

LIFE CHURCH LICHFIELD

TRUSTEES' ANNUAL REPORT and ACCOUNTS FOR THE PERIOD:
1st January 2024 - 31st December 2024

REFERENCE AND ADMINISTRATIVE DETAILS

Charity name: Life Church Lichfield
Charity address: Netherstowe, Lichfield WS13 6TS
Charity registration number: 1182297

Names of the charity Trustees:

Trustee Name	Office	Comment
Steve Speight	Chair of Trustees	Trustee (since 2019)
Mark Andrews	Treasurer	Trustee (since 2019)
Juliet Smithson	Secretary	Trustee (since 2019)
Wendy Williamson	Trustee	Trustee (since 2021)
Leah Chilengwe	Trustee	Trustee (since 22 January 2024)
James Terry	Trustee	Trustee (since 22 January 2024)

STRUCTURE, GOVERNANCE AND MANAGEMENT

Type of governing document:

CIO (Charitable Incorporated Organisation) Constitution adopted 1st July 2019.

How the charity is constituted:

The CIO members are the Senior Leadership Team.

Trustee Appointment:

New senior leaders are appointed by current senior leaders as per the constitution.

There is a safeguarding policy in place. DBS checks are carried out prior to commencement of employment, trusteeship or relevant volunteer work, renewed every three years. Life Church Lichfield is a member of Thirty One:Eight who provide support and guidance for safeguarding matters.

Life Church Lichfield is affiliated with The Pioneer Network of churches, who provide helpful advice, leadership, resources, training and accountability.

Life Church Lichfield has a leadership structure, which includes Senior Leaders, Core Team Leaders, Team Leaders and a Church Administrator to carry out the day-to-day requirements of the church.

Trustees of the charity give their time voluntarily and receive no remuneration or other benefits, with the exception of the Minister Steve Speight who is employed.

Bankers for the charity are The Cooperative Bank, PO Box 250, Delf House, Southway, Skelmersdale WN8 6WT.

OBJECTIVES AND ACTIVITIES

Summary of the purposes of the charity as set out in its governing document:

The object of the Church is for the advancement of the Christian faith and for public benefit.

Summary of the main activities in relation to those are identified in the accounts:

The overall programme of worship and community activity is shown below:

- Worship, communion and family services for all continued during 2024 as we welcomed many new faces into the congregation.
- Programmes for children and young people continued to grow and empower the younger generation.
- Prayer, outreach and community activities make up part of the rotating programme.
- Life Groups continue to be the real connecting point of Life Church as people gathered in homes around the city during the week. We have grown the number of Life Groups to 15 where people meet to grow in friendship and faith.
- The Alpha course continues as our introduction to faith for new people from the community and beyond.
- Lunch Club reached out once again to those who would normally eat alone, in the pursuit of reducing isolation, regularly feeding more than 40 people.

In 2024 the below were initiated or developed:

- Our Life Group impact grew as new leaders were welcomed, and more homes were opened up around the city.
- We held two outreach Sundays to welcome new people.
- Saltmine Theatre Company came with their annual Christmas production, and we welcomed over 300 people to enjoy and celebrate.
- 10 of the leadership team attended the Pioneer annual leadership conference.
- Our youth and children's work continued to steadily grow during the year under the leadership of Connor Burns, our youth and children's worker.
- A gift of £31,000 was sent to further extend the school building in Kenya.
- Our Church Manager resigned from her position in May after many years of wonderful service. A member of the congregation took over administrative tasks on a temporary basis for the remainder of the year.
- Summer Coffee mornings were held on the car park to welcome the neighbourhood.
- Worship evenings called 'LIFTED' were run to invite people for a relaxed evening of Christian worship.
- Our 'care fund' granted a number of people financial support to help with the current cost of living climate.
- We received a grant from Love Lichfield to support our annual youth weekend away in January.
- Five teenagers were sponsored to join 'Amplify', a youth training programme.
- Our annual Leadership retreat was held welcoming 30 people for the day.
- We hosted a national Pioneer training event, 'Pioneer Core'.
- Steve Speight (minister) was invited to be a part of a Pioneer regional leadership team, specifically supporting three churches in the region.
- We ran Christmas events and handed out a number of Christmas hampers to local families.
- Two church members completed a Christian course titled 'DNA'.

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit:

The church aims to continue to:

- Provide space for worship and connection.
- Contribute to the spiritual and moral education of children & young people.
- Contribute to a better society by the provision of a lunch club and toddler group to reduce social isolation and a toddler group to promote social cohesion.
- Weddings, funerals and child dedications took place.
- Provide support and comfort to the bereaved, damaged and those in varied areas of personal need.

Contribution made by volunteers: A great contribution is made by our partners and volunteers. We are very grateful for the many hours which volunteers spend week by week to enable the charity to fulfil its purpose with all the generations of our community. Without this valuable contribution of time, energy and expertise we would not have been able to achieve so much.

Grant-making Policy: The Trustees, alongside the Finance Team, decide upon individuals and organisations that are to receive financial support out of the charity's assets.

FUTURE PLANS

We continue our focus on discipleship and mission over the next years. This will be achieved primarily through our gatherings, whether that be Sundays or the various groups during the week. Our plan is to be a church that is not simply 'Sunday centred' but developing personal faith and mission during the 168 hours of every week. We will continue to invest time and training to the Life Groups and all leaders to see this develop and fulfil the vision of Life Church.

We are considering making internal alterations to our current building to create a dedicated and permanent 'coffee area'; potential plans have been drawn up as we look to the costing and funding of this exciting development. We hope to progress this project in 2025.

FINANCIAL REVIEW

Reserves Policy: This is the church's policy to hold a minimum equivalent to four month's expenditure and a maximum of eight month's expenditure, excluding any designated funds, to enable it to continue operating during a short-term downturn in its income, or to allow a period of restructuring should a longer-term downturn occur. However, this is an Unrestricted Fund and can be accessed if deemed necessary.

This amounts to a minimum of approximately £50,000 for the period of this report. Actual unrestricted cash reserves at 31st December 2024 were £104,295.

Investment Selection Policy: Life Church Lichfield currently only invests in cash deposits with UK banks.

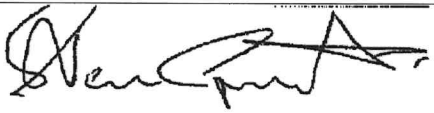
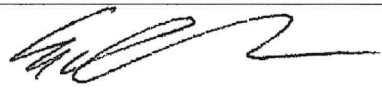
The charity's principal source of funds continues to be partner donations; gift aid and hall hire contribute to the overall income.

Details of any funds materially in deficit: Not applicable

DECLARATION

The trustees declare that they have approved the Trustees' Annual Report above.

Signed on behalf of the charity's trustees

Signature:		
Name:	Steve Speight	Mark Andrews
Position:	Chair of Trustees	Treasurer
Date:	24/10/25	24/10/25

Life Church Lichfield

Receipts & Payments Account: Year to 31/12/24

		Unrestricted Funds	Restricted Funds	Total	Unrestricted Funds	Restricted Funds	Total
		£	£	£	£	£	£
Receipts:	Note	2024	2024	2024	2023	2023	2023
<u>Donations and similar receipts</u>							
Offerings		94,436	54,599	149,034	89,561	37,537	127,099
Gift aid scheme		11,622	385	12,007	30,995	3,433	34,428
<u>Operating activities to further charity's objects</u>							
Children/youth activities		3,039	0	3,039	2,771	0	2,771
Luncheon club income		3,148	0	3,148	3,100	0	3,100
Event income		988	0	988	750	0	750
<u>Operating activities to generate funds</u>							
Hire of hall		0	5,449	5,449	0	5,634	5,634
<u>Investment income receipts</u>							
Deposit interest		1,478	0	1,478	1,403	0	1,403
Sub-total		114,711	60,432	175,144	128,581	46,604	175,185
<u>Other receipts (not counting as 'gross income')</u>							
Other income		2,775	0	2,775	1,889	0	1,889
Total Receipts		117,487	60,432	177,919	130,470	46,604	177,074
Payments:							
<u>Charitable payments</u>							
<u>Grants paid</u>							
Mission expenditure		0	30,492	30,492	0	73,948	73,948
<u>Charitable activities</u>							
Salaries and national insurance	1	81,433	0	81,433	88,655	0	88,655
Ministry fees		1,561	0	1,561	3,950	0	3,950
Books & literature		76	0	76	60	0	60
Motor & travel expenses		449	0	449	891	0	891
Children/youth/group activities		11,890	0	11,890	11,049	0	11,049
Life Family		6,615	0	6,615	7,222	0	7,222
<u>Support costs</u>							
Administration expenses		8,100	0	8,100	10,337	0	10,337
Heating, lighting & water		10,291	0	10,291	11,043	0	11,043
Telephone		482	0	482	624	0	624
Insurance		2,803	0	2,803	2,450	0	2,450
Building maintenance		8,590	23,600	32,190	15,067	0	15,067
Miscellaneous	1	1,668	0	1,668	115	0	115
<u>Management & administration</u>							
Independent examination		0	0	0	0	0	0
Sub-total		133,957	54,092	188,049	151,462	73,948	225,411
<u>Other Payments (not counting as 'expenditure')</u>							
Capital expenditure		1,146	1,048	2,194	0	7,588	7,588
Reallocations (see "Restricted Funds")							
Total Payments		135,103	55,140	190,243	151,462	81,536	232,998
Net receipts for the year		-17,616	5,292	-12,324	-20,992	-34,932	-55,924
Cash & bank balances at 1st Jan		121,911	9,200	131,111	142,903	44,132	187,036
Transfers in (see note 2)		0	0	0	0	0	0
Cash & bank balances at 31st Dec		104,295	14,492	118,787	121,911	9,200	131,111

Life Church Lichfield

Statement of Assets & Liabilities at 31/12/24

	Unrestricted Funds	Restricted Funds
	£	£
<u>Cash funds</u>		
Petty cash	300	0
Current account	26,455	4,000
Deposit account	77,539	10,492
	<u>104,294</u>	<u>14,492</u>
<u>Other monetary assets</u>		
Gift aid claim	<u>0</u>	<u>0</u>
<u>Assets retained for the charity's own use</u>	Fund	Cost
Church building	Unrestricted	386,245
Fixtures, fittings and equipment	Unrestricted	54,091
		<u>440,336</u>
<u>Liabilities</u>	Fund	Amount due
Current liabilities - suppliers	Unrestricted	1,338
Taxation and social security	Unrestricted	1156
		<u>2,494</u>

Notes to the accounts

1. Trustee salaries and expenses

	£
Trustees salaries paid	45,196
Trustees expenses paid	3,595
	<u>48,792</u>

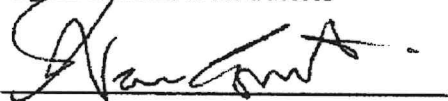
2. Trustee Ex Gratia Payment

	£
None	0

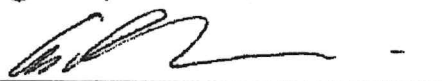
LCL Current Liabilities

Inv Date	Supplier	£
	True Potential	423.51
	Citron Hygiene	170.52
	J Speight	12.18
	T Hayley	101.43
	A Barton	630.00
		<u>1337.64</u>

Signed on behalf of the trustees



S. Speight



M. Andrews

Independent examiner's report to the trustees of Life Church Lichfield Charitable Incorporated Organisation ('the CIO')

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the CIO 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 CIO's accounts carried out under section 145 of the Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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 proper understanding of the accounts to be reached.

Signed  _____

Date 24th October 2025

Ian Barnes FCA
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