



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	To	Period end date
	1st April 2023		31st March 2024

### 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 £
<b>A1 Receipts</b>					
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
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>107,529</b>	<b>246,706</b>	<b>-</b>	<b>354,235</b>	<b>241,695</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>107,529</b>	<b>246,706</b>	<b>-</b>	<b>354,235</b>	<b>241,695</b>
<b>A3 Payments</b>					
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	-	-	-	-	1,086
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
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>89,630</b>	<b>7,000</b>	<b>-</b>	<b>96,630</b>	<b>67,501</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Building purchase and project	-	255,353	-	255,353	263,536
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>255,353</b>	<b>-</b>	<b>255,353</b>	<b>263,536</b>
<b>Total payments</b>	<b>89,630</b>	<b>262,353</b>	<b>-</b>	<b>351,983</b>	<b>331,037</b>
<b>Net of receipts/(payments)</b>	<b>17,899</b>	<b>- 15,647</b>	<b>-</b>	<b>2,252</b>	<b>- 89,341</b>
<b>A5 Transfers between funds</b>	<b>- 15,647</b>	<b>15,647</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>76,312</b>	<b>-</b>	<b>-</b>	<b>76,312</b>	<b>165,654</b>
<b>Cash funds this year end</b>	<b>78,564</b>	<b>-</b>	<b>-</b>	<b>78,564</b>	<b>76,313</b>

## 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 £
<b>B1 Cash funds</b>	CAF Gold Account	73,000	-	-
	CAF Cash Account	2,471	-	-
	MS CAF Gold Account	3,048	-	-
	MS CAF Cash Account	44	-	-
	<b>Total cash funds</b>	<b>78,564</b>	<b>-</b>	<b>-</b>

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

OK

OK

OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

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

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>	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

H. C. CRACKNELL  
D. PLOSKY

20.1.25  
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

31<sup>st</sup> 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 31<sup>st</sup> 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.