

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 dark ink, appearing to read 'J. Gordon', with a stylized, overlapping 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:

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

CC16a

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

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	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
		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	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use		Fund to which asset belongs	Cost (optional)	Current value (optional)
	Property (purchased within period)	Unrestricted	263,536	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities		Fund to which liability relates	Amount due (optional)	When due (optional)
	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	

Section C**Notes to the accounts****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.