

# LIFE CHRISTIAN CENTRE

England & Wales - Charity number 1177665

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2018-03-22

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

## Contact

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**Address** Life Christian Centre  
Edison Road  
Walsall  
WS2 7EZ

**Phone** 078085440041

**Website** <https://lifechristiancentre.org>

## Activities

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**Objects:** THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE DOCTRINES SET OUT IN THE ARTICLE OF FAITH AND THE WORSHIP OF GOD IN THE COUNTY OF WEST MIDLANDS AND ELSEWHERE BY ANY MEANS WHATSOEVER INCLUDING (BUT NOT BY WAY OF LIMITATION) THE PREACHING AND PROCLAMATION OF THE CHRISTIAN GOSPEL AND THE TEACHING OF CHRISTIAN DOCTRINE AND PRINCIPLES AND THE PASTORAL CARE OF CHRISTIAN PEOPLE AND THE PRINTING AND DISTRIBUTION OF THE BIBLE.THE RELIEF OF PERSONS WHO ARE IN CONDITIONS OF NEED OR HARDSHIP BY REASON OF THEIR YOUTH, AGE, ILL-HEALTH, DISABILITY, FINANCIAL OR OTHER DISADVANTAGE AND TO RELIEVE THE DISTRESS CAUSED THEREBY IN THE COUNTY OF WEST MIDLANDS AND ELSEWHERE AS THE TRUSTEES MAY FROM TIME TO TIME THINK FITTHE ADVANCEMENT OF EDUCATION IN ACCORDANCE WITH THE DOCTRINES OF FAITH AS SET OUT IN THE ARTICLES OF FAITH AS THE TRUSTEES MAY FROM TIME TO TIME SEE FIT.

**Activities:** The main activity of Life Christian Centre is the development of nurturing what God has given us here to be an increasingly effective centre for our local community, giving people of every age the opportunity to experience the love of God, in Jesus, through the Spirit for themselves.

## Classification

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- **How:** Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

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- Throughout England

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£30,370	£26,163	-	-
2024-03-31	£32,707	£31,441	-	-
2023-03-31	£29,403	£32,831	-	-
2022-03-31	£19,715	£15,720	-	-
2021-03-31	£16,603	£15,363	-	-

## Trustees

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Name	Role	Appointed
John Maunder	Chair	2018-03-22
CHRISTOPHER JENA		2018-03-22
ELIZABETH CHRISTINA MUTSIGWA		2018-03-22
TENDAI ANDREW MUTI		2018-03-22

**LIFE CHRISTIAN CENTRE**

England & Wales - Charity number 1177665

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# Accounts

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# ANNUAL REPORT AND ACCOUNTS

YEAR ENDING 31<sup>ST</sup> MARCH 2025

## **LIFE CHRISTIAN CENTRE ANNUAL REPORT AND UNAUDITED ACCOUNTS CONTENTS**

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## **LIFE CHRISTIAN CENTRE INFORMATION FOR THE YEAR ENDED 31 MARCH 2025**

### **Trustees**

- J Maunder
- T A Muti
- C Jena
- E C Mutsigwa

**Charity Number: 1177665**

### **Registered Office**

**Life Christian Centre  
Edison Road  
WALSALL  
WS2 7EZ**

Phone: 078085440041

Email: No information available

Website: <https://lifechristiancentre.or>

**Independent Examiner  
Notion Accountancy Ltd  
23 Lilleshall Road  
Birmingham  
B26 2QN**

# LIFE CHRISTIAN CENTRE (LCC) – TRUSTEES’ REPORT

The Trustees presents this Annual Report and Accounts for the year ended 31 March 2025.

## Trustees

- J Maunder (Chairperson)
- T A Muti (Admin)
- C Jena
- E C Mutsigwa

## 1. Introduction

The Trustees of Life Christian Centre present their Annual Report for the financial year ending 31 March 2025. This report outlines the church’s activities, financial performance, and the wider context in which the ministry operated during the year.

Life Christian Centre is a Midlands based community church and operates from Beechdale Walsall. Its membership, however, stretches beyond this community to include the rest of the West Midlands.

## 2. Mission and Objectives

Life Christian Centre continues to pursue its mission of advancing the Christian faith, supporting pastoral care, and providing community outreach. Our objectives remain focused on:

- Worship and spiritual growth
- Pastoral support and missionary work
- Community engagement and compassion initiatives

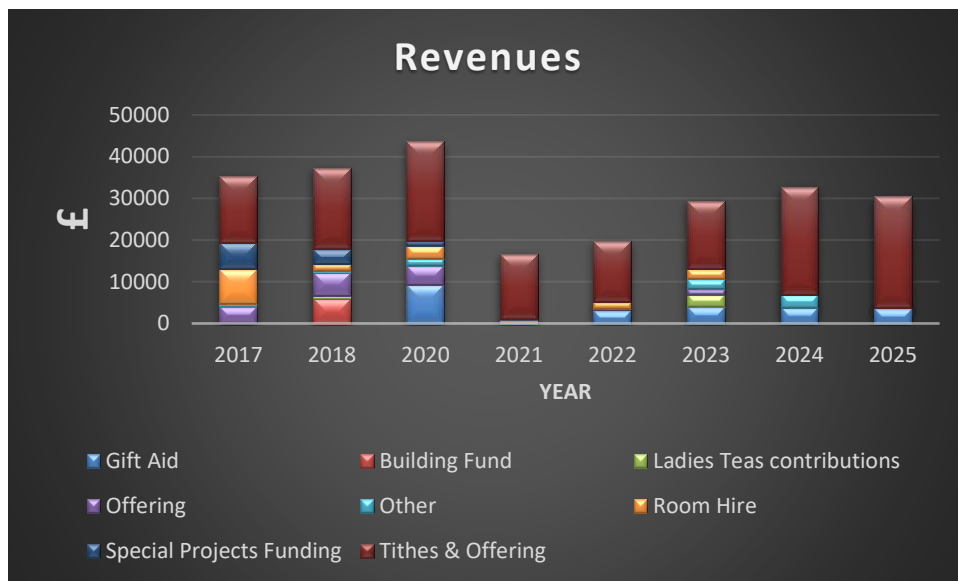
## 3. International Context and Impact

The year April 2024 – March 2025 was marked by several global events that influenced the church environment:

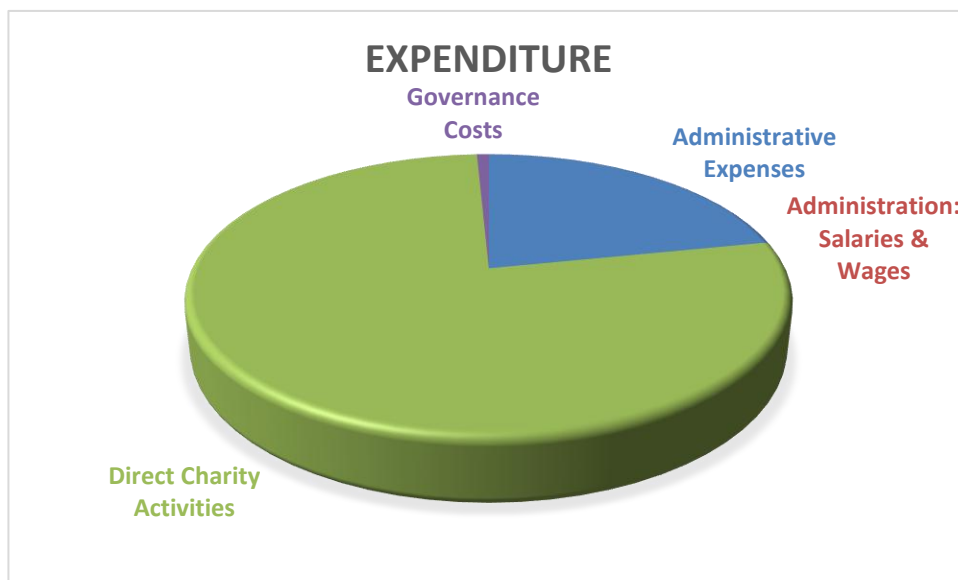
- **Global Conflicts & Humanitarian Needs:** Ongoing conflicts in Ukraine and the Middle East heightened calls for prayer and humanitarian support. The church responded with intercessory services and small-scale fundraising, though limited resources constrained wider action.
- **Economic Pressures:** Inflationary trends and rising living costs across the UK and globally impacted congregational giving. Members faced financial strain, contributing to reduced attendance and lower contributions compared to pre-Covid levels.
- **Post-Covid Recovery:** While restrictions have long eased, many congregations worldwide continue to experience lower attendance. Life Christian Centre reflects this trend, with participation and coffers remaining below pre-pandemic levels.
- **Digital Engagement:** International churches increasingly embraced hybrid worship models. Our church maintained limited online engagement, but the global shift highlighted opportunities for future investment in digital ministry.

#### 4. Financial Review

- **Income:** Annual income receipts fell by **7%** compared to the previous year.



- **Expenses:** Careful stewardship and reduced operational costs led to a significant decrease in annual expenses.



- **Retained Revenue:** Despite lower income, retained revenue increased favourably to **\$4,200** (up from **£1,300** in the prior year).
- **Trend:** This reflects prudent financial management, though the underlying challenge of reduced attendance and giving remains.

#### 5. Trustee Remuneration

No members of the Trustee Board received any remuneration or allowance in the year under review All work input carried out and benefiting the Charity has been done on a voluntary basis.

## 6. Reserves

The trustees define the charity's free reserves as unrestricted assets which are available to the charity and to be expended at the Trustees' discretion in furtherance of any of the charity's objectives, but which has not yet been spent, committed or designated.

To meet our monthly critical expenses mainly the energy and rentals an average of **£1,700** is required. The trustees confirm that the free reserves should be held at a minimum of **£5,100** representing an average of three month's monthly expenses. At the end of the year the available cash both savings and current account balance were **£8,941** which is five months cover at the time of compiling this report.

## 7. Attendance and Contributions

- Attendance levels remain **consistently lower than pre-Covid periods**, mirroring national and international patterns.
- Contributions to church coffers have been modest, requiring Trustees to prioritize essential expenditures and defer non-critical projects.
- Efforts to re-engage members through pastoral visits and community events are ongoing.

## 8. Governance and Compliance

The Trustees have complied with their obligations under charity law and continue to ensure:

- Transparent financial reporting
- Ethical stewardship of resources
- Accountability to members and stakeholders

## 9. Outlook for 2025–2026

Looking ahead, Trustees recognize the need to:

- Strengthen community outreach to rebuild attendance
- Explore digital ministry opportunities to align with global trends
- Maintain prudent financial management while seeking new funding streams
- Continue supporting missionary and compassion work within available resources

## 10. Conclusion

Despite challenges in income and attendance, Life Christian Centre has demonstrated resilience. Careful expense management has resulted in improved retained revenue, ensuring sustainability. The Trustees remain committed to guiding the church faithfully through changing times, mindful of both local needs and global realities.

## Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the report and accounts in accordance with applicable law and regulations. Our constitution requires the Trustees to prepare accounts for each financial year. Under our constitution, the Trustees have elected to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under our constitution the Trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of the Income or Expenditure of the Charity for that period.

In preparing these accounts, the Trustees are required to: -

- (1) select suitable accounting policies and then apply them consistently.
- (2) make judgements and estimates that are reasonable and prudent; and
- (3) prepare the accounts on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Accounting Standards. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Board of Trustees



J Mauder  
(Chairperson)

Trustee Approved by the board on: 1<sup>st</sup> December 2025

# LIFE CHRISTIAN CENTRE ADMIN REPORT

## Administration' report to the Trustees of Life Christian Centre on the preparation of the unaudited statutory accounts for the year ended 31 March 2025.

This financial year has been marked by steady operational progress, strengthened community engagement, and continued evidence of God's provision in our work. Administrative systems have remained stable, compliance obligations have been met on schedule, and our ministry partners continue to report positive outcomes.

### 1. Governance & Compliance

- All statutory filings remain up to date.
- No compliance concerns or regulatory notifications received.
- Trustee declarations and conflict-of-interest statements were reviewed and updated in February.

#### 1.2 Policies & Safeguarding

- Safeguarding training was refreshed for all volunteers and staff.
- Updated Safeguarding Policy circulated and acknowledged.
- No safeguarding incidents reported this Financial Year

#### 1.3 Data Protection

- GDPR compliance check completed; no issues identified.
- Secure storage protocols for donor and beneficiary data remain in place.

### 2. Financial Controls

- All payments authorised in accordance with the Financial Procedures Policy.
- Bank reconciliation completed monthly.
- No irregularities identified.

### 3. Risk Management

#### Key Risks Reviewed

Risk Area	Status	Notes
Financial sustainability	Low-Medium	Income stable; monitoring continues
Safeguarding	Low	Training updated; no incidents
Volunteer capacity	Medium	All work done by Members on a volunteer basis

### 4. Priorities for Next Year.

- Strengthen donor engagement through improved reporting.
- Begin planning for year-end audit and annual report.
- Expand volunteer training programme.

The trust continues to operate with integrity, transparency, and a commitment to Christian service. We remain grateful for the faithful support of donors, volunteers, and partner churches, and we give thanks for the impact being made in the lives of those we serve.



.....  
**Board of Trustees-Admin**

# PASTOR'S ANNUAL REPORT – 2024/25

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## INTRODUCTION

To God alone be all the glory for another remarkable and fruitful year at Life Christian Centre Church. We have witnessed sustained growth in general church attendance, with new members joining our fellowship and several beloved souls joyfully returning home.

**Across our key ministries:** Praise and Worship, Ladies Ministry, Children's Church, and Couples Ministry. We have experienced significant progress, unwavering consistency, and a beautiful renewal of passion and purpose.

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## SUNDAY SERVICES

Our 11:00 AM Sunday Service continued throughout the year without interruption, serving as the cornerstone of our corporate worship and fellowship.

### Highlights include:

- **Monthly Ladies-Led Services:** The Ladies Department led the first Sunday service of each month, bringing a refreshing anointing and dynamic ministry to the congregation.
  - **Joint Services with Renewal Church:** We held joint worship services with Renewal Church – Lichfield Branch, under the esteemed leadership of our Senior Pastor, John Maunder- strengthening the bonds of unity and fellowship between our congregations.
  - **Guest Ministry:** We were privileged to host five external preachers throughout the year, each bringing fresh insight, varied perspectives, and balanced biblical teaching that enriched our spiritual diet.
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## BIBLE STUDY AND PRAYER MEETINGS

Our midweek Bible Study and Prayer Meetings continued faithfully every Wednesday and Friday via Zoom. While attendance fell short of expectations, these gatherings remained a vital wellspring of spiritual nourishment, encouragement, and collective intercession.

**Moving Forward:** We are committed to promoting these sessions more intentionally and encouraging greater participation in 2025, recognizing the critical role of midweek fellowship in building a strong spiritual foundation.

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## LEADERSHIP DEVELOPMENT

A special **Leadership Training Session** was convened on a Saturday, expertly facilitated by our Senior Pastor John Maunder, with a focus on foundational Leadership Principles. The session was well attended and highly relevant to our evolving ministry needs.

**Future Vision:** Our goal is to institutionalize quarterly leadership meetings designed to equip and empower our leaders: both spiritually and practically, preparing them for service within the Church and in the broader community.

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## CONFERENCES

We successfully hosted our two signature annual conferences:

- **Easter Conference** – April 2024
- **Summer Conference** – October 2024

Despite encountering a few logistical and planning challenges, both events were impactful and warmly received by attendees.

**Future Enhancements:** Beginning in 2025, we plan to elevate our conferences by incorporating more dynamic and engaging elements, including invitations to renowned Praise and Worship leaders to minister alongside our gifted team, creating an even more powerful atmosphere of worship and encounter.

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## LADIES MINISTRY

The Ladies Department experienced another fruitful and profoundly inspiring year, marked by spiritual depth and sisterly unity.

### Key Achievements:

- **Monthly Saturday Meetings:** These gatherings continued to provide a safe and nurturing space for spiritual growth, fellowship, and mutual encouragement.
- **Ladies Retreat:** A transformative retreat was held again at **Staverton Park Hotel, Northamptonshire**, from Thursday to Sunday. The theme centered on **“Hearing from God”** but ministry included for-giveness and spiritual growth, and numerous testimonies emerged of women being spiritually liberated and renewed in their faith.
- **Fellowship and Hospitality:** The Ladies department continues to faithfully provide tea, coffee, and meals following Sunday services, fostering invaluable opportunities for connection among members and visitors.

**Challenges Overcome:** Although there were initial difficulties in raising retreat fees, the ladies demonstrated remarkable unity and mutual support, ensuring the success of the event.

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## CHILDREN'S CHURCH

Our Children's Church remains one of the fastest-growing and most vibrant ministries in the Church.

### Growth and Impact:

- The number of children attending has surged significantly, at times surpassing the adult membership growth rate.
- Children attend age-appropriate classes during preaching services, except on special occasions such as Communion or Baptism Sundays where they have to rejoin the main congregation.

### Resources and Support:

- We are deeply grateful for a generous donation that included a laptop, television, and **£400** used to purchase books, toys, and engaging learning materials.
- These resources have helped create a fun, spiritually enriching, and interactive environment where children encounter God's Word in age-appropriate ways.

**Volunteer Support:** While we initially faced challenges recruiting sufficient volunteers, the situation improved significantly toward year-end. However, there remains an ongoing and urgent need for dedicated helpers to sustain and support this thriving ministry.

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## **YOUTH AND MEN'S MINISTRIES**

As a Church, we remain prayerfully and intentionally focused on revitalizing our **Youth Ministry** and **Men's Ministry**. Both areas require renewed participation, committed leadership, and strategic engagement to foster regular meetings and greater involvement in weekly church activities.

**Faith Declaration:** With unwavering faith in God's faithfulness, we believe that 2025 will usher in growth, revival, and fresh momentum in these vital departments.

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## **CONCLUSION**

In summary, **2024 was a year of measurable growth, spiritual unity, and divine renewal** for Life Christian Centre Church. We give heartfelt thanks to God for His unwavering faithfulness and to every department, leader, and member who contributed to this progress.

As we step boldly into the new year, we remain steadfast in our commitment to:

- **Strengthening areas requiring improvement**
- **Deepening our discipleship and spiritual maturity**
- **Expanding our outreach and kingdom impact**

All of this, we do unto the glory of God.

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*"Being confident of this, that He who began a good work in you will carry it on to completion until the day of Christ Jesus."*

— **Philippians 1:6 (NIV)**

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**Submitted with gratitude and hope,**

**Reverend Suprine Murove**

Pastor, Life Christian Centre Church

## Independent Examiner's Report

The Management and Board of Trustees of Life Christian Centre, who are registered as a charity (1177665), appointed me to independently examine their trustees' report, financial reports and the accompanying notes.

### Responsibilities of Management and Board of Trustees

- To safeguard the Charity's assets and in particular to ensure that the Financial Reports are free from material misstatements due to fraud.
- To keep adequate financial records and to ensure that the published reports are based on these records.
- To ensure that the published reports are true and fair.
- Consider their charity to qualify for an independent examination in terms of Part 8 and sections 145 and 152 of the Charities Act of 2011.

### My Responsibility

To carry out procedures such as analytical reviews, comparing the published reports to the financial records kept by the charity and enquiring from those tasked with the governance of the charity any matters that need clarity.

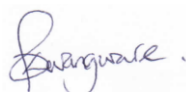
I also considered the disclosures of material facts in the financial reports and the going concern of the charity.

The nature and extent of my examination did not provide appropriate and adequate audit evidence and therefore no audit opinion is provided in this report.

### Independent Examiner's statement

In the course of my examination, no matters came to my attention which give me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act
- the preparation of accounts which accord with the accounting records and comply with the accounting requirements of the act have not been met.
- to which in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.



20/11/2025

Ranganai Kwangware FCCA BA(Hon) Acc  
Notion Accountancy Ltd

**Life Christian Centre**  
**Statement of Financial Statement**  
**For the year ended 31 March 2025**

	Notes	2025 Unrestricted £	2025 Restricted £	2025 Total £	2024 Total £
<b>Incoming resources</b>					
Incoming resources from generated funds					
voluntary income	2	30,370	-	30,370	32,708
Activities for generating funds	3	-		-	-
other incoming resources	4	-		-	-
Profit on sale of fixed assets		-			
<b>Total incoming resources</b>		<b>30,370</b>	<b>-</b>	<b>30,370</b>	<b>32,708</b>
<b>Resources expended</b>					
Church running costs	5	14,501		14,501	21,453
Spiritual leadership costs	6	5,429		5,429	3,809
Community building	7	4,899		4,899	5,314
Other costs	8	1,134		1,134	614
Governance costs	9	200		200	250
<b>Total resources expended</b>		<b>26,163</b>	<b>-</b>	<b>26,163</b>	<b>31,440</b>
Net (Outgoing)/Incoming Resources funds Before transfers		4,207	-	4,207	1,268
Transfers					
Gross transfers between funds		-		-	-
<b>Net movement in funds</b>		<b>4,207</b>	<b>-</b>	<b>4,207</b>	<b>1,268</b>
Reconciliation of Funds:					
Total funds brought forward		47,582	-	47,582	47,582
<b>Total funds carried forward</b>		<b>51,789</b>	<b>-</b>	<b>51,789</b>	<b>47,582</b>

## Life Christian Centre Balance Sheet as at 31 March 2025

	Notes	2025 £	2024 £
<b>Fixed assets</b>			
	<b>10</b>		
Tangible assets			
Land & Buildings		29,239	29,836
Office & Music Equipment		1,465	1,796
Equipment - Computers		-	-
		<u>30,704</u>	<u>31,632</u>
<b>Current assets</b>			
Debtors	<b>11</b>	12,938	9,236
Cash in hand and at bank	<b>12</b>	8,941	7,508
		<u>21,879</u>	<u>16,744</u>
<b>Creditors: Amount falling due within one year</b>	<b>13</b>	794	794
<b>Net current assets</b>		<u>21,085</u>	<u>15,950</u>
<b>Total assets less current liabilities</b>		<u>51,789</u>	<u>47,582</u>
<b>Net assets</b>		<u>51,789</u>	<u>47,582</u>
<b>Total charity funds</b>			
Unrestricted funds		51,789	47,819
Restricted funds		-	1,268
Reserve - Income Account	<b>14</b>	0	(1,505)
		<u>51,789</u>	<u>47,582</u>

*For the year ended 31 March 2025 the charity was entitled to exemption from audit under Sec 477 of the Companies Act 2006 relating to small companies.*

• *The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with Sec 476.*

• *The Trustees acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and preparation of Accounts. These Accounts have been prepared in accordance with the provisions applicable to companies subject to the Small Companies regime.*

*The financial statements were approved and authorised for distribution by the Board on .....*

and signed on its behalf by Chairman .....Signature.....

## Life Christian Centre

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

#### 1. ACCOUNTING POLICIES

The principal accounting policies, all of which have applied consistently throughout the year, are set out below.

##### 1a. Basis of preparation

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and 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) issued on 16 July 2014
- and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

##### 1b. Going Concern

Life Christian Centre is still in operation as a going concern

##### 1c. Fund accounting

Unrestricted funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity. Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

##### 1d. Incoming resources

Voluntary income, including donations, gifts and legacies and grants that provide core funding or are of a general nature, are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Investment income is recognised on a receivable basis,

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract where there is entitlement, certainty of receipt and the amount can be measured with Sufficient reliability

##### 1e. Resources expended

Expenditure is recognised when a liability is incurred. Funding provided through contractual agreements and

performance related grants are recognised as goods or services supplied.

Other grant payments costs of generating funds are those costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Governance costs include those incurred in the governance of its assets and are primarily associated with constitutional and statutory requirements.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating office property costs by floor areas, management and human resources costs by the number of staff, and finance and IT costs by work done.

**1f. Donated Goods and volunteer and other donated services.**

Donated goods are recognised in different ways dependent on how they are used by the charity;

a. Those donated for resale produce income in the trading venture when they are disposed of.

b. Those donated for onward transmission to beneficiaries (chiefly clothing, food and medical supplies) are included in the statement of financial activities as incoming resources and resources expended when they are distributed. They are valued at the amount the charity would have had to pay to acquire them.

The charity has not received any goods for use by the charity itself. The value of services provided by volunteers is not incorporated into these financial statements. Where services are provided to the charity as a donation that would normally be purchased from our suppliers this contribution is included in the financial statements at an estimate based on the value of the contribution to the charity.

**1g. Tangible fixed assets and depreciation**

Tangible assets are stated at cost and depreciated over their useful economic lives at the following rates:

Fixture and fittings a- 25%

Equipment-25%

Computers-25%

## Life Christian Centre

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

	2025	2025	2025	2024
	Unrestricted	Restricted	Total	Total
	£	£	£	£
<b>2. Voluntary income</b>				
Love offering	-		-	-
Gift Aid	3,702		3,702	3,865
Tithes	25,637		25,637	25,755
Ladies Teas Contributions	-		-	3,087
Small Donations	1,031		1,031	-
	<b>30,370</b>	-	<b>30,370</b>	<b>32,707</b>
<b>3. Activities for generating funds</b>				
Conference fees	-		-	-
Fundraising	-		-	-
	-	-	-	-
<b>4. Other Income</b>				
Room Hire	-		-	-
	-	-	-	-
<b>5. Church running costs</b>				
Rent church lease	8,500		8,500	8,700
Repairs and Maintenance	1,130		1,130	53
Utility costs	2,603		2,603	9,625
Service Charges	255		255	384
Depreciation of Land & Buildings	597		597	609
Depreciation of Office & Music Equipment	488		488	599
Depreciation of Computers	-		-	-
Equipment Expensed	171		171	801
Telephone & Internet	757		757	683
	<b>14,501</b>	-	<b>14,501</b>	<b>21,454</b>
<b>6. Spiritual leadership costs</b>				
Pastoral & Reach Out Expenses	4,329		4,329	1,959
Honorariums	1,100		1,100	1,850
	<b>5,429</b>	-	<b>5,429</b>	<b>3,809</b>

## Life Christian Centre

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

	<b>2025</b>	<b>2024</b>
	<b>Unrestricted</b>	<b>Unrestricted</b>
	£	£
<b>7. Community Building</b>		
Hospitality	1,644	2,981
House Keeping	1,650	302
Conference Costs	1,605	2,031
Donations	-	-
	<u><b>4,899</b></u>	<u><b>5,314</b></u>
<b>8. Other costs</b>		
Missions	1,134	614
	<u><b>1,134</b></u>	<u><b>-</b></u>
<b>9. Governance costs</b>		
Independent Examination	200	250
	<u><b>200</b></u>	<u><b>250</b></u>

## Life Christian Centre

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

	2025 Unrestricted £	2024 Unrestricted £
<b>10. Tangible assets</b>		
<b>Land &amp; Buildings</b>		
<b>Cost:</b>		
at 1 April 2024	30,445	31,066
Additions	-	-
Disposals	-	-
at 31 March 2025	<u>30,445</u>	<u>31,066</u>
<b>Depreciation:</b>		
at 1 April 2024	609	-
Charge	597	621
Disposals	-	-
at 31 March 2025	<u>1,206</u>	<u>621</u>
<b>Net book value:</b>	<u>29,239</u>	<u>30,445</u>
<b>Office &amp; Music Equipment</b>		
<b>Cost:</b>		
at 1 April 2024	2,395	3,192
Additions	157	-
Disposals	-	-
	<u>2,552</u>	<u>3,192</u>
<b>Depreciation:</b>		
at 1 April 2024	599	-
Charge	488	797
Disposals	-	-
at 31 March 2025	<u>1,087</u>	<u>797</u>
<b>Net book value:</b>	<u>1,465</u>	<u>2,395</u>

## Life Christian Centre

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

	2025 Unrestricted £	2024 Unrestricted £
<b>11. Debtors</b>		
Gift Aid	12,938	9,236
Other debtors	-	-
	<b>12,938</b>	<b>9,236</b>
<b>12. Cash in hand and at bank</b>		
Cash at bank - Main Church	5,312	5,879
Cash in Bank - Savings	3,629	1,629
	<b>8,941</b>	<b>7,508</b>
<b>13. Creditors : amounts falling due within one year</b>		
Trade creditors	384	384
Sundry	410	410
	<b>794</b>	<b>794</b>
<b>14. Reserve - Income Account</b>	0	(1,503)
	<b>0</b>	<b>(1,503)</b>

**LIFE CHRISTIAN CENTRE**

England & Wales - Charity number 1177665

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# Accounts

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# **LIFE CHRISTIAN CENTRE**

## **ANNUAL REPORT AND ACCOUNTS**

**YEAR ENDING 31<sup>ST</sup> MARCH 2024**

# LIFE CHRISTIAN CENTRE ANNUAL REPORT AND UNAUDITED ACCOUNTS CONTENTS

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## LIFE CHRISTIAN CENTRE INFORMATION FOR THE YEAR ENDED 31 MARCH 2024

### Trustees

- J Maunder
- T A Muti
- C Jena
- E C Mutsigwa

**Charity Number: 1177665**

### **Registered Office**

**Life Christian Centre  
Edison Road  
WALSALL  
WS2 7EZ**

Phone: 078085440041

Email: No information available

Website: <https://lifechristiancentre.or>

# LIFE CHRISTIAN CENTRE (LCC) – TRUSTEES’ REPORT

The Trustees presents this Annual Report and Accounts for the year ended 31 March 2023.

## Trustees

- J Maunder (Chairperson)
- T A Muti (Admin)
- C Jena
- E C Mutsigwa

All held office during the whole of the period.

## Objectives and Activities

### Purpose

The advancement of the Christian faith, in particular but not exclusively by promoting Christian values through teaching and training.

### Main Activities

Life Christian Centre is a Midlands based community church and operates from Beechdale Walsall. Its membership, however, stretches beyond this community to include the rest of the West Midlands.

The Charity is run and guided by Reverend John Maunder, together with and support from other Trustees and a range of volunteer teams who oversee various aspects of the church's life and work.

The main activity of Life Christian Centre is the development and maturing what God has given us and to be an increasingly effective centre for our local community, giving people of every age the opportunity to experience the love of God, in Jesus, through the Spirit for themselves.

Our mission is outlined as follows:

- Advancement of the Christian Faith in accordance with the doctrines set out in article of faith and the worship of God in the county of West Midlands and elsewhere.
- Provide a place of prayer, teaching on Christian Values, encouragement and support for our members and members of the community.
- Relief of persons who are in conditions of need, hardship and distress or who are aged and sick.
- Engage in appropriate Christian outreach to those who do not consider themselves as Christians.
- To support the work of Christians around the world

## Achievements and Performance

It is my honour to submit to you the **Life Christian Centre** Annual Report for 2023-24. The past year events have in the economic world in the past year have defined the work of the Church. This report seeks to explore activities carried out in the course of the year and how we sought to achieve our objective of developing and maturing what God has given us and to be an increasingly effective centre for our local community.

Although the inflation started falling towards the end of the financial year the overall cost structures in the running of the organisation have stubbornly unfavourable. This has been largely driven by the continued Ukraine Russian War. The war has to a great extent affected the society and the church's ability to carry out its charitable work and meet its commitment effectively. As in the previous financial the Charity's finances have remained stretched due to changes in the cost structures and members' ability to make meaningful contributions.

Attendance has generally remained subdued we not been able to attain the pre Covid member attendance. Attendance has remained low, as people are now used to stay at home and preferred to venture out less. The pandemic, it seems has had permanent impact on social behaviour and how the charity members interact. We have to now accept that we are now stuck with the social norms that came along with Covid-19.

Our Bible Study and Prayer Meetings have continued to remain online – on Zoom Platform. Even though the intention of keeping this option was to encourage attendance, the participation has remained poor.

In the year we have continued with the Sunday Services were being held every Sunday from 11 AM.

We had very successful conference the course of the year which was well attended.

We believe the Church remains a sanctuary, and a place that rekindles our hope in a broken world.

## Trustee Remuneration

No members of the Trustee Board received any remuneration or allowance in the year under review All work input carried out and benefiting the Charity has been done on a voluntary basis.

## Financial Review

Overall income received in the period under review was **£32,708**, a slight increase of 11.2% from the previous year. A conservative provisional Gift Aid claim of **£3,864** has been included in this income

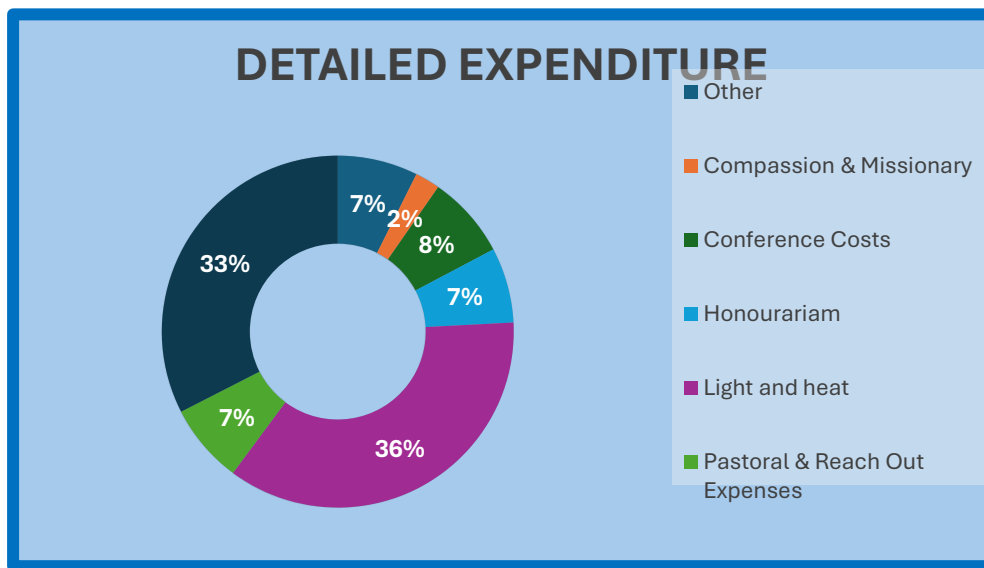
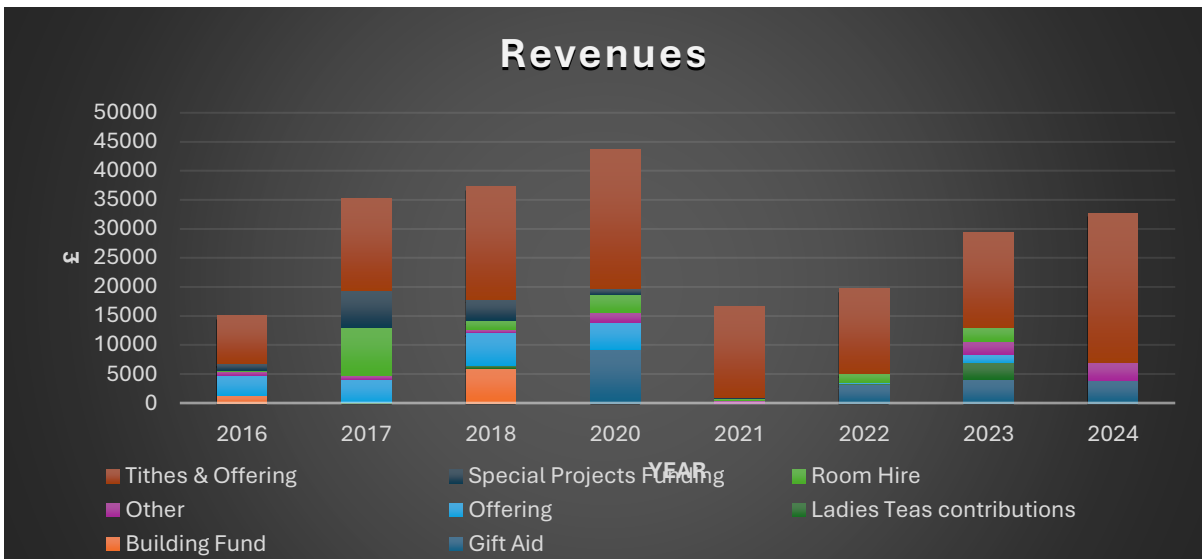
The Sunday Service direct cash collections were very low in the period under consideration post Covid. This is a deviation from the norm in under normal circumstances would make up at least 18 percent of the total revenue.

The energy costs have remained prohibitively high with the costs contributing 30.5% of the total organisation overall annual costs.

The rent for the premises also went up by 16.7%, further straining our financial resources.

Going forward there is need to look into alternative sources of enhancing our revenues. As an organisation we have continued to fail in achieving our goals of carrying out charitable activities because of limited revenues

## Revenue Over the Years



## Reserves

The trustees define the charity's free reserves as unrestricted assets which are available to the charity and to be expended at the Trustees' discretion in furtherance of any of the charity's objectives, but which has not yet been spent, committed or designated.

To meet our monthly critical expenses mainly the energy and rentals an average of £2,200 is required. The trustees confirm that the free reserves should be held at a minimum of £6,600 representing an average of three month's monthly expenses. At the end of the year the available cash both savings and current account balance were £7,508 which we looks comfortable at the time of compiling this report. However, of concern if the current trend continues, in which we continue eating into our reserves, this may expose the Charity into financial risk and action need to be taken to reverse this trend.

The reserves built from the previous years have helped us to pull through in the this very challenging period and the Charity looks forward for things to start improving.

A handwritten signature in cursive script, appearing to read 'J Maunder', written over a dotted horizontal line.

J Maunder  
**Chairperson**

## Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the report and accounts in accordance with applicable law and regulations. Our constitution requires the Trustees to prepare accounts for each financial year. Under our constitution, the Trustees have elected to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under our constitution the Trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of the Income or Expenditure of the Charity for that period.

In preparing these accounts, the Trustees are required to: -

- (1) select suitable accounting policies and then apply them consistently.
- (2) make judgements and estimates that are reasonable and prudent; and
- (3) prepare the accounts on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Accounting Standards. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Board of Trustees



J Maunder

(Chairperson)

Trustee Approved by the board on: 10 December 2024

## Pastoral Report for the Year 2023-24

Generally, it was a good year for Life Christian Centre Church. The Church attendance kept on increasing during the year – with new members joining. Our 11:00 AM Sunday Service remained open – meeting every Sunday.

One Sunday per month had been reserved for Reverend John Maunder – who is our Senior Pastor – These services introduced a good variety to our usual service – and we hope to do more of it in the coming year.

Our Bible Study and Prayer Meetings on Wednesday and Fridays were generally on -going every week but the attendance was low as usual. These mid- week services were held online through the Zoom Platform – as we had discovered that our gas and electricity charges at Church had become very high.

We had a two-day Leadership Outing Seminar in Wales- July 2023. It was a very successful meeting as we received very good teachings from our invited guests speakers - Pastor Roy Burley and Reverend John Maunder. The meeting also brought unity among our leaders as we did Bible studies; Prayers together, and other activities together.

We had our usual annual Conference at the End of October in 2023. The Attendance was generally good and the quality of Teachings and Preachings from the invited Pastors and local Pastors was very good. This was from Friday to Sunday 2pm.

We hosted missionaries from South Africa – The Woodhalls, Mary and her parents in the month of September. It was a challenge and a blessing to host this family. As a church we pledged to support their missionary work as much as we could.

After a plea for help with our Sunday School teaching materials and tools – a 65 inch screen TV was acquired and a laptop specifically to help in the Teaching Sunday school church.

Although the overall attendances remained low, there was hope as we were seeing small increases in new people every Sunday.

S Murove  
**(LCC Pastor)**

## LIFE CHRISTIAN CENTRE ADMIN REPORT

### **Administration' report to the Trustees of Life Christian Centre on the preparation of the unaudited statutory accounts for the year ended 31 March 2024.**

In order to assist you to fulfil your duties under your constitution, we have prepared for your approval the accounts of Life Christian Centre for the period ended 31 March 2024 as set out on pages 9 to 20 from the LCC's accounting records and from information and explanations you have given us.

This report is made solely to the Board of Trustees of Life Christian Centre, as a body, in accordance with the terms of our engagement. Our work has been undertaken solely to prepare for your approval the accounts of Life Christian Centre and state those matters that we have agreed to state to them, as a body, in this report. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than Life Christian Centre and its Board of Trustees as a body for our work or for this report.

It is your duty to ensure that Life Christian Centre has kept adequate accounting records and to prepare statutory accounts that give a true and fair view of the assets, liabilities, financial position and Income of Life Christian Centre.

You consider that Life Christian Centre is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the accounts of Life Christian Centre. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory accounts.



.....  
**Board of Trustees-Admin**

## Independent Examiner's Report

The Management and Board of Trustees of Life Christian Centre, who are registered as a charity (1177665), appointed me to independently examine their trustees' report, financial reports and the accompanying notes.

### Responsibilities of Management and Board of Trustees

- To safeguard the Charity's assets and in particular to ensure that the Financial Reports are free from material misstatements due to fraud.
- To keep adequate financial records and to ensure that the published reports are based on these records.
- To ensure that the published reports are true and fair.
- Consider their charity to qualify for an independent examination in terms of Part 8 and sections 145 and 152 of the Charities Act of 2011.

### My Responsibility

To carry out procedures such as analytical reviews, comparing the published reports to the financial records kept by the charity and enquiring from those tasked with the governance of the charity any matters that need clarity.

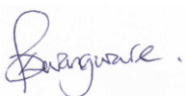
I also considered the disclosures of material facts in the financial reports and the going concern of the charity.

The nature and extent of my examination did not provide appropriate and adequate audit evidence and therefore no audit opinion is provided in this report.

### Independent Examiner's statement

In the course of my examination, no matters came to my attention which give me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act
- the preparation of accounts which accord with the accounting records and comply with the accounting requirements of the act have not been met.
- to which in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.



23/01/2025

Ranganai Kwangware FCCA BA(Hon) Acc

Life Christian Centre  
Statement of Financial Statement  
For the year ended 31 March 2024

	Notes	2024 Unrestricted £	2024 Restricted £	2024 Total £	2023 Total £
<b>Incoming resources</b>					
<b>Incoming resources from generated funds</b>					
voluntary income	2	32,707	-	32,707	27,593
Activities for generating funds	3	-	-	-	-
other incoming resources	4	-	-	-	1,810
Profit on sale of fixed assets		-	-	-	-
<b>Total incoming resources</b>		<b>32,707</b>	<b>-</b>	<b>32,707</b>	<b>29,403</b>
<b>Resources expended</b>					
Church running costs	5	21,454	-	21,454	20,837
Spiritual leadership costs	6	3,809	-	3,809	5,270
Community building	7	5,314	-	5,314	6,474
Other costs	8	614	-	614	-
Governance costs	9	250	-	250	250
<b>Total resources expended</b>		<b>31,441</b>	<b>-</b>	<b>31,441</b>	<b>32,831</b>
<b>Net (Outgoing)/Incoming Resources funds Before transfers</b>		<b>1,266</b>	<b>-</b>	<b>1,266</b>	<b>(3,428)</b>
<b>Transfers</b>					
Gross transfers between funds		-	-	-	-
<b>Net movement in funds</b>		<b>1,266</b>	<b>-</b>	<b>1,266</b>	<b>(3,428)</b>
<b>Reconciliation of Funds:</b>					
<b>Total funds brought forward</b>		<b>47,819</b>	<b>-</b>	<b>47,819</b>	<b>51,247</b>
<b>Total funds carried forward</b>		<b>49,085</b>	<b>-</b>	<b>49,085</b>	<b>47,819</b>

Life Christian Centre

Balance Sheet as at 31 March 2024

	Notes	2024	2023
		£	£
<b>Fixed assets</b>			
	<b>10</b>		
Tangible assets			
Land & Buildings		29,836	30,445
Office & Music Equipment		1,796	2,395
Equipment - Computers		-	-
		<u>31,632</u>	<u>32,840</u>
<b>Current assets</b>			
Debtors	<b>11</b>	9,236	9,390
Cash in hand and at bank	<b>12</b>	7,508	8,514
		<u>16,744</u>	<u>17,904</u>
<b>Creditors : Amount falling due within one year</b>	<b>13</b>	794	2,925
<b>Net current assets</b>		<u>15,950</u>	<u>14,979</u>
<b>Total assets less current liabilities</b>		<u>47,582</u>	<u>47,819</u>
<b>Net assets</b>		<u>47,582</u>	<u>47,819</u>
<b>Total charity funds</b>			
Unrestricted funds		49,085	47,819
Restricted funds		-	-
Reserve - Income Account	<b>14</b>	(1,503)	-
		<u>47,582</u>	<u>47,819</u>

*For the year ended 31 March 2024 the charity was entitled to exemption from audit under Sec 477 of the Companies Act 2006 relating to small companies.*

*• The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with Sec 476.*

*• The Trustees acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and preparation of Accounts. These Accounts have been prepared in accordance with the provisions applicable to companies subject to the Small Companies regime.*

*The financial statements were approved and authorised for distribution by the Board on .16<sup>th</sup> January 2025..*

and signed on its behalf by Chairman:..... Rev John Maunder.....Signature.....

Life Christian Centre

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 March 2024

	2024	2024	2024	2023
	Unrestricted	Restricted	Total	Total
	£	£	£	£
<b>2. Voluntary income</b>				
Love offering	-		-	1,375
Gift Aid	3,865		3,865	4,019
Tithes	25,755		25,755	16,418
Ladies Teas Contributions	3,087		3,087	2,912
Other Income	-		-	2,869
	<b>32,707</b>	<b>-</b>	<b>32,707</b>	<b>27,593</b>
<b>3. Activities for generating funds</b>				
Conference fees	-		-	-
Fundraising	-		-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>4. Other Income</b>				
Room Hire	-		-	1,810
	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,810</b>
<b>5. Church running costs</b>				
Rent church lease	8,700		8,700	7,200
Repairs and Maintenance	53		53	1,040
Utility costs	9,625		9,625	9,139
Service Charges	384		384	580
Depreciation of Land & Buildings	609		609	621
Depreciation of Office & Music Equipment	599		599	797
Depreciation of Computers	-		-	546
Equipment Expensed	801		801	-
Telephone & Internet	683		683	914
	<b>21,454</b>	<b>-</b>	<b>21,454</b>	<b>20,837</b>
<b>6. Spiritual leadership costs</b>				
Pastoral & Reach Out Expenses	1,959		1,959	2,548
Honorariums	1,850		1,850	2,722
	<b>3,809</b>	<b>-</b>	<b>3,809</b>	<b>5,270</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 March 2024**

	<b>2024</b>	<b>2023</b>
	<b>Unrestricted</b>	<b>Unrestricted</b>
	<b>£</b>	<b>£</b>
	<hr/>	<hr/>
<b>7. Community Building</b>		
Hospitality	2,981	3,185
House Keeping	302	1,359
Conference Costs	2,031	1,594
Donations	-	336
	<hr/>	<hr/>
	<b>5,314</b>	<b>6,474</b>
	<hr/> <hr/>	<hr/> <hr/>
<b>8. Other costs</b>		
Missions	614	-
	<hr/>	<hr/>
	<b>614</b>	<b>-</b>
	<hr/> <hr/>	<hr/> <hr/>
<b>9. Governance costs</b>		
Independent Examination	250	250
	<hr/>	<hr/>
	<b>250</b>	<b>250</b>
	<hr/> <hr/>	<hr/> <hr/>

Life Christian Centre

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 March 2024

	2024	2023
	Unrestricted	Unrestricted
	£	£
<b>10. Tangible assets</b>		
<b>Land &amp; Buildings</b>		
<b>Cost:</b>		
at 1 April 2023	30,445	31,066
Additions	-	-
Disposals	-	-
at 31 March 2024	<u>30,445</u>	<u>31,066</u>
<b>Depreciation:</b>		
at 1 April 2023	-	-
Charge	609	621
Disposals	-	-
at 31 March 2024	<u>609</u>	<u>621</u>
<b>Net book value:</b>	<u>29,836</u>	<u>30,445</u>
<b>Office &amp; Music Equipment</b>		
<b>Cost:</b>		
at 1 April 2023	2,395	3,192
Additions	-	-
Disposals	-	-
	<u>2,395</u>	<u>3,192</u>
<b>Depreciation:</b>		
at 1 April 2023	-	-
Charge	599	797
Disposals	-	-
at 31 March 2024	<u>599</u>	<u>797</u>
<b>Net book value:</b>	<u>1,796</u>	<u>2,395</u>

Life Christian Centre

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 March 2024

	2024 Unrestricted £	2023 Unrestricted £
<b>11. Debtors</b>		
Gift Aid	9,236	9,390
Other debtors	-	-
	<u>9,236</u>	<u>9,390</u>
<b>12. Cash in hand and at bank</b>		
Cash at bank - Main Church	5,879	5,385
Cash in Bank - Savings	1,629	3,129
	<u>7,508</u>	<u>8,514</u>
<b>13. Creditors : amounts falling due within one year</b>		
Trade creditors	384	2,515
Sundry	410	410
	<u>794</u>	<u>2,925</u>
<b>14. Reserve - Income Account</b>	<u>(1,503)</u>	<u>0</u>
	<u>(1,503)</u>	<u>-</u>

**LIFE CHRISTIAN CENTRE**

England & Wales - Charity number 1177665

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# Accounts

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# **LIFE CHRISTIAN CENTRE**

## **ANNUAL REPORT AND ACCOUNTS**

**YEAR ENDING 31<sup>ST</sup> MARCH 2023**

# LIFE CHRISTIAN CENTRE ANNUAL REPORT AND UNAUDITED ACCOUNTS CONTENTS

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**LIFE CHRISTIAN CENTRE INFORMATION FOR THE YEAR ENDED 31 MARCH  
2023**

**Trustees**

- J Maunder
- T A Muti
- C Jena
- E C Mutsigwa

**Charity Number: 1177665**

**Registered Office**

**Life Christian Centre  
Edison Road  
WALSALL  
WS2 7EZ**

Phone: 078085440041

Email: No information available

Website: <https://lifechristiancentre.or>

# LIFE CHRISTIAN CENTRE (LCC) – TRUSTEES’ REPORT

The Trustees presents this Annual Report and Accounts for the year ended 31 March 2023.

## Trustees

- J Maunder (Chairperson)
- T A Muti (Admin)
- C Jena
- E C Mutsigwa

All held office during the whole of the period.

## Objectives and Activities

### Purpose

The advancement of the Christian faith, in particular but not exclusively by promoting Christian values through teaching and training.

### Main Activities

Life Christian Centre is a Midlands based community church and operates from Beechdale Walsall. Its membership, however, stretches beyond this community to include the rest of the West Midlands.

The Charity is run and guided by Reverend John Maunder, together with and support from other Trustees and a range of volunteer teams who oversee various aspects of the church's life and work.

The main activity of Life Christian Centre is the development and nurturing what God has given us and to be an increasingly effective centre for our local community, giving people of every age the opportunity to experience the love of God, in Jesus, through the Spirit for themselves.

Our mission is outlined as follows:

- Advancement of the Christian Faith in accordance with the doctrines set out in article of faith and the worship of God in the county of West Midlands and elsewhere.
- Provide a place of prayer, teaching on Christian Values, encouragement and support for our members and members of the community.
- Relief of persons who are in conditions of need, hardship and distress or who are aged and sick.
- Engage in appropriate Christian outreach to those who do not consider themselves as Christians.
- To support the work of Christians around the world

## Achievements and Performance

We all thought the dust had settled post the pandemic as the society opened up. On reflection the year 2022/23 has largely remained turbulent. The Russia-Ukraine War, though far removed from us, it has had considerable impact on the church indirectly and the society at large.

The war has triggered global inflation which to a great extent has affected the society and the church's ability to carry out its charitable work and meet its commitment effectively. As reflected elsewhere in the report the Charity's finances have remained stretched due to changes in the cost structures and members' ability to make meaningful contributions.

In the meantime, although the churches were now fully opened and accessible, it appears it has remained challenging to attain the pre Covid member attendance. Attendance has remained low, as people are now used to stay at home and preferred to venture out less. The pandemic, it seems has had permanent impact on social behaviour and how the charity members interact. We have to now accept that we are now stuck with the social norms that came along with Covid-19.

Our Bible Study and Prayer Meetings have mostly remained online – on Zoom Platform. Even though the intention of keeping this option was to encourage attendance, the participation has remained poor.

In the year we have continued with the Sunday Services were being held every Sunday from 11 AM.

We had very successful conference the course of the year which was well attended.

We believe the Church remains a sanctuary, and a place that rekindles our hope in a broken world.

## Trustee Remuneration

No members of the Trustee Board received any remuneration or allowance in the year under review. All work input carried out and benefiting the Charity has been done on a voluntary basis.

## Financial Review

Overall income received in the period under review was **£29,403**. The increase was due to Gift Aid provision which had not been claimed in the previous year and paid out in kind contributions which had not been considered in the previous years.

The Sunday Service direct cash collections were very low in the period under consideration post Covid. This is a deviation from the norm in under normal circumstances would make up at least 18 percent of the total revenue.

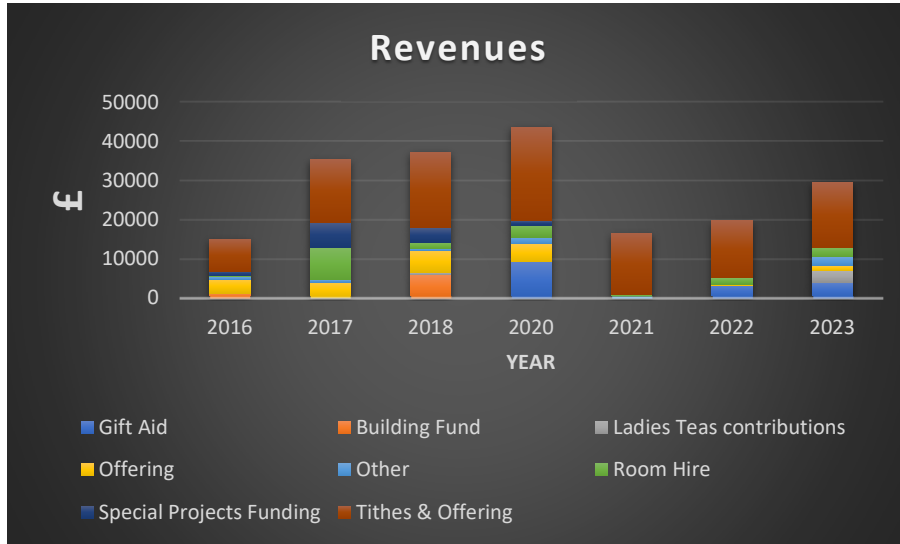
We also had no Special Projects Pledge funding another revenue income driver in the past Financial Years. There were no projects that were carried out in the financial year as we focused on rebuilding and getting membership back to normal attendance post the Covid 19 Period.

The small amounts from Sunday contributions in this Financial Year have been combined with the usual voluntary contributions from members making this the main source of the Charity's source of revenue contributing **56%** of the total revenue.

The funds expended in the period totalled **£32,800** with energy costs being the major contributor, resulting in a negative Reserve Fund movement of **-£3,428**. There was a massive five fold increase

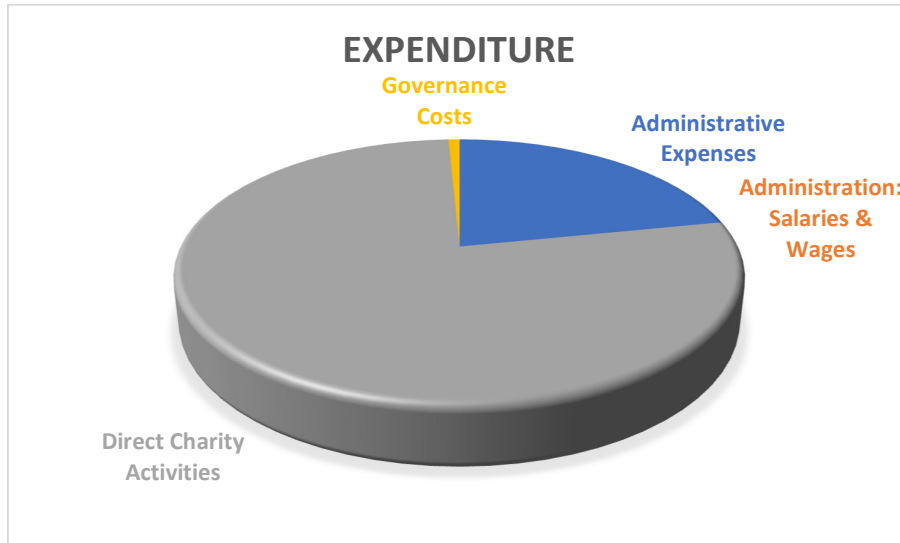
of energy costs from the previous year (£9,139 vs £1,413). Going forward there is need to look into how we can minimise our energy costs, taking into consideration that we only make use of energy once in a week on Sundays for less than four hours. Analysis of the energy bills indicate that a large proportion of the energy charges emanate from standing charges which it seems we cannot do anything about.

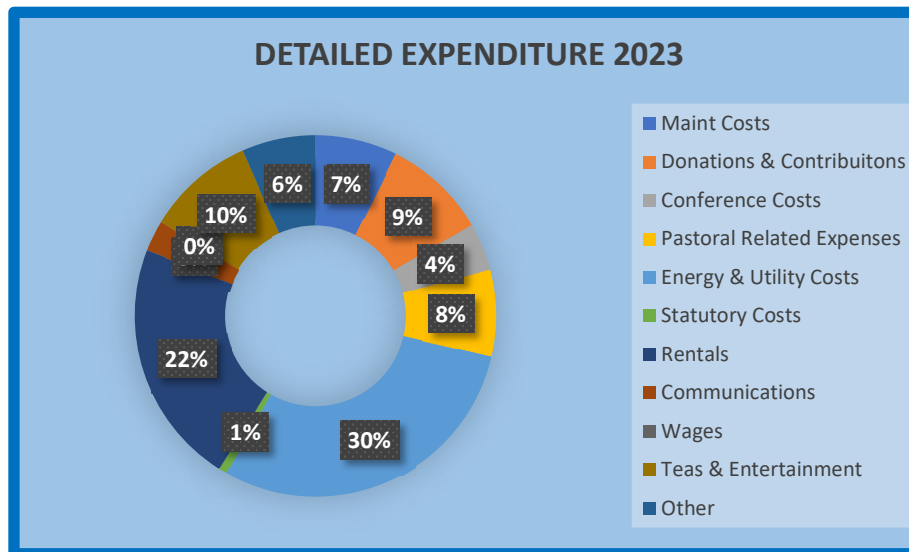
**Revenue Over the Years**



\*Note that 2016 & 2017 it was before the Charity was registered

**Expenditure**





## Reserves

The trustees define the charity’s free reserves as unrestricted assets which are available to the charity and to be expended at the Trustees’ discretion in furtherance of any of the charity’s objectives, but which has not yet been spent, committed or designated.

To meet our monthly critical expenses mainly the energy and rentals an average of £1,500 is required. The trustees confirm that the free reserves should be held at a minimum of £4,500 representing an average of three month’s monthly expenses. At the end of the year the available cash both savings and current account balance were £8,500 which we looks comfortable at the time of compiling this report. However, of concern if the current trend continues, in which we continue eating into our reserves, this may expose the Charity into financial risk and action need to be taken to reverse this trend.

The reserves built from the previous years have helped us to pull through in the this very challenging period and the Charity looks forward for things to start improving.

**J Maunder**  
**Chairperson**

## Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the report and accounts in accordance with applicable law and regulations. Our constitution requires the Trustees to prepare accounts for each financial year. Under our constitution, the Trustees have elected to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under our constitution the Trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of the Income or Expenditure of the Charity for that period.

In preparing these accounts, the Trustees are required to: -

- (1) select suitable accounting policies and then apply them consistently.
- (2) make judgements and estimates that are reasonable and prudent; and
- (3) prepare the accounts on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Accounting Standards. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Board of Trustees



J Maunder  
(Chairperson)

Trustee Approved by the board on: 10 December 2023

### Independent Examiner's Report – Life Christian Centre

The Board of Trustees of Life Christian Centre, an organisation registered as a charity, appointed me to independently examine their trustees' report, financial reports, and the accompanying notes.

#### Responsibilities of Management and Board of Trustees

- To safeguard the Charity's assets and to ensure that the Financial Reports are free from material misstatements due to fraud.
- To keep adequate financial records and to ensure that the published reports are based on these records.
- To ensure that the published reports are true and fair.
- Consider their charity to qualify for an independent examination in terms of Part 8 and sections 145 and 152 of the Charities Act of 2011.

#### My Responsibility

To carry out procedures such as analytical reviews, comparing the published reports to the financial records kept by the charity and enquiring from those tasked with the governance of the charity any matters that need clarity.

I also considered the disclosures of material facts in the financial reports and the going concern of the charity.

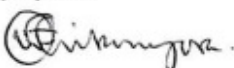
The nature and extent of my examination did not provide appropriate and adequate audit evidence and therefore no audit opinion is provided in this report.

#### Independent Examiner's statement

In the course of my examination, no material matters came to my attention which give me reasonable cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the 2011 Act.
- the preparation of accounts does not accord with the accounting records.
- The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations.

**Date: 29/12/2023**

Signed: 

**Fortune G Chikonyora ACCA MSc BA**

Fortune Tax Accountants Ltd, Registered in England: 07578674

HMRC Tax Agents No's. PAYE: HR1048/Corporate Tax: W8399K/VAT: AC3761



## LIFE CHRISTIAN CENTRE ADMIN REPORT

### **Administration' report to the Trustees of Life Christian Centre on the preparation of the unaudited statutory accounts for the year ended 31 March 2023.**

In order to assist you to fulfil your duties under your constitution, we have prepared for your approval the accounts of Life Christian Centre for the period ended 31 March 2022 as set out on pages 9 to 20 from the LCC's accounting records and from information and explanations you have given us.

This report is made solely to the Board of Trustees of Life Christian Centre, as a body, in accordance with the terms of our engagement. Our work has been undertaken solely to prepare for your approval the accounts of Life Christian Centre and state those matters that we have agreed to state to them, as a body, in this report. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than Life Christian Centre and its Board of Trustees as a body for our work or for this report.

It is your duty to ensure that Life Christian Centre has kept adequate accounting records and to prepare statutory accounts that give a true and fair view of the assets, liabilities, financial position and Income of Life Christian Centre.

You consider that Life Christian Centre is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the accounts of Life Christian Centre. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory accounts.

**Life Christian Centre**  
**Income & Expenditure Statement**  
 12 Month For Year Ended 31 March 2023

		<b>2023</b>	<b>2022</b>
	<i>Notes</i>	<b>£</b>	<b>£</b>
<b>Incoming Resources</b>	4	<b>29,403</b>	<b>19,715</b>
<b>Fund Raising Costs</b>		-	-
<b>Gross Income</b>		<b>29,403</b>	<b>19,715</b>
<b>Administrative Expenses</b>	5	<b>7,168</b>	<b>3,252</b>
<b>Administration: Salaries &amp; Wages</b>	6	<b>0</b>	<b>0</b>
<b>Direct Charity Activities</b>	7	<b>25,413</b>	<b>12,218</b>
<b>Governance Costs</b>		<b>250</b>	<b>250</b>
<b>Total Resources Expended</b>		<b>32,831</b>	<b>15,720</b>
<b>Net Fund Movement Transferred to Reserves</b>		<b>(3,428)</b>	<b>3,995</b>

**Life Christian Centre**  
**Balance Sheet**  
**As at 31 March 2023**

		<b>2023</b>	<b>2022</b>
	Notes	£	£
<b>FIXED ASSETS</b>	8		
Buildings		30,445	27,466
Computers		-	546
Music Equipment		1,765	2,353
Office Furniture		630	839
		-	-
		<b>32,840</b>	<b>31,204</b>
<b>CURRENT ASSETS</b>			
Bank	9	5,385	9,799
Savings		3,129	3,129
Debtors	10	9,390	9,390
		<b>17,904</b>	<b>22,318</b>
<b>LIABILITIES</b>			
Creditors	11	2,925	2,275
<b>Net Current Assets</b>		<b>47,819</b>	<b>51,247</b>
<b>RESERVES</b>			
Unrestricted Income Funds			
Retained Surplus		47,819	51,247
Restricted Funds			
Special Projects/Building Fund		-	-
<b>TOTAL CHARITY FUNDS</b>		<b>47,819</b>	<b>51,247</b>



.....  
**Board of Trustees**

### **Statement of the Accounting Preparation**

Members have not required the Charity to obtain an audit, but have opted for an Independent Examination of the Accounts. Independent examination allows the trustees of smaller charities to opt for a simpler form of external scrutiny in place of an audit, and can be carried out by any person with the relevant ability and experience, except where the gross income exceeds £250,000, when only members of one of the bodies listed in the Charities Act (see section 4.1) can audit the accounts.

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to charitable organisations subject to the small companies' regime and in accordance with the provisions of FRS 102.

Approved by the Board of Trustee on 22 December 2023



T A Muti  
**Trustee (Admin)**

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

### 1. STATUTORY INFORMATION

**Life Christian Centre (LCC)** is a Charitable Incorporated Organisation, registered in the UK with the Charities Commission 1177665. Address: Stephenson Sq/Edison Road, Walsall, United Kingdom, WS2 7DY.

### 2. BASIS OF PREPARATION

#### 2.1 Basis of Accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts 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) issued on 16 July 2014 and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

#### 2.2 Going Concern

The accounts have been prepared as a going concern.

#### 2.3 Change of Accounting Policy

The accounts present a true and fair view and no changes have been made to the accounting policies adopted in note 3.

### 3. ACCOUNTING POLICIES

#### 3.1 INCOME

**Recognition of income** These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources;
- the monetary value can be measured with sufficient reliability.

**Offsetting** There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

**Grants and donations** Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement

to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

**Legacies**

Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

**Government grants**

The charity has received government grants in the reporting period

**Tax reclaims on donations and gifts**

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

**Contractual income and performance related grants**

This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.

**Donated goods**

Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.

Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.

Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.

Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.

**Donated services and facilities**

Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.

Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.

<b>Support costs</b>	The charity has incurred expenditure on support costs.
<b>Volunteer help</b>	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
<b>Income from interest, royalties and dividends</b>	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.
<b>Income from membership subscriptions</b>	<p>Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.</p> <p>Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.</p>
<b>Settlement of insurance claims</b>	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.
<b>Investment gains and losses</b>	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

### 3.2 EXPENDITURE AND LIABILITIES

<b>Liability recognition</b>	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.
<b>Governance and support costs</b>	<p>Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.</p> <p>Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.</p>
<b>Grants with performance conditions</b>	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
<b>Grants payable without performance conditions</b>	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.
<b>Redundancy cost</b>	The charity made no redundancy payments during the reporting period.
<b>Deferred income</b>	No material item of deferred income has been included in the accounts.

**Creditors** The charity has creditors which are measured at settlement amounts less any trade discounts

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date

**Provisions for liabilities**

**Basic financial instruments** The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP

**3.3 ASSETS**

**Tangible fixed assets for use by charity** These are capitalised if they can be used for more than one year, and cost at least They are valued at cost.

The depreciation rates and methods used are as follows:

Land & buildings	-----	2%
Plant & machinery	-----	25%
Motor vehicles	-----	25%
Fixtures & fittings	-----	25%
Computer equipment	-----	50%

**Intangible fixed assets** The charity has no intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights.

They are valued at cost.

**Investments**

Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.

Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments

**Stocks and work in progress** Stocks held for sale as part of non-charitable trade are measured at the lower of cost or net realisable value.

Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.

Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.

**Debtors**

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

**Current asset investments**

The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date of less than one year. These include cash on deposit and cash equivalents with a maturity of less than one year held for investment purposes rather than to meet short-term cash commitments as they fall due.

They are valued at fair value except where they qualify as basic financial instruments.

<b>4. INCOMING RESOURCES</b>	<b>2023</b>	<b>2022</b>
Gift Aid	4,019	3,200
Ladies Teas contributions	2,912	100
Offering	1,375	237
Other	2,869	1,118
Room Hire	1,810	480
Special Projects Funding	0	25
Tithes & Offering	16,418	14,555
<b>Total</b>	<b>29,403</b>	<b>19,715</b>

**No Gift Aid claim or provision has been made in the current year. However after getting all Tax declarations from the various donors a claim is to be made before the end of the next financial year.**

<b>5. ADMINISTRATION EXPENDITURE</b>	<b>2023</b>	<b>2022</b>
Total admin costs have been provided at		
20 percent of expenses based on past trends	7,168	3,252
<b>TOTAL</b>	<b>7,168</b>	<b>3,252</b>

**6.. SALARIES, WAGES & ALLOWANCES**

<b>SALARIES &amp; ALLOWANCES</b>	<b>2022</b>	<b>2021</b>
Salaries wages & Allowances	-	-
Social security costs	-	-
Pension costs (defined contribution pension plan)	-	-
Other employee benefits	-	-
<b>Total staff costs</b>	<b>0</b>	<b>0</b>

## 7. CHARITY ACTIVITIES

Charity Activities	2023	2022
Cleaning Costs	1,060	138
Compassion Assist	262	786
Conference Costs	1,087	614
Depreciation	1,532	1,468
Electricity and Gas	7,128	300
Gardening	811	1,078
Honourarium	2,123	7,200
Insurance	0	754
Internet & Telephone	713	94
Pastoral Expenses	1,987	540
Rents	5,616	
Repairs & Maint	0	
Special Occassion Expenses	156	
Teas & Entertainment	2,484	
Water	452	-
<b>TOTAL</b>	<b>25,413</b>	<b>12,972</b>

### Fixed Asset Schedule (£)

12 Month for Year Ended 31 March 2022

	Land and Buildings	Computers	Fixtures and Fittings	Office/Music Equipment	Motor Vehicles	Total
As at 01/04/2021	27,466	546	0	2,442	0	30,453
Disposals	0	0	0	0	0	0
<b>At 31.03.2022</b>	<b>31,066</b>	<b>546</b>	<b>0</b>	<b>3,192</b>	<b>0</b>	<b>34,803</b>
<b>Depreciation</b>						
Charge for the year	621	546	-	797	-	1,964
On disposals	-	-	-	-	-	-
Total	621	546	-	797	-	1,964
<b>Net Book Value 31/03/2023</b>	<b>30,445</b>	<b>-</b>	<b>-</b>	<b>2,395</b>	<b>-</b>	<b>32,839</b>

#### Land Buildings Disclosure:

The Charity does not own any Land and building in carrying out its activities but use a rented facility.

On taking occupancy the building was in dilapidated state and needing massive repairs and came to an arrangement with the Landlord to carry out these repairs on an indefinite lease arrangement.

Any major structural repair work that the Charity carry out has been capitalised and include the following elements:

Capitalised Item	At Cost	Year
Roofing & Ceiling	£7,100	2018 & 2019
Heating Installation	£14,250	2016
Fencing & Parking	£11,300	2020

#### 9. Bank

		2023	2022
Current Account	(2)	5,385	9,799
Savings Account		3,129	3,129
		8,514	12,928

#### 10. Debtors

Gift Aid*1		9,390	9,390
		-	-
		9,390	9,390

\*Gift Aid not yet Claimed

#### 11. Creditors

Service Provider*2		2,515	2,115
Others		160	160
		2,675	2,275

# LIFE CHRISTIAN CENTRE

## DETAILED FINANCIAL STATEMENT 12 months Ending 31st March 2023

	£	£
<b>INCOMING RESOURCES</b>	<b>2023</b>	<b>2022</b>
Gift Aid	4,019	3,200
Ladies Teas contributions	2,912	100
Offering	1,375	237
Other	2,869	1,118
Room Hire	1,810	480
Special Projects Funding	-	25
Tithes & Offering	16,418	14,555
<b>Total</b>	<b>29,403</b>	<b>19,715</b>
<b>EXPENDITURE</b>		
Auditing Costs	250	250
Cleaning Costs	1,359	138
Compassion Assist	336	786
Conference Costs	1,394	614
Depreciation	1,964	1,901
Electricity and Gas	9,139	1,468
Gardening	1,040	52
Honourarium	2,722	300
Insurance	-	1,078
Internet & Telephone	914	545
Pastor Allowance	2,548	-
Rents	7,200	7,200
Repairs & Maint	-	754
Special Occassion Expenses	200	-
Teas & Entertainment	3,185	94
Water	580	540
<b>TOTAL RESOURCES EXPENDED</b>	<b>32,831</b>	<b>15,720</b>
<b>Net Fund Movement Transferred to Reserves</b>	<b>- 3,428</b>	<b>3,995</b>

**Summary Resources Expended**

	<b>2023</b>	<b>2022</b>
<b>Administrative Expenses</b>	7,168	3,252
<b>Administration: Salaries &amp; Wages</b>	-	-
<b>Charity Activities</b>	25,413	12,218
<b>Governance Costs</b>	250	250
	<b>32,831</b>	<b>15,720</b>

**LIFE CHRISTIAN CENTRE**

England & Wales - Charity number 1177665

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# Accounts

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# **LIFE CHRISTIAN CENTRE**

## **ANNUAL REPORT AND ACCOUNTS**

**YEAR ENDING 31<sup>ST</sup> MARCH 2022**

## LIFE CHRISTIAN CENTRE ANNUAL REPORT AND UNAUDITED ACCOUNTS CONTENTS

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**LIFE CHRISTIAN CENTRE INFORMATION FOR THE YEAR ENDED 31 MARCH  
2022**

**Trustees**

J Maunder  
T A Muti  
C Jena  
E C Mutsigwa

**Charity Number: 1177665**

**Registered Office**

107 Church Street, Walsall, Bloxwich, West Midlands, WS3 3JQ

**Accountants**

Faithcor Accounting & Financial Services Ltd Derwent House 42-46 Waterloo Road Wolverhampton  
West Midlands WV1 4XB

# LIFE CHRISTIAN CENTRE (LCC) – TRUSTEES’ REPORT

The Trustees presents this Annual Report and Accounts for the year ended 31 March 2022.

## Trustees

- J Maunder (Chairperson)
- T A Muti (Admin)
- C Jena
- E C Mutsigwa

All held office during the whole of the period.

## Objectives and Activities

### Purpose

The advancement of the Christian religion, in particular but not exclusively by promoting Christian values through teaching and training.

### Main Activities

Life Christian Centre is a Midlands based community church and operates from Beechdale Walsall . Its membership, however, stretches beyond this community to include the rest of the West Midlands.

The Charity is run and guided by Reverend John Maunder, together with and support from other Trustees and a range of volunteer teams who oversee various aspects of the church's life and work.

The main activity of Life Christian Centre is the development and maturing what God has given us and to be an increasingly effective centre for our local community, giving people of every age the opportunity to experience the love of God, in Jesus, through the Spirit for themselves.

Our mission is outlined as follows:

- Advancement of the Christian Faith in accordance with the doctrines set out in article of faith and the worship of God in the county of West Midlands and elsewhere.
- Provide a place of prayer, teaching on Christian Values, encouragement and support for our members and members of the community.
- Relief of persons who are in conditions of need, hardship and distress or who are aged and sick.
- Engage in appropriate Christian outreach to those who do not consider themselves as Christians.
- To support the work of Christians around the world

## Achievements and Performance

It has been another difficult year in terms of attendances and the flexibility to carry out our full Charity activities.

The churches had been allowed to open again from July 2020 with safety restrictions regarding singing and maintaining distances between attendees and general hygiene within the auditorium. It was around February that most of the restrictions – especially on singing in indoor meeting were further taken away.

By April 2021 our Church doors were now open to all worshippers. However, most of the church members still felt uncomfortable to be in physical attendance. For this reason, Church attendances remained very low for months, but gradually some began to find their way with new members joining in the period.

In terms of Ministry – everything possible was now being done in terms of the conduct of services. Sunday Services were being held every Sunday from 11 AM. We also maintained our online services to cater for those who preferred to watch online.

Bible Study and Prayer Meeting continued being done online – on Zoom Platform. Unfortunately, the overall numbers coming to Zoom meetings on these days has remained lower than expected post Covid restrictions period.

Other Church activities were done during this period – like The Men’s Meeting and The Couples Meeting at Church. Also done was an Evangelistic outing to the Walsall Town Parks.

We had a Leaders Meal Meeting at the Dine & Wine in Walsall on 6<sup>th</sup> November 2021. Other Leaders Meetings were being held regularly on the Zoom platform.

We however, are looking forward to better times as the Covid situation become repressed and things return to normal.

In terms of Church activities – almost nothing was happening as we were following the Government guidelines. No conferences were held, and no outings were done by any of our groups during the period. As our tradition no external ministers were invited during this period.

Despite moving to online services in order to mitigate the impact of the pandemic the attendance and participation by members fell drastically with only about one – third of the congregation numbers in attendance.

## Trustee Remuneration

No members of the Trustee Board received any remuneration or allowance in the year under review All work input carried out and benefiting the Charity has been done on a voluntary basis.

## Financial Review

Overall income received in the period under review was £19, 715 from **£16,063**, in the previous year. The increase was due to Gift Aid provision which had not been claimed in the previous year.

There were no offering Sunday collection and Project pledges which under normal circumstances would make up about 20% of the total revenue. The low collections and tithe inflow in turn affected the amount we would be eligible under Gift Aid.

Gift Aid Provision has included in the year under consideration.

The bulk of the income came from members' voluntary contributions making 84% of the total revenue.

The funds expended in the period totalled £15,720 with rentals being the major cost, leaving us with additional reserves of only £3,995.

The costs outflow structure in the year are summarised as follows:

	2022	2021
<b>Administrative Expenses</b>	<b>3,252</b>	<b>3,642</b>
<b>Administration: Salaries &amp; Wages</b>	<b>-</b>	<b>-</b>
<b>Charity Activities</b>	<b>12,218</b>	<b>11,416</b>
<b>Governance Costs</b>	<b>250</b>	<b>250</b>
	<b>15,720</b>	<b>15,308</b>

Fixed Assets held, after depreciation provisions as at the end of the year were valued at £31,204 an increase of 2.65% from the previous year £32,025. There were no assets purchased in the period under consideration and the fall in value could be attributed to the depreciation.

## Reserves

The trustees define the charity's free reserves as unrestricted assets which are available to the charity and to be expended at the Trustees' discretion in furtherance of any of the charity's objectives, but which has not yet been spent, committed or designated.

To meet our monthly expenses an average of £2,040 is required. The trustees confirm that the free reserves should be held at a minimum of £6,000 representing an average of three month's monthly expenses. At the end of the year free unrestricted funds of £12,928 were available, which is well above the charity's acceptable reserves.

The reserves built from the previous years have helped us to pull through in the this very challenging period and the Charity looks forward for things to start improving.



J Maunder  
Chairperson

## Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the report and accounts in accordance with applicable law and regulations. Our constitution requires the Trustees to prepare accounts for each financial year. Under our constitution, the Trustees have elected to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under our constitution the Trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of the Income or Expenditure of the Charity for that period.

In preparing these accounts, the Trustees are required to: -

- (1) select suitable accounting policies and then apply them consistently.
- (2) make judgements and estimates that are reasonable and prudent; and
- (3) prepare the accounts on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Accounting Standards. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Board of Trustees



J Maunder  
(Chairperson)

Trustee Approved by the board on: 10 September 2022

## Independent Examiner's Report

The Board of Trustees of Life Christian Centre, an organisation registered as a charity, appointed me to independently examine their trustees' report, financial reports, and the accompanying notes.

### Responsibilities of Management and Board of Trustees

- To safeguard the Charity's assets and to ensure that the Financial Reports are free from material misstatements due to fraud.
- To keep adequate financial records and to ensure that the published reports are based on these records.
- To ensure that the published reports are true and fair.
- Consider their charity to qualify for an independent examination in terms of Part 8 and sections 145 and 152 of the Charities Act of 2011.

### My Responsibility

To carry out procedures such as analytical reviews, comparing the published reports to the financial records kept by the charity and enquiring from those tasked with the governance of the charity any matters that need clarity.

I also considered the disclosures of material facts in the financial reports and the going concern of the charity.

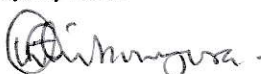
The nature and extent of my examination did not provide appropriate and adequate audit evidence and therefore no audit opinion is provided in this report.

### Independent Examiner's statement

In the course of my examination, no material matters came to my attention which give me reasonable cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the 2011 Act.
- the preparation of accounts does not accord with the accounting records.
- The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations.

Date: 20/02/2023

Signed: 

**Fortune G Chikonyora BA MSc ACCA**

## LIFE CHRISTIAN CENTRE ACCOUNTANTS' REPORT

### **Accountants' report to the Trustees of Life Christian Centre on the preparation of the unaudited statutory accounts for the year ended 31 March 2022.**

In order to assist you to fulfil your duties under your constitution, we have prepared for your approval the accounts of Life Christian Centre for the period ended 31 March 2022 as set out on pages 9 to 20 from the LCC's accounting records and from information and explanations you have given us.

This report is made solely to the Board of Trustees of Life Christian Centre, as a body, in accordance with the terms of our engagement. Our work has been undertaken solely to prepare for your approval the accounts of Life Christian Centre and state those matters that we have agreed to state to them, as a body, in this report. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than Life Christian Centre and its Board of Trustees as a body for our work or for this report.

It is your duty to ensure that Life Christian Centre has kept adequate accounting records and to prepare statutory accounts that give a true and fair view of the assets, liabilities, financial position and Income of Life Christian Centre.

You consider that Life Christian Centre is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the accounts of Life Christian Centre. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory accounts.

#### **Faithcor Accounting & Financial Services Ltd**

Derwent House  
42-46 Waterloo Road  
Wolverhampton  
West Midlands  
WV1 4XB

11 August 2022

**Life Christian Centre**  
**Income & Expenditure Statement**  
 12 Month for Year Ended 31 March 2022

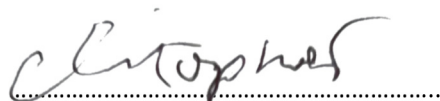
		2022	2021
	<i>Notes</i>	£	£
Incoming Resources	4	19,715	16,603
Fund Raising Costs		-	-
<b>Gross Income</b>		<b>19,715</b>	<b>16,603</b>
Administrative Expenses	5	3,252	3,642
Administration: Salaries & Wages	6	-	-
Direct Charity Activities	7	12,218	11,416
Governance Costs		250	250
<b>Total Resources Expended</b>		<b>15,720</b>	<b>15,308</b>
<b>Net Fund Movement Transferred to Reserves</b>		<b>3,995</b>	<b>1,295</b>

# Life Christian Centre

## Balance Sheet

As at 31 March 2022

	Notes	£	£
<b>FIXED ASSETS</b>	8		
Buildings		27,466	28,036
Computers		546	982
Equipment		-	1,376
Music Equipment		2,353	1,542
Office Furniture		839	89
		<b>31,204</b>	<b>32,025</b>
<b>CURRENT ASSETS</b>			
Bank	9	9,799	6,894
Debtors	10	9,390	6,190
Savings		3,129	3,129
		<b>22,318</b>	<b>16,213</b>
<b>LIABILITIES</b>			
Creditors	11	2,275	1,735
		<b>51,247</b>	<b>46,503</b>
<b>Net Current Assets</b>		<b>51,247</b>	<b>46,503</b>
<b>RESERVES</b>			
Unrestricted Income Funds			
Retained Surplus		51,247	46,503
Restricted Funds			
Special Projects/Building Fund		-	-
<b>TOTAL CHARITY FUNDS</b>		<b>51,247</b>	<b>46,503</b>



Board of Trustees

## Statement of the Accounting Preparation

Members have not required the Charity to obtain an audit, but have opted for an Independent Examination of the Accounts. Independent examination allows the trustees of smaller charities to opt for a simpler form of external scrutiny in place of an audit, and can be carried out by any person with the relevant ability and experience, except where the gross income exceeds £250,000, when only members of one of the bodies listed in the Charities Act (see section 4.1) can audit the accounts.

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to charitable organisations subject to the small companies' regime and in accordance with the provisions of FRS 102.

Approved by the Board of Trustee on 22 October 2022



T A Muti  
**Trustee (Admin)**

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

### 1. STATUTORY INFORMATION

**Life Christian Centre (LCC)** is a Charitable Incorporated Organisation, registered in the UK with the Charities Commission **1177665**. Address: Stephenson Sq/Edison Road, Walsall, United Kingdom, WS2 7DY.

### 2. BASIS OF PREPARATION

#### 2.1 Basis of Accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts 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) issued on 16 July 2014 and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

#### 2.2 Going Concern

The accounts have been prepared as a going concern.

#### 2.3 Change of Accounting Policy

The accounts present a true and fair view and no changes have been made to the accounting policies adopted in note 3.

### 3. ACCOUNTING POLICIES

#### 3.1 INCOME

**Recognition of income** These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources;
- the monetary value can be measured with sufficient reliability.

**Offsetting** There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

**Grants and donations** Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

<b>Legacies</b>	Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.
<b>Government grants</b>	The charity has received government grants in the reporting period
<b>Tax reclaims on donations and gifts</b>	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.
<b>Contractual income and performance related grants</b>	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.
<b>Donated goods</b>	<p>Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.</p> <p>The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.</p> <p>Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.</p> <p>Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.</p> <p>Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.</p>
<b>Donated services and facilities</b>	<p>Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.</p> <p>Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.</p>
<b>Support costs</b>	The charity has incurred expenditure on support costs.

<b>Volunteer help</b>	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
<b>Income from interest, royalties and dividends</b>	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.
<b>Income from membership subscriptions</b>	<p>Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.</p> <p>Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.</p>
<b>Settlement of insurance claims</b>	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.
<b>Investment gains and losses</b>	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

### 3.2 EXPENDITURE AND LIABILITIES

<b>Liability recognition</b>	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.
<b>Governance and support costs</b>	<p>Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.</p> <p>Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.</p>
<b>Grants with performance conditions</b>	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
<b>Grants payable without performance conditions</b>	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.
<b>Redundancy cost</b>	The charity made no redundancy payments during the reporting period.
<b>Deferred income</b>	No material item of deferred income has been included in the accounts.
<b>Creditors</b>	The charity has creditors which are measured at settlement amounts less any trade discounts

**Provisions for liabilities** A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date

**Basic financial instruments** The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP

### 3.3 ASSETS

**Tangible fixed assets for use by charity** These are capitalised if they can be used for more than one year, and cost at least They are valued at cost.

The depreciation rates and methods used are as follows:

Land & buildings	-----	2%
Plant & machinery	-----	25%
Motor vehicles	-----	25%
Fixtures & fittings	-----	25%
Computer equipment	-----	50%

**Intangible fixed assets** The charity has no intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights.

They are valued at cost.

### Investments

Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.

Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments

**Stocks and work in progress** Stocks held for sale as part of non-charitable trade are measured at the lower of cost or net realisable value.

Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.

Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.

**Debtors** Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

**Current asset investments**

The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date of less than one year. These include cash on deposit and cash equivalents with a maturity of less than one year held for investment purposes rather than to meet short-term cash commitments as they fall due.

They are valued at fair value except where they qualify as basic financial instruments.

<b>4. INCOMING RESOURCES</b>	<b>2022</b>	<b>2021</b>
Gift Aid	3,200	-
Offering	237	-
Rentals	1,118	- 150
Room Hire	580	495
Special Projects Funding	25	150
Suspense	0	495
<b>Total</b>	<b>19,715</b>	<b>16,603</b>

**No Gift Aid claim or provision has been made in the current year. However after getting all Tax declarations from the various donors a claim is to be made before the end of the next financial year.**

<b>5. ADMINISTRATION EXPENDITURE</b>	<b>2022</b>	<b>2021</b>
Depreciation	1,901	1,764
Gardening	52	104
Internet & Telephone	545	422
Licences	-	138
Repairs & Maint	754	180
Training & Seminar Costs	-	1,034
Write offs	-	-
Other	-	-
<b>TOTAL</b>	<b>3,252</b>	<b>3,642</b>

**6.. SALARIES, WAGES & ALLOWANCES**

<b>SALARIES &amp; ALLOWANCES</b>	<b>2022</b>	<b>2021</b>
Salaries wages & Allowances	-	-
Social security costs	-	-
Pension costs (defined contribution pension plan)	-	-
Other employee benefits	-	-
<b>Total staff costs</b>	<b>0</b>	<b>0</b>

## 7. CHARITY ACTIVITIES

Charity Activities	2022	2021
Cleaning Costs	138	342
Compassion Assist	786	586
Conference Costs	614	-43
Electricity and Gas	776	602
Honourarium	300	0
Insurance	1,078	598
Light & Heating	692	807
Rents	7,200	7,800
Software	-	144
Teas & Entertainment	94	40
Water	540	540
Other	-	-
<b>TOTAL</b>	<b>12,218</b>	<b>11,416</b>

### Fixed Asset Schedule (£)

12 Month for Year Ended 31 March 2022

	Land and Buildings	Computers	Fixtures and Fittings	Office/Music Equipment	Motor Vehicles	Total
As at 01/04/2021	28,036	982	0	3,006	0	32,025
Additions	0	110	0	970	0	1,080
Disposals	0	0	0	0	0	0
<b>At 31.03.2022</b>	<b>28,036</b>	<b>1,092</b>	<b>0</b>	<b>3,976</b>	<b>0</b>	<b>33,104</b>
<b>Depreciation</b>						
As at 01/04/2021	-	-	-	-	-	-
Charge for the year	571	546	-	784	-	1,901
On disposals	-	-	-	-	-	-
	571	546	-	784	-	1,901
<b>Net Book Value</b>						
At 31.03.2022	<b>27,466</b>	<b>546</b>	<b>-</b>	<b>3,192</b>	<b>-</b>	<b>31,204</b>

#### Land Buildings Disclosure:

The Charity does not own any Land and building in carrying out its activities but use a rented facility.

On taking occupancy the building was in dilapidated state and needing massive repairs and came to an arrangement with the Landlord to carry out these repairs on an indefinite lease arrangement.

Any major structural repair work that the Charity carry out has been capitalised and include the following elements:

Capitalised Item	At Cost	Year
Roofing & Ceiling	£7,100	2018 & 2019
Heating Installation	£14,250	2016
Fencing & Parking	£11,300	2020

9.Bank		2022	2021
Current Account	(2)	9,799	6,894
Savings Account		3,129	3,129
		<b>12,928</b>	<b>10,023</b>

10.Debtors			
Gift Aid*1		9,390	6,190
		-	-
		<b>9,390</b>	<b>6,190</b>

\*Gift Aid not yet Claimed

11.Creditors			
Service Provider*2		2,115	1,575
Others		160	160
		<b>2,275</b>	<b>1,735</b>

\*2 Water Plus has been provided-No Billing received

12 months Ending 31st March 2022

		£	£
		2022	2021
<b>INCOMING RESOURCES</b>			
Gift Aid		3,200	-
Offering		237	-
Rentals		1,118	- 150
Room Hire		580	495
Special Projects Funding		25	150
Suspense		-	495
Members Contribution		14,555	15,613
Total		<b>19,715</b>	<b>16,603</b>
<b>EXPENDITURE</b>			
Auditing Costs	<i>Governance Costs</i>	250	250
Cleaning Costs	<i>Charity Activities</i>	138	342
Compassion Assist	<i>Charity Activities</i>	786	586
Conference Costs	<i>Charity Activities</i>	614	- 43
Depreciation	<i>Admin</i>	1,901	1,764
Electricity and Gas	<i>Charity Activities</i>	776	602
Gardening	<i>Admin</i>	52	104
Honourarium	<i>Charity Activities</i>	300	-
Insurance	<i>Charity Activities</i>	1,078	598
Internet & Telephone	<i>Admin</i>	545	422
Licences	<i>Admin</i>	-	138
Light & Heating	<i>Charity Activities</i>	692	807
Rents	<i>Charity Activities</i>	7,200	7,800
Repairs & Maint	<i>Admin</i>	754	180
Software	<i>Charity Activities</i>	-	144
Teas & Entertainment	<i>Charity Activities</i>	94	40
Training & Seminar Costs	<i>Admin</i>	-	1,034
Water	<i>Charity Activities</i>	540	540
Write offs	<i>Admin</i>		
<b>TOTAL RESOURCES EXPENDED</b>		<b>15,720</b>	<b>15,308</b>
<b>Net Fund Movement Transferred to Reserves</b>		<b>3,995</b>	<b>1,295</b>
		<b>2022</b>	<b>2021</b>

<b>Administrative Expenses</b>	3,252	3,642
<b>Administration: Salaries &amp; Wages</b>	-	-
<b>Charity Activities</b>	12,218	11,416
<b>Governance Costs</b>	250	250
	<b>15,720</b>	<b>15,308</b>

**LIFE CHRISTIAN CENTRE**

England & Wales - Charity number 1177665

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# Accounts

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# LIFE CHRISTIAN CENTRE

## ANNUAL REPORT AND ACCOUNTS

YEAR ENDING 31<sup>ST</sup> MARCH 2021

## LIFE CHRISTIAN CENTRE ANNUAL REPORT AND UNAUDITED ACCOUNTS CONTENTS

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## LIFE CHRISTIAN CENTRE INFORMATION FOR THE YEAR ENDED 31 MARCH 2021

### Trustees

J Maunder  
T A Muti  
C Jena  
E C Mutsigwa

**Charity Number: 1177665**

### **Registered Office**

107 Church Street, Walsall, Bloxwich, West Midlands, WS3 3JQ

### **Accountants**

Faithcor Accounting & Financial Services Ltd Derwent House 42-46 Waterloo Road Wolverhampton West Midlands WV1 4XB

# LIFE CHRISTIAN CENTRE (LCC) – TRUSTEES’ REPORT

The Trustees presents this Annual Report and Accounts for the year ended 31 March 2021.

## Trustees

- J Maunder (Chairperson)
- T A Muti (Admin)
- C Jena
- E C Mutsigwa

All held office during the whole of the period.

## Objectives and Activities

### Purpose

The advancement of the Christian religion, in particular but not exclusively by promoting Christian values through teaching and training.

### Main Activities

Life Christian Centre is a Midlands based community church and operates from Beechdale Walsall . Its membership, however, stretches beyond this community to include the rest of the West Midlands.

The Charity is run and guided by Reverend John Maunder, together with and support from other Trustees and a range of volunteer teams who oversee various aspects of the church's life and work.

The main activity of Life Christian Centre is the development and nurturing what God has given us and to be an increasingly effective centre for our local community, giving people of every age the opportunity to experience the love of God, in Jesus, through the Spirit for themselves.

Our mission is outlined as follows:

- Advancement of the Christian Faith in accordance with the doctrines set out in article of faith and the worship of God in the county of West Midlands and elsewhere.
- Provide a place of prayer, teaching on Christian Values, encouragement and support for our members and members of the community.
- Relief of persons who are in conditions of need, hardship and distress or who are aged and sick.
- Engage in appropriate Christian outreach to those who do not consider themselves as Christians.
- To support the work of Christians around the world

## Achievements and Performance

It was a difficult year for us as a Church because of the Covid 19 Pandemic which affected us all in the UK. As a church we followed the Government guidelines and closed the Church doors including on Sundays.

The effect and direct impact of the pandemic on our members was minimal with no deaths recorded among the members. We however were unfortunate in that one of our members experienced fell ill and was a victim of the pandemic and getting hospitalised for more than three months. The good news is that he managed to recover very well.

In terms of Church activities – almost nothing was happening as we were following the Government guidelines. No conferences were held, and no outings were done by any of our groups during the period. As our tradition no external ministers were invited during this period.

Starting in April 2021 all our meetings were being held online on various platforms namely Facebook, Zoom and YouTube. The Sunday Services were specifically live streamlined on YouTube and Facebook. Our Wednesday Bible Study and Friday Prayer Meetings were on the Zoom platform.

Despite moving to online services in order to mitigate the impact of the pandemic the attendance and participation by members fell drastically with only about one – third of the congregation numbers in attendance.

The Year ended in March 2021 with the impact of the Government vaccination programme now taking effect and the pandemic posing less threat and hope of meeting again rekindled.

## Trustee Remuneration

No members of the Trustee Board received any remuneration or allowance in the year under review All work input carried out and benefiting the Charity has been done on a voluntary basis.

## Financial Review

Overall income received in the period under review was **£16,063**, which was less than 150% of last year income. The fall in revenue was contributed by the onset of the COVID 19 pandemic which resulted in low member attendance and contribution.

There were no offering Sunday collection and Project pledges which under normal circumstances would make up about 20% of the total revenue. The low collections and tithe inflow in turn affected the amount we would be eligible under Gift Aid.

No Unclaimed Gift Aid Provision has included in the year under consideration.

The bulk of the income came from members' voluntary contributions making 93% of the total revenue.

The funds expended in the period totalled £15,363 with rentals being the major cost, leaving us with additional reserves of only **£1,240**.

The costs outflow structure in the year are summarised as follows:

	2021	2020
<b>Administrative Expenses</b>	3,906	12,794
<b>Administration: Salaries &amp; Wages</b>	-	900
<b>Charity Activities</b>	9,437	20,889
<b>Governance Costs</b>	2,020	200
	<b>£15,363</b>	<b>£32,282</b>

Fixed Assets held, after depreciation provisions as at the end of the year were valued at £32,025, an increase of 18.5% from the previous year £27,089 . The increase in assets can be attributed to the Fencing project that was carried out at the beginning of the Financial Year.

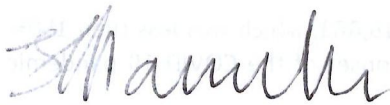
Debtors at the end of the year were sitting at £6,190 an increase of £1.7K from £4,477. The debtor increase is attributed to the provision of unclaimed Gift Aid.

## Reserves

The trustees define the charity's free reserves as unrestricted assets which are available to the charity and to be expended at the Trustees' discretion in furtherance of any of the charity's objectives, but which has not yet been spent, committed or designated.

To meet our monthly expenses an average of £2,040 is required. The trustees confirm that the free reserves should be held at a minimum of £6,000 representing an average of three month's monthly expenses. At the end of the year free unrestricted funds of £16,253 were available, which is well above the charity's acceptable reserves.

The reserves built from last year have helped us to pull through in the this very challenging period and the Charity looks forward to start building again.



.....  
J Maunder  
Chairperson

## Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the report and accounts in accordance with applicable law and regulations. Our constitution requires the Trustees to prepare accounts for each financial year. Under our constitution, the Trustees have elected to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). *Under our constitution the Trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of the income or Expenditure of the Charity for that period.*

In preparing these accounts, the Trustees are required to: -

- (1) select suitable accounting policies and then apply them consistently.
- (2) make judgements and estimates that are reasonable and prudent; and
- (3) prepare the accounts on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Accounting Standards. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Board of Trustees



J Maunder  
(Chairperson)

Trustee Approved by the board on: 10 September 2021

**AVA**

Business Solutions  
Boyne House  
a Vale View  
Aldridge  
WS9 6HW

#### **Independent examiner's report to the trustees of Life Christian Centre (LCC)**

I report to the trustees on my examination of the accounts of the LCC (the Trust) for the year ended 31 March 2021

#### **Responsibilities and basis of report**

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

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

#### **Independent examiner's statement**

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

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

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



Signed:

Name: Philip J Wilson

*Registered address shown above*

*Company registration number 4548204*

## LIFE CHRISTIAN CENTRE ACCOUNTANTS' REPORT

**Accountants' report to the Trustees of Life Christian Centre on the preparation of the unaudited statutory accounts for the year ended 31 March 2021.**

In order to assist you to fulfil your duties under your constitution, we have prepared for your approval the accounts of Life Christian Centre for the period ended 31 March 2021 as set out on pages 9 to 20 from the LCC's accounting records and from information and explanations you have given us.

This report is made solely to the Board of Trustees of Life Christian Centre, as a body, in accordance with the terms of our engagement. Our work has been undertaken solely to prepare for your approval the accounts of Life Christian Centre and state those matters that we have agreed to state to them, as a body, in this report. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than Life Christian Centre and its Board of Trustees as a body for our work or for this report.

It is your duty to ensure that Life Christian Centre has kept adequate accounting records and to prepare statutory accounts that give a true and fair view of the assets, liabilities, financial position and Income of Life Christian Centre.

You consider that Life Christian Centre is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the accounts of Life Christian Centre. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory accounts.

### **Faithcor Accounting & Financial Services Ltd**

Derwent House  
42-46 Waterloo Road  
Wolverhampton  
West Midlands  
WV1 4XB

11 August 2021

**Life Christian Centre**  
**Income & Expenditure Statement**  
 12 Months for Year Ended 31 March 2021

		2021	2020
	Notes	£	£
<b>Incoming Resources</b>	<b>4</b>	<b>16,603</b>	<b>43,671</b>
<b>Fund Raising Costs</b>		<b>-</b>	<b>-</b>
<b>Gross Income</b>		<b>16,603</b>	<b>43,671</b>
<b>Administrative Expenses</b>	<b>5</b>	<b>3,320</b>	<b>10,293</b>
<b>Administration: Salaries &amp; Wages</b>	<b>6</b>	<b>0</b>	<b>900</b>
<b>Direct Charity Activities</b>	<b>7</b>	<b>10,023</b>	<b>20,889</b>
<b>Governance Costs</b>		<b>2,020</b>	<b>200</b>
<b>Total Resources Expended</b>		<b>15,363</b>	<b>32,282</b>
<b>Net Fund Movement Transferred to Reserves</b>		<b>1,240</b>	<b>11,389</b>

**Life Christian Centre**  
**Financial Position as 31 March 2021**

		31st March. 2021	31st March 2020
	Notes	£	£
<b>FIXED ASSETS</b>	<b>8</b>		
Buildings		28,036	21,771
Computers		982	1,309
Equipment		1,376	1,834
Music Equipment		1,542	2,086
Office Furniture		89	89
		<b>32,025</b>	<b>27,089</b>
<b>CURRENT ASSETS</b>			
Bank	9	6,934	9,995
Debtors	10	6,190	6,235
Savings		3,129	3,129
		<b>16,253</b>	<b>19,359</b>
<b>LIABILITIES</b>			
Creditors	11	- 1,735	- 1,145
		<b>46,543</b>	<b>45,303</b>
<b>Net Current Assets</b>			
<b>RESERVES</b>			
Unrestricted Income Funds			
Retained Surplus		46,543	45,303
Restricted Funds			
Special Projects/Building Fund		-	-
<b>TOTAL CHARITY FUNDS</b>		<b>46,543</b>	<b>45,303</b>



Board of Trustees

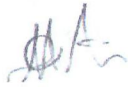
**Statement of the Accounting Preparation**

Members have not required the Charity to obtain an audit, but have opted for an Independent Examination of the Accounts. Independent examination allows the trustees of smaller charities to opt for a simpler form of external scrutiny in place of an audit, and can be carried out by any person with the relevant ability and experience, except where the gross income exceeds £250,000, when only members of one of the bodies listed in the Charities Act (see section 4.1) can audit the accounts.

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to charitable organisations subject to the small companies' regime and in accordance with the provisions of FRS 102.

Approved by the Board of Trustee on 22 October 2021



T A Muti  
Trustee (Admin)

Income	1,000.00	1,000.00
Expenditure	(500.00)	(500.00)
Surplus	500.00	500.00
Reserves	1,000.00	1,000.00
Assets	1,000.00	1,000.00
Liabilities	(500.00)	(500.00)
Net Assets	500.00	500.00
Total	1,000.00	1,000.00

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

### 1. STATUTORY INFORMATION

Life Christian Centre (LCC) is a Charitable Incorporated Organisation, registered in the UK with the Charities Commission 1177665. Address: Stephenson Sq/Edison Road, Walsall, United Kingdom, WS2 7DY.

### 2. BASIS OF PREPARATION

#### 2.1 Basis of Accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts 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) issued on 16 July 2014 and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

#### 2.2 Going Concern

The accounts have been prepared as a going concern.

#### 2.3 Change of Accounting Policy

The accounts present a true and fair view and no changes have been made to the accounting policies adopted in note 3.

### 3. ACCOUNTING POLICIES

#### 3.1 INCOME

**Recognition of income** These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources;
- the monetary value can be measured with sufficient reliability.

**Offsetting** There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

**Grants and donations** Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

<b>Legacies</b>	Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.
<b>Government grants</b>	The charity has received government grants in the reporting period
<b>Tax reclaims on donations and gifts</b>	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.
<b>Contractual income and performance related grants</b>	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.
<b>Donated goods</b>	<p>Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.</p> <p>The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.</p> <p>Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.</p> <p>Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.</p> <p>Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.</p>
<b>Donated services and facilities</b>	<p>Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.</p> <p>Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.</p>
<b>Support costs</b>	The charity has incurred expenditure on support costs.

<b>Volunteer help</b>	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
<b>Income from interest, royalties and dividends</b>	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.
<b>Income from membership subscriptions</b>	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.  Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.
<b>Settlement of insurance claims</b>	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.
<b>Investment gains and losses</b>	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

### 3.2 EXPENDITURE AND LIABILITIES

<b>Liability recognition</b>	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.
<b>Governance and support costs</b>	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.  Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.
<b>Grants with performance conditions</b>	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA <i>once the recipient of the grant has provided the specified service or output.</i>
<b>Grants payable without performance conditions</b>	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.
<b>Redundancy cost</b>	The charity made no redundancy payments during the reporting period.
<b>Deferred income</b>	No material item of deferred income has been included in the accounts.
<b>Creditors</b>	The charity has creditors which are measured at settlement amounts less any trade discounts

**Provisions for liabilities** A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date

**Basic financial instruments** The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP

### 3.3 ASSETS

**Tangible fixed assets for use by charity** These are capitalised if they can be used for more than one year, and cost at least They are valued at cost.

The depreciation rates and methods used are as follows:

Land & buildings	-----	2%
Plant & machinery	-----	25%
Motor vehicles	-----	25%
Fixtures & fittings	-----	25%
Computer equipment	-----	50%

**Intangible fixed assets** The charity has no intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights.

They are valued at cost.

### Investments

Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.

*Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments*

**Stocks and work in progress** Stocks held for sale as part of non-charitable trade are measured at the lower of cost or net realisable value.

Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.

Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.

### Debtors

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

**Current asset investments**

The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date of less than one year. These include cash on deposit and cash equivalents with a maturity of less than one year held for investment purposes rather than to meet short-term cash commitments as they fall due.

They are valued at fair value except where they qualify as basic financial instruments.

<b>4. INCOMING RESOURCES</b>	<b>2021</b>	<b>2020</b>
	£	£
Gift Aid	0	9,298
Interest	0	5
Offering	0	4,619
Other	345	1,604
Room Hire	495	3,145
Special Projects Funding	150	1,065
Sunday School Special Offering	0	60
Tithes	15,613	23,875
<b>Total</b>	<b>16,603</b>	<b>43,671</b>

No Gift Aid claim or provision has been made in the current year. However after getting all Tax declarations from the various donors a claim is to be made before the end of the next financial year.

<b>5. ADMINISTRATION EXPENDITURE</b>	<b>2021</b>	<b>2020</b>
Cleaning Costs	342	1,572
Electricity and Gas	602	791
Light & Heating	807	1,056
Special Occasion Expenses	-	50
Other	1,569	6,824
<b>TOTAL</b>	<b>3,320</b>	<b>10,293</b>

<b>6. SALARIES &amp; ALLOWANCES</b>	<b>2021</b>	<b>2020</b>
Salaries wages & Allowances	0	900
Social security costs	-	-
Pension costs	-	-
Other Employee benefits	-	-
<b>Total staff costs</b>	<b>0</b>	<b>900</b>

*The Charity has no paid up employee but carries out its activities through various volunteers.*

<b>7. Charity Activities</b>	<b>2021</b>	<b>2020</b>
Conference Costs	- 43	855
Council Collections	0	252
Compassion Assist	586	2,501
Fuel Costs	0	453
Honorarium	0	2,390
Interest Charges	0	1
Internet & Telephone	211	288
Light & Heating	605	792
Rents	7,800	8,190
Repairs & Maint	180	579
Software	144	199
Teas & Entertainment	-	466
Travel Exp	-	18
Other	540	3,905
<b>TOTAL</b>	<b>10,023</b>	<b>20,889</b>

## 8. Fixed Asset Schedule (£)

As at 31 March 2021

	<b>Land and Buildings</b>	<b>Computers</b>	<b>Fixtures and Fittings</b>	<b>Office/Music Equipment</b>	<b>Motor Vehicles</b>	<b>Total</b>
At 01.04.2020	21,771	1,309	1,834	2,174	0	27,088
Additions	6,700	-	0	0	0	6,700
Disposals	0	0	0	0	0	0
<b>At 31.03.2021</b>	<b>28,471</b>	<b>1,309</b>	<b>1,834</b>	<b>2,174</b>	<b>0</b>	<b>33,788</b>
<b>Depreciation</b>						
At 01.01.2020	-	-	-	-	-	-
Charge for the year	435	327	458	544	-	1,764
On disposals	-	-	-	-	-	-
	435	327	458	544	-	1,764
<b>Net Book Value</b>						
At 31.03.2021	<b>28,036</b>	<b>982</b>	<b>1,376</b>	<b>1,630</b>	<b>-</b>	<b>32,024</b>

**9. Bank**

	2021	2020
Current Account	6,934	9,995
Savings Account	3,129	3,129
	<b>10,063</b>	<b>13,124</b>

**10. Debtors**

Other	-	45
Gift Aid*	6,190	6,190
	<b>6,190</b>	<b>6,235</b>

\*Gift Aid not yet Claimed

**11. Creditors**

Other	160	310
Service Provider*	1,575	835
	<b>1,735</b>	<b>1,145</b>

\*Service provider water supply provision

**DETAILED FINANCIAL STATEMENT**  
12 months Ending 31st March 2021

	£ 2021	£ 2020
<b>INCOMING RESOURCES</b>		
Gift Aid	0	9,298
Offering	0	4,619
Other	345	1,669
Room Hire	495	3,145
Special Projects Funding	150	1,065
Tithes	15,613	23,875
<b>Total</b>	<b>16,603</b>	<b>43,671</b>
<b>EXPENDITURE</b>		
Auditing Costs	250	200
Bad Debts Written Off	-	950
Cleaning Costs	342	1,572
Compassion Assist	586	2,501
Conference Costs	43	855
Council Collections	-	252
Depreciation	1,764	2,217
Electricity and Gas	602	798
Fuel Costs	-	453
Gardening	104	39
Honorarium	-	2,390
Insurance	598	-
Internet & Telephone	422	576
Licences	138	-
Light & Heating	807	1,056
Pastor Allowance	-	3,600
Rents	7,800	8,190
Repairs & Maint	180	579
Software	144	199
Other	-	129
Teas & Entertainment	-	466
Training & Seminar Costs	1,034	-
Water	540	1,035
Write offs	95	4,107
Youth Activity	-	113
<b>TOTAL RESOURCES EXPENDED</b>	<b>15,363</b>	<b>32,282</b>
<b>Net Fund Movement Transferred to Reserves</b>	<b>1,240</b>	<b>11,389</b>