



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 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
Manse 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	2	2

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 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	1,200
Total grants to institutions in year		5,201
Other unanalysed grants		2,265
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