

CHARITY REGISTRATION NUMBER
1211991

Effective Life Church

Financial Statements For The Year Ended
31 October 2025

Raywin P-Cole & Co Ltd
Chartered Certified Accountants
ACCA Registered Firm
131 Tivoli Road, West Norwood
London SE27 0EE

Effective Life Church

**Financial Statements For The Year Ended
31 October 2025**

Contents

	Page
Trustees Annual Report	1-2
Chartered Accountants' report	3
Statement of Financial Activities	4
Balance Sheet	5
Notes to the accounts	6 - 7

Effective Life Church - Trustee Report for the year ended 31st October 2025

Registered Address: 8 Norman Lane, Ebbsfleet Valley, Swanscombe, DA10 1EL

This is our annual report of our Charity undertakings for the year ended 31st October 2025 and our vision for the future:

If there was one word to describe the past year, it would be "transition". After a lengthy process, we successfully moved from a Charitable Company (company number 11650724, and charity number 1183394) to now operating as a CIO (charity number 1211991). This change is a more accurate representation of the work and the ministry of the church, which we look forward to sharing in this report.

Banking:

- Due to the process of the change of entity, we were given special permission from the Charity Commission through our agent, Raywin-P-Cole LTD, to have a temporary bank account. This was set up on behalf of the church by Luke Guest, who is employed by the church as administrator. The purpose of this account was to ensure charity operations could continue as normal, such as payment of building hire, salaries, and receiving donations, during the company dissolution and the setting up of the charitable organisation.
- Thankfully, once the new charitable entity was registered with the Charity Commission on 3rd February 2025, we were able to proceed with setting up a charity bank account. We now do all our banking through HSBC.
- We were also able to register our Sum-Up Card Reader to our new charity account. This device is used during our weekly Sunday service to receive donations. Thanks to the regular financial support, we are able to meet our regular financial obligations and bless those in need.

Governance:

- ELC has continued to employ Mr Matthew Guest as Senior Pastor, as well as Mr Luke Guest, to assist Matthew in pastoring the congregation and manage the administrative matters of the church. The salaries of both Pastor Matthew and Luke remain unchanged.
- We continue to work with Raywin P-Cole & Co Ltd (RPC & Co) for their accounting services. RPC & Co have reviewed and approved our accounting processes and have set up a PAYE & pension scheme for the Senior Pastor.
- Due to the change of entity, we are in the process of receiving new PAYE identification numbers. Furthermore, we have also set up a new governing document and changed our address for Public Liability Insurance and Safeguarding.
- RPC & Co have also helped in submitting an application for GiftAid, which ELC is entitled to as a charitable organisation. This would enable the church to receive an injection of funds to help fulfil the needs of the church, its members and those in need, as well as the expansion and improvement of our ministry.
- The ELC Board of Trustees continue to convene semi-frequently to discuss the important matters of the church, especially pertaining to the financial concerns and aspirations of the ministry.
- As of October 31st 2025, these are the board of trustees for Effective Life Church:
- Matthew Guest (Senior Pastor & Chair)
- Steve Porter
- Sandra Broad
- Mark Mustow
- Any further changes to the trustee board are available to view on the Charity Commission website.

Achievements:

- Since August 2022, Effective Life Church has held its Sunday services and mid week meetings at St Paul's United Reformed Church. Reflecting back to our previous AGM, our main aim was to utilise the St Paul's URC building more for meetings, outreaches and being more prominent in that area. However, in February 2025, it became clear that we would need to find a new meeting place to rent.
- This led to a period of time where Pastor Matthew and Luke enquired to various churches, schools and halls (totalling around 20 altogether) for a suitable venue for our Sunday services. It's fair to say we were met with a lot of disappointment. Fortunately, we thought of returning to Thamesview School, who had the main hall available again after a church that had been meeting there had left. Our first service back at Thamesview School took place on 4th May.
- Although the circumstances surrounding the move were not easy, God has worked everything together for our good: our identity and style have been re-established; we have greater freedom, more time for worship, preaching, and fellowship; improved parking facilities; ample storage for church assets; and so much more. We are grateful to the Lord for leading us through this challenging season.
- In spite of the administrative and practical obstacles (changing of charitable entity and meeting facility), we have much to celebrate! Pastor Matthew has preached faithfully throughout the year, delivering sermons that enrich people's understanding of the Bible, as well as how to navigate our ever-changing world as Christians. Church members are encouraged by Matthew's teaching of Scripture and his engaging, and often humorous, teaching presentation. Sermons are made available to watch through our website, so people who miss our services are able to remain connected to what's being taught on Sundays.
- We had the privilege of conducting two Baptism services last year! It was wonderful to see new converts come to the church and make a public declaration of their faith in Jesus.
- We held a number of social events throughout the year, providing church members the opportunity to deepen friendships and share in fellowship (Men's meal, Ladies' meal, Church BBQ, Church Picnic at the Prom).

Achievements continued:

- To recognise her incredible charity work, one of our congregation members was featured in a segment on Songs of Praise. This segment brought added traffic to our church website. Another member of our church organised an overseas shoebox appeal, enabling us to make a difference through donating essentials. Once again, a family within the church wanted to help raise additional funds. They kindly sold some cherries that they grow in their garden for church members to buy, with all proceeds going to the church.
- We made a greater, intentional effort in our evangelism and outreach. Whether this be inviting friends and family to attend our services or social outings, sharing outreach leaflets, prayer walking around the local area, or promoting the church through social media channels. Sermon podcasts continue to be uploaded to our website and on YouTube for anyone to listen to.
- We successfully got Effective Life Church a Google profile, which improves visibility on search engines. We have also made a profile on Find a Church, an online directory for people looking for churches in their area. We are also featured in the Net Magazine, which gets posted in houses all across Gravesham once a month.
- Children's Church has continued to operate, with more people volunteering in this area of the church. We hope the provision of a Children's Church will encourage more families to attend our services.
- Pulse Groups remain the heartbeat of church discipleship, now being held every Wednesday. Each group has been going through the book of Acts, seeing what they can learn from the examples of faith set by the earliest followers of Christ.
- Prayer continues to be the foundation of all we do. Online Prayer meetings held on Tuesdays at 7:30 PM; corporate Prayer meeting now held on the first Saturday of the month at Thamesview School from 10:00 AM.
- Effective Life Church remains a member of Churches Together in Gravesham. Pastor Matthew took the decision to step down from the CTG executive board. However, Luke remains involved with Churches Together in Gravesham. As CTG Secretary, he is responsible for sending out email bulletins and updates across their mailing list and website, as well as minuting the exec board meetings.
- Luke has received opportunities to preach at another local church every 3-4 months.
- Alongside his employed role at ELC, Pastor Matthew works as the General Manager of Gravesham Sanctuary, a local charity helping those experiencing homelessness and social isolation in the area. Since joining the organisation, Matthew has overseen the day-to-day running of its facilities, as well as helping clients come off the streets and find sustainable accommodation.
- His role has provided ELC the opportunity to support a like-minded ministry. Not only do congregation members volunteer regularly at their day centre, but some service users also attend our church, with some even being baptised by the church. Pastor Matthew continues to faithfully fulfil his role at Effective Life Church, as well as making an impact through his work at Gravesham Sanctuary.
- Luke also works for Gravesham Sanctuary. As Volunteers and Social Media Manager, Luke is responsible for scheduling volunteers for shifts and running the Gravesham Sanctuary social media accounts. He has also seen his administrative skills for the church translate to Gravesham Sanctuary. Both he and Pastor Matthew put together promotional materials for the organisation, which has brought greater awareness to the work being accomplished at Gravesham Sanctuary.
- We are pleased to see Pastor Matthew and Luke utilising their experience and abilities to not only bless the people of Effective Life Church, but also other ministries to spread the Gospel and encourage the local community and the wider church.

Vision and Aspirations:

- The vision of Effective Life Church has always been to shine the light of the Gospel of Jesus through our Sunday services, and therefore equipping the congregation to express their faith in accordance with Scripture. Put simply, we want people to live an effective life for Jesus.
- We want to continue to be a place where people can see the love of God at work through the lives of His people, whether it be through our Sunday services, mid week groups, or special outreach events.
- Because of our link with Gravesham Sanctuary, we also see the importance of establishing some kind of discipleship course for those who may be interested in going deeper into the Christian faith.
- ELC aspires to enrich the lives of those attending the church through the many activities and avenues of support for those who need it. Our desire is to show the love of God through our outreach to the community, through building deeper relationships with local church leaders, and through our media channels. We desire to meet the needs of congregants, whether physical, mental, or spiritual, and to deepen their understanding of the Bible and strengthen their faith in Jesus. Ultimately, we aspire to reflect the love of God and teach the Word of God faithfully to bring the light of Christ to an increasingly dark and uncertain world.

Effective Life Church

Independent Examiner's Report to the Trustees and Members

We report on the accounts of the Trust for the year ended 31 October 2025 which are set out on the annexed pages.

Respective Responsibilities of the Trustees and Examiner

The Trustees of the Charity are responsible for the preparation of the accounts; and consider that the audit requirement of section 144(2) of the Charities Act 2011 does not apply and that an independent examination is needed.

It is our responsibility to:

- * examine the accounts under section 145 of the 2011 Act;
- * to follow the procedures specified in general Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act, and
- * to state whether particular matters have come to our attention.

Basis of Independent Examiner's Report

Our examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with our examination, no matter has come to our attention:

- 1) Which gives us reasonable cause to believe that in any material respect the requirements
 - * to keep accounting records in accordance with section 130 of the 2011 Act;
 - * and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met;
- or
- 2) To which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Raywin P-Cole & Co Ltd
Chartered Certified Accountants
ACCA Registered Firm
131 Tivoli Road, West Norwood
London SE27 0EE

31 August 2026

Effective Life Church
Statement of Financial Activities
for the year ended 31 October 2025

	<u>Notes</u>	Unrestricted Funds	Restricted Funds	2025	2024
		£	£	£	£
<u>Incoming Resources</u>					
Donations		32,695	-	32,695	35,852
<u>Resources Expended</u>					
<u>Charitable activities</u>					
Personnel Costs	5	25,999	-	25,999	25,737
Motor Expenses		-	-	-	93
Printing, stationery & postages		177	-	177	245
Community Mission		122	-	122	-
Donations		-	-	-	1,153
Telephone & Fax		942	-	942	861
Church Rent & Rates	1	6,955	-	6,955	3,709
Insurance		384	-	384	363
Development Programme		179	-	179	701
Depreciation	2	1,197	-	1,197	1,419
		35,955	-	35,955	34,281
<u>Governance costs</u>					
Accountancy		500	-	500	500
Legal & Professional Fees		966	-	966	652
Bank Charges		-	-	-	107
		1,466	-	1,466	1,259
<i>Total Resources Expended</i>	1	37,421	-	37,421	35,540
Net (outgoing)/incoming resources		(4,725)	-	(4,726)	313
Transfers between funds		-	-	-	-
Net movement in funds		(4,725)	-	(4,726)	313
Total funds brought forward		9,818	-	9,818	9,505
<i>Total funds carried forward</i>		5,093	-	5,092	9,818

Effective Life Church
Balance Sheet
as at 31 October 2025

	Notes	2025 £	2024 £
Fixed assets			
Tangible assets	2	6,508	7,705
Current assets			
Cash at bank and in hand		2,200	2,877
Creditors: amounts falling due within one year	3	(3,615)	(763)
Net current (liabilities)/assets		(1,416)	2,113
Net assets		5,092	9,818
Funds of the charity			
Unrestricted funds		5,092	9,818
Total funds		5,092	9,818

These financial statements were approved by the Trustees on 31 August 2026 & signed on their behalf by:



Rev Matthew Guest
Trustee

**Effective Life Church
Notes to the Accounts
for the year ended 31 October 2025**

1 Accounting policies

Basis of preparation

The Financial Statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities and Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities".

Incoming resources

Unrestricted Income comprises donations and is recognised on receipt basis. Restricted Income relates to donations specifically raised for the purchase of land & buildings and is recognised on receipt basis. However, the donors have agreed that once the primary purpose has been satisfied, any surplus funds remaining will be used for the running of the Charity's ordinary activities.

Depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful lives based on reducing balance method.

Motor Vehicle	25%
Equipments	15%
Fixtures & Fittings	20%

Resources Expended

Charitable Activities

These comprise all expenditure directly relating to the objects of the Charity. Support costs are an integral part of the expenses incurred in carrying out those charitable activities, which the Charity was established to perform.

Governance Costs

Governance costs comprise the costs of running the charity, including strategic planning for its future development, also includes accountancy & legal fees and all costs relating to constitutional and statutory compliance.

Church Rent & Rates

At present we do not have our own property and we are currently on a 12 months rolling tenancy agreement. Rent is paid weekly in advance of use of the premises. The significant increase in rental cost was as a result of regular use of the property during the period. The charity is only liable to make rental payments for actual usage of the property.

Effective Life Church
Notes to the Accounts
for the year ended 31 October 2025

2 Tangible fixed assets

	Equipments	Fixtures & Fittings	Total
	£	£	£
Cost			
At 1 November 2024	12,750	1,613	14,363
At 31 October 2025	<u>12,750</u>	<u>1,613</u>	<u>14,363</u>
Depreciation			
At 1 November 2024	5,871	787	6,658
Charge for the year	1,032	165	1,197
At 31 October 2025	<u>6,903</u>	<u>952</u>	<u>7,855</u>
Net book value			
At 31 October 2025	<u>5,847</u>	<u>661</u>	<u>6,508</u>
At 31 October 2024	<u>6,879</u>	<u>826</u>	<u>7,705</u>

3 Creditors: amounts falling due within one year

	2025	2024
	£	£
Accountancy	500	500
Stewardship - Employees net pay	2,852	-
Other taxes and social security costs	263	263
	<u>3,615</u>	<u>763</u>

Effective Life Church
Notes to the Accounts
for the year ended 31 October 2025

4 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total £
Equipments	5,847	-	5,847
Fixtures & fittings	661	-	661
Tangible fixed assets	<u>6,508</u>	<u>-</u>	<u>6,508</u>
Current assets			
Cash at bank and in hand	2,200	-	2,200
	<u>2,200</u>	<u>-</u>	<u>2,200</u>
Creditors: amounts falling due after one year	(3,615)	-	(3,615)
At 31 October 2025	<u>5,092</u>	<u>-</u>	<u>5,092</u>

5 Trustees Remuneration included in personnel costs

Rev Matthew Guest was given an allowance as a full time minister. This including PAYE, NI contributions paid over to HMRC amounted to £15,732. Pension contributions paid over to Pension Provider amounted to £1,076. Other than that, no remuneration was paid to any of the trustees and their expenses also not borne by the Trust. The remainder of the personnel cost represents allowance given to part-time admin officer.