

EFFECTIVE LIFE CHURCH

England & Wales · Charity number 1183394

Details

Status	Registered
Legal form	Charitable company
Company number	11650724
Registered	2019-05-14
Register	View on the Charity Commission register

Contact

Address	8 Norman Lane Castle Hill Ebbsfleet Valley Swanscombe Kent DA10 1EL
Phone	07495491116
Email	rev.matthewguest@outlook.com
Website	https://www.effectivelifechurch.org

Activities

Objects: THE COMPANYÆS OBJECTS ARE, FOR THE PUBLIC BENEFIT TO ADVANCE THE CHRISTIAN FAITH IN KENT AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM AND THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.

Activities: Religious activities

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, The General Public/mankind

Geography

- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£35,852	£35,540	-	-
2023-10-31	£33,116	£35,843	-	-
2022-10-31	£49,012	£45,374	-	-
2021-10-31	£33,742	£33,632	-	-
2020-10-31	£29,808	£25,822	-	-

Trustees

Name	Role	Appointed
Matthew Guest	Chair	2018-10-31
Mark Mustow		2024-05-30
Sandra Broad		2024-05-30
Stephen Porter		2022-10-31

EFFECTIVE LIFE CHURCH

England & Wales - Charity number 1183394

Accounts

CHARITY REGISTRATION NUMBER
1183394

Effective Life Church

Financial Statements For The Year Ended
31 October 2024

Raywin P-Cole & Co Ltd
Chartered Certified Accountants
ACCA Registered Firm
131 Tivoli Road, West Norwood
London SE27 0EE

Effective Life Church

**Financial Statements For The Year Ended
31 October 2024**

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Effective Life Church - Trustee Report for the year ended 31st October 2024

Registered Address: 63 Freeman Road, Gravesend Kent, DA12 4ED

This is our annual report of our Charity undertakings for the year ended 31st October 2024 and our vision for the future:

Since Effective Life Church (ELC) was registered as a company limited by guarantee (Reg 11650724) on 31/10/2018 and as a charity (Reg 1183394) on 14/05/2019, we continue to make steady progress as a church and as a charitable company. However, it has been agreed among the Trustee board, under the advice of the accountancy firm we use, Raywin-P.Cole & Co Ltd, to commence a change of charitable entity from a charitable company to a CIO (charitable incorporated organisation). The main reason in pursuing this change of entity is because ELC hasn't needed to function as a company, which has only created unnecessary paperwork for the charity.

Pastor Matthew has remained on the executive board for Churches Together in Gravesham. This has deepened our relationship with local church leaders and with other churches in the area. ELC have also worked closely with a local homeless charity, Gravesham Sanctuary, which includes congregation members volunteering at their day centre.

Banking:

- ELC has banked with Barclays Bank Plc since our charitable company registration. However, as of 10th September 2024, our bank account was closed due to the shutdown of the company aspect of the charity. The closing of our bank account has meant that, under unique permission from the charity commission, all funds that were present in the Barclays account was transferred securely into a temporary bank account under the name of our employed church secretary, Luke Guest.
- The purpose of this account is to ensure charity operations could continue as normal, such as payment of building hire, salaries, and receiving donations, during the company dissolution and the setting up of the charitable organisation. This temporary account was activated on 24th September 2024. Once ELC becomes registered as a CIO, and we attain a charity bank account, all funds will be transferred into the new bank account.
- Our members and church visitors have been able to make donations straight into ELC's temporary bank account through a Sum-Up Card Reader, which is used during our Sunday services, in addition to standing orders. Thanks to the the regular support we receive from donations, we are able to meet our regular financial obligations and bless those in need.

Governance:

- ELC has continued to maintain the full-time employment of Mr. Matthew Guest as Senior Pastor, as well as Mr. Luke Guest on part-time to aid Matthew in pastoring the congregation and manage the administrative matters of the church.
- We continue to work with Raywin P-Cole & Co Ltd (RPC & Co) for their accounting services. RPC & Co have seen and approved our accounting processes, as well as set up a PAYE & pension scheme for the Senior Pastor, which remains in affect.
- RPC & Co have also helped in successfully submitting an application for GiftAid, which ELC is entitled to as a charitable organisation. This successful application allowed ELC to receive a substantial injection of funds to help fulfil the needs of the church, its members and those in need, as well as the expansion and improvement to our ministry.
- As previously stated, the process of ELC becoming a CIO has begun, which will hopefully streamline a lot of the administrative work and financial filings for the church going forward.
- The ELC board of Trustees continue to convene semi-frequently to discuss the important matters of the church, especially pertaining to the financial concerns and aspirations of the ministry.
- There have been some changes in personnel of our Trustee board since our previous report. This includes Ricky Grosvenor stepping down due to taking on the role of associate youth pastor at Sittingbourne Baptist Church, and Christopher Kirwan who decided to leave to church after being a member and serving as a deacon for over seven years. Adenike Adeleke has also stepped off the Trustee Board due to decreasing involvement within the church. During this time, Sandra Broad and Mark Mustow were appointed as Trustees on 30th May 2024.
- As of October 31st 2024, these are the board of trustees for Effective Life Church:
 - Matthew Guest (Senior Pastor & Chair)
 - Steve Porter
 - Sandra Broad
 - Mark Mustow
- Any further changes to the trustee board are available to view on the Charity Commission website.

Achievements:

- We have been meeting at St Paul's United Reformed Church on Singlewell Road for over two years. Luke has continued to serve at St Paul's part-time to support their services. We have changed our service time, moving from afternoons to mornings (9:00 AM - 10:30 AM). We believe that reverting to a morning service will benefit the congregation. However, it has meant we have had to shorten our service to accommodate St Paul's morning service.
- Pastor Matthew has preached faithfully throughout the course of the year, delivering sermons which enrich people's understanding of the Bible, as well as how to navigate through our ever-changing world as Christians. Church members are encouraged by Matthew's teaching of Scripture and his engaging, and often humorous, teaching presentation. Sermons are made available to watch through our website, so people who miss our services are able to remain connected to what's being taught on Sundays.
- We have held numerous social events as a church. Namely, we had a Christmas dinner, followed by a movie, at the church, which provided the opportunity for the church to come together and enjoy some time together. We also held a weekend long prayer event, focused on the importance of prayer within the Christian faith, as well as coming together to pray for the needs of the church.
- Our weekly Pulse Groups have continued to provide sustained discipleship for church members. We have also begun discussing how we can utilise the building where we rent in order to be more active during the week, as well as laying down plans to being a Children's Church to facilitate young families with children.
- This year, a family within the church wanted to help raise additional funds. They kindly sold some cherries that they grow in their garden for church members to buy, with all proceeds going to the church.
- Pastor Matthew has continued to serve on the executive board for Churches Together in Gravesham. This role has enabled him to connect with other church leaders, especially through executive and networking meetings. In addition to hosting a networking lunch, Matthew oversaw the CTG Summer Picnic this year, which brought together a number of local churches for a time of outdoor sung worship, and sharing testimonies. The event was warmly received, especially the worship, which was led by a ministerial friend of Matthew's, Noel Robinson.
- Luke remains involved with Churches Together in Gravesham since the beginning of 2023. As CTG Secretary, he is responsible for sending out email bulletins and updates across their mailing list and website, as well as minuting the exec board meetings.
- Alongside his employed role at ELC, Pastor Matthew works as the General Manager of Gravesham Sanctuary, a local charity helping those experiencing homelessness in the area. Since joining the organisation, Matthew has overseen the day-to-day running of its facilities, as well as helping clients come off the streets and find sustainable accommodation.
- His role has provided ELC the opportunity to support a likeminded ministry. Not only do congregation members volunteer regularly at their day centre, but some service users also attend our church, with some even being baptised by the church. Pastor Matthew continues to faithfully fulfil his role at Effective Life Church, as well as making an impact through his work at Gravesham Sanctuary.
- Luke also works for Gravesham Sanctuary. As Volunteers and Social Media Manager, Luke is responsible for scheduling volunteers for shifts and running the Gravesham Sanctuary social media accounts. Both he and Pastor Matthew put together promotional materials for the organisation, which has brought greater awareness to the work being accomplished at Gravesham Sanctuary.
- We are pleased to see Pastor Matthew and Luke utilising their experience and abilities to not only bless the people of Effective Life Church, but other ministries to spread the Gospel and encourage the local community and the wider church.

Vision and Aspirations:

- The vision of Effective Life Church has always been to shine the light of the Gospel of Jesus through our Sunday services, and therefore equipping the congregation to express their faith in accordance with Scripture. We want to continue to be a place where people can see the love of God at work through the lives of His people, whether it be through our Sunday services, mid-week groups, or special outreach events. We would like to see the ministry grow, so we can make a greater impact and help more people where possible. We also aim to maintain the relationships we have built in recent years.
- ELC aspires to enrich the lives of those attending the church through the many activities and avenues of support for those who need it. Our desire is to show the love of God through our outreach to the community, through building deeper relationships with local church leaders, and through our media channels. We desire to meet the needs of the congregants, whether they be physical, mental, or spiritual, as well as deepen their understanding of the Bible and strengthen their faith in Jesus. Ultimately, we aspire to reflect the love of God and teach the Word of God faithfully in order to bring the light of Christ in an increasingly dark and uncertain world.

Effective Life Church

Independent Examiner's Report to the Trustees and Members

We report on the accounts of the Trust for the year ended 31 October 2024 which are set out on the annexed pages.

Respective Responsibilities of the Trustees and Examiner

The Trustees of the Charity are responsible for the preparation of the accounts; and consider that the audit requirement of section 144(2) of the Charities Act 2011 does not apply and that an independent examination is needed.

It is our responsibility to:

- * examine the accounts under section 145 of the 2011 Act;
- * to follow the procedures specified in general Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act, and
- * to state whether particular matters have come to our attention.

Basis of Independent Examiner's Report

Our examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with our examination, no matter has come to our attention:

- 1) Which gives us reasonable cause to believe that in any material respect the requirements
 - * to keep accounting records in accordance with section 130 of the 2011 Act;
 - * and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met;

or

- 2) To which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Raywin P-Cole & Co Ltd
Chartered Certified Accountants
ACCA Registered Firm
131 Tivoli Road, West Norwood
London SE27 0EE

29 August 2025

Effective Life Church
Statement of Financial Activities
for the year ended 31 October 2024

	<u>Notes</u>	<u>Unrestricted Funds</u> £	<u>Restricted Funds</u> £	<u>2024</u> £	<u>2023</u> £
<u>Incoming Resources</u>					
Donations		35,852	-	35,852	33,115
<u>Resources Expended</u>					
<i>Charitable activities</i>					
Personnel Costs	6	25,737	-	25,737	26,361
Motor Expenses		93	-	93	69
Printing, stationery & postages		245	-	245	381
Donations		1,153	-	1,153	1,000
Telephone & Fax		861	-	861	956
Church Rent & Rates	1	3,709	-	3,709	3,110
Insurance		363	-	363	338
Development Programme		701	-	701	957
Depreciation	3	1,419	-	1,419	1,542
		34,281	-	34,281	34,714
<i>Governance costs</i>					
Accountancy		500	-	500	500
Legal & Professional Fees		652	-	652	475
Bank Charges		107	-	107	153
		1,259	-	1,259	1,128
<i>Total Resources Expended</i>	1	35,540	-	35,540	35,842
Net incoming/(outgoing) resources		313	-	313	(2,726)
Transfers between funds		-	-	-	-
Net movement in funds		313	-	313	(2,726)
Total funds brought forward		9,505	-	9,505	12,231
<i>Total funds carried forward</i>		9,818	-	9,818	9,505

Effective Life Church
Balance Sheet
as at 31 October 2024

	Notes	2024 £	2023 £
Fixed assets			
Tangible assets	3	7,705	8,302
Current assets			
Cash at bank and in hand		<u>2,877</u>	<u>3,727</u>
Creditors: amounts falling due within one year	4	(763)	(2,523)
Net current assets		<u>2,113</u>	<u>1,203</u>
Net assets		<u><u>9,818</u></u>	<u><u>9,505</u></u>
Funds of the charity			
Unrestricted funds		9,818	9,505
Total funds		<u><u>9,818</u></u>	<u><u>9,505</u></u>

These financial statements were approved by the Trustees on 29 August 2025 & signed on their behalf by:



Rev Matthew Guest
Trustee

**Effective Life Church
Notes to the Accounts
for the year ended 31 October 2024**

1 Accounting policies

Basis of preparation

The Financial Statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities and Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities".

Incoming resources

Unrestricted Income comprises donations and is recognised on receipt basis. Restricted Income relates to donations specifically raised for the purchase of land & buildings and is recognised on receipt basis. However, the donors have agreed that once the primary purpose has been satisfied, any surplus funds remaining will be used for the running of the Charity's ordinary activities.

Depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful lives based on reducing balance method.

Motor Vehicle	25%
Equipments	15%
Fixtures & Fittings	20%

Resources Expended

Charitable Activities

These comprise all expenditure directly relating to the objects of the Charity. Support costs are an integral part of the expenses incurred in carrying out those charitable activities, which the Charity was established to perform.

Governance Costs

Governance costs comprise the costs of running the charity, including strategic planning for its future development, also includes accountancy & legal fees and all costs relating to constitutional and statutory compliance.

Church Rent & Rates

At present we do not have our own property and we are currently on a 12 months rolling tenancy agreement. Rent is paid weekly in advance of use of the premises. The significant reduction in rental cost was as a result of non use of the property during the covid 19 lockdown period. The charity is only liable to make rental payments for actual usage of the property.

**Effective Life Church
Notes to the Accounts
for the year ended 31 October 2024**

2 Interest payable		2024	2023
		£	£
Interest payable		<u>3</u>	<u>1</u>
3 Tangible fixed assets			
	Equipments	Fixtures & Fittings	Total
	£	£	£
Cost			
At 1 November 2023	11,928	1,613	13,541
Additions	<u>822</u>	<u>-</u>	<u>822</u>
At 31 October 2024	<u>12,750</u>	<u>1,613</u>	<u>14,363</u>
Depreciation			
At 1 November 2023	4,658	581	5,239
Charge for the year	<u>1,213</u>	<u>206</u>	<u>1,419</u>
At 31 October 2024	<u>5,871</u>	<u>787</u>	<u>6,658</u>
Net book value			
At 31 October 2024	<u>6,879</u>	<u>826</u>	<u>7,705</u>
At 31 October 2023	<u>7,270</u>	<u>1,032</u>	<u>8,302</u>
4 Creditors: amounts falling due within one year		2024	2023
		£	£
Accountancy		500	500
Legal & professional fees		-	2,023
Other taxes and social security costs		<u>263</u>	<u>-</u>
		<u>763</u>	<u>2,523</u>

**Effective Life Church
Notes to the Accounts
for the year ended 31 October 2024**

5 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total £
Equipments	6,879	-	6,879
Fixtures & fittings	826	-	826
Tangible fixed assets	<u>7,705</u>	<u>-</u>	<u>7,705</u>
Current assets			
Cash at bank and in hand	2,877	-	2,877
	<u>2,877</u>	<u>-</u>	<u>2,877</u>
Creditors: amounts falling due after one year	(763)	-	(763)
At 31 October 2024	<u><u>9,818</u></u>	<u><u>-</u></u>	<u><u>9,818</u></u>

6 Trustees Remuneration included in personnel costs

Rev Matthew Guest was given an allowance as a full time minister. This including PAYE, NI contributions paid over to HMRC amounted to £15,732. Pension contributions paid over to Pension Provider amounted to £556. Other than that, no remuneration was paid to any of the trustees and their expenses also not borne by the Trust. The remainder of the personnel cost represents allowance given to part-time admin officer.

EFFECTIVE LIFE CHURCH

England & Wales - Charity number 1183394

Accounts

CHARITY REGISTRATION NUMBER
1183394

Effective Life Church

Financial Statements For The Year Ended
31 October 2023

Raywin P-Cole & Co Ltd
Chartered Certified Accountants
ACCA Registered Firm
131 Tivoli Road, West Norwood
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Effective Life Church

**Financial Statements For The Year Ended
31 October 2023**

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Effective Life Church - End Of Year Trustee Report

Registered Address: 63 Freeman Road, Gravesend Kent, DA12 4ED

This is our annual report of our Charity undertakings for the year ended 31st October 2023 and our vision for the future:

Since Effective Life Church (ELC) was registered as a company limited by guarantee (Reg 11650724) on 31/10/2018 and as a charity (Reg 1183394) on 14/05/2019, we continue to make steady progress as a church and as a charitable organisation. As detailed later in our report, Pastor Matthew was nominated to join the executive board for Churches Together in Gravesham. This has deepened our relationship with local church leaders and with other churches in the area. ELC have also worked closely with a local homeless charity, Gravesham Sanctuary, which includes congregation members volunteering at their day centre.

Banking:

- ELC continues to bank with Barclays Bank Plc. It is through Barclays that the charity's transactions are conducted. Our members and church visitors have been able to make donations straight into ELC's bank account through a Sum-Up Card Reader, which is used during our Sunday services, in addition to standing orders.

Governance:

- ELC has continued to maintain the full-time employment of Mr. Matthew Guest as Senior Pastor, as well as Mr. Luke Guest on part-time to aid Matthew in pastoring the congregation and manage the matters of the church.
- We continue to work with Raywin P-Cole & Co Ltd (RPC & Co) for their accounting services. RPC & Co have seen and approved our accounting processes, as well as set up a PAYE & pension scheme for the Senior Pastor, which remains in affect.
- RPC & Co have also helped in successfully submitting an application for GiftAid, which ELC is entitled to as a charitable organisation. This successful application allowed ELC to receive a substantial injection of funds to help fulfil the needs of the church, its members and those in need, as well as the expansion and improvement to our ministry.
- To ensure that the charity is running as optimally as possible, we needed to update the registered address for the charity. This was also updated for the bank and other linked entities to make sure we are not missing important letters and other information concerning the charity.
- The ELC board of Trustees continue to convene semi-frequently to discuss the important matters of the church, especially pertaining to the financial concerns and aspirations of the ministry. Towards the end of this year, one matter that had been discussed in detail was the potential dissolution of Effective Life Church from Companies House. We have been a registered company since 2018. However, in view of recent discussions with our accountant, the Trustee board see that many of the functions of the church don't require us to be a company. Rather, we would seek to change entity to simply be a charitable organisation. Our accountant has started to look into how we would need to be successfully stricken off from Companies House.
- As of October 31st 2023, these are the board of trustees for Effective Life Church:
 - Adenike Adeleke • Matthew Guest (Senior Pastor & Chair) • Ricky Grosvenor • Christopher Kirwan • Steve Porter
- However, one of our Trustees have expressed their intention to step away from their role when it is convenient to do so in order to take care of their mother, who increasingly requires more support. Any further changes to the trustee board are available to view on the Charity Commission website.

Achievements:

- We have been meeting at St Paul's United Reformed Church on Singlewell Road for over a year. During this time, we have continued to develop our relationship with the people of St Paul's. We had trialled the prospect of merging the two fellowships together with joint services which lasted for two months. However, through the process, it became clearer that it was best to remain as separate fellowships. Thankfully, our congregation were willing to follow the direction of the church leadership and have been a source of encouragement during and after the trialled phase. Luke continues to serve at St Paul's part-time to support their services.
- As we proceed as a church, we are thankful to have seen some new families attend, as well as some old faces who wanted to start attending the church more frequently. Many of our congregants love the sense of family which has been cultivated within the church since we started back in 2017. While we seek to maintain this closeness, we also build in view to grow and see more people attend the church on a regular basis.
- Pastor Matthew has preached faithfully throughout the course of the year, delivering sermons which enrich people's understanding of the Bible, as well as how to navigate through our ever-changing world as Christians. Church members are encouraged by Matthew's teaching of Scripture and his engaging, and often humorous, teaching presentation. Sermons are made available to watch through our website, so people who miss our services are able to remain connected to what's being taught on

Sundays.

- We have held numerous outreach events as a church. Namely, we had a Valentine's meal, which provided the opportunity for couples within the church to come together and celebrate each other's marriages. We also hosted a movie night based on the Book of Esther, which many people enjoyed, as well as, "Why I Believe", an event for people to share testimonies about how they became Christians. We also had a church picnic, and a time of baptisms at Margate Beach.
- This year also saw a strengthening of our relationships with other local churches and ministries. A big reason for this was due to Pastor Matthew being nominated to join the executive board for Churches Together in Gravesham. Matthew warmly welcomed the nomination and has been on the board since the start of 2023. This role has enabled him to connect with other church leaders, especially through executive and networking meetings. Matthew hosted a CTG prayer meeting on the eve of King Charles's coronation and also shared on stage at the CTG Summer event.
- Luke has also been involved with Churches Together in Gravesham since the beginning of 2023. He took on the role of CTG Secretary and is responsible for sending out email bulletins and updates across their mailing list. Luke also minutes the executive board meetings, and has also been commissioned to design a Welcome Pack on behalf of Churches Together in Gravesham, in addition to an updated website.
- Pastor Matthew became the General Manager of Gravesham Sanctuary, a local charity helping those experiencing homelessness in the area. Since joining the organisation, Matthew has overseen the day-to-day running of its facilities, as well as helping clients come off the streets and find sustainable accommodation.
- His new role has provided ELC the opportunity to support a likeminded ministry. Not only have congregation members started to volunteer at their day centre, but some service users have also attend our church. Despite taking on this new job, Pastor Matthew continues to faithfully fulfil his role at Effective Life Church.
- Soon after Pastor Matthew's employment to Gravesham Sanctuary, Luke also joined the organisation under the role of Volunteers and Social Media Manager. Luke is responsible for scheduling volunteers for shifts and running the Gravesham Sanctuary social media accounts. Both he and Pastor Matthew put together a new promotional video for the organisation, which has brought greater awareness to the work being accomplished at Gravesham Sanctuary.
- We are pleased to see Pastor Matthew and Luke utilising their experience and abilities to not only bless the people of Effective Life Church, but other ministries to spread the Gospel and encourage the wider church.

Vision and Aspirations:

- Going forward, Effective Life Church wants to continue to be a place where people can see the love of God at work through the lives of His people, whether it be through our Sunday services, mid-week groups, or special outreach events. We would like to see the ministry grow, so we can make a greater impact and help more people where possible. We also desire to strengthen the relationships we have built, working with other ministries to point people to Jesus.
- ELC aspires to enrich the lives of those attending the church through the many activities and avenues of support for those who need it. Our desire is to show the love of God through our outreach to the community, through building deeper relationships with local church leaders, and through our media channels. We desire to meet the needs of the congregants, whether they be physical, mental, or spiritual, as well as deepen their understanding of the Bible and strengthen their faith in Jesus. Ultimately, we aspire to reflect the love of God and teach the Word of God faithfully in order to bring the light of Christ in an increasingly dark and uncertain world.

Effective Life Church

Independent Examiner's Report to the Trustees and Members

We report on the accounts of the Trust for the year ended 31 October 2023 which are set out on the annexed pages.

Respective Responsibilities of the Trustees and Examiner

The Trustees of the Charity are responsible for the preparation of the accounts; and consider that the audit requirement of section 144(2) of the Charities Act 2011 does not apply and that an independent examination is needed.

It is our responsibility to:

- * examine the accounts under section 145 of the 2011 Act;
- * to follow the procedures specified in general Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act, and
- * to state whether particular matters have come to our attention.

Basis of Independent Examiner's Report

Our examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with our examination, no matter has come to our attention:

- 1) Which gives us reasonable cause to believe that in any material respect the requirements
 - * to keep accounting records in accordance with section 130 of the 2011 Act;
 - * and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met;

or

- 2) To which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Raywin P-Cole & Co Ltd
Chartered Certified Accountants
ACCA Registered Firm
131 Tivoli Road, West Norwood
London SE27 0EE

31 July 2024

Effective Life Church
Statement of Financial Activities
for the year ended 31 October 2023

	<u>Notes</u>	Unrestricted Funds £	Restricted Funds £	2023 £	2022 £
<u>Incoming Resources</u>					
Donations		33,115	-	33,115	49,012
<u>Resources Expended</u>					
<i>Charitable activities</i>					
Personnel Costs	6	26,361	-	26,361	31,650
Motor Expenses		69	-	69	148
Printing, stationery & postages		381	-	381	846
Donations		1,000	-	1,000	-
Telephone & Fax		956	-	956	635
Church Rent & Rates	1	3,110	-	3,110	7,331
Insurance		338	-	338	317
Development Programme		957	-	957	1,043
Depreciation	3	1,542	-	1,542	1,767
		34,714	-	34,714	43,737
<i>Governance costs</i>					
Accountancy		500	-	500	500
Legal & Professional Fees		475	-	475	971
Bank Charges		153	-	153	166
		1,128	-	1,128	1,637
<i>Total Resources Expended</i>	1	35,842	-	35,842	45,374
Net (outgoing)/incoming resources		(2,726)	-	(2,726)	3,639
Transfers between funds		-	-	-	-
Net movement in funds		(2,726)	-	(2,726)	3,639
Total funds brought forward		12,231	-	12,231	8,592
<i>Total funds carried forward</i>		9,505	-	9,505	12,231

Effective Life Church
Balance Sheet
as at 31 October 2023

	Notes	2023 £	2022 £
Fixed assets			
Tangible assets	3	8,302	9,476
Current assets			
Cash at bank and in hand		<u>3,727</u>	<u>3,256</u>
Creditors: amounts falling due within one year	4	(2,523)	(500)
Net current assets		<u>1,203</u>	<u>2,755</u>
Net assets		<u><u>9,505</u></u>	<u><u>12,231</u></u>
Funds of the charity			
Unrestricted funds		9,505	12,231
Total funds		<u><u>9,505</u></u>	<u><u>12,231</u></u>

These financial statements were approved by the Trustees on 31 July 2024 & signed on their behalf by:



Rev Matthew Guest
Trustee

**Effective Life Church
Notes to the Accounts
for the year ended 31 October 2023**

1 Accounting policies

Basis of preparation

The Financial Statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities and Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities".

Incoming resources

Unrestricted Income comprises donations and is recognised on receipt basis. Restricted Income relates to donations specifically raised for the purchase of land & buildings and is recognised on receipt basis. However, the donors have agreed that once the primary purpose has been satisfied, any surplus funds remaining will be used for the running of the Charity's ordinary activities.

Depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful lives based on reducing balance method.

Motor Vehicle	25%
Equipments	15%
Fixtures & Fittings	20%

Resources Expended

Charitable Activities

These comprise all expenditure directly relating to the objects of the Charity. Support costs are an integral part of the expenses incurred in carrying out those charitable activities, which the Charity was established to perform.

Governance Costs

Governance costs comprise the costs of running the charity, including strategic planning for its future development, also includes accountancy & legal fees and all costs relating to constitutional and statutory compliance.

Church Rent & Rates

At present we do not have our own property and we are currently on a 12 months rolling tenancy agreement. Rent is paid weekly in advance of use of the premises. The significant reduction in rental cost was as a result of non use of the property during the covid 19 lockdown period. The charity is only liable to make rental payments for actual usage of the property.

**Effective Life Church
Notes to the Accounts
for the year ended 31 October 2023**

2 Interest payable	2023	2022
	£	£
Interest payable	-	(2)

3 Tangible fixed assets			
	Equipments	Fixtures & Fittings	Total
	£	£	£
Cost			
At 1 November 2022	11,560	1,613	13,173
Additions	368	-	368
At 31 October 2023	<u>11,928</u>	<u>1,613</u>	<u>13,541</u>
Depreciation			
At 1 November 2022	3,374	323	3,697
Charge for the year	1,284	258	1,542
At 31 October 2023	<u>4,658</u>	<u>581</u>	<u>5,239</u>
Net book value			
At 31 October 2023	<u>7,270</u>	<u>1,032</u>	<u>8,302</u>
At 31 October 2022	<u>8,186</u>	<u>1,290</u>	<u>9,476</u>

4 Creditors: amounts falling due within one year	2023	2022
	£	£
Accountancy	500	500
Legal & professional fees	2,023	-
	<u>2,523</u>	<u>500</u>

5 Analysis of net assets between funds			
	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Equipments	7,270	-	7,270
Fixtures & fittings	1,032	-	1,032
Tangible fixed assets	<u>8,302</u>	<u>-</u>	<u>8,302</u>
Current assets			
Cash at bank and in hand	3,727	-	3,727
	<u>3,727</u>	<u>-</u>	<u>3,727</u>
Creditors: amounts falling due after one year	(2,523)	-	(2,523)

**Effective Life Church
Notes to the Accounts
for the year ended 31 October 2023**

At 31 October 2023	<u><u>9,505</u></u>	<u><u>-</u></u>	<u><u>9,505</u></u>
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6 Trustees Remuneration included in personnel costs

Rev Matthew Guest was given an allowance as a full time minister. This including PAYE, NI contributions paid over to HMRC amounted to £15,732. Pension contributions paid over to Pension Provider amounted to £1,102. Other than that, no remuneration was paid to any of the trustees and their expenses also not borne by the Trust. The remainder of the personnel cost represents allowance given to part-time admin officer.

EFFECTIVE LIFE CHURCH

England & Wales - Charity number 1183394

Accounts

CHARITY REGISTRATION NUMBER
1183394

Effective Life Church

Financial Statements For The Year Ended
31 October 2022

Raywin P-Cole & Co Ltd
Chartered Certified Accountants
ACCA Registered Firm
131 Tivoli Road, West Norwood
London SE27 0EE

Effective Life Church

**Financial Statements For The Year Ended
31 October 2022**

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Effective Life Church - End Of Year Trustee Report

Registered Address: 52 Watling Street, Rochester Kent, ME2 3NY This is our annual report of our Charity undertakings for the year ended 31st October 2022 and our vision for the future:

Since Effective Life Church (ELC) was registered as a company limited by guarantee (Reg 11650724) on 31/10/2018 and as a charity on 14/05/2019, we continue to make steady progress as a church and as a charitable organisation. As detailed later in this report, ELC have focused on making connections with local churches and ministers through the Churches Together in Gravesham, as well as work with St Paul's United Reformed Church on Singlewell Road. In building these relationships, it has enabled Effective Life Church to become a more prominent church within the Gravesend community.

Banking: ELC continues to bank with Barclays Bank Plc. It is through Barclays that the charity's transactions are conducted. Our members and church visitors have been able to make donations straight into ELC's bank account through a Sum-Up Card Reader, which is used during our Sunday services, in addition to standing orders.

Governance:

ELC has continued to maintain the full-time employment of Mr. Matthew Guest as Senior Pastor, as well as Mr. Luke Guest on part-time to aid Matthew in pastoring the congregation and manage the matters of the church. We continue to work with Raywin P-Cole & Co Ltd (RPC & Co) for their accounting services. RPC & Co have seen and approved our accounting processes, as well as set up a PAYE & pension scheme for the Senior Pastor, which remains in effect.

RPC & Co have also helped in successfully submitting an application for GiftAid, which ELC is entitled to as a charitable organisation. This successful application allowed ELC to receive a substantial injection of funds to help fulfil the needs of the church, its members and those in need, as well as the expansion and improvement to our ministry.

The ELC board of Trustees continue to convene semi-frequently to discuss the important matters of the church, especially pertaining to the financial concerns and aspirations of the ministry. Sadly, Anthony Adeoye took the decision to step down as a Trustee due to personal financial difficulties. Ricky Grosvenor also resigned as a Trustee, but soon after reversed his decision and has since been reinstated. We were very pleased to welcome Steve Porter onto our board of Trustees on 31st October 2022:

Adenike Adeleke

Matthew Guest (Senior Pastor & Chair)

Ricky Grosvenor

Christopher Kirwin

Steve Porter

Achievements:

After meeting at Thamesview School since October 2020, ELC decided to end its hiring at the premises as of July 2022. This is due in part to the rise in rental costs that were due to begin towards the end of the year. Another key factor in our decision was due to an opportunity to collaborate with St Paul's United Reformed Church on Singlewell Road.

We have been interested in holding our Sunday services and mid-week meetings at one location, in addition to being based within a church building. St Paul's had not been using their building since the beginning of the Coronavirus pandemic in 2020. We reached out to them to ask about the possibility of hiring their building for services. However, the minister sent by URC to revitalise the St Paul's congregation stated that they were going to resume their worship at the building from August 2022, and therefore were not interested in renting the building out. However, as conversations continued, the possibility of both ELC and St Paul's collaborating together became more plausible. After having some meetings between both elderships, we collectively decided to pursue the avenue of working together, but remaining as two separate legal entities/churches.

Since August 2022, we have been holding our Sunday services in the afternoons from 1:00PM, while the St Paul's congregation meet at 10:30AM. However, on special occasions, we hold a joint service to provide the opportunity for both congregations to mix together and develop relationships with each other.

ELC have invested a lot of its resources attained through its successful GiftAid application to purchasing furniture, cabinets, and desks for the church office. ELC have also given access to St Paul's to use some of its assets, such as its printer/ copier, as well as TV screens and microphones for their Sunday meetings. As the building had not been in active use for well over two years, we also did a deep clean of the property with the help of some of our congregation members. We continue to clean the main hall, back hall, church office, and toilets each week.

Luke has also provided his services on a part-time basis to St Paul's in helping to run their service. This includes: preparing their order of services during the week, overseeing audio and visual components of their meetings, use of ELC MacBook in order to run their Sunday meetings and setting up back hall. In return, St Paul's have allowed ELC to store its assets at the property (cleaning materials, green-screen, lighting equipment, hoovers, outreach leaflets, sundries, etc).

As we have based ourselves at St Paul's, this has enabled us to hold mid-week meetings at the location. Therefore, we no longer hire Chalk Parish Hall for our monthly prayer meetings. We have also used the St Paul's premises to hold Trustee meetings, Bible study meetings (Pulse Group), a Macmillan Coffee morning, and other social activities.

As we continue to work with St Paul's URC, we have also started attending the Network meetings put together by Churches Together in Gravesham. Since we have introduced ourselves, we have been warmly welcomed by those who oversee CTG, including the Chairman of the Executive board. We are excited to become more involved with this ministry and develop our relationships with other local churches and church leaders.

Despite the recent changes that have taken place, church membership and attendance has remained steady. In fact, we have had some people from the local area attend our afternoon service and have been blessed by the preaching and fellowship at ELC.

We have greatly improved our audio equipment for recording our sermons. The improved quality means that we are able to publish our sermon recordings as podcasts, as well as being more accessible to watch as videos.

Pastor Matthew has overseen a mentoring course for some of the department leaders within the church. This has provided ample opportunity for those within the church to learn more about the inner workings of church leadership, as well as take the lead in prayer meetings and even preaching during Sunday services.

We were also privileged to baptise a member of our congregation at Cascades Leisure Centre.

Vision and Aspirations:

Having now settled into our new hired premises, our goal is to continue expanding the ministry of Effective Life Church across the Gravesend community. We want to serve others churches, providing expertise and support to help the body of Christ thrive in Gravesend and beyond.

ELC aspires to enrich the lives of those attending the church through the many activities and avenues of support for those who need it. Our desire is to show the love of God through our outreach to the community, through building deeper relationships with local church leaders, and through our media channels. We desire to meet the needs of the congregants, whether they be physical, mental, or spiritual, as well as deepen their understanding of the Bible and strengthen their faith in Jesus. Ultimately, we aspire to reflect the love of God and teach the Word of God faithfully in order to bring the light of Christ in an increasingly dark and uncertain world.

Effective Life Church

Independent Examiner's Report to the Trustees and Members

We report on the accounts of the Trust for the year ended 31 October 2022 which are set out on the annexed pages.

Respective Responsibilities of the Trustees and Examiner

The Trustees of the Charity are responsible for the preparation of the accounts; and consider that the audit requirement of section 144(2) of the Charities Act 2011 does not apply and that an independent examination is needed.

It is our responsibility to:

- * examine the accounts under section 145 of the 2011 Act;
- * to follow the procedures specified in general Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act, and
- * to state whether particular matters have come to our attention.

Basis of Independent Examiner's Report

Our examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with our examination, no matter has come to our attention:

- 1) Which gives us reasonable cause to believe that in any material respect the requirements
 - * to keep accounting records in accordance with section 130 of the 2011 Act;
 - * and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met;

or

- 2) To which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Raywin P-Cole & Co Ltd
Chartered Certified Accountants
ACCA Registered Firm
131 Tivoli Road, West Norwood
London SE27 0EE

31 July 2023

Effective Life Church
Statement of Financial Activities
for the year ended 31 October 2022

	<u>Notes</u>	<u>Unrestricted Funds</u> £	<u>Restricted Funds</u> £	<u>2022</u> £	<u>2021</u> £
<u>Incoming Resources</u>					
Donations		49,012	-	49,012	22,074
Government grant		-	-	-	11,668
<i>Total Incoming Resources</i>	1	49,012	-	49,012	33,742
<u>Resources Expended</u>					
<i>Charitable activities</i>					
Personnel Costs	5	31,650	-	31,650	21,295
Motor Expenses		148	-	148	92
Printing, stationery & postages		846	-	846	196
Donations		-	-	-	1,199
Telephone & Fax		635	-	635	889
Church Rent & Rates	1	7,331	-	7,331	6,010
Insurance		317	-	317	317
Development Programme		1,043	-	1,043	1,451
Depreciation	2	1,767	-	1,767	727
		43,737	-	43,737	32,176
<i>Governance costs</i>					
Accountancy		500	-	500	500
Legal & Professional Fees		971	-	971	867
Bank Charges		166	-	166	89
		1,637	-	1,637	1,456
<i>Total Resources Expended</i>	1	45,374	-	45,374	33,632
Net incoming resources		3,639	-	3,639	111
Transfers between funds		-	-	-	-
Net movement in funds		3,639	-	3,639	111
Total funds brought forward		8,592	-	8,592	8,481
<i>Total funds carried forward</i>		12,231	-	12,231	8,592

Effective Life Church
Balance Sheet
as at 31 October 2022

	Notes	2022 £	2021 £
Fixed assets			
Tangible assets	2	9,476	6,349
Current assets			
Cash at bank and in hand		<u>3,256</u>	<u>2,742</u>
Creditors: amounts falling due within one year	3	(500)	(500)
Net current assets		<u>2,755</u>	<u>2,243</u>
Net assets		<u><u>12,231</u></u>	<u><u>8,592</u></u>
Funds of the charity			
Unrestricted funds		12,231	8,592
Total funds		<u><u>12,231</u></u>	<u><u>8,592</u></u>

These financial statements were approved by the Trustees on 31 July 2023 & signed on their behalf by:



Rev Matthew Guest
Trustee

**Effective Life Church
Notes to the Accounts
for the year ended 31 October 2022**

1 Accounting policies

Basis of preparation

The Financial Statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities and Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities".

Incoming resources

Unrestricted Income comprises donations and is recognised on receipt basis. Restricted Income relates to donations specifically raised for the purchase of land & buildings and is recognised on receipt basis. However, the donors have agreed that once the primary purpose has been satisfied, any surplus funds remaining will be used for the running of the Charity's ordinary activities.

Depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful lives based on reducing balance method.

Motor Vehicle	25%
Equipments	15%
Fixtures & Fittings	20%

Resources Expended

Charitable Activities

These comprise all expenditure directly relating to the objects of the Charity. Support costs are an integral part of the expenses incurred in carrying out those charitable activities, which the Charity was established to perform.

Governance Costs

Governance costs comprise the costs of running the charity, including strategic planning for its future development, also includes accountancy & legal fees and all costs relating to constitutional and statutory compliance.

Church Rent & Rates

At present we do not have our own property and we are currently on a 12 months rolling tenancy agreement. Rent is paid weekly in advance of use of the premises. The significant reduction in rental cost was as a result of non use of the property during the covid 19 lockdown period. The charity is only liable to make rental payments for actual usage of the property.

**Effective Life Church
Notes to the Accounts
for the year ended 31 October 2022**

2 Tangible fixed assets

	Equipments £	Fixtures & Fittings £	Total £
Cost			
At 1 November 2021	8,279	-	8,279
Additions	3,281	1,613	4,894
At 31 October 2022	<u>11,560</u>	<u>1,613</u>	<u>13,173</u>
Depreciation			
At 1 November 2021	1,930	-	1,930
Charge for the year	1,444	323	1,767
At 31 October 2022	<u>3,374</u>	<u>323</u>	<u>3,697</u>
Net book value			
At 31 October 2022	<u>8,186</u>	<u>1,290</u>	<u>9,476</u>
At 31 October 2021	<u>6,349</u>	<u>-</u>	<u>6,349</u>

3 Creditors: amounts falling due within one year

	2022 £	2021 £
Accountancy	500	500

4 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total £
Equipments	8,186	-	8,186
Fixtures & fittings	1,290	-	1,290
Tangible fixed assets	<u>9,476</u>	<u>-</u>	<u>9,476</u>
Current assets			
Cash at bank and in hand	3,256	-	3,256
	<u>3,256</u>	<u>-</u>	<u>3,256</u>
Creditors: amounts falling due after one year	(500)	-	(500)
At 31 October 2022	<u><u>12,231</u></u>	<u><u>-</u></u>	<u><u>12,231</u></u>

5 Trustees Remuneration included in personnel costs

**Effective Life Church
Notes to the Accounts
for the year ended 31 October 2022**

Rev Matthew Guest was given an allowance as a full time minister. This including PAYE, NI contributions paid over to HMRC amounted to £20,429. Pension contributions paid over to Pension Provider amounted to £876. Other than that, no remuneration was paid to any of the trustees and their expenses also not borne by the Trust. The remainder of the personnel cost represents allowance given to part-time admin officer.

EFFECTIVE LIFE CHURCH

England & Wales - Charity number 1183394

Accounts

CHARITY REGISTRATION NUMBER
1183394

Effective Life Church

Financial Statements For The Year Ended
31 October 2021

Raywin P-Cole & Co Ltd
Chartered Certified Accountants
ACCA Registered Firm
131 Tivoli Road, West Norwood
London SE27 0EE

Effective Life Church

**Financial Statements For The Year Ended
31 October 2021**

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Effective Life Church - End Of Year Trustee Report

Registered Address: 52 Watling Street, Rochester Kent, ME2 3NY This is our annual report of our Charity undertakings for the year ended 31st October 2021 and our vision for the future: Since Effective Life Church (ELC) was registered as a company limited by guarantee (Reg 11650724) on 31/10/2018 and as a charity on 14/05/2019, we continue to make steady progress as a church and as a charitable organisation. As the Senior Pastor and a member of the board of Trustees at Effective Life Church, it is a joy to see how we have managed to overcome the challenges posed by the Coronavirus pandemic and return to a sense of normality.

Banking: ELC continues to bank with Barclays Bank Plc. It is through Barclays that the charity's transactions are conducted. Our members and church visitors have been able to make donations straight into ELC's bank account through a Sum-Up Card Reader, which is used during our Sunday services, in addition to standing orders.

Governance:

ELC has continued to maintain the full-time employment of Mr. Matthew Guest as Senior Pastor, as well as Mr. Luke Guest on part-time to aid Matthew in pastoring the congregation and manage the matters of the church. We continue to work with Raywin P-Cole & Co Ltd (RPC & Co) for their accounting services. RPC & Co have seen and approved our accounting processes, as well as set up a PAYE & pension scheme for the Senior Pastor, which remains in affect.

RPC & Co has also helped ELC navigate through the unprecedented period of Covid-19 and in pursuit of mitigating the financial challenges, secured furlough for our full time Senior Pastor as most our key donors are also facing incredible challenges. RPC & Co have also helped in submitting an application for GiftAid, which ELC is entitled to as a charitable organisation. If the GiftAid application is successful, ELC will receive a helpful injection of funds to help fulfil the needs of the church, its members and those in need. This will be especially useful to us as the furlough scheme draws to a close.

The ELC board of trustees continue to convene semi-frequently to discuss the important matters of the church. We have seen a slight change to the running of the ELC board of Trustees as Anthony Adeoye stepped down from his role as Chair.

Matthew Guest assumed the role as the new Chair of the ELC board of Trustees:

Adenike Adeleke Anthony Adeoye

Matthew Guest (Senior Pastor & Chair)

Ricky Grosvenor

Christopher Kirwin

Achievements: We have continued to meet at Thamesview School in Gravesend and have deepened our relationship with the staff there. We have also agreed to hire at Chalk Parish Hall for our monthly prayer meetings. While we have mostly been meeting to pray through Zoom, we believe that it is now time to meet together in order to have a time of prayer. Our digital footprint has remained consistent thanks to our online media department, of which, Matthew Guest and Luke Guest oversee. They continue to find ways to improve the quality of our video sermons (especially our audio and visual quality), as well as updating the church's website and social media accounts. Our Senior Pastor is sought after in countries like Pakistan, India, Kenya and Uganda. He has been able to help ministers abroad through providing online conferences via Zoom, and FaceTime conversations.

ELC continues to work and partner with other Christian bodies. ELC is looking to join other Christian networks to help forward the Gospel. These include: Multiply International and CIC (Churches in Community). We had the privilege of marrying a couple within our church congregation. It was wonderful to see their friends and family attend the ceremony and rejoice in the celebration of their union. Luke Guest continues to lead 24/7, a discipleship group for young adults who seek to grow in their Christian faith and develop friendships with other believers. They usually meet every fortnight and take the time to pray for each other and study the Bible together. ELC presently has a couple of Pulse Groups who meet mid-weekly in the Medway towns and Gravesend, including a new group that has recently started in Cliffe. These groups provide members with the means to meet, share and encourage one another mid-week before we have our Sunday service. Pulse meetings also provide a very informal forum where members feel freer to share everyday pressures, concerns, joys and victories. Having seen the Coronavirus Pandemic continue to pose a challenge in regards to holding church services and events, ELC managed to find solutions to the challenges presented by the restrictions and

increased infections. On the Sundays we were unable to meet together (especially in the early months of 2021), Pastor Matthew recorded online sermons for the members of our church in order to remain connected to the wider congregation and so they could still hear the Word of God being taught. These sermon recordings were always posted onto the church's Facebook and YouTube pages, as well as on the church's website for congregants to watch and be encouraged on a weekly basis. We also utilised the video conferencing app, Zoom, to have a weekly prayer meeting every Tuesday where we commit to the Lord the struggles of the members and for issues caused by the pandemic. Through Zoom, Pulse Group meetings were able to continue, meaning that members of the church didn't face the pressures of lockdowns alone.

In conclusion, despite the uncertainty and confusion caused by Covid-19, ELC were able to serve and help the members of the church in what has been an unprecedented time.

Vision and Aspirations:

While we are thankful for the current facilities where we hire for our Sunday services, our long-term goal is to have a permanent base. This would enable us to be free of the constraints that come from renting from different places and have all our events and services be held at one location. Having a base would also mean that Matthew Guest and Luke Guest would no longer work from home during the week and give them more freedom to involve the wider congregation to help serve within the church and to the wider community. We continue to pray and strategise a way forward regarding this matter.

ELC aspires to enrich the lives of those attending the church through the many activities and channels of support for those who need it. Our desire is to show the love of God, not just locally, but nationally and internationally through outreach and through our media. We desire to meet the needs of the congregants, whether they be physical, mental, or spiritual, as well as deepen their understanding of the Bible and strengthen their faith in Jesus.

Effective Life Church
Statement of Financial Activities
for the year ended 31 October 2021

	<u>Notes</u>	<u>Unrestricted Funds</u> £	<u>Restricted Funds</u> £	<u>2021</u> £	<u>2020</u> £
<u>Incoming Resources</u>					
Donations		22,074	-	22,074	22,502
Government grant		11,668	-	11,668	7,306
<i>Total Incoming Resources</i>	1	33,742	-	33,742	29,808
<u>Resources Expended</u>					
<i>Charitable activities</i>					
Personnel Costs	5	21,295	-	21,295	15,748
Motor Expenses		92	-	92	-
Printing, stationery & postages		196	-	196	348
Donations		1,199	-	1,199	1,600
Telephone & Fax		889	-	889	949
Church Rent & Rates	1	6,010	-	6,010	4,860
Insurance		317	-	317	295
Development Programme		1,451	-	1,451	412
Depreciation	2	727	-	727	856
		32,176	-	32,176	25,068
<i>Governance costs</i>					
Accountancy		500	-	500	500
Legal & Professional Fees		867	-	867	254
Bank Charges		89	-	89	-
		1,456	-	1,456	754
<i>Total Resources Expended</i>	1	33,632	-	33,632	25,822
Net incoming resources		111	-	111	3,984
Transfers between funds		-	-	-	-
Net movement in funds		111	-	111	3,984
Total funds brought forward		8,481	-	8,481	4,497
<i>Total funds carried forward</i>		8,592	-	8,592	8,481

Effective Life Church
Balance Sheet
as at 31 October 2021

	Notes	2021 £	2020 £
Fixed assets			
Tangible assets	2	6,349	4,848
Current assets			
Cash at bank and in hand		<u>2,742</u>	<u>4,133</u>
Creditors: amounts falling due within one year	3	(500)	(500)
Net current assets		<u>2,243</u>	<u>3,633</u>
Net assets		<u><u>8,592</u></u>	<u><u>8,481</u></u>
Funds of the charity			
Unrestricted funds		8,592	8,481
Total funds		<u><u>8,592</u></u>	<u><u>8,481</u></u>

These financial statements were approved by the Trustees on 29 July 2022 & signed on their behalf by:



Rev Matthew Guest
Trustee

**Effective Life Church
Notes to the Accounts
for the year ended 31 October 2021**

1 Accounting policies

Basis of preparation

The Financial Statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities and Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities".

Incoming resources

Unrestricted Income comprises donations and is recognised on receipt basis. Restricted Income relates to donations specifically raised for the purchase of land & buildings and is recognised on receipt basis. However, the donors have agreed that once the primary purpose has been satisfied, any surplus funds remaining will be used for the running of the Charity's ordinary activities.

Depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful lives based on reducing balance method.

Motor Vehicle	25%
Equipments	15%
Fixtures & Fittings	20%

Resources Expended

Charitable Activities

These comprise all expenditure directly relating to the objects of the Charity. Support costs are an integral part of the expenses incurred in carrying out those charitable activities, which the Charity was established to perform.

Governance Costs

Governance costs comprise the costs of running the charity, including strategic planning for its future development, also includes accountancy & legal fees and all costs relating to constitutional and statutory compliance.

Church Rent & Rates

At present we do not have our own property and we are currently on a 12 months rolling tenancy agreement. Rent is paid weekly in advance of use of the premises. The significant reduction in rental cost was as a result of non use of the property during the covid 19 lockdown period. The charity is only liable to make rental payments for actual usage of the property.

**Effective Life Church
Notes to the Accounts
for the year ended 31 October 2021**

2 Tangible fixed assets

	Equipments
	£
Cost	
At 1 November 2020	6,051
Additions	2,228
At 31 October 2021	<u>8,279</u>
Depreciation	
At 1 November 2020	1,203
Charge for the year	727
At 31 October 2021	<u>1,930</u>
Net book value	
At 31 October 2021	<u>6,349</u>
At 31 October 2020	<u>4,848</u>

3 Creditors: amounts falling due within one year

	2021	2020
	£	£
Accountancy	500	500
	<u>500</u>	<u>500</u>

4 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total £
Equipments	6,349	-	6,349
Tangible fixed assets	6,349	-	6,349
Current assets			
Cash at bank and in hand	2,742	-	2,742
	<u>2,742</u>	<u>-</u>	<u>2,742</u>
Creditors: amounts falling due after one year	(500)	-	(500)
At 31 October 2021	<u><u>8,591</u></u>	<u><u>-</u></u>	<u><u>8,591</u></u>

5 Trustees Remuneration included in personnel costs

**Effective Life Church
Notes to the Accounts
for the year ended 31 October 2021**

Rev Matthew Guest was given an allowance as a full time minister. This including PAYE, NI contributions paid over to HMRC amounted to £15,275. Pension contributions paid over to Pension Provider amounted to £759. Other than that, no remuneration was paid to any of the trustees and their expenses also not borne by the Trust. The remainder of the personnel cost represents allowance given to part-time admin officer.

EFFECTIVE LIFE CHURCH

England & Wales - Charity number 1183394

Accounts

CHARITY REGISTRATION NUMBER
1183394

Effective Life Church

Financial Statements For The Year Ended
31 October 2020

Raywin P-Cole & Co Ltd
Chartered Certified Accountants
ACCA Registered Firm
131 Tivoli Road, West Norwood
London SE27 0EE

Effective Life Church

**Financial Statements For The Year Ended
31 October 2020**

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Effective Life Church

Trustees Annual Report for the year ended 31st October 2020

This is a report of our Charity undertakings for the year ended 31st October 2020 and our vision for the future:

Since Effective Life Church (ELC) was registered as a company limited by guarantee (Reg 11650724) on 31/10/2018 and as a charity on 14/05/2019, we have come a long way. As the Senior Pastor and a member of the board of Trustees at Effective Life Church, it is a joy to see all that we have undertaken despite the restrictions caused by Coronavirus throughout this financial year.

Registered address: 52 Watling Street, Rochester Kent, ME2 3NY.

Banking:

ELC continues to bank with Barclays Bank Plc. It is through Barclays that the charity's transactions are conducted. Our members and church visitors have been able to make donations straight into ELC's bank account.

Governance:

ELC has now fully employed the Senior Pastor and has also employed Mr. Luke Guest part-time to Pastor the congregation and manage the matters of the church.

We continue to work with Raywin P-Cole & Co Ltd (RPC & Co) for their accounting services.

RPC & Co have seen and approved our accounting processes, as well as set up a PAYE & pension scheme for the Senior Pastor, which are now in affect.

RPC & Co has also helped ELC navigate through the unprecedented period of Covid-19 and in pursuit of mitigating the financial challenges, secured furlough for our full time Senior Pastor as most our key donors are also facing incredible challenges.

We welcomed Adenike Adeleke on 9th September 2020 to the ELC Board of Trustees. ELC has a board of trustees made up of the following members:

Adenike Adeleke
Anthony Adeoye (Chair)
Matthew Guest (Senior Pastor)
Ricky Grosvenor
Christopher Kirwin

The board usually convene to discuss relevant matters pertaining to the continued development of ELC.

Achievements:

In the past year we moved premises from Northfleet Technology College in October of 2020 into our current premises at Thamesview School.

With this move we managed to secure stability in all our meetings, abundant parking spaces, a more spacious auditorium, a more suitable environment for the general public (including those with physical disabilities) as everything operates on one floor, room to expand and operate our Children's Sunday School department.

Our digital footprint continues to grow with our Sunday sermons now spanning 40 nations worldwide courtesy of our audio-visual department.

Our Senior Pastor is sought after in countries like Pakistan, India, Kenya and Uganda.

ELC continues to work and partner with other Christian bodies. ELC is looking to join other Christian networks to help forward the Gospel. These include: Multiply International and CIC (Churches in Community)

ELC carried out a baptism service at Margate, Kent, which saw seven church attendees receive baptism.

We had an outdoor church service which gave the congregation the opportunity to see each other physically for the first time in months.

We had the privilege of hosting a marriage renewal service for a married couple in our church.

ELC also dedicated three children during a special dedication service.

Mr. Luke Guest is now heading up a new discipleship group for the church called 24/7. The goal of the group is to encourage young adults in their faith in Jesus and provide opportunities to gather socially. Due to the recent pandemic, many young adults have struggled with loneliness. Now with this new group in affect, it gives young adults a chance to build healthy relationships and an opportunity to learn more about the Bible.

ELC presently has a couple of Pulse groups who meet mid-weekly in the Medway towns and Gravesend, including a new group that has recently started in Cliffe. These groups provide members with the means to meet, share and encourage one another mid-week before we have our Sunday service. Pulse meetings also provide a very informal forum where members feel freer to share everyday pressures, concerns, joys and victories.

Throughout the majority of this past year, we were unable to function as normal due to the Coronavirus Pandemic. This meant we couldn't meet for church services or mid-week meetings for a significant period of time. However, ELC managed to find solutions to the challenges presented by the restrictions. For example, Pastor Matthew video recorded sermons every Sunday during lockdown so the members of our church could still hear the Word of God being taught. These sermon recordings were always posted onto the church's Facebook page and Website for congregants to watch and be encouraged on a weekly basis. We also utilised the video conferencing app, Zoom, to have a weekly prayer meeting where we commit to the Lord the struggles of the members and for issues caused by the pandemic. Through Zoom, Pulse Group meetings were able to continue, meaning that members of the church didn't face the pressures of lockdowns alone.

Sadly, we lost a member of our congregation due to Coronavirus, of which, Pastor Matthew conducted their funeral. In conclusion, despite the uncertainty and confusion caused by Covid-19, ELC were able to serve and help the members of the church in what was an unprecedented time. As a matter of fact, since returning to our normal church services, we have seen a slight increase in church attendees and also new members. ELC have continued to remain united together and we look forward to continue building together and serving one another.

Vision and aspirations:

Moving forward, ELC aspires to enrich the lives of those attending the church through the many activities and channels of support for those who need it. Our desire is to show the love of God, not just locally, but nationally and internationally through outreach and through our media. We desire to meet the needs of the congregants, whether they be physical, mental, or spiritual, as well as deepen their understanding of the Bible and strengthen their faith in Jesus.

In the future, we long to have a worship team which will enhance our Sunday services. We are also looking for a building where ELC can be based during the week so we expand our activities, as well as our reach.

Effective Life Church

Independent Examiner's Report to the Trustees and Members

We report on the accounts of the Trust for the year ended 31 October 2020 which are set out on the annexed pages.

Respective Responsibilities of the Trustees and Examiner

The Trustees of the Charity are responsible for the preparation of the accounts; and consider that the audit requirement of section 144(2) of the Charities Act 2011 does not apply and that an independent examination is needed.

It is our responsibility to:

- * examine the accounts under section 145 of the 2011 Act;
- * to follow the procedures specified in general Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act, and
- * to state whether particular matters have come to our attention.

Basis of Independent Examiner's Report

Our examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with our examination, no matter has come to our attention:

- 1) Which gives us reasonable cause to believe that in any material respect the requirements
 - * to keep accounting records in accordance with section 130 of the 2011 Act;
 - * and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met;

or

- 2) To which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Raywin P-Cole & Co Ltd
Chartered Certified Accountants
ACCA Registered Firm
131 Tivoli Road, West Norwood
London SE27 0EE

30 July 2021

Effective Life Church
Statement of Financial Activities
for the year ended 31 October 2020

	<u>Notes</u>	<u>Unrestricted Funds</u> £	<u>Restricted Funds</u> £	<u>2020</u> £	<u>2019</u> £
<u>Incoming Resources</u>					
Donations		22,502	-	22,502	37,739
Government grant		7,306	-	7,306	-
<i>Total Incoming Resources</i>	1	29,808	-	29,808	37,739
<u>Resources Expended</u>					
<i>Charitable activities</i>					
Personnel Costs	5	15,748	-	15,748	14,090
Motor Expenses		-	-	-	264
Printing, stationery & postages		348	-	348	548
Community Mission		-	-	-	6
Donations		1,600	-	1,600	1,220
Telephone & Fax		949	-	949	837
Church Rent & Rates	1	4,860	-	4,860	13,140
Insurance		295	-	295	268
Development Programme		412	-	412	1,988
Welfare		-	-	-	34
Depreciation	2	856	-	856	347
		25,068	-	25,068	32,742
<i>Governance costs</i>					
Accountancy		500	-	500	500
Legal & Professional Fees		254	-	254	-
		754	-	754	500
<i>Total Resources Expended</i>	1	25,822	-	25,822	33,242
Net incoming resources		3,984	-	3,984	4,497
Transfers between funds		-	-	-	-
Net movement in funds		3,984	-	3,984	4,497
Total funds brought forward		4,497	-	4,497	-
<i>Total funds carried forward</i>		8,481	-	8,481	4,497

Effective Life Church
Balance Sheet
as at 31 October 2020

	Notes	2020 £	2019 £
Fixed assets			
Tangible assets	2	4,848	1,967
Current assets			
Cash at bank and in hand		4,133	3,030
Creditors: amounts falling due within one year	3	(500)	(500)
Net current assets		3,633	2,530
Net assets		8,481	4,497
Funds of the charity			
Unrestricted funds		8,481	4,497
Total funds		8,481	4,497

These financial statements were approved by the Trustees on 30 July 2021 & signed on their behalf by:

Rev Matthew Guest
Trustee

**Effective Life Church
Notes to the Accounts
for the year ended 31 October 2020**

1 Accounting policies

Basis of preparation

The Financial Statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities and Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities".

Incoming resources

Unrestricted Income comprises donations and is recognised on receipt basis. Restricted Income relates to donations specifically raised for the purchase of land & buildings and is recognised on receipt basis. However, the donors have agreed that once the primary purpose has been satisfied, any surplus funds remaining will be used for the running of the Charity's ordinary activities.

Depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful lives based on reducing balance method.

Motor Vehicle	25%
Equipments	15%
Fixtures & Fittings	20%

Resources Expended

Charitable Activities

These comprise all expenditure directly relating to the objects of the Charity. Support costs are an integral part of the expenses incurred in carrying out those charitable activities, which the Charity was established to perform.

Governance Costs

Governance costs comprise the costs of running the charity, including strategic planning for its future development, also includes accountancy & legal fees and all costs relating to constitutional and statutory compliance.

Church Rent & Rates

At present we do not have our own property and we are currently on a 12 months rolling tenancy agreement. Rent is paid weekly in advance of use of the premises. The significant reduction in rental cost was as a result of non use of the property during the covid 19 lockdown period. The charity is only liable to make rental payments for actual usage of the property.

**Effective Life Church
Notes to the Accounts
for the year ended 31 October 2020**

2 Tangible fixed assets

	Equipments
	£
Cost	
At 1 November 2019	2,314
Additions	3,737
At 31 October 2020	<u>6,051</u>
Depreciation	
At 1 November 2019	347
Charge for the year	856
At 31 October 2020	<u>1,203</u>
Net book value	
At 31 October 2020	<u>4,848</u>
At 31 October 2019	<u>1,967</u>

3 Creditors: amounts falling due within one year	2020	2019
	£	£
Accountancy	<u>500</u>	<u>500</u>

4 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total £
Equipments	4,848	-	4,848
Tangible fixed assets	4,848	-	4,848
Current assets			
Cash at bank and in hand	4,133	-	4,133
	<u>4,133</u>	<u>-</u>	<u>4,133</u>
Creditors: amounts falling due after one year	(500)	-	(500)
At 31 October 2020	<u><u>8,481</u></u>	<u><u>-</u></u>	<u><u>8,481</u></u>

5 Trustees Remuneration included in personnel costs

Rev Matthew Guest was given an allowance as a full time minister. This including P.A.Y.E. & NI contributions paid over to HMRC amounted to £15,368. Other than that, no remuneration was paid to any of the trustees and their expenses also not borne by the Trust.