

Restored to Restore

Report and Accounts

Year ended 28 February 2025

Stewardship 
Active generosity

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

RESTORED TO RESTORE
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 28 FEBRUARY 2025

ADDRESS FOR CORRESPONDENCE	Christian Life Church 4 Manor Lane Shipley BD18 3EA
GOVERNING DOCUMENT	CIO Constitution dated 21 September 2021
CHARITY REGISTRATION NUMBER	1196781
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Nigel Fawcett-Jones Jo Dixon Margaret Elizabeth Upstone Phillip George Ainge Paul Graham Hubbard (resigned July 2024) Adam James Carver (resigned June 2024) Hannah Clifford (appointed January 2025) Simon Ross Mackenzie (appointed January 2025) Nicola Donna Marie Call (appointed January 2025)
INDEPENDENT EXAMINER	Sarah Crispin ACA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Christian Life Church – Restored to Restore

Trustees' Annual Report for the Financial Year 2024/2025

1. Introduction

Christian Life Church is located in Shipley, West Yorkshire, and operates from a Victorian-era building in the town centre. The church draws its congregation from across Shipley and the wider Leeds and Bradford areas, welcoming individuals of all ages, backgrounds, and cultures. The charity is committed to lifelong discipleship, with teaching grounded in biblical principles and the core values of faithfulness, accountability, commitment, and trust. These principles and values are encouraged to be worked out in the day to day lives of congregants, with the objective of being restored to enable others to be restored.

2. Charitable Objectives and Public Benefit

The charity's objectives are:

- The advancement of the Christian religion;
- The relief of persons in need, hardship, sickness, or distress;
- Other charitable purposes beneficial to the community, as deemed appropriate by the trustees.

The trustees have exercised oversight, governance, and strategic support throughout the year to ensure these objectives are pursued effectively, notwithstanding significant economic pressures, including rising energy/operational costs, the loss of rental income associated with the use of the building and an ongoing restructuring of church leadership.

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

3. Activities and Achievements

Despite financial challenges, key mission priorities have been upheld. Achievements during the year include:

- Church Structure and Leadership: The trustees supported by a team of trusted and experienced members have embarked upon a significant review of the structure of the church. This has included the appointment of the Pastor in a full-time staff role and a review of all functions of the church in its day-to-day activities, as it seeks to outwork its charitable objectives. Commencing in the summer of 2024, it is expected that this process will be completed by the end of 2025.
- Church Life: The Church Family continues to grow, with an increased emphasis on participation in the outworking of the vision - supporting people becoming who they were always created to be and bringing the life of Jesus everywhere they go because of who they are in Him.

- Family and Discipleship Ministries: The continued increase in young families has brought vibrancy to the church family. Our Parenting Forum has provided intergenerational support and mentoring. A Baby Life Group offers further relational and spiritual encouragement for new parents.

- Youth and Children's Work: 'Impact', our group for children aged 5–12, meets fortnightly for age-appropriate activities. A dedicated youth group meets weekly to support teenagers in their faith and friendships.

- Life Groups: These continue to form the pastoral and discipleship backbone of the church, fostering community, biblical teaching, and mutual accountability in small group settings.

- Community Engagement: The church has maintained active involvement with Shipley Christians Together and financially supported the employment of a debt counsellor through Christians Against Poverty. Several members serve directly in this ministry, supporting those facing financial hardship.

- Creative Dimensions: The trustees responded to a grant application to support a developing ministry which aligned with the charity's objectives of the advancement of the Christian religion.

- I61M: The trustees have supported the work of I61M (Isaiah 61 Movement) as a like-minded charity and have encouraged church members through becoming a 'partner church'. This has seen several members developing skills in Sharing Life, Sharing Faith and Sharing Jesus.

- Overseas Mission: The trustees regularly review the support of Christian workers overseas and their respective outreach in Nepal and Kenya. This support has continued in the reporting year, though at times with reduced amounts. The support of the workers will continue with an increased emphasis on deepening relationship and accountability.

4. Building and Facilities

The trustees have ensured the safety, maintenance, and suitability of the church building for continued use. Internal and external works were undertaken during the year to ensure the premises remain safe and welcoming.

5. Governance and Compliance

During the year, the charity completed the merger of charities and asset transference as part of transition to a Charitable Incorporated Organisation (CIO) which was completed in the previous reporting year.

Key policies reviewed or implemented include:

- Code of Conduct Policy

- Risk Management

- Whistleblowing Policy
- Safeguarding Policy (with oversight from the Designated Safeguarding Lead and trustees)
- Financial Reserves Policy and Procedures
- Complaints and Grievance Policy
- Expenses Policy
- Annual Leave Policy

Three additional trustees have joined the team bringing experience from the diverse backgrounds of business, education and children's social care.

All trustees have completed Safeguarding training and have reviewed Charity Commission guidance on the role of charity trustees.

The trustees continue to monitor governance and compliance in accordance with regulatory requirements.

6. Financial Review

The financial year 2024/2025 was marked by considerable pressure due to costs associated with staff redundancy and the loss of revenue from services charges associated with the use of part of the building. While regular giving remained steady and, in some months, increased, expenditure growth required strategic financial management. Key measures included:

- Additional oversight by the trustees of day-to-day expenditure
- Temporary 10% reduction in salaries for all staff, to December 2024, (now reversed)
- Annual salary review deferred until June 2025

These actions, alongside a revised budget, have contributed to improving financial stability. The trustees continue to monitor financial performance closely and meet regularly to review and adjust as necessary.

7. Reserves

Our reserves policy, adopted in December 2022, continues to guide prudent financial management. In 2024/25, reserves were held but drawn upon—fully in line with policy—to ensure salaries and essential bills were met promptly during a financially tight period. As we emerge from this challenge, the Trustees are confident that reserves will be rebuilt in line with policy and budget forecasts, safeguarding the charity's stability and readiness for the future. The Trustee's desire is to work towards reserves of £30,000 which would be 3 months operating costs.

8. Risk Statement

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where

possible, they take appropriate measures to mitigate those risks. This approach is reflected in our Risk Management Policy.

9. Conclusion

While 2024/2025 presented financial and church structure challenges, Christian Life Church – Restored to Restore – has continued to fulfil its charitable objectives, impacting individuals, families, and the wider community through discipleship, support, and outreach. The commitment of members—through giving and service—has underpinned the church’s ongoing ministry.

The trustees remain dedicated to the responsible stewardship of resources and the effective delivery of the charity’s purpose in the year ahead.

10. Responsibilities of trustees

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

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

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

Approval

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


Nigel Fawcett-Jones (Sep 25, 2025 08:58:40 GMT+1)

Nigel Fawcett-Jones

Chair.

Date: Sep 25, 2025

Nigel Fawcett-Jones

Chair of Trustees

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF RESTORED TO RESTORE

I report to the trustees on my examination of the accounts of Restored to Restore ('the charity') for the year ended 28 February 2025 on pages 7 to 9 following.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

Sarah Crispin

Sarah Crispin (Sep 29, 2025 14:36:21 GMT+1)

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

Date: Sep 29, 2025

RESTORED TO RESTORE
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 28 FEBRUARY 2025

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	2025	2024
		General Funds	Designated Funds			
		£	£	£	£	£
<i>Income receipts</i>						
Donations		105,986	-	3,680	109,666	122,494
Gift aid receipts		23,477	-	849	24,325	25,347
Income from letting of facilities		10,025	-	-	10,025	12,876
Other		675	-	-	675	712
Interest		51	-	-	51	35
<i>Total receipts</i>		<u>140,213</u>	<u>-</u>	<u>4,529</u>	<u>144,742</u>	<u>161,463</u>
<i>Payments</i>						
Payments in relation to charitable activities undertaken directly	2	125,330	-	9,037	134,367	159,051
		<u>125,330</u>	<u>-</u>	<u>9,037</u>	<u>134,367</u>	<u>159,051</u>
Purchase of fixed assets		-	-	-	-	2,835
Loans repaid		5,128	-	167	5,295	12,109
		<u>5,128</u>	<u>-</u>	<u>167</u>	<u>5,295</u>	<u>14,944</u>
<i>Total payments</i>		<u>130,458</u>	<u>-</u>	<u>9,204</u>	<u>139,662</u>	<u>173,995</u>
Net of receipts / (payments) before transfers		9,755	-	(4,675)	5,080	(12,531)
Transfers between funds	4	(6,779)	-	6,779	-	-
Net movement in funds		<u>2,976</u>	<u>-</u>	<u>2,104</u>	<u>5,080</u>	<u>(12,531)</u>
Cash funds as at last year end		(750)	-	(1,136)	(1,886)	10,645
Cash funds at this year end	A	<u>2,225</u>	<u>-</u>	<u>968</u>	<u>3,193</u>	<u>(1,886)</u>

The notes on page 9 form part of these accounts.

RESTORED TO RESTORE
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 28 FEBRUARY 2025

	Notes	General funds £	Restricted funds £	2025 £	2024 £
A Cash funds					
Cash at bank with immediate access		2,215	968	3,183	(1,897)
Petty cash		10	-	10	10
		<u>2,225</u>	<u>968</u>	<u>3,193</u>	<u>(1,886)</u>
B Other monetary assets					
Gift aid due to charity		989	-	989	1,295
		<u>989</u>	<u>-</u>	<u>989</u>	<u>1,295</u>
C Liabilities					
Falling due within one year					
Mortgage		2,566	-	2,566	1,196
Loans		-	-	-	582
Taxes due		704	-	704	458
Fee for Independent Examination		1,950	-	1,950	1,860
Accrued expenses		927	-	927	1,707
Grant obligations		10,000	-	10,000	-
		<u>16,147</u>	<u>-</u>	<u>16,147</u>	<u>5,803</u>
Falling due after one year:					
Mortgage		80,836	-	80,836	82,212
		<u>80,836</u>	<u>-</u>	<u>80,836</u>	<u>82,212</u>
Total		<u>96,983</u>	<u>-</u>	<u>96,983</u>	<u>88,015</u>

The above mortgage is secured by first legal charge over the buildings at 4 Manor Lane, Shipley and is repayable in full by October 2040. Interest is currently charged at a standard variable rate of 9.35%. The charity was granted a repayment holiday from March 2024 - August 2024 and the liabilities shown above reflected this.

D Assets retained for charity's own use

	Cost £
Freehold land & buildings	257,950
Equipment & furniture	11,492
	<u>269,442</u>

E Guarantees and secured debts

The outstanding balance on the charity's mortgage (which is £83,408) is secured on the charity's property (see note C).

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

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

Nigel Fawcett-Jones
Nigel Fawcett-Jones (Sep 25, 2025 08:58:40 GMT+1)

Nigel Fawcett-Jones (Chair)

Date: Sep 25, 2025

The notes on page 9 form part of these accounts.

RESTORED TO RESTORE
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 28 FEBRUARY 2025

1 Accounting policies

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

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

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2025	Total 2024
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Pastoral support, salaries & expenses	76,443	-	-	76,443	97,954
Mission & other charitable gifts	14,000	-	8,442	22,442	23,877
Other premises expenses	22,397	-	-	22,397	26,396
Admin costs	10,630	-	595	11,225	9,024
Independent examination	1,860	-	-	1,860	1,800
	<u>125,330</u>	<u>-</u>	<u>9,037</u>	<u>134,367</u>	<u>159,051</u>

3 Transactions with related parties

P. Hubbard and A. Carver served as church leaders and were paid £11,040 and £2,675 in fees respectively (2024: £30,150 and £33,100) for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

A. Carver served as a church leader and was paid £28,966 (2024: £0) for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

M. Upstone served as an administrator and was paid £8,910 (2024: £8,910) for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

In addition, P Hubbard was reimbursed for travel, subsistence & conference costs incurred in carrying out his apostolic role, not for serving as a trustee.

4 Movement of funds

	Opening balance	Receipts	Payments	Transfers	Closing balance
	£	£	£	£	£
General funds	(750)	140,213	(130,458)	(6,779)	2,225
Restricted funds					
Building Fund	160	794	(202)	-	751
Apostolic Jar	(1,350)	-	-	1,350	-
Mission Fund	55	3,735	(9,002)	5,429	217
	<u>(1,136)</u>	<u>4,529</u>	<u>(9,204)</u>	<u>6,779</u>	<u>968</u>
Total funds	<u>(1,886)</u>	<u>144,742</u>	<u>(139,662)</u>	<u>-</u>	<u>3,193</u>

The transfers from General Funds to various restricted funds relates to unrestricted income which the trustees have set aside for these purposes.

The Building Fund is donations received for work on the building

The Apostolic Jar Fund is donations received for Paul Hubbard (apostle) to use at his discretion for hardship relief or mission.

The Mission Fund is for the support of mission causes, in particular in Nepal and Kenya