

Life Church Beccles

England & Wales · Charity number 1198561

Details

Other names NEW LIFE CHRISTIAN FELLOWSHIP BECCLES

Status Registered

Legal form CIO

Registered 2022-04-08

Register [View on the Charity Commission register](#)

Contact

Address The Hive
5 Taylor Square
Newgate
Beccles
Suffolk
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Website www.lifechurchbeccles.org

Activities

Objects: (A) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO IN THE COUNTY OF SUFFOLK AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT (B) TO RELIEVE PERSONS WHO ARE IN CONDITIONS OF NEED OR HARDSHIP OR WHO ARE AGED OR SICK AND TO RELIEVE THE DISTRESS CAUSED THEREBY IN THE SAID COUNTY AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT (C) TO PROMOTE AND FULFIL SUCH OTHER CHARITABLE PURPOSES BENEFICIAL TO THE COMMUNITY IN THE SAID COUNTY AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.

Activities: To advance the Christian faith in the county of Suffolk and in such other parts of the United Kingdom or the world. To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused.

Classification

- **How:** Provides Services
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Kenya
- Throughout England

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-03-31 | £109,584 | £120,118 | - | - |
| 2024-03-31 | £354,235 | £351,983 | - | - |
| 2023-03-31 | £241,695 | £331,037 | - | - |

Trustees

| Name | Role | Appointed |
|--------------------------|-------|------------|
| Rachel Fabian | Chair | 2025-02-03 |
| Christopher John Sanders | | 2022-04-08 |
| Debbie Shirley Plosky | | 2023-11-10 |
| Hilary Clare Cracknell | | 2024-10-14 |
| RODNEY SEXTON | | 2022-04-08 |
| Roger Charles Yaxley | | 2022-10-03 |

Life Church Beccles

England & Wales - Charity number 1198561

Accounts

Trustees' Annual Report for the period 1 April 2024 to 31 March 2025

Charity Name: Life Church Beccles
Charity Registration Number: 1198561

OBJECTIVES

The purposes of the charity are:

- The advancement of the Christian faith in Beccles and surrounding area and such other parts of the United Kingdom and the rest of the world as determined by the Trustees
- The relief of need or hardship of persons in Beccles and surrounding area, and in the rest of the United Kingdom and the rest of the world as determined by the Trustees
- The fulfilment of such other charitable purposes beneficial to the community in Beccles and surrounding area, the rest of the United Kingdom and the world as determined by the Trustees with due regard to the Charity Commission's guidance on public benefit

ACHIEVEMENTS AND PERFORMANCE

Since last year's report of the Charitable Trust, Life Church has happily settled into having a permanent meeting place, grateful for the space and opportunities that this affords, with space for serving coffee, and in particular now having three rooms available for age appropriate children's work on a Sunday morning. The building is also able to allow us to run Alpha courses, a youth club and a toddler group, as well as occasional hire within the community. A special thanksgiving service took place in May, with celebrations, food and guests invited.

Youth Work

A dedicated team look after 'Buzz', a weekly youth club, attracting mostly young people not attached to the church, many of whom enjoyed camping at the annual New Day event, held by Relational Mission, which takes place in Norwich each summer.

Training

Two men continue training with a view to becoming church elders and they currently take part in hosting Sunday services, preaching and some leadership meetings and activities.

The Lead Course ended in June '25, with all four ladies graduating and offering a continuing contribution to church life with their gifts and skills. Nobody enrolled for the following year.

The Urban Planting two year course, offered by Relational Mission, has a keen participant from Life Church. He is very much enjoying the teaching, training and challenge for missionally minded people to bear long lasting fruit in urban (or other) settings, travelling to venues such as Liverpool and London for training weekends.

The Shepherd Course has continued with attendance by our paid elder, James Wilson, who for a further year served on the Youth Alpha Team at New Day

Conferences involving church members included a Ladies Day in November at Hope Church, Ipswich and SENT for 18-30 year olds in January '25.

Safeguarding

Roger Yaxley continues as the Trustee with responsibility for safeguarding, and our Coordinator is Julian Fabian. There were no incidents to report during the year and all those involved in children's and youth work have DBS checks in place

Relief of Poverty

Life Church continues to support the national Charity Tear Fund, with regular donations boosted by a coffee morning in May and a quiz event in November '24.

Church members also continue to generously support 'Morning Star', a charitable work providing education in a school and two nurseries in Nakuru, Kenya. Contributions assist in paying for teachers, uniforms and a meal. There are several children with special educational needs who are able to attend and would not be catered for in mainstream schools. Exam results remain good. A summer cream tea was held at 'The Hive', our church premises, with generous donations added to regular giving.

The Kenyan state no longer accepts children into education without a birth certificate, adversely affecting many poor families in rural areas who are unable to produce or buy the relevant documentation; generous

gifts from church members meant we were able to help 30 children who needed this to be able to continue their education in the Morning Star school and nurseries. Before Christmas further generous giving enabled us to send money to buy basic essential provisions, such as oil and flour, to help poorer families within the school, and also school staff

A box for donations of food to go to the local Food Bank was strategically placed in the building for church members to easily drop off gifts. Two church members continue to volunteer at the Food Bank

Alpha Course

A further Alpha course began in early 2025, attended predominantly by young men

Community and Social Events

An interdenominational prayer breakfast for men meets monthly, well supported by Life Church and is a great platform for building relationships and sharing information

Services are regularly held by a team of church members in one of the town's residential homes for the elderly

The Community Engagement team, which gathers representatives from a variety of aspects of community life and church leaders, held its August meeting at our church building

The local U3A celebrated their 10th anniversary using our premises for a variety of events

Life Church began hosting a 'bring and share' lunch once a month from September 2024, and a monthly 'drop in' coffee morning from October.

During the summer church members and friends enjoyed an annual barbecue, and our building was open offering refreshments as part of the annual Christmas lights switch on in the town, as well as advertising our Christmas services. A Christmas quiz open to the public proved a great success.

FINANCIAL REVIEW

Church finances have been impacted with the challenges of owning our own premises, with to an extent some unknown running costs. We continue to manage funds due to generous giving and a very welcome gift of £5000 in January 2025. Keeping a close eye on budgets has been an ongoing challenge for Trustees, as has the slow response from the Land Registry and the Valuation Office Agency with whom we continue to contest the payment of rates.

STRUCTURE, GOVERNANCE AND MANAGEMENT

We are hugely grateful to our Treasurer and to Debbie Plosky, our Trustee responsible for finance, who is a great asset and helps the Treasurer, assists with budget setting and provides Trustees and Life Church with regular detailed updates of our financial position. Hilary Cracknell joined the team of Trustees in the summer of '24, and Rachel Fabian in early '25, accepting the post of Chair.

Our deacon continues to visit and support the seriously sick and dying

James Wilson, our paid elder, gave notice in February of his intention to leave later in the year and so his resignation was duly tendered and accepted.

DECLARATION

The Trustees declare that they have approved the Trustees' report above
Signed on behalf of the charity's Trustees:



Hilary Clare Cracknell
Trustee

Date: 12.12.25



Receipts and payments accounts

| | | | |
|---------------------|-------------------------------------|----|------------------------------------|
| For the period from | Period start date 1st April 2024 | To | Period end date 31st March 2025 |
|---------------------|-------------------------------------|----|------------------------------------|

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Bank interest | 1,537 | - | - | 1,537 | 1,723 |
| Building Gift Day | - | - | - | - | 15,578 |
| Building Grant | - | - | - | - | 37,500 |
| Building Loans | - | - | - | - | 180,000 |
| Building Project Fund | - | 5,000 | - | 5,000 | - |
| Building Purchase Refund | - | - | - | - | 5,346 |
| Fundraising events | 201 | - | - | 201 | 485 |
| General giving | 6,738 | 6,996 | - | 13,735 | 16,141 |
| Gift Aid | 21,091 | - | - | 21,091 | 21,450 |
| Gift Days | 5,518 | - | - | 5,518 | 19,915 |
| Hive Hiring | 935 | - | - | 935 | - |
| Love Gifts | - | 235 | - | 235 | - |
| Miscellaneous Income | - | 20 | - | 20 | - |
| Other income | - | - | - | - | 195 |
| Standing Orders | 59,636 | - | - | 59,636 | 54,014 |
| Stewardship | - | - | - | - | 1,013 |
| Tear Fund | - | 1,678 | - | 1,678 | 875 |
| Sub total (Gross income for AR) | 95,655 | 13,929 | - | 109,584 | 354,235 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 95,655 | 13,929 | - | 109,584 | 354,235 |
| A3 Payments | | | | | |
| Independent examination | 684 | - | - | 684 | 648 |
| Bank fees | 318 | - | - | 318 | 331 |
| Building Loan Repayment | 22,000 | - | - | 22,000 | 13,000 |
| Church Social | 518 | - | - | 518 | 234 |
| Elders expenses | 2,014 | - | - | 2,014 | 3,424 |
| Employment costs | 44,263 | - | - | 44,263 | 41,775 |
| Equipping LEAD | - | - | - | - | 1,500 |
| Evangelism/Outreach | 150 | - | - | 150 | 150 |
| Events | 579 | - | - | 579 | - |
| Gifts | - | - | - | - | 287 |
| Hive | 6,369 | - | - | 6,369 | 2,296 |
| Hire of Premises | - | - | - | - | 2,533 |
| Insurance | 998 | - | - | 998 | 2,073 |
| Kenya/Uganda Trip | 698 | - | - | 698 | 986 |
| Licences | 590 | - | - | 590 | 558 |
| Love Gifts | 715 | 235 | - | 950 | - |
| MCA Loan Capital | 9,745 | - | - | 9,745 | 6,119 |
| MCA Loan Interest | 13,073 | - | - | 13,073 | 5,923 |
| Misc expenditure | 944 | - | - | 944 | 633 |
| Media | 434 | - | - | 434 | 619 |
| Morning Star School & Nursery | - | 9,622 | - | 9,622 | 8,346 |
| RM Link | 2,400 | - | - | 2,400 | 2,400 |
| Safeguarding | 211 | - | - | 211 | 398 |
| Sunday refreshments | 295 | - | - | 295 | 455 |
| Tear Fund | - | 1,960 | - | 1,960 | 1,015 |
| Training | 420 | - | - | 420 | - |
| Treasurer admin | 331 | - | - | 331 | 172 |
| Visiting ministry gifts | 552 | - | - | 552 | 755 |
| Sub total | 108,302 | 11,816 | - | 120,118 | 96,630 |
| A4 Asset and investment purchases, (see table) | | | | | |
| Building purchase and project | 6,260 | - | - | 6,260 | 255,353 |
| Sub total | 6,260 | - | - | 6,260 | 255,353 |
| Total payments | 114,562 | 11,816 | - | 126,378 | 351,983 |
| Net of receipts/(payments) | - 18,907 | 2,112 | - | - 16,794 | 2,252 |
| A5 Transfers between funds | 2,112 | - 2,112 | - | - | - |
| A6 Cash funds last year end | 78,564 | - | - | 78,564 | 76,312 |
| Cash funds this year end | 61,770 | - | - | 61,770 | 78,564 |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|----------------------|-------------------------|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | CAF Gold Account | 3,407 | - | - |
| | CAF Cash Account | 55,000 | | |
| | MS CAF Gold Account | 3,298 | - | - |
| | MS CAF Cash Account | 60 | | |
| | Petty cash | 5 | - | - |
| | Total cash funds | 61,770 | - | - |

(agree balances with receipts and payments account(s))

OK OK OK

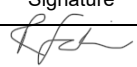

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---------------------------------|---------|------------------------------------|----------------------------------|---------------------------------|
| B2 Other monetary assets | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |

| Categories | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|---------|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| Categories | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|--------------------------|-----------------------------|-----------------|--------------------------|
| B4 Assets retained for the charity's own use | Property | Unrestricted | 263,536 | - |
| | Improvements to property | Unrestricted | 261,703 | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| Categories | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|-----------------------|---------------------------------------|---------------------------------|-----------------------|---------------------|
| B5 Liabilities | Independent Examiners Fee | Unrestricted | 720 | |
| | Loans from Church Members | Unrestricted | 12,500 | |
| | Commercial Loan for Building Purchase | Unrestricted | 224,119 | |
| | | | - | |
| | | | - | |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval |
|---|---------------|------------------|
|  | Rachel Fabian | 12.12.2025 |
|  | Debbie Plosky | 12.12.2025 |



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
Life Church Beccles

On accounts for the
period ended

31st March, 2025

Charity no
(if any)

1198561

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the period ended 31st March, 2025.

Responsibilities and
basis of report

As the charity's trustees, 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.

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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed:

B. J. Lynes

Date:

17/12/25

Name:

Benjamin Lynes

Relevant professional
qualification(s) or body
(if any):

FCA

Address:

Cunninghams, 61 Alexandra Road, Lowestoft, Suffolk, NR32 1PL.

Life Church Beccles

England & Wales - Charity number 1198561

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Life Church Beccles

No. (if any)
1198561

Receipts and payments accounts

CC16a

| | | | |
|---------------------|-------------------------------------|----|------------------------------------|
| For the period from | Period start date 1st April 2023 | To | Period end date 31st March 2024 |
|---------------------|-------------------------------------|----|------------------------------------|

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Bank interest | 1,723 | - | - | 1,723 | 1,195 |
| Building Gift Day | - | 15,578 | - | 15,578 | 66,829 |
| Building Grant | - | 37,500 | - | 37,500 | - |
| Building Loans | - | 180,000 | - | 180,000 | 107,500 |
| Legal fees refund (Building purchase) | - | 5,346 | - | 5,346 | - |
| Fundraising events | - | 485 | - | 485 | 806 |
| General giving | 10,232 | 5,909 | - | 16,141 | 10,605 |
| Gift Aid | 21,450 | - | - | 21,450 | 12,832 |
| Gift Days | 19,915 | - | - | 19,915 | - |
| Love Gifts | - | - | - | - | 280 |
| Miscellaneous Income | - | - | - | - | 85 |
| Miscellaneous Love Gifts | - | - | - | - | 546 |
| Other income | 195 | - | - | 195 | 92 |
| Standing Orders | 54,014 | - | - | 54,014 | 37,785 |
| Stewardship | - | 1,013 | - | 1,013 | 1,750 |
| Tear Fund | - | 875 | - | 875 | 931 |
| Ukraine Appeal | - | - | - | - | 460 |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total (Gross income for AR) | 107,529 | 246,706 | - | 354,235 | 241,695 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 107,529 | 246,706 | - | 354,235 | 241,695 |
| A3 Payments | | | | | |
| Independent examination | 648 | - | - | 648 | 600 |
| Bank fees | 331 | - | - | 331 | 285 |
| Building Loan Repayment | 13,000 | - | - | 13,000 | - |
| Church social | 234 | - | - | 234 | 419 |
| Communications | - | - | - | - | 526 |
| Elders expenses | 3,424 | - | - | 3,424 | 3,763 |
| Employment costs | 41,775 | - | - | 41,775 | 34,930 |
| LEAD fees | 1,500 | - | - | 1,500 | 1,500 |
| Evangelism/Outreach | 150 | - | - | 150 | 179 |
| Gifts | 287 | - | - | 287 | - |
| The Hive Expenditure | 2,296 | - | - | 2,296 | - |
| Hire of Premises | 2,533 | - | - | 2,533 | 2,257 |
| Insurance | 2,073 | - | - | 2,073 | 402 |
| Kenya/Uganda Trip | 986 | - | - | 986 | - |
| Ladies Ministries | - | - | - | - | 305 |
| Licences | 558 | - | - | 558 | 568 |
| Love Gifts | - | - | - | - | 71 |
| MCA Loan Capital | 6,119 | - | - | 6,119 | - |
| MCA Loan Interest | 5,923 | - | - | 5,923 | - |
| Media | 619 | - | - | 619 | - |
| Miscellaneous Expenditure | 633 | - | - | 633 | 133 |
| Miscellaneous Love Gifts | - | - | - | - | 1,085 |
| Morning Star School and Nursery | 1,346 | 7,000 | - | 8,346 | 9,500 |
| Other Expenditure | - | - | - | - | 40 |
| Overpayment of legal fees | - | - | - | - | 5,346 |
| RM Link | 2,400 | - | - | 2,400 | 2,000 |
| Safeguarding | 398 | - | - | 398 | 402 |
| Sunday Refreshments | 455 | - | - | 455 | 325 |
| Tear Fund | 1,015 | - | - | 1,015 | 1,721 |
| Treasurer Admin | 172 | - | - | 172 | 93 |
| Visiting Ministry Gifts | 755 | - | - | 755 | 1,050 |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | 89,630 | 7,000 | - | 96,630 | 67,501 |
| A4 Asset and investment purchases, (see table) | | | | | |
| Building purchase and project | - | 255,353 | - | 255,353 | 263,536 |
| | - | - | - | - | - |
| Sub total | - | 255,353 | - | 255,353 | 263,536 |
| Total payments | 89,630 | 262,353 | - | 351,983 | 331,037 |
| Net of receipts/(payments) | 17,899 | - 15,647 | - | 2,252 | - 89,341 |
| A5 Transfers between funds | - 15,647 | 15,647 | - | - | - |
| A6 Cash funds last year end | 76,312 | - | - | 76,312 | 165,654 |
| Cash funds this year end | 78,564 | - | - | 78,564 | 76,313 |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|----------------------|-------------------------|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | CAF Gold Account | 73,000 | - | - |
| | CAF Cash Account | 2,471 | - | - |
| | MS CAF Gold Account | 3,048 | - | - |
| | MS CAF Cash Account | 44 | - | - |
| | Total cash funds | 78,564 | - | - |

(agree balances with receipts and payments account(s))

OK OK OK

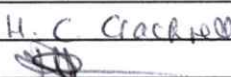

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---------------------------------|---------|------------------------------------|----------------------------------|---------------------------------|
| B2 Other monetary assets | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |

| Categories | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|---------|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| Categories | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|--------------------------|-----------------------------|-----------------|--------------------------|
| B4 Assets retained for the charity's own use | Property | Unrestricted | 263,536 | - |
| | Improvements to property | Unrestricted | 261,140 | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| Categories | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|-----------------------|---------------------------------------|---------------------------------|-----------------------|---------------------|
| B5 Liabilities | Independent Examiners Fee | Unrestricted | 680 | |
| | Loans from Church Members | Unrestricted | 34,500 | |
| | Commercial Loan for Building Purchase | Restricted | 233,897 | |
| | Supplier Retention Balance | Restricted | 5,697 | |
| | | | - | |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval |
|---|---------------|------------------|
|  | H C CRACKNELL | 20.1.25 |
|  | D. PLOSKY | 20-01-25 |

Trustees' Annual Report for the period 1 April 2023 to 31 March 2024

Charity Name: Life Church Beccles

Charity Registration Number: 1198561

OBJECTIVES

The purposes of the charity are:

- The advancement of the Christian faith in Beccles and the surrounding area and such other parts of the United Kingdom and the rest of the world as determined by the Trustees
- The relief of need or hardship of persons in Beccles and the surrounding area and in the rest of the United Kingdom and the rest of the world as determined by the Trustees
- The fulfilment of such other charitable purposes beneficial to the community in Beccles and the surrounding area, the rest of the United Kingdom and the world as determined by the Trustees with due regard to the Charity Commission's guidance on public benefit

ACHIEVEMENTS AND PERFORMANCE

Further to the previous report of the Charitable Trust last year, the re-modelling of the building purchased by the Church began, though took longer and was more expensive than initially anticipated. An application for grant assistance towards the building project to the Benefact Trust was successful and a grant of £37,5000 was received in February 2024 just in time to cover a large bill from the building contractor, which would otherwise have led to a serious depletion of our reserves. Considerable expense was required to furnish the property once Duncan & Son had completed their building work. Two weeks of prayer and fasting during the year and a Gift Day saw generous giving from church members to enable this, with church reserve funds helping to meet bills. Thus the church was able to begin meeting in the building from February 2024

Youth Work

A weekly club for young people began in the summer of 2023 and a few attended the annual New Day camp in Norwich in August, and also a youth weekend away in November 2023. The move into the new church building has provided greater facilities and seen more young people from outside the church in attendance.

Deacon

A church member who has worked as a nurse within palliative and hospice care has been appointed to visit those who are sick and dying and regularly does so with great compassion

Training

Two men have been taking part in a training process as probable new church Elders, with oversight and help from leaders within the Relational Mission stream of churches with whom we are affiliated

Lead Course: 4 ladies have continued on the two year course, contributing to the overall leadership within the church, developing gifts and abilities

Shepherd Course: Our paid Elder, James Wilson, has continued attendance and again was part of the Team serving at New Day, the summer conference for young people, leading a youth Alpha Course

Other conferences involving church members included a ladies' day in June, and an event in Ipswich called 'Abide'. Some members attended The Call conference in October 2023 and a missionary conference 'From Everywhere to Everywhere' in January 2024.

Safeguarding

There have been changes in personnel within the Safeguarding team. Roger Yaxley continues as the Trustee with responsibility for Safeguarding but the Coordinator is now Julian Fabian, There have been no serious incidents to report during the year and those involved in children's and youth work have DBS checks in place.

Community and Social Events

The Church continues to be represented on the local Community Engagement group, with representatives from a wide spectrum of local agencies

The Church took part in a community lunch in May 2023 on the occasion of the Coronation and the annual Christmas light switch on in the town, with invitations to the Christmas services

Church members continue to be active in support of the local food bank

The interdenominational Men's Prayer Breakfast is attended by several from within our Church, providing a building of relationships

The Church continues to regularly hold services in one of the town's residential homes

Our Elder/Trustee, Rod Sexton, continues to support and visit Eastern European churches in Romania, Poland, Lithuania, sometimes accompanied by his wife

Alpha

Moving into our own building enabled the hosting of an Alpha Course, which began in February 2024, with half a dozen 'guests' whose evening began with a two course meal, a talk and relaxed discussions

Relief of Poverty

The Church continues to support the national charity Tear Fund with two annual fundraising events, as well as some members giving regularly. In April 2023 a tea was held, raising £497.37 and a quiz with refreshments in November 2023, raising £517.50

As a Church, members generously continue to support 'Morning Star', a charitable work providing education within a school and two nurseries for the poorest within the local area of Nakuru in Kenya, as well as accepting those with special needs who are not well catered for in mainstream schools. Many people give on a regular basis, but two fundraising events were held - a cream tea in July 2023 raising £269 and a soup lunch in January 2024 raising £216

Money from a Gift Day (as well as personal funding) enabled three church members to visit the Morning Star nurseries in March, as well as a project in Uganda.

FINANCIAL REVIEW

The Church's finances have obviously been majorly impacted following the purchase and re-modelling of a building. In excess of £250,000 has been spent this year on the building, made possible by a mortgage provided by Methodist Chapel Aid, use of reserves, the grant from the Benefact Trust and the overwhelming generosity of Church members. At the end of the financial year reserves stood at £73,000, an increase of £4,000 on the previous year-end total. Giving by Church members, both regular and in response to Gift Days, has enabled the charity to complete the building project, whilst making a small surplus for the year of £1,591.07. The challenge for the Trustees is now to meet the ongoing costs of owning a building whilst supporting the objectives of the charity. The Trustees are very grateful for the patience and for the financial generosity of church members, which has enabled the successful completion of the building project.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Our paid Elder, James Wilson, together with the other two men on the Eldership team, continue to oversee various aspects of church life, primarily teaching and pastoral oversight. The addition of Cheryl Mann as a deacon to support the sick and dying has added greatly to pastoral work with her specific skill set and compassion.

Having benefited greatly from his hard work in the purchase of our building and a change from Trust to CIO status, we were very sorry that Peter Walker left us, but were grateful to be able to appoint Debbie Plosky to replace him as a Trustee responsible for Finance. She has worked closely with Janet Balls, our Treasurer, supporting her and providing important financial reporting to the team of Trustees, who continue to meet regularly in order to oversee the financial and legal aspects of the Charity, whilst ensuring the spiritual leaders of the Church act in accordance with the Charity's written constitution

DECLARATION

The Trustees declare that they have approved the Trustees' report above.
Signed on behalf of the charity's Trustees:

H. C. Cracknell

Hilary Clare Cracknell
Trustee

Date: 21. 1. 25



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
Life Church Beccles

On accounts for the
period ended

31st March, 2024

Charity no
(if any)

1198561

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the period ended 31st March, 2024.

Responsibilities and
basis of report

As the charity's trustees, 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.

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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed:

Date:

22/1/25

Name:

Benjamin Lynes

Relevant professional
qualification(s) or body
(if any):

FCA

Address:

Cunninghams, 61 Alexandra Road, Lowestoft, Suffolk, NR32 1PL.

Life Church Beccles

England & Wales - Charity number 1198561

Accounts

Trustees' Annual Report for the period 8th April 2022 to 31st March 2023

Charity Name: Life Church Beccles

Charity Registration Number: 1198561

OBJECTIVES AND ACTIVITIES

The purposes of the charity are: the advancement of the Christian faith in Beccles and the surrounding area and such other parts of the United Kingdom and the rest of the world as determined by the Trustees; the relief of need or hardship of persons in Beccles and the surrounding area and in the rest of the United Kingdom and the rest of the world as determined by the Trustees and the fulfilment of such other charitable purposes beneficial to the community in Beccles and the surrounding area, the rest of the United Kingdom and the world as determined by the Trustees with due regard to the Charity Commission's guidance on public benefit.

This is the first Trustees' Annual Report of the new Charitable Incorporated Organisation established on 8th April 2022 as a successor to the Charitable Trust (number 1071556) known as New Life Christian Fellowship. The name of the Charity was changed on 18th January 2023 to Life Church Beccles. Because of administrative delays with the transfer of the Charity's bank accounts to the new CIO, all financial transactions in April and May 2022 were carried out using the Trust's accounts and are therefore not shown in the audited accounts for the financial year covered by this report.

ACHIEVEMENTS AND PERFORMANCE

In the final report of the Charitable Trust last year, we reported that the leadership of the Church had received some prophetic words pointing towards the need for the Church to acquire its own building for the first time in its history of nearly forty years. In particular, it was suggested that such a building would not only be a home for the church, but would also be a community hub to be used by the local community and would enable the Church to serve the community in ways that had not been possible in the past. On 9th August 2022, the day after the establishment of the Charity as a CIO, the leadership team viewed a former Laura Ashley retail outlet in a prime town centre location with a view to either lease or buy the premises. Initial indications were that the cost of leasing would be too expensive and the market value too high to consider outright purchase. The owners of the property were about to auction the building together with four other adjacent units which they owned. However, they then approached the Church to say that they would sell the building for £250,000, approximately £200,000 below market value and the Elders and Trustees decided to buy the building. Initial estimates put the cost of remodelling and equipping the building at a further £200,000. Architect's plans were drawn up and a planning application was made to the local authority for change of use from a retail outlet to a church in May 2022. Meanwhile, two gift days were held in June 2022 to raise funds for the project, raising £111,247 in loans and gifts from Church members, and a mortgage application for a loan of £240,000 was made to Methodist Chapel Aid Ltd. It was intended that the Church would also use £100,000 from its substantial reserves. In August 2022 the planning application was approved and, in September 2022, the mortgage application was also approved, allowing the Church to go ahead with the purchase of the building, which was completed on 23rd December 2022. After inviting estimates for the re-modelling of the building from a number of local builders, Duncan and Son of Southwold were appointed in February 2023 with the work expected to be completed in the autumn of 2023.

Meanwhile, the Church continued to meet on Sunday mornings at the Waveney Centre, a Day Care Centre in the centre of Beccles. In addition to our Sunday morning services, monthly prayer meetings were held in the Centre and the Church had two full weeks of prayer and fasting in April and October 2022. In the last two years several young families have joined the Church and the number of children in our Sunday School (Godzone) has increased considerably, mainly in the 0 to 11 age group. Despite the lack of extra rooms in the Waveney Centre and thanks to the dedication of our volunteer workers, work with our children and young people has flourished during the year.

There have been a number of social activities during the year for Church members, friends and families, including a picnic to celebrate the Queen's Jubilee in June 2022, a Ladies' event in June 2022, another picnic and a barbecue in July 2022 and a Ladies' Christmas Brunch in December 2022.

Community Activity

The Church continues to be represented on the local Community Engagement Group and we are confident that the local connections with other organisations working in the area will bear greater fruit when we move into our new building. As usual, the Church had a stall in Beccles town centre on the occasion of the turning on of the Christmas lights on 25th November 2022 when small gifts were given to passers-by together with an invitation to our Christmas services. Following the lifting of the covid restrictions, we were also able to resume our outreach to two retirement homes in Beccles. Members continue to support the local foodbank.

With the lifting of travel restrictions, members of the Church have also been able to resume support for churches in Europe with our Elder/Trustee Rod Sexton and his wife, Heather, visiting Lithuania in October 2022.

Relief of Poverty

In April 2022 the Church started to collect food, clothing, bedding and other items to support those in Ukraine affected by the Russian invasion. Church members raised enough money to finance the hire of a van and accommodation and travel costs amounting to £1,800 and items worth more than £4,000 were collected and delivered by two members of the Church, James and Dan, to a church contact in Poland on the weekend of 20th to 22nd May 2022. Our friends in Poland then arranged delivery into Ukraine. As contributions continued to arrive after the trip, we were able to donate several items to a church in Dereham who were making a similar trip.

The Church continues to support the national charity, TearFund, and two fundraising events were held in the year, an Italian evening on 13th May 2022 which raised £713.88 and a quiz evening on 18th November 2022 which raised £901.25.

Morning Star

As a church we continue with our long-standing relationship with Patrick and Grace Munyua, who are leaders of a church in Nakuru, Kenya and also run a school and nursery called "Morning Star". The charitable work of Morning Star not only includes providing education for the poorest children but also support the poorest in their local community. This includes practical help with food provision and counselling support where this has been needed. This financial year we have donated £9,681 to Morning Star. Donations for Morning Star are made by individuals and money raised by special appeals. This year a cream tea in August 2022 raised £340 and a series of lunches in February and March 2023 raised £330. Communication with Patrick and Grace has continued on Zoom, but a visit to Kenya by Church leaders is planned for 2024.

Safeguarding

We have a dedicated team who manage our Safeguarding responsibilities and they reviewed our Safeguarding Policy again this year. A detailed Annual Safeguarding Report to the Trustees was presented in December 2022 by Evelyn Hicks, our Safeguarding Co-ordinator, whose Deputy is Wendy Burgess. Roger Yaxley is the Trustee with responsibility for Safeguarding. There were no serious incidents to report during the year and DBS checks are in place for all relevant staff and volunteers, including the Trustees. In July 2022 we held in-house refresher training in Safeguarding for Elders, Trustees, those involved in Children and Young People's work and other with leadership responsibilities in the Church. The Safeguarding Team also attended a number of specialised courses on various aspects of Safeguarding. On "Safeguarding Sunday", 20th November 2022, Safeguarding was highlighted in our Sunday gathering.

Training

On 5th May 2022 a number of members attended a Lead Course taster run by Relational Mission, the family of churches that Life Church Beccles belongs to. The Lead course is designed as training for potential leaders in the Church and includes some theology as well as leadership principles. In August 2022 four women from the Church started the two-year course in line with the desire of both Trustees and Elders that the Church can develop further the contribution of women to the overall leadership of the Church. One of the benefits of being part of Relational Mission is the opportunity it presents for Church members to participate in a wide range of seminars and conferences. Our paid Elder, James Wilson, continued with his involvement in a course for church leaders called "Shepherd" and was part of the team which led in August 2022 at NewDay, a summer conference for young people which some of our own young

people attended. Other conferences attended by members included From Everywhere to Everywhere in November 2022, Abide Women's Conference also in November 2022 and a Listening Ear Conference in March 2023.

FINANCIAL REVIEW

The finances of the Charity have been significantly affected by our decision to purchase a building. If the additional costs of this are left to one side, the general income and expenditure of the Charity showed a surplus of ££6,502.92 and one beneficial effect of the covid pandemic is that more members are now giving regularly by standing order rather than by cash on Sundays. General giving has increased since last year as new people joined the Church and members responded to the need to increase giving to pay for the additional costs involved in owning our own building. However, the Charity's reserves were significantly reduced as the Church incurred costs connected with the building purchase such as architect's fees, planning application fees and conveyancing fees. These were in addition to the £100,000 from reserves which was used, together with a partial mortgage draw-down, to purchase the building in December 2022. Reserves were reduced from £157,000 in June 2022 to £69,839.31 by 31st March 2023. The Trustees are considering grant applications to help with the rebuilding and equipping costs of the building but they recognise that there will be financial challenges moving into the new financial year. However, the Trustees are grateful for the tremendous generosity of our Church members in giving sacrificially to the building project.

Thanks to considerable input by one of our Trustees, Peter Walker, working with our Treasurer, Janet Balls, the Charity will go into the new year with much improved financial controls, such as a Church budget, and improved financial reporting to the Trustees.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Our Paid Elder, James Wilson, has continued to pull together teams to oversee various aspects of Church life and to identify suitable people to lead the Teams. The aim is that the Elders of the Church will be released from day-to-day administration so that they can concentrate on discerning and leading the vision of the Church, teaching and pastoral oversight. In particular, the Trustees have been encouraged to take responsibility for overseeing the financial, legal and practical aspects of running the Charity whilst ensuring that the spiritual leaders of the Church act in accordance with the Charity's written constitution. Once the Eldership Team of three had been appointed in January 2022, attention could turn to increasing the number and diversity of the Board of Trustees, inviting people with a wider range of skills and experience. Prior to the change from Trust to CIO status on 8th April 2022, Peter Walker and Roger Yaxley had begun to attend Trustees' meetings as guests and were formally appointed as Trustees in June 2022 and October 2022 respectively. Peter took responsibility for Finance and Roger for Safeguarding. The Trustees continued to explore the possibility of appointing additional Trustees with the particular aim of inviting female members of the Church to join the Board.

Although our normal quarterly meetings were held as programmed on 19th July 2022, 3rd October 2022 and 9th January 2023, a number of additional extraordinary meetings were held during the year with Elders in attendance as decisions were taken about the purchase of a permanent building for the Church and all that involved. Similarly, the Trustees had to deal with the consequences of our change in status from a Trust to a CIO, involving the transfer of assets from the Trust to the CIO and changes to the Charity's bank accounts. Because of delays in making these changes, the Charity had to continue to use the Trust's accounts during April and May 2022 with consequences for the presentation of the audited accounts for this financial year. The Trustees also had to deal with the consequences of the Charity's change of name on 18th January 2023. As Chairman, I am particularly indebted to my fellow Trustees and the Elders of the Church as we have dealt with all the repercussions of changes in status and name and the purchase of our new building. During this very busy period, we are also indebted to the many volunteers in the Church who have been involved with the building project and have worked tirelessly to keep normal Church life going at such a time of major change for the Charity. We look forward to reaping the benefits of this hard work in the coming year when the Trustees believe that the completed building will not only benefit the members of the Church but will greatly enhance the ability of the Charity to meet its obligation to serve the local community.

DECLARATION

The Trustees declare that they have approved the Trustees' report above.

Signed on behalf of the charity's Trustees:

A handwritten signature in black ink, appearing to read 'J. Gordon', with a stylized flourish at the end.

James Stuart Gordon
Chairman

Date: 9th January 2024



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
Life Church Beccles

On accounts for the
period ended

31st March, 2023

Charity no
(if any)

1198561

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the period ended 31st March, 2023.

Responsibilities and
basis of report

As the charity's trustees, 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.

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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed:

B. J. Lynes

Date:

18/1/24.

Name:

Benjamin Lynes

Relevant professional
qualification(s) or body
(if any):

FCA

Address:

Cunninghams, 61 Alexandra Road, Lowestoft, Suffolk, NR32 1PL.



Receipts and payments accounts

| | | | |
|----------------------------|------------------------------------|-----------|------------------------------------|
| For the period from | Period start date 1st June 2022 | To | Period end date 31st March 2023 |
|----------------------------|------------------------------------|-----------|------------------------------------|

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Bank interest | 1,195 | - | - | 1,195 | 28 |
| 2021 Gift Day | - | - | - | - | 4,513 |
| Building Gift Day | - | 66,829 | - | 66,829 | - |
| Building Loans | - | 107,500 | - | 107,500 | - |
| Fundraising events | - | 806 | - | 806 | - |
| General giving | 5,578 | 5,027 | - | 10,605 | 13,451 |
| Gift Aid | 12,832 | - | - | 12,832 | 10,513 |
| Love Gifts | - | 280 | - | 280 | 580 |
| Miscellaneous Income | 85 | - | - | 85 | 1,600 |
| Miscellaneous Love Gifts | - | 546 | - | 546 | 100 |
| Other income | 92 | - | - | 92 | - |
| Standing Orders | 37,785 | - | - | 37,785 | 46,661 |
| Stewardship | 1,750 | - | - | 1,750 | 1,593 |
| Tear Fund | - | 931 | - | 931 | 1,094 |
| Ukraine Appeal | - | 460 | - | 460 | 1,903 |
| | - | - | - | - | - |
| Sub total (Gross income for AR) | 59,316 | 182,379 | - | 241,695 | 82,036 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 59,316 | 182,379 | - | 241,695 | 82,036 |
| A3 Payments | | | | | |
| Independent examination | 600 | - | - | 600 | - |
| 2021 Gift Day | - | - | - | - | 3,347 |
| Bank fees | 285 | - | - | 285 | 170 |
| Church social | 419 | - | - | 419 | - |
| Communications | 526 | - | - | 526 | 1,243 |
| Elders expenses | 3,763 | - | - | 3,763 | - |
| Employment costs | 34,930 | - | - | 34,930 | 48,233 |
| LEAD fees | 1,500 | - | - | 1,500 | - |
| Evangelism/Outreach | 179 | - | - | 179 | 288 |
| Hire of Premises | 2,257 | - | - | 2,257 | 2,484 |
| Insurance | 402 | - | - | 402 | - |
| Ladies Ministries | 305 | - | - | 305 | - |
| Licences | 568 | - | - | 568 | - |
| Love Gifts | 71 | - | - | 71 | 857 |
| Miscellaneous Expenditure | 133 | - | - | 133 | 9,337 |
| Miscellaneous Love Gifts | 540 | 546 | - | 1,086 | - |
| Morning Star School and Nursery | - | 9,500 | - | 9,500 | 11,944 |
| Other Expenditure | 40 | - | - | 40 | 5 |
| Overpayment of legal fees | - | 5,346 | - | 5,346 | - |
| RM Link | 2,000 | - | - | 2,000 | 2,800 |
| Safeguarding | 402 | - | - | 402 | 595 |
| Sunday Refreshments | 325 | - | - | 325 | - |
| Tear Fund | - | 1,721 | - | 1,721 | 544 |
| Treasurer Admin | 93 | - | - | 93 | - |
| Ukraine Appeal | - | - | - | - | 2,328 |
| Visiting Ministry Gifts | 1,050 | - | - | 1,050 | - |
| Sub total | 50,388 | 17,113 | - | 67,501 | 84,175 |
| A4 Asset and investment purchases, (see table) | | | | | |
| Building purchase and project | - | 263,536 | - | 263,536 | 3,658 |
| | - | - | - | - | - |
| Sub total | - | 263,536 | - | 263,536 | 3,658 |
| Total payments | 50,388 | 280,649 | - | 331,037 | 87,833 |
| Net of receipts/(payments) | 8,928 | - 98,270 | - | - 89,342 | - 5,797 |
| A5 Transfers between funds | - 98,270 | 98,270 | - | - | - |
| A6 Cash funds last year end | 165,654 | - | - | 165,654 | 171,451 |
| Cash funds this year end | 76,312 | 0 | - | 76,312 | 165,654 |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|----------------------|-------------------------|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | CAF Gold Account | 69,839 | - | - |
| | CAF Cash Account | 4,041 | - | - |
| | MS CAF Gold Account | 2,388 | - | - |
| | MS CAF Cash Account | 44 | - | - |
| | Total cash funds | 76,312 | - | - |

(agree balances with receipts and payments account(s))

OK OK OK

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---------------------------------|-------------------------------------|------------------------------------|----------------------------------|---------------------------------|
| B2 Other monetary assets | Refund due in respect of legal fees | 5,346 | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |

| Categories | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|---------|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| Categories | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|------------------------------------|-----------------------------|-----------------|--------------------------|
| B4 Assets retained for the charity's own use | Property (purchased within period) | Unrestricted | 263,536 | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| Categories | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|-----------------------|---------------------------------------|---------------------------------|-----------------------|---------------------|
| B5 Liabilities | Independent Examiners Fee | Unrestricted | 648 | |
| | Loans from Church Members | Unrestricted | 47,500 | |
| | Commercial Loan for Building Purchase | Unrestricted | 60,000 | |
| | | | - | |
| | | | - | |

Signed by one or two trustees on behalf of all the trustees

| | | |
|-----------|---------------|------------------|
| Signature | Print Name | Date of approval |
| | Stuart Gordon | 09/01/2024 |

Note 1**Additional Disclosures**

The following are significant matters which need to be included to provide a proper understanding of the accounts.

The Charity formerly operated under the name of New Life Christian Fellowship (charity number 1071556). Life Church Beccles was registered as a CIO on 8th April 2022 and all financial activity was transferred to this organisation from 1st June 2022. The final accounts for New Life Christian Fellowship were prepared for the period to 31st May 2022, and form the basis of the comparatives presented within the financial statements. No significant adjustments have been deemed necessary in order to align the accounts of the entities.