

# Real Life Church, Sutton Coldfield

Report and Accounts

Year ended 31 December 2021

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

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

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

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 £
<b>FIXED ASSETS</b>					
Tangible assets	8	3,462	-	3,462	8,923
		<u>3,462</u>	<u>-</u>	<u>3,462</u>	<u>8,923</u>
<b>CURRENT ASSETS</b>					
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>
<b>CREDITORS: Amounts falling due within one year</b>	11	4,552	-	4,552	13,386
		<u>4,552</u>	<u>-</u>	<u>4,552</u>	<u>13,386</u>
<b>Net current assets / (liabilities)</b>		<u>372,368</u>	<u>-</u>	<u>372,368</u>	<u>318,274</u>
<b>Total assets less current liabilities</b>		<u>375,830</u>	<u>-</u>	<u>375,830</u>	<u>327,197</u>
<b>TOTAL NET ASSETS</b>		<u>375,830</u>	<u>-</u>	<u>375,830</u>	<u>327,197</u>
<b>FUND BALANCES</b>	13				
Unrestricted Funds					
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>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
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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.

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 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:

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**

<b>3</b>	<b>Donations and legacies</b>	<b>Notes</b>	<b>Total</b>	
			<b>2021</b>	<b>2020</b>
			£	£
	Donations of cash and similar		189,390	181,035
	Income tax recoverable		37,322	43,759
			<u>226,712</u>	<u>224,794</u>
<b>4</b>	<b>Income from charitable activities</b>		<b>Total</b>	
			<b>2021</b>	<b>2020</b>
			£	£
	Church retreats and events		-	-
			<u>-</u>	<u>-</u>
<b>5</b>	<b>Investment income</b>		<b>Total</b>	
			<b>2021</b>	<b>2020</b>
			£	£
	Bank interest		1,458	1,557
			<u>1,458</u>	<u>1,557</u>
<b>6</b>	<b>Charitable expenditure</b>	<b>Notes</b>	<b>Total</b>	
			<b>2021</b>	<b>2020</b>
			£	£
<b>a) Costs incurred directly on specific activities</b>				
	Employment costs		79,711	71,642
	Venue hire		9,511	4,260
	Publicity and Communication		5,420	3,080
	Ministry costs and expenses		7,030	5,562
	Children and youth		3,825	8,840
	Events		14,783	6,622
	Grants payable	6c	46,684	54,820
			<u>166,964</u>	<u>154,826</u>
<b>b) Costs incurred on support &amp; administration</b>				
	Governance costs			
	Accounts preparation and independent examination		1,860	1,800
	Repairs and maintenance		-	-
	Equipment and office costs		3,243	2,180
	Subscriptions and professional fees		1,319	260
	Depreciation of tangible fixed assets		5,459	5,459
	Insurance		692	565
			<u>12,572</u>	<u>10,264</u>
<b>Total expenditure</b>			<u><u>179,536</u></u>	<u><u>165,090</u></u>
<b>c) Grants payable</b>	<b>2021</b>		<b>2020</b>	
	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>
	£	£	£	£
Organisations/purposes				
Catalyst	5,994	-	5,994	11,246
Emmanuel Hub	17,982	-	17,982	18,720
Foodbank	2,477	-	2,477	2,544
Acacia Family Support	4,900	-	4,900	2,000
LIV Village sponsorship	2,400	-	2,400	2,400
Church planting Africa	2,400	-	2,400	2,400
St Basil's	500	-	500	2,000
Home for Good	-	-	-	2,000
Turkish Refuge Project	2,000	-	2,000	2,000
Egyptian Orphanage	-	-	-	2,000
Redeemer Church	1,000	-	1,000	-
Other gifts < £1000	1,650	-	1,650	650
Individuals	5,381	-	5,381	2,644
	<u>46,684</u>	<u>-</u>	<u>46,684</u>	<u>50,604</u>
				<u>4,216</u>
				<u>54,820</u>

**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
	<u>79,711</u>	<u>71,642</u>

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
				<u>69,375</u>

*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
				<u>66,721</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.

**8 Tangible fixed assets**

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

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

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

<b>10 Cash at Bank and in Hand</b>	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>

<b>11 Creditors: liabilities falling due within one year</b>	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)
	<u>375,830</u>	<u>-</u>	<u>375,830</u>

*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>	<u>261,720</u>	<u>226,351</u>	<u>(160,874)</u>	<u>-</u>	<u>327,197</u>
<i>Restricted Funds</i>					
Catalyst (church planting and property relief)	4,216	-	(4,216)	-	-
<i>Total Restricted Funds</i>	<u>4,216</u>	<u>-</u>	<u>(4,216)</u>	<u>-</u>	<u>-</u>
<i>Aggregate of funds</i>	<u>265,936</u>	<u>226,351</u>	<u>(165,090)</u>	<u>-</u>	<u>327,197</u>

**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)
	<u>327,197</u>	<u>-</u>	<u>327,197</u>

**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**

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