

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>	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
<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>9,818</u>	<u>9,505</u>
Funds of the charity			
Unrestricted funds		9,818	9,505
Total funds		<u>9,818</u>	<u>9,505</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
	£	£
Cost		Total
At 1 November 2023	11,928	13,541
Additions	<u>822</u>	<u>822</u>
At 31 October 2024	<u>12,750</u>	<u>14,363</u>
Depreciation		
At 1 November 2023	4,658	5,239
Charge for the year	<u>1,213</u>	<u>206</u>
At 31 October 2024	<u>5,871</u>	<u>6,658</u>
Net book value		
At 31 October 2024	<u>6,879</u>	<u>7,705</u>
At 31 October 2023	<u>7,270</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>9,818</u>	<u>-</u>	<u>9,818</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.