

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:

H. C. Cracknell

Hilary Clare Cracknell
Trustee

Date: 12.12.25



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 2024

To

Period end date
31st March 2025

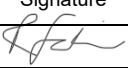

Section A Receipts and payments

	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	1,537	-	-	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
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Property	Unrestricted	263,536	-
	Improvements to property	Unrestricted	261,703	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	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. D. 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.