

LIFE CHURCH CUFFLEY

England & Wales - Charity number 1195425

Details

Other names	LIFE CHURCH - CUFFLEY
Status	Registered
Legal form	CIO
Registered	2021-08-06
Register	View on the Charity Commission register

Contact

Address	Life Church Cuffley King James Avenue Cuffley Potters Bar EN6 4LN
Phone	01707876060
Email	office@lifechurch.uk.com
Website	http://www.lifechurch.uk.com/

Activities

Objects: THE PRINCIPAL PURPOSES OF THE CHURCH ARE: - THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: Providing place for religious worship. Serving the community by providing services and helping to meet spiritual and practical needs

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£108,537	£155,632	-	-
2023-12-31	£130,704	£145,379	-	-
2022-12-31	£97,140	£104,537	-	-

Trustees

Name	Role	Appointed
Alison Louise Hockney		2026-01-28
Anabel Mary Louise Hattrell		2026-01-28
Anabel Mary Louise Hattrell		2026-01-28
Gillian Margaret Martin		2026-01-28
Jennifer Ruth Kuhl		2026-01-28
William Wade		2026-01-28

Linked charities

- LIFE CHURCH - CUFFLEY (1195425-1)

LIFE CHURCH CUFFLEY

England & Wales - Charity number 1195425

Accounts



ANNUAL REPORT

31ST DECEMBER 2024

Life Church Cuffley
A Charitable Incorporated Organisation (CIO)
Charity Registration No 1195425



Statutory Information

Registered Address

King James Avenue,
Cuffley, Herts EN6 4LN
Charity Registration Number 1195425

Trustees

Mr W Wade (Pastor)
Mrs J R Kuhl
Mrs A L Hockney
Miss G M Martin (Stepped down 21 September 2025)
Mrs A M L Hattrell
Mr A Smith (Appointed 11 May 2025)

Property Trustees

The Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire OX11 8RT

Independent Examiner

W Davy ACA



Annual Report for 2024

The Trustees present their Annual Report for 2024

Charitable Object

The Charity is governed by our Approved Governing Document which states that the principal purpose of the Charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine. The Church occupies premises which are held by the Baptist Union Corporation Ltd as legal trustee with Life Church being the beneficial trustee.

Organisational Structure and Decision making processes

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The Members' Meeting normally takes place up to four times per year. In accordance with the Constitution, the members appoint Leaders/Trustees who, together with the Minister (who is also appointed by the Members) are responsible for the day to day running of the Church's work and witness, together with the financial and legal aspects of the charity. The Trustees are collectively known as the Leadership Team.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the Church meeting by the Trustees, or may be raised by members in Church meeting for further consideration by the Trustees. Although the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and Activities of Life Church

In order to achieve the principal charitable objective of advancement of the Christian faith, the Church adopts the principle of aiming to be a 'Hub' serving the local community.



Activities and Achievements

The Church's success cannot be gauged solely by statistics; less quantifiable aspects like deepening faith (discipleship), practical service, and witness are crucial to fulfilling its main charitable goals. The Leadership Team and Trustees acknowledge that measuring these areas can be challenging. However, a brief summary below reflects the Trustees' belief that 2024 was a positive year for the Church.

Public worship is fundamental to Life Church's mission and outreach, occurring every Sunday and occasionally at other times, which are communicated during services, in the weekly newsletter, on the church's Facebook page, and on the website at www.lifechurch.uk.com.

A comprehensive children's teaching program is offered during morning services, fostering a friendly, welcoming community with a strong focus on young families. Everyone is welcome to attend, and the Church embraces a multicultural environment.

The Life Café, a versatile welcome space for community gatherings over coffee and cake, has increasingly contributed to Church life. It serves as a hub for both formal groups and informal meet-ups, open Tuesday to Friday mornings and Tuesday evenings, with special events scheduled. We aim to expand the Life Café's hours and availability. Currently, we host art and craft groups, addiction recovery support, and a veterans support group. All groups are well attended. The Sowing Seeds Family Hub operates from the building during the week, offering classes and support to local families, resulting in more community members visiting regularly.

The 'Singing for Fun' group also serves the Cuffley and wider community, reflecting the growing national interest in choirs. This voluntary group meets regularly to practice for local events, led by church members who share their musical talents.

Attendance is strong, with newcomers joining almost weekly. Our Sunday worship aims to be accessible, featuring a clear structure, modern songs, and inspiring messages that cater to those unfamiliar with church. As a result, many newcomers hear about us through word of mouth and consistently express that Life Church feels warm, friendly, and welcoming.

In alignment with the global Church, Life Church responds to financial appeals and requests for support as needed. We invite readers interested in our work to visit www.lifechurch.uk.com for more information.



All programs are regularly evaluated to ensure they remain effective, recognising that some may only serve a purpose for a season. Changes are made as necessary, or programs may be replaced in order to meet the needs of the church and wider community. The Church has established procedures to ensure that everyone working with children and vulnerable adults is appropriately DBS checked.

As a Charitable Incorporated Organisation, the Leadership Team and Trustees have reviewed the Charity Commission's guidance on public benefit and are confident that the activities described in this report demonstrate our commitment to serving the public.

We anticipate that 2025 will bring continued growth, allowing Life Church to pursue its mission with renewed energy and effectiveness. Membership is increasing, along with regular baptisms, which are an exciting aspect of our community. By God's grace, Life Church is becoming an even more vibrant part of Cuffley.

Financial highlights.

Total 2024 income from all sources was £108,537 (*£130,704-2023*) Expenditure was £155,632 (*£145,379-2023*). The increase in income arose from a rise in donations received but also as interest rates increased from interest on balances held on the Church's behalf by the Baptist Union.

Expenditure also increased, this was as a result of the general inflation within the economy increasing day to day costs.

Life Church recognises the doctrine of the Baptist Union of Great Britain to which it is affiliated and is reflected in our Constitution as a Charitable Incorporated Organisation(CIO)

The Charity maintains a careful control over expenses. The major commitment of the church is the on-going expense in relation to our minister and maintenance and running of the Church Building and Manse. Other costs relate to discipling, outreach programme costs and contributions to charitable organisations providing a community benefit.

Considerable benefit accrues to the Church arising from the work done in the various activities of the church by members on a voluntary basis as part of their Christian witness. Were it not for this service, our costs would be significantly higher.

The Leadership Team/Trustees have not agreed a formal reserve policy. No funds are in deficit and it is believed that there are more than sufficient financial resources to meet all known expenditure commitments both at the end of the accounting period and during 2025. This will be under continual review as the Church pursues its objectives.



The church continues to face challenges in managing and operating the church but also real opportunities for the church to pursue its charitable objectives with even greater commitment and enthusiasm in 2025. We aim to make the Life Church even more effective and relevant to our local and wider community in the coming year.

The financial statements for 31 December 2024 have been filed with the Charity Commission.

Life Church Cuffley

Independent Examiner's Report to the Trustees of Life Church Cuffley

I report on the accounts of the Church for the period ended 31 December 2024, which are set out on pages 8 to 16.

Respective responsibilities of Trustees and examiner

The church's Trustees are responsible for the preparation of the accounts. The church's Trustees consider that an audit is not required for the year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the 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 my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the church 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 you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no audit opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Acthave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

William Davy ACA
99 Ridgeway
Welwyn Garden City
Hertfordshire
AL7 2DB

Chartered Accountant

Dated 15th October 2025

Life Church Cuffley
Statement of Financial Activities
For the year ended 31st December 2024

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds					
Donations and legacies	59,028			59,028	86,350
Investment income	42		17,176	17,218	16,682
Incoming resources from charitable activities	32,291			32,291	27,672
Total income	91,361	-	17,176	108,537	130,704
Resources used					
Charitable activities	138,520		17,112	155,632	145,379
Total expenditure	138,520	-	17,112	155,632	145,379
Net income / (expenditure) resources before transfer	(47,159)	-	64	(47,095)	(14,675)
Transfers:					
Gross transfers between funds - in	40,000	-	16,762	56,762	40,000
Gross transfers between funds - out	(16,762)	-	(40,000)	(56,762)	(40,000)
Other recognised gains / losses					
Net movement in funds	(23,921)	-	(23,174)	(47,095)	(14,675)
Reconciliation of funds					
Total funds brought forward	62,121	2,712	1,066,894	1,131,727	1,146,401
Total funds carried forward	38,200	2,712	1,043,720	1,084,632	1,131,726
Represented by					
Unrestricted					
General fund	35,828			35,828	59,749
Designated					
Building for the Future	2,372			2,372	2,372
Restricted					
Cameo		438		438	438
Stock Family Fund		2,274		2,274	2,274
Endowment					
Endowment funds			1,043,720	1,043,720	1,066,893
Total funds	38,200	2,712	1,043,720	1,084,632	1,131,726

Life Church Cuffley
Statement of Assets and Liabilities
As at: 31 December 2024

	General (Unrestricted)	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Tangible Assets						
Church premises				238,927	238,927	239,277
Beehive Road Manse				400,000	400,000	400,000
Furniture, Fittings and Equipment	35,368				35,368	48,975
Total	35,368	-	-	638,927	674,295	688,252
Current Asset - Cash At Bank And In Hand						
Barclays Bank	(1,858)	2,372	2,712		3,226	14,307
Royal Bank of Scotland	-				-	-
Total	(1,858)	2,372	2,712	-	3,226	14,307
Current Asset - Debtors						
Debtors	3,125				3,125	3,068
Total	3,125				3,125	3,068
Current Asset - Investments						
London Baptist Property Board				404,793	404,793	427,616
Total				404,793	404,793	427,616
Liability - Provision For Liabilities Due Within One Year						
PAYE/NIC	807			-	807	1,517
Total	807			-	807	1,517
Liability - Provision For Liabilities After One Year						
Baptist Pension Scheme	-			-	-	-
Total	-			-	-	-
Net total assets	35,828	2,372	2,712	1,043,720	1,084,632	1,131,726
Represented by						
General (Unrestricted)	35,828				35,828	59,749
Building for the Future		2,372			2,372	2,372
Cameo			438		438	438
Stock Family Fund			2,274		2,274	2,274
Endowment				1,043,720	1,043,720	1,066,893
Total	35,828	2,372	2,712	1,043,720	1,084,632	1,131,726

Approved by the Trustees on 13th September 2025 and signed on its behalf by:

Miss G M Martin
Trustee

Mrs A L Hockney
Trustee

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2024

1 Accounting policies

Charity information

Life Church Cuffley is a incorporated charitable organisation registered in England and Wales. The address of the principal office is King James Avenue, Cuffley, Hertfordshire EN6 4LN.

1.1 Accounting convention

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the trust. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the trust has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2024

1.4 Income

Income is recognised when the trust is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the trust has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the trust has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is not part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2024

1.7 Financial instruments

A financial asset or a liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Where investments are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure.

2 Critical accounting estimates and judgements

In the application of the trust's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2024

	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total funds £	Prior year £
3 Analysis of income					
Donations and legacies:					
Donations and legacies	53,569	-	-	53,569	71,767
Gift Aid	5,459	-	-	5,459	14,583
Legacies	-	-	-	-	-
Total	59,028	-	-	59,028	86,350
Charitable activities:					
Charitable Activities	32,291	-	-	32,291	27,672
Total	32,291	-	-	32,291	27,672
Income from investments:					
Interest income	42	-	-	42	43
Total	42	-	-	42	43
Total Income	91,361	-	-	91,361	114,065
4 Analysis of expenditure					
Expenditure on charitable activities					
Ministers	49,127	-	-	49,127	46,375
Church Maintenance and Operation Costs	49,527	-	-	49,527	41,658
Mission Grants and Donations	5,870	-	-	5,870	6,373
Discipling and Outreach Activities	10,211	-	-	10,211	8,806
Manses Maintenance Costs	10,178	-	-	10,178	15,762
Depreciation	13,607	-	17,112	30,719	26,405
Total expenditure on charitable activities	138,520	-	17,112	155,632	145,379
Total Expenditure	138,520	-	17,112	155,632	145,379

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2024

5 Staff Costs

	This year	Prior year
	£	£
Salaries and wages	50,995	45,222
Social security costs	-	-
Pension costs (see note 7)	5,167	4,875
Other employee benefits	-	-
Total staff costs	56,162	50,097

6 Employees

The average monthly number of employees during the year was:

	This year	Prior year
Total	<u>2</u>	<u>2</u>

7 Pension

The church is a member of the Baptist Union Pension Fund. For service since January 2012 contributions are paid on a defined contribution basis, prior to January 2012 the fund operated on a defined benefit basis. During the year we received confirmation that the defined benefit fund was no longer in deficit, the requirement to make contributions to address the previous deficit had been consequently been reduced to a nominal £12 per year, as from 1st November 2024 no further contributions were required.

Pension Contributions

	This year	Prior year
	£	£
Defined contribution scheme	5,157	4,863
Defined benefit scheme	10	12
Total pension contributions	5,167	4,875

8 Grants made to institutions

The charity made the following grants to institutions:

		Total amount of grants paid £
Names of institution	Purpose	
Central Baptist Association	Home mission activities	4,000
Salvation Army	Christian Charitable Activities	805
Total grants to institutions in year		<u>4,805</u>
Other unanalysed grants		1,065
Total grants paid		<u>5,870</u>

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2024

9 Tangible fixed assets

Cost or valuation	Freehold land & buildings £	Other land & buildings £	Fixtures, fittings and equipment £	Total £
At the beginning of the year	680,298	400,000	97,116	1,177,414
Additions	16,762	-	-	16,762
At end of the year	697,060	400,000	97,116	1,194,176
Depreciation and impairments				
**Basis	SL	SL	SL	
** Rate	2.50%	0%	15%/25%	
At beginning of the year	441,021	-	48,141	489,162
Depreciation	17,112	-	13,607	30,719
At end of the year	458,133	-	61,748	519,881
Net book value				
Net book value at the beginning of the year	239,277	400,000	48,975	688,252
Net book value at the end of the year	238,927	400,000	35,368	674,295

10 Debtors

	This year £	Prior year £
Prepayments and accrued income	3,125	3,070
Other debtors	-	-
Total	3,125	3,070

11 Analysis of current asset investments

	This year £	Prior year £
Cash or cash equivalents - London Baptist Property Board	404,792	427,616
Total	404,792	427,616

12 Liability - Provision For Liabilities Due Within One Year

	This year £	Prior year £
PAYE/NIC	807	1,517
Total	807	1,517

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2024

13 Liability - Provision For Liabilities After One Year

	This year £	Prior year £
Baptist Pension Scheme	-	-
Total	-	-

14 Funds

Fund names	Purpose and Restrictions	Type PE, EE R or UR *	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Fund balances carried forward £
General Fund	General Purpose Fund	UR	62,121	91,361	(138,520)	23,238	38,200
Property fund	Funds allocation to acquisition/depreciation and interest	EE	1,066,894	17,176	(17,112)	(23,238)	1,043,720
Cameo Support Fund	Cameo Funds to support	R	438	-	-	-	438
	Family Support	R	2,274	-	-	-	2,274
Total Funds as per balance sheet			1,131,727	108,537	(155,632)	-	1,084,632

* Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

LIFE CHURCH CUFFLEY

England & Wales - Charity number 1195425

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ANNUAL REPORT

31ST DECEMBER 2023

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Mr W Wade (Pastor)
Mrs J R Kuhl
Mrs A L Hockney
Miss G M Martin
Mrs A M L Hattrell

Property Trustees

The Baptist Union Corporation Limited
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Didcot
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Bankers

Barclays Bank Cuffley, Herts

Independent Examiner

R W Hattrell FCA



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Expenditure also increased, this was as a result of the general inflation within the economy increasing day to day costs, but also the credit in the 2022 financial statements for the reduction in the Church's liability to the Baptist Union Pension Fund.

Life Church recognises the doctrine of the Baptist Union of Great Britain to which it is affiliated and is reflected in our Constitution as a Charitable Incorporated Organisation(CIO)

The Charity maintains a careful control over expenses. The major commitment of the church is the on-going expense in relation to our minister and maintenance and running of the Church Building and Manse. Other costs relate to discipling and outreach programme costs.

Considerable benefit accrues to the Church arising from the work done in the various activities of the church by members on a voluntary basis as part of their Christian witness. Were it not for this service, our costs would be significantly higher.

The Leadership Team/Trustees have not agreed a formal reserve policy. No funds are in deficit and it is believed that there are more than sufficient financial resources to meet all known expenditure commitments both at the end of the accounting period and during 2024. This will be under continual review as the Church pursues its objectives.



The church continues to face challenges in managing and operating the church but also real opportunities for the church to pursue its charitable objectives with even greater commitment and enthusiasm in 2024. We aim to make the Life Church even more effective and relevant to our local and wider community in the coming year.

The financial statements for 31 December 2023 have been filed with the Charity Commission.

Life Church Cuffley

Independent Examiner's Report to the Trustees of Life Church Cuffley

I report on the accounts of the Church for the period ended 31 December 2023, which are set out on pages 8 to 16.

Respective responsibilities of Trustees and examiner

The church's Trustees are responsible for the preparation of the accounts. The church's Trustees consider that an audit is not required for the year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the 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 my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the church 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 you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no audit opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Acthave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

33 Homewood Avenue
Cuffley
Hertfordshire
EN6 4QQ

Richard Hattrell FCA
Chartered Accountant

Dated 15th September 2024

Life Church Cuffley
Statement of Financial Activities
For the year ended 31st December 2023

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds					
Donations and legacies	86,350			86,350	65,058
Investment income	43		16,639	16,682	6,955
Incoming resources from charitable activities	27,672			27,672	25,127
Total income	114,065	-	16,639	130,704	97,140
Resources used					
Charitable activities	128,371		17,008	145,379	104,537
Total expenditure	128,371	-	17,008	145,379	104,537
Net income / (expenditure) resources before transfer	(14,306)	-	(369)	(14,675)	(7,397)
Transfers:					
Gross transfers between funds - in	40,000	-	-	40,000	-
Gross transfers between funds - out	-	-	(40,000)	(40,000)	-
Other recognised gains / losses					
Net movement in funds	25,694	-	(40,369)	(14,675)	(7,397)
Reconciliation of funds					
Total funds brought forward	36,427	2,712	1,107,262	1,146,401	1,153,798
Total funds carried forward	62,121	2,712	1,066,893	1,131,726	1,146,401
Represented by					
Unrestricted					
General fund	59,749			59,749	34,055
Designated					
Building for the Future	2,372			2,372	2,372
Restricted					
Cameo		438		438	438
Stock Family Fund		2,274		2,274	2,274
Endowment					
Endowment funds			1,066,893	1,066,893	1,107,262
Total funds	62,121	2,712	1,066,893	1,131,726	1,146,401

Life Church Cuffley
Statement of Assets and Liabilities
As at: 31 December 2023

	General (Unrestricted)	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Tangible Assets						
Church premises				239,277	239,277	256,285
Beehive Road Manse				400,000	400,000	400,000
Furniture, Fittings and Equipment	48,975				48,975	23,219
Total	48,975	-	-	639,277	688,252	679,504
Current Asset - Cash At Bank And In Hand						
Barclays Bank	9,223	2,372	2,712		14,307	13,588
Royal Bank of Scotland	-				-	-
Total	9,223	2,372	2,712	-	14,307	13,588
Current Asset - Debtors						
Debtors	3,068				3,068	3,061
Total	3,068				3,068	3,061
Current Asset - Investments						
London Baptist Property Board				427,616	427,616	450,977
Total				427,616	427,616	450,977
Liability - Provision For Liabilities Due Within One Year						
PAYE/NIC	1,517			-	1,517	729
Total	1,517			-	1,517	729
Liability - Provision For Liabilities After One Year						
Baptist Pension Scheme	-			-	-	-
Total	-			-	-	-
Net total assets	59,749	2,372	2,712	1,066,893	1,131,726	1,146,401

Represented by

General (Unrestricted)	59,749				59,749	34,055
Building for the Future		2,372			2,372	2,372
Cameo			438		438	438
Stock Family Fund			2,274		2,274	2,274
Endowment				1,066,893	1,066,893	1,107,262
Total	59,749	2,372	2,712	1,066,893	1,131,726	1,146,401

Approved by the Trustees on 15th September 2024 and signed on its behalf by:

Miss G M Martin
Trustee

Mrs A L Hockney
Trustee

Life Church Cuffley

Notes to the Financial Statements

For the year ended 31st December 2023

1 Accounting policies

Charity information

Life Church Cuffley is a incorporated charitable organisation registered in England and Wales. The address of the principal office is King James Avenue, Cuffley, Hertfordshire EN6 4LN.

1.1 Accounting convention

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the trust. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the trust has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2023

1.4 Income

Income is recognised when the trust is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the trust has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the trust has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is not part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2023

1.7 Financial instruments

A financial asset or a liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Where investments are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure.

2 Critical accounting estimates and judgements

In the application of the trust's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2023

	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total funds £	Prior year £
3 Analysis of income					
Donations and legacies:					
Donations and legacies	71,767	-	-	71,767	51,598
Gift Aid	14,583	-	-	14,583	13,460
Legacies	-	-	-	-	-
Total	86,350	-	-	86,350	65,058
Charitable activities:					
Charitable Activities	27,672	-	-	27,672	25,127
Total	27,672	-	-	27,672	25,127
Income from investments:					
Interest income	43	-	-	43	6,955
Total	43	-	-	43	6,955
Total Income	114,065	-	-	114,065	97,140
4 Analysis of expenditure					
Expenditure on charitable activities					
Ministers	46,375	-	-	46,375	19,734
Church Maintenance Costs	41,658	-	-	41,658	35,267
Mission Grants and Donations	6,373	-	-	6,373	7,466
Discipling and Outreach Activities	8,806	-	-	8,806	8,510
Manses Maintenance Costs	15,762	-	-	15,762	11,242
Depreciation	9,397	-	17,008	26,405	22,318
Total expenditure on charitable activities	128,371	-	17,008	145,379	104,537
Total Expenditure	128,371	-	17,008	145,379	104,537

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2023

5 Staff Costs

	This year	Prior year
	£	£
Salaries and wages	45,222	45,185
Social security costs	-	92
Pension costs (see note 7)	4,875	(20,541)
Other employee benefits	-	-
Total staff costs	50,097	24,736

6 Employees

The average monthly number of employees during the year was:

	This year	Prior year
Total	<u>2</u>	<u>2</u>

7 Pension

The church is a member of the Baptist Union Pension Fund. For service since January 2012 contributions are paid on a defined contribution basis, prior to January 2012 the fund operated on a defined benefit basis. During the year we received confirmation that the defined benefit fund was no longer in deficit, the requirement to make contributions to address the previous deficit has been consequently reduced to a nominal £12 per year.

Pension Contributions

	This year	Prior year
	£	£
Defined contribution scheme	4,863	4,648
Defined benefit scheme	12	(25,189)
Total pension contributions	4,875	(20,541)

8 Grants made to institutions

The charity made the following grants to institutions:

		Total amount of grants paid £
Names of institution	Purpose	
Central Baptist Association	Home mission activities	4,001
Teens Unite	Cancer Charity Supporting Teenagers	792
Total grants to institutions in year		<u>4,793</u>
Other unanalysed grants		1,580
Total grants paid		<u>6,373</u>

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2023

9 Tangible fixed assets

Cost or valuation	Freehold land & buildings £	Other land & buildings £	Fixtures, fittings and equipment £	Total £
At the beginning of the year	680,298	400,000	61,963	1,142,261
Additions	-	-	35,153	35,153
At end of the year	680,298	400,000	97,116	1,177,414
Depreciation and impairments				
**Basis	SL	SL	SL	
** Rate	2.50%	0%	15%/25%	
At beginning of the year	424,013	-	38,744	462,757
Depreciation	17,008	-	9,397	26,405
At end of the year	441,021	-	48,141	489,162
Net book value				
Net book value at the beginning of the year	256,285	400,000	23,219	679,504
Net book value at the end of the year	239,277	400,000	48,975	688,252

10 Debtors

	This year £	Prior year £
Prepayments and accrued income	3,070	3,061
Other debtors	-	-
Total	3,070	3,061

11 Analysis of current asset investments

	This year £	Prior year £
Cash or cash equivalents - London Baptist Property Board	427,616	450,977
Total	427,616	450,977

12 Liability - Provision For Liabilities Due Within One Year

	This year £	Prior year £
PAYE/NIC	1,517	729
Total	1,517	729

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2023

13 Liability - Provision For Liabilities After One Year

	This year £	Prior year £
Baptist Pension Scheme	-	-
Total	-	-

14 Funds

Fund names	Purpose and Restrictions	Type PE, EE R or UR *	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Fund balances carried forward £
General Fund	General Purpose Fund	UR	36,427	114,065	(128,371)	40,000	62,121
Property fund	Funds allocation to acquisition/depreciation and interest	EE	1,107,262	16,639	(17,008)	(40,000)	1,066,893
Cameo Support Fund	Funds to support Cameo	R	438	-	-	-	438
	Family Support	R	2,274	-	-	-	2,274
Total Funds as per balance sheet			1,146,401	130,704	(145,379)	-	1,131,726

* Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

LIFE CHURCH CUFFLEY

England & Wales - Charity number 1195425

Accounts



ANNUAL REPORT

31ST DECEMBER 2022

Life Church - Cuffley
A Charitable Incorporated Organisation (CIO)
Charity Registration No 1195425



Statutory Information

Registered Address

King James Avenue,
Cuffley, Herts EN6 4LN
Charity Registration Number **1195425**

Trustees

William Wade (Pastor)
Mrs Amanda Beeton
Mrs Jennifer Law
Mrs Anabel Hattrell

Property Trustees

The Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire OX11 8RT

Bankers

Barclays Bank Cuffley, Herts

Independent Examiner

Mr R Hattrell FCA



Annual Report for 2022

The Trustees present their Annual Report for 2022

Charitable Object

The Charity is governed by our Approved Governing Document which states that the principal purpose of the Charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine. The Church occupies premises which are held by the Baptist Union Corporation Ltd as legal trustee with Life Church being the beneficial trustee.

Organisational Structure and Decision-making processes

Members of the Church are accepted in accordance with the Constitution.

The Members' Meeting normally takes place up to four times per year. In accordance with the Constitution, the members appoint Leaders/Trustees who, together with the Minister (who is also appointed by the Members) are responsible for the day to day running of the Church's work and witness, together with the financial and legal aspects of the charity. The Trustees are collectively known as the Leadership Team.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the Church meeting by the Trustees or may be raised by members in Church meeting for further consideration by the Trustees. Although the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and Activities of Life Church

In order to achieve the principal charitable objective of advancement of the Christian faith, the Church adopts the principle of aiming to be a 'HUB' serving the local community.



Activities and Achievements

The Church cannot measure the success of its programmes only in statistics. Less measurable areas such as; growing maturity in faith (discipleship); exercising of practical involvement and service and witness, are key in relation to the church's prime charitable objectives. The Leadership Team/Trustees recognise that these areas can be difficult to measure.

Notwithstanding, a brief summary below supports the belief of the Trustees believe that 2022 was a positive year in the life of the church.

Public worship is central to the work and witness of Life Church. Regular worship is open to all and takes place every Sunday. There are also occasional services at other times which are announced during worship services, advertised through the weekly email Newsletter, and published on the Church website at www.lifechurch.uk.com

There is a full children's teaching programme for all ages during morning worship services. The church seeks to be a friendly and welcoming community with a strong emphasis on young families. Anybody is free to attend our worship services with the Church being strongly multicultural. Our website gives more information about our work with children and young people.

Life Café, our multi-purpose welcome area where people could meet over a cup of coffee and cake has made an increasing contribution to the life of the Church. This refurbishment was meeting a fundamental requirement in fulfilling our mission to be a HUB in the community.

'Life Café' has become the HUB for people to meet in formal activity groups, or just get together informally. The Café is open Thursday and Friday. It also opens for special events. Looking forward our plan is for the Life Café to be open Tuesday through Friday and for special events.

Currently we have Art groups; Rehab groups for those in addiction recovery and toddler groups which opens daily during term time.

The community in Cuffley is also served by a group known as 'Singing for Fun'. This group reflects the renewed national interest in choirs and singing. It meets regularly to practice for local community events. The group is run on a voluntary basis by church members who bring their teaching and music skills to the role.



Attendance levels are now higher than before the pandemic shut down.

Discipleship programmes are held regularly for new and existing members. Internally developed training programmes are structured to meet the needs of particular groups.

Our Sunday morning worship aims to be user friendly with a clear structure. Modern worship songs together with clear, concise and inspiring messages take into account those with little or no experience of church. Consequently, we are seeing newcomers most weeks who hear of the church mainly through word of mouth. Most pleasing is the fact that we are consistently told by new joiners that Life Church is a very warm, friendly and welcoming church.

As part of its position in the life of the worldwide church, Life Church responds to requests and appeals for financial support both on a regular basis and as needs demand

We would encourage readers of this report who would like to know more of the work at Life Church Cuffley to visit the Life Church website at www.lifechurch.uk.com

All programmes are regularly reviewed to ensure their continuing effectiveness. We recognise that programmes can have a season! Where necessary, changes are made, or existing programmes replaced.

The Church has procedures in place to ensure that all people working with children and vulnerable adults are appropriately DBS checked.

Life Church is now a Charitable Incorporated Organisation. The Leadership Team/Trustees have read the Charity Commission guidance on public benefit and are satisfied that the activities outlined in this Report clearly demonstrate that the charity is providing a benefit to the public.

We believe that 2023 will reflect continued growth and that Life Church will be able to pursue its purposes in 2023 with renewed enthusiasm and effectiveness. We are seeing a recovery in membership numbers together with regular baptisms which are an exciting part of Life Church. We are also seeing the increase in new attendees at worship services. Life Church is, in God's grace, a growing part of the community in Cuffley.



Finance.

Rather than rehearse finance position of the church we would refer readers to the Annual Report and Accounts for 2022 filed with the Charity Commission.

The core financial support for Life Church is the regular faithful giving by way of regular donations by bank transfer. This giving plus fund raisers supports the major financial commitments of the church, namely the support of our minister and the overall running costs of the church. Where capital expenditure is necessary, we have a significant capital balance to support us.

The Church has no debt and is financially self-supporting. We are totally reliant on goodwill donation from members and friends.

Life Church recognises the doctrine of the Baptist Union of Great Britain to which it is affiliated and is reflected in our Constitution as a Charitable Incorporated Organisation. (CIO)

The Charity maintains a careful control over expenses.

Considerable benefit accrues to the Church arising from the work done in the various activities of the church by members on a voluntary basis as part of their Christian witness. Were it not for this service, our costs would be significantly higher.

The Leadership Team/Trustees have not agreed a formal reserve policy. No funds are in deficit, and it is believed that there are more than sufficient financial resources to meet all known expenditure commitments both at the end of the accounting period and during 2023. This will be under continual review as the Church pursues its objectives.

Further details on the 2022 audited financial results are available on the Charity Commission website.

These statistics point to the increased challenges and opportunities for the church to pursue its charitable objectives with even greater commitment and enthusiasm in 2023. We aim to make the Life Church even more effective and relevant to our local and wider community in the coming year.

Life Church Cuffley
Statement of Financial Activities
For the year ended 31st December 2022

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds					
Donations and legacies	65,058			65,058	63,397
Investment income	3		6,952	6,955	4
Incoming resources from charitable activities	25,127			25,127	13,719
Total income	90,188	-	6,952	97,140	77,120
Resources used					
Charitable activities	87,529		17,008	104,537	110,230
Total expenditure	87,529	-	17,008	104,537	110,230
Net income / (expenditure) resources before transfer	2,659	-	(10,056)	(7,397)	(33,110)
Transfers:					
Gross transfers between funds - in	-	-	-	-	56,864
Gross transfers between funds - out	-	-	-	-	(56,864)
Other recognised gains / losses					
Net movement in funds	2,659	-	(10,056)	(7,397)	(33,110)
Reconciliation of funds					
Total funds brought forward	33,768	2,712	1,117,318	1,153,798	1,186,908
Total funds carried forward	36,427	2,712	1,107,262	1,146,401	1,153,798
Represented by					
Unrestricted					
General fund	34,055			34,055	31,396
Designated					
Building for the Future	2,372			2,372	2,372
Restricted					
Cameo		438		438	438
Stock Family Fund		2,274		2,274	2,274
Endowment					
Endowment funds			1,107,262	1,107,262	1,117,318
Total funds	36,427	2,712	1,107,262	1,146,401	1,153,798

Life Church Cuffley
Statement of Assets and Liabilities
As at: 31 December 2022

	General (Unrestricted)	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Tangible Assets						
Church premises				256,285	256,285	273,293
Beehive Road Manse				400,000	400,000	400,000
Furniture, Fittings and Equipment	23,219				23,219	28,529
Total	23,219	-	-	656,285	679,504	701,822
Current Asset - Cash At Bank And In Hand						
Barclays Bank	8,504	2,372	2,712		13,588	33,744
Royal Bank of Scotland	-				-	-
Total	8,504	2,372	2,712	-	13,588	33,744
Current Asset - Debtors						
Debtors	3,061				3,061	2,979
Total	3,061				3,061	2,979
Current Asset - Investments						
London Baptist Property Board				450,977	450,977	444,025
Total				450,977	450,977	444,025
Liability - Provision For Liabilities Due Within One Year						
PAYE/NIC	729			-	729	28,772
Total	729			-	729	28,772
Liability - Provision For Liabilities After One Year						
Baptist Pension Scheme	-			-	-	28,772
Total	-			-	-	28,772
Net total assets	34,055	2,372	2,712	1,107,262	1,146,401	1,153,798
Represented by						
General (Unrestricted)	34,055				34,055	31,396
Building for the Future		2,372			2,372	2,372
Cameo			438		438	438
Stock Family Fund			2,274		2,274	2,274
Endowment				1,107,262	1,107,262	1,117,318
Total	34,055	2,372	2,712	1,107,262	1,146,401	1,153,798

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2022

1 Accounting policies

Charity information

Life Church Cuffley is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is King James Avenue, Cuffley, Hertfordshire EN6 4LN.

1.1 Accounting convention

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the trust. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the trust has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2022

1.4 Income

Income is recognised when the trust is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the trust has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the trust has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is not part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2022

1.7 Financial instruments

A financial asset or a liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Where investments are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure.

2 Critical accounting estimates and judgements

In the application of the trust's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2022

	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total funds £	Prior year £
3 Analysis of income					
Donations and legacies:					
Donations and legacies	51,598	-	-	51,598	59,267
Gift Aid	13,460	-	-	13,460	4,130
Legacies	-	-	-	-	-
Total	65,058	-	-	65,058	63,397
Charitable activities:					
Charitable Activities	25,127	-	-	25,127	13,719
Total	25,127	-	-	25,127	13,719
Income from investments:					
Interest income	3	-	6,952	6,955	4
Total	3	-	6,952	6,955	4
Total Income	90,188	-	6,952	97,140	77,120
4 Analysis of expenditure					
Expenditure on charitable activities					
Ministers	19,734	-	-	19,734	41,829
Church Maintenance					
Costs	35,267	-	-	35,267	27,929
Mission Grants and					
Donations	7,466	-		7,466	9,793
Discipling and Outreach					
Activities	8,510	-		8,510	3,010
Manses Maintenance					
Costs	11,242	-	-	11,242	5,351
Depreciation	5,310	-	17,008	22,318	22,318
Total expenditure on charitable activities	87,529	-	17,008	104,537	110,230
Total Expenditure	87,529	-	17,008	104,537	110,230

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2022

5 Staff Costs

	This year	Prior year
	£	£
Salaries and wages	45,185	42,047
Social security costs	92	322
Pension costs (see note 7)	(20,541)	10,574
Other employee benefits	-	-
Total staff costs	24,736	52,943

6 Employees

The average monthly number of employees during the year was:

	This year	Prior year
Total	<u>2</u>	<u>2</u>

7 Pension

The church is a member of the Baptist Union Pension Fun. For service since January 2012 contributions are paid on a defined contribution basis, prior to January 2012 the fund operated on a defined benefit basis. During the year we received confirmation that the defined benefit fund was no longer in deficit, the requirement to make contributions to address the previous deficit has been consequently been reduced to a nominal £12 per year.

Pension Contributions

	This year	Prior year
	£	£
Defined contribution scheme	4,648	4,528
Defined benefit scheme	(25,189)	6,046
Total pension contributions	(20,541)	10,574

8 Grants made to institutions

The charity made the following grants to institutions:

Names of institution	Purpose	Total amount of grants paid £
Central Baptist Association	Home mission activities	4,001
Tearfund	Disaster relief and work in underdeveloped countries	<u>1,200</u>
Total grants to institutions in year		5,201
Other unanalysed grants		<u>2,265</u>
Total grants paid		7,466

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2022

9 Tangible fixed assets

Cost or valuation	Freehold land & buildings £	Other land & buildings £	Fixtures, fittings and equipment £	Total £
At the beginning of the year	680,298	400,000	61,963	1,142,261
Additions	-	-	-	-
At end of the year	680,298	400,000	61,963	1,142,261
Depreciation and impairments				
**Basis	SL	SL	SL	
** Rate	2.50%	0%	15%/25%	
At beginning of the year	407,005	-	33,434	440,439
Depreciation	17,008	-	5,310	22,318
At end of the year	424,013	-	38,744	462,757
Net book value				
Net book value at the beginning of the year	273,293	400,000	28,529	701,822
Net book value at the end of the year	256,285	400,000	23,219	679,504

10 Debtors

	This year £	Prior year £
Prepayments and accrued income	3,061	2,669
Other debtors	-	310
Total	3,061	2,979

11 Analysis of current asset investments

	This year £	Prior year £
Cash or cash equivalents - London Baptist Property Board	450,977	444,025
Total	450,977	444,025

12 Liability - Provision For Liabilities Due Within One Year

	This year £	Prior year £
PAYE/NIC	729	-
Total	729	-

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2022

13 Liability - Provision For Liabilities After One Year

	This year £	Prior year £
Baptist Pension Scheme	-	28,772
Total	-	28,772

14 Funds

Fund names	Purpose and Restrictions	Type PE, EE R or UR *	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Fund balances carried forward £
General Fund	General Purpose Fund	UR	33,768	90,188	(87,529)	-	36,427
Property fund	Funds allocation to acquisition/depreciation and interest	EE	1,117,318	6,952	(17,008)	-	1,107,262
Cameo Support Fund	Funds to support Cameo	R	438	-	-	-	438
	Family Support	R	2,274	-	-	-	2,274
Total Funds as per balance sheet			1,153,798	97,140	(104,537)	-	1,146,401

* Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
LIFE CHURCH CUFFLEY

I have examined the accounts for the year ended 31 December 2022 which are set out on pages 7 to 15.

Responsibilities and basis of report

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

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

Basis of Independent Examiner's Statement

My 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 no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

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

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

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

Richard W Hattrell BA (Hons), FCA
33 Homewood Avenue
Cuffley
Hertfordshire
EN6 4QQ
8th October 2023