



## **ANNUAL REPORT**

**31<sup>ST</sup> 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](http://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](http://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 Act

have 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
<b>Fixed Asset - Tangible Assets</b>						
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
<b>Current Asset - Cash At Bank And In Hand</b>						
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
<b>Current Asset - Debtors</b>						
Debtors	3,125				3,125	3,068
Total	3,125				3,125	3,068
<b>Current Asset - Investments</b>						
London Baptist Property Board				404,793	404,793	427,616
Total				404,793	404,793	427,616
<b>Liability - Provision For Liabilities Due Within One Year</b>						
PAYE/NIC	807			-	807	1,517
Total	807			-	807	1,517
<b>Liability - Provision For Liabilities After One Year</b>						
Baptist Pension Scheme	-			-	-	-
Total	-			-	-	-
Net total assets	35,828	2,372	2,712	1,043,720	1,084,632	1,131,726
<b>Represented by</b>						
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 £
<b>3 Analysis of income</b>					
<b>Donations and legacies:</b>					
Donations and legacies	53,569	-	-	53,569	71,767
Gift Aid	5,459	-	-	5,459	14,583
Legacies	-	-	-	-	-
<b>Total</b>	<b>59,028</b>	<b>-</b>	<b>-</b>	<b>59,028</b>	<b>86,350</b>
<b>Charitable activities:</b>					
Charitable Activities	32,291	-	-	32,291	27,672
<b>Total</b>	<b>32,291</b>	<b>-</b>	<b>-</b>	<b>32,291</b>	<b>27,672</b>
<b>Income from investments:</b>					
Interest income	42	-	-	42	43
<b>Total</b>	<b>42</b>	<b>-</b>	<b>-</b>	<b>42</b>	<b>43</b>
<b>Total Income</b>	<b>91,361</b>	<b>-</b>	<b>-</b>	<b>91,361</b>	<b>114,065</b>
<b>4 Analysis of expenditure</b>					
<b>Expenditure on charitable activities</b>					
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
<b>Total expenditure on charitable activities</b>	<b>138,520</b>	<b>-</b>	<b>17,112</b>	<b>155,632</b>	<b>145,379</b>
<b>Total Expenditure</b>	<b>138,520</b>	<b>-</b>	<b>17,112</b>	<b>155,632</b>	<b>145,379</b>

**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	-	-
<b>Total staff costs</b>	<b>56,162</b>	<b>50,097</b>

**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 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
<b>Total pension contributions</b>	<b>5,167</b>	<b>4,875</b>

**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	4,000
Salvation Army	Christian Charitable Activities	805
Total grants to institutions in year		4,805
Other unanalysed grants		1,065
<b>Total grants paid</b>		<b>5,870</b>

**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
<b>At end of the year</b>	<b>697,060</b>	<b>400,000</b>	<b>97,116</b>	<b>1,194,176</b>
<b>Depreciation and impairments</b>				
<b>**Basis</b>	SL	SL	SL	
<b>** Rate</b>	2.50%	0%	15%/25%	
At beginning of the year	441,021	-	48,141	489,162
Depreciation	17,112	-	13,607	30,719
<b>At end of the year</b>	<b>458,133</b>	<b>-</b>	<b>61,748</b>	<b>519,881</b>
<b>Net book value</b>				
Net book value at the beginning of the year	239,277	400,000	48,975	688,252
<b>Net book value at the end of the year</b>	<b>238,927</b>	<b>400,000</b>	<b>35,368</b>	<b>674,295</b>

**10 Debtors**

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

**11 Analysis of current asset investments**

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

**12 Liability - Provision For Liabilities Due Within One Year**

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

**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	-	-
<b>Total</b>	-	-

**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	Funds to support Cameo	R	438	-	-	-	438
	Family Support	R	2,274	-	-	-	2,274
<b>Total Funds as per balance sheet</b>			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