

Life Church

Report and Accounts
Year ended 31 December 2025

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

LIFE CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2025

ADDRESS FOR CORRESPONDENCE	Frederick Street Wigston LE18 1PJ
GOVERNING DOCUMENT	Constitution dated 12 December 2019
CHARITY REGISTRATION NUMBER	1186922
Trustees RESPONSIBLE FOR MANAGING THE CHARITY	Mary Buckley (resigned 31 March 2025) Leon Cole Andrew Harrison (resigned 31 March 2025) Matthew Hill James Fox (appointed 07 April 2025) Jacob Lescott Sonia Haithcock
BANKERS	Barclays Bank PLC Kingdom Bank Limited
INDEPENDENT EXAMINER	Sarah Crispin Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal & Administrative Details
Pages 2-5	Trustees' Report
Page 6	Independent Examiner's Report
Page 7	Receipts and Payments Account
Page 8	Statement of Assets & Liabilities
Pages 9-10	Notes to the Accounts

LIFE CHURCH
REPORT OF THE Trustees
FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2025.

Objectives and activities

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation.

The principal aim of the charity is the advancement of the Christian faith and the worship of God. By upholding righteous values and beliefs it is the Trustees' conviction that a positive impact into the community can be achieved for the good of all. Activities include:

- A regular programme of meetings is provided in the main centre for worship, prayer and outreach.
- Children and youth work.
- Mid-week groups and activities including Life Groups.
- Teaching series, inspiration and online resources.
- Community outreach including partnering with local agencies to provide support to those in need.

Achievements and performance

We launched a fresh vision for Life Church in September 2025, with our intent to be 'a church overflowing with the life of God', focused on Reaching People, Raising Disciples and Releasing Gifting.

The main achievements for the period were:

- We ran an Alpha course where participants had opportunity to explore and go deeper in their Christian faith.
- We held several baptism services throughout the year, where participants shared their journey to faith in Jesus.
- We engaged with the local community through the Knighton Park Show and Wigston Christmas Lights events.
- We launched Coffee & Cake, opening up our building to engage with the community.
- We extended our relationships with community partners, including providing Christmas gift bags for isolated and vulnerable members of the local community.
- We supported mission and missionaries in Greece and Spain, and into central and eastern Europe and Africa via Kingdom Journeys.
- We continued to fight modern day slavery via our partnership with Hope for Justice.

Raising Disciples:

- We ran Sunday services, with many new individuals and families attending, and provided teaching to encourage and equip the church in God's word.
- We held Life Groups throughout the year in homes or online, enabling relationship building, discipleship, outreach and leadership development.
- We continued to invest in our children and young people through Sunday mornings, Arise Youth, a midweek Life Group and the Summer trip to the RockNations conference.
- We held a series of Encounter worship nights to provide a space for going deeper with God in worship and prayer.
- We ran a variety of men's and women's events and activities, enabling relationship building and growing in faith.
- We launched our Young Adults ministry for 18-30s, providing opportunity for this age group to grow in community and go deeper in faith.
- We introduced Faith & Fitness, equipping people in basic fitness skills alongside spiritual input and encouragement.

Releasing Gifting:

- We brought several new people into church partnership, and provided opportunity for a large proportion of church partners to use their gifts to serve on our teams.
- We held several Stronger Team Sundays during the year, focused on growth, development and releasing gifting.
- We introduced 'Real Life' interviews in Sunday services, and continued to involve a range of people in leading communion.
- We provided opportunity for our leaders to engage with Assemblies of God leadership days, events and conferences.
- We began planning for the launch of Life Church Academy in 2026, a programme of practical theological development.

To implement our vision and mission, we strengthened our supporting infrastructure and enabling functions in several areas in 2026:

- We introduced Life Church 'DNA' – communicating our church culture and values.
- We introduced a part time Communications Coordinator role to facilitate church communications internally and externally via our various platforms.
- We established a Pastoral Care Team and Pastoral Framework to equip and support the church in providing pastoral care to church attenders and those engaging with the church.
- We continued to apply good practice in safeguarding, including raising the profile of safeguarding with the church through various channels, and providing internal training and support to supplement external training.
- We renovated our upstairs youth room to provide a fantastic space for our young people.

- We refurbished our church office to provide a fit-for-purpose working environment for our expanded team.

The activities are mainly achieved through the faithful work of many church members who act as unpaid volunteers, without whose contributions the aims and objectives could not all be met.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

The vast majority of the finances required to fund the activities are raised through donations from church partners, supplemented by the refund of income tax from HM Revenue & Customs through the Gift Aid scheme.

During the year we gave £19,216 (2024: £13,993) to other Christian charities and missions who help us fulfil our charitable aims and objectives.

During the year income decreased by £12,940, to £176,099, and expenditure decreased by £34,077, to £160,504. As a result the cash held by the charity increased by £15,593, to £83,182, of which £73,584 is unrestricted and can be used for any charitable purpose.

Reserves policy

The Trustees' aim is to hold surplus funds of approximately 3 months of unrestricted expenditure which equates to £36,976. At this level, the Trustees feel that current activities of the charity would be able to continue in the event of a significant drop in offerings. At 31 December 2025 the unrestricted general fund balance was £73,584, representing 6 months expenditure.

Governance and management

New Trustees are appointed by the existing Trustees. The Trustees are responsible for making the major decisions regarding the formulation and implementation of its aims and objectives, and for monitoring and controlling all of its financial resources. The Trustees formally meet at least four times a year, and report key issues and decisions to the church membership on a regular basis. Quarterly reports from the treasurer are received for discussion and necessary action. An Annual General Meeting is held each year to present to the church membership the management, departmental and Treasurer's reports.

In the pursuit of its charitable activities, the charity has been in fellowship with the Assemblies of God in the UK, and is a member of the Evangelical Alliance.

Risk statement

The charity is exposed to various risks - be they operational, financial or reputational. The Trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Responsibilities of Trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the Trustees and signed on their behalf by:

Matthew Hill
Matthew Hill (May 12, 2026 15:15:08 GMT+1)
MATTHEW HILL (Trustee)
Date: May 12, 2026

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

LIFE CHURCH

I report to the Trustees on my examination of the accounts of Life Church ('the charity') for the year ended 31 December 2025 on pages 7 to 10 following.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Sarah Crispin

Sarah Crispin (May 19, 2026 13:39:03 GMT+1)

Sarah Crispin
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: May 19, 2026

LIFE CHURCH

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds		Restricted Funds	2025	2024
		General Funds	Designated Funds			
		£	£	£	£	£
<i>Income receipts</i>						
Donations		118,113	4,000	16,539	138,652	150,384
Gift aid receipts		34,418	1,000	-	35,418	36,827
Income from events		-	-	1,694	1,694	700
Investment income		314	-	-	314	747
Other		20	-	-	20	380
<i>Total receipts</i>		<u>152,865</u>	<u>5,000</u>	<u>18,233</u>	<u>176,098</u>	<u>189,039</u>
<i>Payments</i>						
Payments in relation to charitable activities undertaken directly	2	135,337	3,429	2,492	141,258	180,567
Grants paid in relation to charitable activities undertaken by others	3	12,565	-	6,681	19,246	14,013
<i>Total payments</i>		<u>147,902</u>	<u>3,429</u>	<u>9,173</u>	<u>160,504</u>	<u>194,580</u>
Net of receipts / (payments) before		4,962	1,571	9,060	15,595	- 5,541
Transfers between funds	5	- 213	-	213	-	-
<i>Net movement in funds</i>		<u>4,749</u>	<u>1,571</u>	<u>9,273</u>	<u>15,593</u>	<u>- 5,541</u>
Cash funds as at last year end		67,265	-	324	67,589	73,130
<i>Cash funds at this year end</i>	A	<u>72,014</u>	<u>1,571</u>	<u>9,597</u>	<u>83,182</u>	<u>67,589</u>

The notes on pages 9 - 10 form part of these accounts.

LIFE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	<u>Unrestricted Funds</u>		Restricted funds	2025	2024
		General funds	Designated funds			
		£	£	£	£	£
A Cash funds						
Cash at bank with immediate access		27,559	1,571	9,597	38,727	28,511
Notice deposits		44,392	-	-	44,392	39,078
Petty cash		62	-	-	62	-
		<u>72,014</u>	<u>1,571</u>	<u>9,597</u>	<u>83,182</u>	<u>67,589</u>
B Other monetary assets						
Gift aid due to charity		6,621	-	-	6,621	7,568
Other debtors		391	-	-	391	-
		<u>7,012</u>	<u>-</u>	<u>-</u>	<u>7,012</u>	<u>7,568</u>
C Liabilities						
Falling due within one year						
Trade creditors		1,706	-	-	1,706	1,004
Payroll and Tax		1,413	-	-	1,413	1,930
Fee for Independent Examination		1,260	-	-	1,260	1,200
Total		<u>4,379</u>	<u>-</u>	<u>-</u>	<u>4,379</u>	<u>4,134</u>

D Assets retained for charity's own use

	Fund to which asset belongs	Current value
		£
Land and buildings (give brief details)	General	1,460,175
Fixtures, fittings and equipment	General	126,007
		<u>1,586,182</u>

Current insurance values have been quoted because reliable valuations are not available

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the Trustees and signed on their behalf by:

Matthew Hill
Matthew Hill (May 12, 2026 15:15:08 GMT+1)
MATTHEW HILL (Trustee)
Date: May 12, 2026

The notes on pages 9 - 10 form part of these accounts.

LIFE CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2025	Total 2024
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Employment costs (see note 4)	83,590	-	-	83,590	74,235
Ministry expenses	10,315	-	250	10,565	15,784
Youth and children's work	4,090	2,734	-	6,825	6,567
Outreach activities	-	-	-	-	1,257
Events	1,660	-	1,718	3,378	865
Equipment	4,541	-	-	4,541	1,621
Maintenance of buildings & equipment	16,604	695	524	17,822	17,275
Upgrade of buildings & equipment	514	-	-	514	43,086
Utilities	5,063	-	-	5,063	7,951
Insurance	1,535	-	-	1,535	1,568
Office and support costs	7,426	-	-	7,426	10,358
	<u>135,337</u>	<u>3,429</u>	<u>2,492</u>	<u>141,258</u>	<u>180,567</u>
3 Grants paid in relation to charitable activities undertaken by others					
Grants for:					
Mission in the UK and overseas	12,565	-	6,681	19,246	14,013
	<u>12,565</u>	<u>-</u>	<u>6,681</u>	<u>19,246</u>	<u>14,013</u>
4 Transactions with related parties					

Mary Buckley, Matthew Hill and James Fox served as church leaders and received employment benefits totalling £12,964, £44,310, and £15,659 respectively (2024: £49,240, £19,947 and £0) for serving in that capacity, not for serving as Trustees; these payments are permitted by the charity's governing document.

Beth Hill, who is closely related to Matthew Hill, who is a Trustee, received financial support of £2,625 (2024: £2,625) towards theological education.

Payments were made to Tracey Harrison (wife of Trustee) for her role as a cleaner: £5,027 (2024: £4,669)

LIFE CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	67,265	152,865	(147,902)	(213)	72,014
Designated funds					
3D Ministries	-	5,000	(3,429)	-	1,571
Restricted funds					
Building Fund	-	669	-	-	669
Missions Fund	324	936	(1,081)	-	180
Youth Fund	-	850	(1,063)	213	0
Appeals Fund	-	14,915	(6,374)	-	8,541
Events Fund	-	864	(655)	-	209
	<u>324</u>	<u>18,234</u>	<u>(9,173)</u>	<u>213</u>	<u>9,597</u>
Total funds	<u>67,589</u>	<u>176,098</u>	<u>(160,504)</u>	<u>-</u>	<u>83,182</u>

3D Ministries: for helping those in need

Building Fund: for building-related projects and expenditure

Missions Fund: local and global outreach and relief of poverty

Youth Fund: for youth ministry, events and conferences

Appeals Fund: for special appeals including vision offerings

Events Fund: for events or conferences where participants pay some or all of the cost