support an orphanage in Egypt;
- £2,000 to support a church in Turkey working with refugees;
- £600 to Birmingham 2020.

Significantly, most of the charity's activities are undertaken by volunteers and the charity could not operate effectively without their efforts.

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

REAL LIFE CHURCH, SUTTON COLDFIELD

REPORT OF THE DIRECTORS

FOR THE YEAR ENDED 31 DECEMBER 2020

Structure, Governance and Management

Responsibility for strategic and financial oversight of the Church, health and safety, insurance, employment matters, and ensuring compliance with all relevant legal and charity obligations rests with the Directors. They met regularly during 2020 and were consulted and informed on matters of importance. The Directors were: Stuart Crane, Philip Colthup, Andrew Pinder and Charlotte Senior. The current board of Directors has remained the same since incorporation. The charity's constitution allows new Directors to be appointed by the Elders. The term of office of any subsequent Directors shall be three years from the date of their appointment.

Real Life Church is led and overseen by Elders and a Senior Leadership Team. The Elders (appointed in June 2019) are Stuart Crane, Jeremy Douglas-Jones and Matt Yates. The Senior Leadership Team is led by Stuart and Melanie Crane, together with Jeremy Douglas-Jones, Ben and Charlotte Senior, and Matt and Philippa Yates.

The Elders and Senior Leaders met regularly during the year (virtually from March onwards) to discuss and oversee the affairs and operational matters of the Church. The cadence of meetings for Senior Leaders increased following COVID-19 to ensure the Church was doing everything possible to look after its people and further the church's charitable aims during the pandemic. They work with a large number of volunteers to implement the vision, goals and objects of the Church. The Senior Leaders and Elders are given input and guidance from Andy Martin, an apostolic delegate within the Catalyst network of churches to which Real Life Church belongs.

Real Life Church is a member of the Evangelical Alliance and is affiliated to Catalyst, an apostolic team within Newfrontiers, a worldwide family of churches.

Financial review

During the year income decreased by £5k, to £225k, and expenditure decreased by £14k, to £165k. As a result surplus for the year increased by £9k, to £61k and the charity's net assets increased by the same amount, to £327k. Net current assets increased by £65k, to £318k

Reserves policy

The trustees have determined that the Church should aim to hold unrestricted cash of no less than £80k (which equates to about six months' of unrestricted expenditure) so that the Church could continue to operate should income and / or expenditure vary adversely. At the year end, the Church held unrestricted cash of £330k and the Church is complying with its reserves policy. Any surplus, free reserves are being held by the Church to meet future expenditure in relation to additional ministry needs or potential staff or venue expansion.

Key risks and uncertainties

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Plans for the future

The Church's aims for the future are in line with its activities and achievements during 2020, i.e. building and strengthening the church, blessing the local community and helping the poor and those in need. It continues to rely on the support of a large number of volunteers and, as it is considered appropriate and supportable financially, will employ additional people to help further its aims and objectives.

REAL LIFE CHURCH, SUTTON COLDFIELD

REPORT OF THE DIRECTORS

FOR THE YEAR ENDED 31 DECEMBER 2020

Responsibilities of directors under company law

The directors are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the directors are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The directors are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report was approved by the directors and signed on their behalf by:

Charlotte Senior

Date: 23 September 2021

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
REAL LIFE CHURCH, SUTTON COLDFIELD
('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2020 on pages 7 to 15 following, which have been prepared on the basis of the accounting policies set out on page 9.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or

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.

Archie McDowall BA CA

23 September 2021

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

REAL LIFE CHURCH, SUTTON COLDFIELD
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	224,794	-	224,794	229,973
Charitable activities	4	-	-	-	300
Investments	5	1,557	-	1,557	1,179
Total income and endowments		226,351	-	226,351	231,452
EXPENDITURE ON:					
Charitable activities:	6	160,873	4,217	165,090	179,441
Total expenditure		160,873	4,217	165,090	179,441
Net income/(expenditure)		65,478	(4,217)	61,261	52,011
Transfers between funds	13	-	-	-	-
Net movement in funds		65,478	(4,217)	61,261	52,011
Reconciliation of funds:					
Total funds brought forward		261,719	4,217	265,936	213,925
Total funds carried forward	13	327,197	-	327,197	265,936

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on pages 9 to 15 form part of these accounts.

REAL LIFE CHURCH, SUTTON COLDFIELD
BALANCE SHEET
FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
FIXED ASSETS					
Tangible assets	8	8,923	-	8,923	12,580
		<u>8,923</u>	<u>-</u>	<u>8,923</u>	<u>12,580</u>
CURRENT ASSETS					
Debtors	9	846	-	846	23,857
Cash at bank and in hand	10	330,814	-	330,814	237,895
		<u>331,660</u>	<u>-</u>	<u>331,660</u>	<u>261,752</u>
CREDITORS: Amounts falling due within one year	11	13,386	-	13,386	8,395
		<u>13,386</u>	<u>-</u>	<u>13,386</u>	<u>8,395</u>
Net current assets / (liabilities)		<u>318,274</u>	<u>-</u>	<u>318,274</u>	<u>253,357</u>
Total assets less current liabilities		<u>327,197</u>	<u>-</u>	<u>327,197</u>	<u>265,937</u>
TOTAL NET ASSETS		<u>327,197</u>	<u>-</u>	<u>327,197</u>	<u>265,937</u>
FUND BALANCES					
Unrestricted Funds	13				
General funds		327,197	-	327,197	261,720
		<u>327,197</u>	<u>-</u>	<u>327,197</u>	<u>261,720</u>
Restricted Funds		-	-	-	4,217
		<u>327,197</u>	<u>-</u>	<u>327,197</u>	<u>265,937</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2018 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities for:

- (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Directors and were signed on its behalf by:

Charlotte Senior

Date: 23 September 2021

Company number: 8182165

Charity number: 1149821

The notes on pages 9 to 15 form part of these accounts.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

1 Statutory Information

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the trustees have considered the impact of Covid-19 and have concluded that its impact on net income will not be material.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.
- iii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church retreats and other events and courses.

Income from other trading activities represents income receivable from activities undertaken to generate funds for the charity.

Investment income represents income generated by the charity's assets and includes income from bank interest.

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations, legacies and charitable activities is in respect of this one activity.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

d) Fund accounting

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. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Equipment	Over 3 to 7 years
-----------	-------------------

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Investments

Fixed asset investments are held to generate income and / or for their investment potential. Current asset investments are investments that are held specifically for sale or are investments that the charity expects to sell by the next balance sheet date. Investments, other than social investments (see below), are valued as follows:

- i) Investment property and listed investments are valued at their market value (fair value) at the balance sheet date.
- ii) Unlisted investments are measured at cost less impairment where it becomes apparent that the amount that could be realised is less than cost.

Impairment losses and losses arising on the disposal of social investments are included in the Statement of Financial Activities under the heading 'Expenditure on charitable activities'. Gains arising on the disposal of social investments are included in the Statement of Financial Activities under the heading 'Other income'. All other gains and losses on investment assets are included in the Statement of Financial Activities under the heading 'Net gains / (losses) on investments'.

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

h) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive).

j) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

k) Critical accounting estimates and areas of judgement

The trustees do not consider that there any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

The annual depreciation charge for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

3	Donations and legacies	Notes				
			Total	Total		
			2020	2019		
			£	£		
	Donations of cash and similar		181,035	190,477		
	Income tax recoverable		43,759	39,496		
			<u>224,794</u>	<u>229,973</u>		
4	Income from charitable activities					
			Total	Total		
			2020	2019		
			£	£		
	Church retreats and events		-	300		
			<u>-</u>	<u>300</u>		
5	Investment income					
			Total	Total		
			2020	2019		
			£	£		
	Bank interest		1,557	1,179		
			<u>1,557</u>	<u>1,179</u>		
6	Charitable expenditure	Notes				
			Total	Total		
			2020	2019		
			£	£		
a)	Costs incurred directly on specific activities					
	Employment costs		71,642	62,045		
	Venue hire		4,260	17,149		
	Publicity and Communication		3,080	5,474		
	Ministry costs and expenses		5,562	12,360		
	Children and youth		8,840	13,779		
	Events		6,622	14,050		
	Grants payable	6c	54,820	42,220		
			<u>154,826</u>	<u>167,077</u>		
b)	Costs incurred on support & administration					
	Governance costs					
	Accounts preparation and independent examination		1,800	1,516		
	Repairs and maintenance		-	-		
	Equipment and office costs		2,180	4,637		
	Subscriptions and professional fees		260	270		
	Depreciation of tangible fixed assets		5,459	5,380		
	Insurance		565	562		
			<u>10,264</u>	<u>12,365</u>		
	Total expenditure		<u>165,090</u>	<u>179,442</u>		
c)	Grants payable					
			2020	2019		
			Unrestricted	Unrestricted	Restricted	2019
			Funds	Funds	Funds	Total
			£	£	£	£
	Organisations/purposes					
	Catalyst		11,246	4,216	15,462	5,407
	Emmanuel Hub		18,720	-	18,720	16,222
	Foodbank		2,544	-	2,544	2,710
	Acacia Family Support		2,000	-	2,000	500
	LIV Village sponsorship		2,400	-	2,400	2,400
	Church planting Africa		2,400	-	2,400	4,272
	St Basil's		2,000	-	2,000	-
	Home for Good		2,000	-	2,000	-
	Turkish Refuge Project		2,000	-	2,000	-
	Egyptian Orphanage		2,000	-	2,000	-
	Other gifts < £1000		650	-	650	1,400
	Individuals		2,644	-	2,644	1,979
			<u>50,604</u>	<u>4,216</u>	<u>54,820</u>	<u>33,018</u>
						<u>9,202</u>
						<u>42,220</u>

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

7 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses

	2020	2019
	£	£
Gross wages and salaries	66,356	56,965
Employer's National Insurance costs	2,373	1,684
Pension costs (employers' contribution)	2,913	3,396
	<u>71,642</u>	<u>62,045</u>

There were 3 employees on average during the year (2019: 3). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the trustees and the key staff named on the Company Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2020
				£
<i>Trustees:</i>				
Stuart Crane	45,809	-	2,290	48,099
<i>Key management connected to trustees:</i>				
Melanie Crane, spouse of Stuart Crane	17,735	-	887	18,622
				<u>66,721</u>

The following amounts were charged in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2019
				£
<i>Trustees:</i>				
Stuart Crane	35,753	-	1,788	37,541
<i>Key management connected to trustees:</i>				
Melanie Crane, spouse of Stuart Crane	17,303	-	865	18,168
				<u>55,709</u>

Stuart Crane served as a church leader and received the above payments for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document. The increase in salary cost from 2019 to 2020 reflects the increase in working hours which took effect from 1 January 2020.

8 Tangible fixed assets

	Fixtures, fittings and equipment	Total
	£	2020
		£
<i>Cost</i>		
At 1 January 2020	44,993	44,993
Additions	1,803	1,803
At 31 December 2020	<u>46,796</u>	<u>46,796</u>
<i>Accumulated depreciation</i>		
At 1 January 2020	32,413	32,413
Charge for the year	5,459	5,459
At 31 December 2020	<u>37,872</u>	<u>37,872</u>
<i>Net book value</i>		
At 31 December 2020	<u>8,923</u>	<u>8,923</u>
At 31 December 2019	<u>12,580</u>	<u>12,580</u>

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

9 Debtors: falling due within one year	2020	2019
	£	£
Tax recoverable	847	22,560
Prepayments and accrued income	-	1,298
	<u>847</u>	<u>23,858</u>

10 Cash at Bank and in Hand	2020	2019
	£	£
Cash at bank with immediate access	134,493	43,131
Notice deposits (with a term of three months or less)	196,321	194,764
	<u>330,814</u>	<u>237,895</u>

11 Creditors: liabilities falling due within one year	2020	2019
	£	£
Trade creditors	8,433	2,946
Other creditors	3,152	3,949
Accruals	1,800	1,500
	<u>13,385</u>	<u>8,395</u>

12 Pension commitments

During the year employer's pension contributions totalling £2,913 (2019: £3,182) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2019: £nil).

13 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2020 £	Incoming resources 2020 £	Outgoing resources 2020 £	Transfers in the year 2020 £	Closing balance 2020 £
<i>General Unrestricted Funds</i>	<u>261,720</u>	<u>226,351</u>	<u>(160,874)</u>	-	<u>327,197</u>
Total Unrestricted Funds	<u>261,720</u>	<u>226,351</u>	<u>(160,874)</u>	-	<u>327,197</u>
<i>Restricted Funds</i>					
Fun Run (Foodbank)	-	-	-	-	-
Catalyst (church planting and poverty relief)	4,216	-	(4,216)	-	-
Newday youth conference	-	-	-	-	-
Other restricted	-	-	-	-	-
Total Restricted Funds	<u>4,216</u>	<u>-</u>	<u>(4,216)</u>	<u>-</u>	<u>-</u>
Aggregate of funds	<u>265,936</u>	<u>226,351</u>	<u>(165,090)</u>	<u>-</u>	<u>327,197</u>

The Catalyst fund represents the collection of an appeal to support the international church planting and poverty relief work of Catalyst (reg charity 1150242) part of which was paid in 2019 to assist with church planting in Africa and the balance paid in 2020 for their wider work.

REAL LIFE CHURCH, SUTTON COLDFIELD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	General funds £	Restricted funds £	2020 £
Fixed assets	8,923	-	8,923
Debtors	846	-	846
Cash at bank and in hand	330,814	-	330,814
Current liabilities	(13,386)	-	(13,386)
	<u>327,197</u>	<u>-</u>	<u>327,197</u>

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2019 £	Incoming resources 2019 £	Outgoing resources 2019 £	Transfers in the year 2019 £	Closing balance 2019 £
<i>General Unrestricted Funds</i>	213,912	216,591	(168,783)	-	261,720
<i>Total Unrestricted Funds</i>	<u>213,912</u>	<u>216,591</u>	<u>(168,783)</u>	<u>-</u>	<u>261,720</u>
<i>Restricted Funds</i>					
Fun Run (Foodbank)	-	4,731	(4,731)	-	-
Catalyst (church planting and property relief)	-	8,488	(4,272)	-	4,216
Newday conference	-	1,456	(1,456)	-	-
Other restricted	14	185	(199)	-	-
<i>Total Restricted Funds</i>	<u>14</u>	<u>14,860</u>	<u>(10,658)</u>	<u>-</u>	<u>4,216</u>
<i>Aggregate of funds</i>	<u>213,926</u>	<u>231,451</u>	<u>(179,441)</u>	<u>-</u>	<u>265,936</u>

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	General funds £	Restricted funds £	2019 £
Fixed assets	12,580	-	12,580
Debtors	23,858	-	23,858
Cash at bank and in hand	233,679	4,216	237,895
Current liabilities	(8,395)	-	(8,395)
	<u>261,722</u>	<u>4,216</u>	<u>265,938</u>

14 Transactions with related parties

During the year the charity:

- a) received donations totalling £46,252, all unrestricted (2019: £42,252) from related parties (which includes trustees, anyone closely connected to them and key management).
- b) Except as disclosed in note 7 'Analysis of staff costs', there have been no other transactions with related parties during the year.

15 Members

Each member of the company commits to contribute if the charity is wound up an amount of £1.

REAL LIFE CHURCH, SUTTON COLDFIELD
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds - General		Restricted Funds		Total Funds	Total Funds
		2020 £	2019 £	2020 £	2019 £	2020 £	2019 £
INCOME AND ENDOWMENTS FROM:							
Donations and legacies	3	224,794	215,112	-	14,861	224,794	229,973
Charitable activities	4	-	300	-	-	-	300
Investments	5	1,557	1,179	-	-	1,557	1,179
Total income and endowments		226,351	216,591	-	14,861	226,351	231,452
EXPENDITURE ON:							
Charitable activities:	6	160,873	168,783	4,217	10,658	165,090	179,441
Other		-	-	-	-	-	-
Total Expenditure		160,873	168,783	4,217	10,658	165,090	179,441
Net income/(expenditure)		65,478	47,808	(4,217)	4,203	61,261	52,011
Transfers between funds	13	-	-	-	-	-	-
		65,478	47,808	(4,217)	4,203	61,261	52,011
Other recognised gains/(losses):							
Net movement in funds		65,478	47,808	(4,217)	4,203	61,261	52,011
Reconciliation of funds:							
Total funds brought forward		261,719	213,912	4,217	14	265,936	213,925
Total funds carried forward	13	327,197	261,720	-	4,217	327,197	265,936