

Life Destiny Church Trust
Annual Report and Financial Statements
Year Ended 30 September 2020
Charity registration number 1002662

Calculus Accountants and Tax Advisers Limited

5 Priory Road
Loughton
Essex
IG10 1AF

Life Destiny Church Trust
YEAR ENDED 30 SEPTEMBER 2020

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Legal and administrative information

Charity registration number	1002662
Chair of Trustees	Mr D W James
Trustees	Mr D W James Ms L Stewart Mrs L Macrow Mr P Bennion Mr K Lacey
	Resigned in period
Registered office	Life Destiny Church 93 High Street Starbeck Harrogate North Yorkshire HG2 7LH
Independent Examiner	Sylvia Lambden FCCA Calculus Accountants and Tax Advisers Ltd 5 Priory Road Loughton Essex IG10 1AF
Bankers	Yorkshire Bank Plc 21 James Street Harrogate North Yorkshire HG1 1QU Kingdom Bank Ruddington Fields Business Park Mere Way Ruddington Nottingham NG11 6JS

Life Destiny Church Trust
YEAR ENDED 30 SEPTEMBER 2020

Trustees Annual Report

The Trustees are pleased to present their annual report and accounts.

Charitable Objectives

1. The advancement of the Christian faith.
2. The relief of persons who are in conditions of need, hardship or distress or who are aged or sick
3. The advancement of education on the basis of Christian principles.

Organisation

The charity was set up by Trust deed originally dated 18th March 1991 and amended by deeds dated 1st December 2003 and 21st December 2008. It was registered by the Charity Commission on 23rd April 1991. The Trustees meet on a regular basis to set policy, review activities and to monitor the financial situation. In appointing our Trustees we look for those who have a proven membership of the church, with the maturity and ability to work as a trustee. Training has been limited to providing potential Trustees with literature produced by various bodies about the legal duties and expectations of being a trustee and what work is involved.

Review of Activities – how the charity spends its money

In the paragraphs below is a summary of activities to be found normally in Life Destiny Church. However over the last 17 months most of these activities have been suspended due to the COVID-19 pandemic and the ensuing lockdown.

From April 2020 until April 2021 due to the Covid-19 pandemic and lockdown Life Destiny Church took the decision not to meet in person for its Sunday morning services or any other activities. Life Destiny Church has used social media to broadcast its Sunday morning Services and to run its small house groups.

Since mid April 2021 until late August 2021 the church has alternated in person services with online services. From early September 2021 to the present day the church has continued to meet in person every other Sunday morning alternating weekly with a Messy church for children and either an evening Bible Study or Encounter Worship Evening for adults.

Over the last six months the church has opened a Trussell Trust Foodbank on Thursday mornings in its building. This is a Distribution Centre which is part of the Harrogate District Foodbank. The Foodbank distribution centre in Life Destiny Church can feed up to 25 individuals each week.

Over the last four months Life Destiny Church has also started a two course, hot meal for homeless, vulnerable and needy people in the Starbeck area of Harrogate. The Tuesday Night Meal for the Homeless and Vulnerable has about 9 regular clients at the moment.

Over the last six months a decision has been made to no longer run CAP Release courses for people with life controlling addictions. This decision coincided with Christians Against Poverty making the decision to no longer offer the course to churches. The decision has been made to stop other CAP courses e.g. Life Skills and Job Club for the foreseeable future.

The Extend Group, an exercise class for over 60's has recommenced during the last month.

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Trustees Annual Report (continued)

The church meets in Starbeck in a property used solely by the trust. This enables us to meet every week for church services, but also to run other activities and community groups from the premises. Life Groups continue to meet mid week at various times and locations providing an opportunity for members to develop relationships, learn from the Bible and grow their own faith and skills in a smaller interactive setting.

The church has continued to provide financial assistance to needy persons both through Harrogate Social Services and a relationship with Horizon Life Training and Teen Challenge.

The Harrogate & District Foodbank previously launched by the church in partnership with The Trussell Trust and some other churches, is still lead by Life Destiny Church as an independent charity. Life Destiny Church supports this charity with donations and volunteers as it helps to address the hunger crisis in our community.

We have transformed part of our building into a community cafe for use during the week. This also provides a platform for our weekly activities to run through, while providing a connection with the local community. The cafe is called The Living Room and is also a brand associated with some of our community activities.

We continue our overseas mission work both by financial support through Tearfund, and with connections to India, Russia, and The Gambia.

The Mission and Purpose of the Church within the existing charitable objectives remains unchanged:

Our Mission is to Get, Gather, Grow and Go. Our Purpose is 4G

We **GET** people to experience the love of God by inviting them into our meetings or to partner with us as we serve our community and the world.

By **GATHERING** together we build an authentic sense of community in the presence of God, by encouraging and lifting each other to new levels as we share life together.

We **GROW** in wisdom and maturity as we learn to apply the truths in the Bible. Every member is passionately, whole-heartedly and recklessly pushing full devotion to Christ and the church.

We **GO** to proclaim and be the good news of Jesus Christ through our lives, words and service.

Public Benefit Statement

The trust *has due regard to the Charity Commission guidance on public benefit and* continues to provide public benefit through many and varied activities including;

Open meetings which any person can attend regardless of background of religion at which public worship and teaching on the Christian faith takes place.

Other midweek meeting that are generally open to all, providing companionship for the lonely, encouragement for the down-hearted and teaching/training in various aspects of the Christian faith.

Encouraging and supporting Christians in other parts of the world through teaching, personal visits and financial assistance where their own objectives support the church's charitable objectives

Training or facilitating the training of church members to enable them to develop their own knowledge, skills and abilities so that they can work to help achieve the church's charitable

Trustees Annual Report (continued)

objectives. For example, this has ranged from one to one speaker training through to a full one year leadership academy training with an outside organisation.

- Pastoral care for church members and others in times of difficulty, hardship, distress or bereavement.

- Prayer for the locality, the nation and the world.

Outreach in partnership with other charities, including Christians Against Poverty, Teen Challenge

- Horizon Life Training in order to reach out into the community to provide detoxification and rehabilitation for those addicted to drugs or alcohol.

None of the activities of the church that provide public benefit are restricted in any way in terms of gender, race, faith, background, or disability.

Financial Review

The church has sole use of its premises in Starbeck. The church desires to purchase its own building at some stage although does not have adequate resources at this time. The church does not aim to gather up finances, other than in the building fund, so that money can be best used in the serving of the community.

Total income amounted to £95,340 (2019: £78,699) in the year with expenditure of £63,160 (2019: £83,251) resulting in an overall surplus of £32,180 as many of the church's activities were temporarily halted during lockdown. This included two covid grants, the first of £10,000 from Harrogate District Council and the second of £4,540 related to the coronavirus job retention scheme. The trust remains financially sound and is actively managing income generation and controlling expenditure.

Reserves Policy

The trustees wish to maintain cash balances sufficient to cover all planned external liabilities for a reasonable period. These reserves are kept in the designated building fund but can be reassigned by trustees if necessary. Cash reserves were £101,041 (2019: £72,235) at 30th September 2020.

Trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the [Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on Dec 23, 2021

and signed on their behalf by:

D W James
D W James (Dec 23, 2021 16:44 GMT)

Mr D W James

Trustee

Life Destiny Church Trust
YEAR ENDED 30 SEPTEMBER 2020

Receipts and Payments Account

	Notes	Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
		£	£	£	£
Receipts					
Donations and general gifts	2	59,916	-	59,916	63,277
Gift aid on donations and gifts	3	12,899	-	12,899	8,099
Grants received	4	14,540	-	14,540	2,000
Sundry activities	5	7,979	-	7,979	4,938
Investment income	6	6	-	6	385
Total receipts (excluding assets receipts)		95,340	-	95,340	78,699
Total incoming resources		95,340	-	95,340	78,699
Payments					
Charitable Activities		61,572	-	61,572	81,451
Administrative Expenses		1,588	-	1,588	1,800
Total Payments	7	63,160	-	63,160	83,251
Net resources expended		32,180		32,180	(4,552)
Net movement in funds		32,180	-	32,180	(4,552)
Fund balances brought forward at 1 October 2019		69,005	3,230	72,235	67,420
Adjustment from accruals to receipts and payments basis		(3,374)	-	(3,374)	9,367
Fund balances carried forward at 30 September 2020		97,811	3,230	101,041	72,235

The notes on page 7 to 10 form part of these financial statements.

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Statement of Assets and Liabilities

	Unrestricted £	Designated £	Restricted £	2020 £	2019 £
Cash management account	19,122	-	-	19,122	3,286
Current account	15,812	-	3,230	19,042	7,842
Deposit account	-	62,877	-	62,877	61,107
Total cash funds	34,934	62,877	3,230	101,041	72,235
Other monetary assets					
Gift Aid	-	-	-	-	3,820
Prepayments	-	-	-	-	216
	-	-	-	-	4,036
Assets retained for the charities own use				4,364	4,364
Liabilities					
Accruals	1,242	—	—	1,242	2,550
Unrestricted					
General funds	34,934			34,934	7,898
Designated – Building fund	—	62,887	—	62,887	61,107
Restricted					
Restricted	—	—	3,230	3,230	3,230
Total funds	34,934	62,887	3,230	101,041	72,235

The financial statements on pages 6 to 10 were approved by the Trustees on and signed on their behalf by:


Linda Macrow (Dec 30, 2021 09:16 GMT)

Linda Macrow

Dec 30, 2021

Mrs L Macrow
Trustee

2021


D W James (Dec 23, 2021 16:44 GMT)

D W James

Dec 23, 2021

D W James
Trustee

2021

Notes to the accounts

1. Accounting policies

1.1 Basis of preparation of the accounts

The accounts are prepared on a 'Receipts & Payments' basis under section 133 of the Charities Act 2011, the statement of assets and liabilities included assets listed at insured values. The results of the Charity operations are described in the Trustees' Report and are continuing. The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the [Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed.

1.2 Fund accounting policy

Unrestricted income funds are general funds that are available for use at the Trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside at the discretion of the Trustees for specific purposes.

Restricted funds are those which were raised for particular purposes and can only be used for those particular restricted purposes within the objects of the charity. The cost of raising and administering such funds are charged against the specific fund.

1.3 Incoming resources

Donations and general gifts are recognised as incoming resources on receipt.

Gift aid income received are tax reclaims on the donations of tax paying members of the Church and are included in donations on receipt.

Investment and sundry income is recognised when received.

1.4 Resources expended

Resources expended are included in the statement of financial activities on a receipts and payments basis. Certain costs have been apportioned between direct charitable expenditure, management and administration on a basis consistent with the use of those resources.

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Notes to the accounts

2. Donations and general gifts

	Unrestricted £	Designated £	Restricted £	Total £ 2020
Donations given under gift aid	40,005		2,045	42,050
Non gift aid donations and gifts	16,749		1,117	17,866
Total	56,754		3,162	59,916

	Unrestricted £	Designated £	Restricted £	Total £ 2019
Donations and gifts	63,277		-	63,277

3. Gift aid on donations and gifts

	Unrestricted £	Designated £	Restricted £	Total £ 2020
Gift aid income received	12,899	-	-	12,899

	Unrestricted £	Designated £	Restricted £	Total £ 2019
Gift aid income received	8,099	-	-	8,099

4. Grants received

	Unrestricted £	Designated £	Restricted £	Total £ 2020
Harrogate District Council	10,000	-	10,000	10,000
Coronavirus Job retention Scheme	4,540	-	4,540	4,540
Total	14,540	-	14,540	14,540

	Unrestricted £	Designated £	Restricted £	Total £ 2019
Grants received	2,000	-	-	2,000

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Notes to the accounts

5. Sundry Activities

	Unrestricted £	Designated £	Restricted £	Total £ 2020
Café and event income	7,979	-	7,979	4,938

6. Investment income

	Unrestricted £	Designated £	Restricted £	Total £ 2020
Interest received	6	-	6	385

7. Analysis of Expenditure

	2020 £	2019 £
Employment costs	21,840	29,080
Rent and rates	10,079	13,246
Light, heat and power	6,033	3,305
Insurance and licences	736	2,174
Repairs and renewals	1,152	492
Telephone	186	173
Training costs	-	565
Printing, postage and stationery	512	980
Subscriptions	9,312	9,596
Gifts and special projects	2,937	13,452
Other church activity costs	8,120	6,299
Advertising and publicity	665	624
Bookkeeping and examiners fee	1,588	1,800
Bank charges	-	3
Depreciation	-	1,462
Total	63,160	83,251

8. Employment costs

	2020 £	2019 £
Salary cost	20,771	27,654
Pensions	1,069	1,426
	21,840	29,080

The charity operates a defined contribution pension scheme.

Notes to the accounts

9. Reserves

The designated reserve is an unrestricted fund set aside at the discretion of the Trustees towards the purchase of a property by the charity in the future. The restricted fund relates to donations which have been made in the past relating to the purchase of the church's own building at a future date.

Independent Examiner's Report to the Trustees of Life Destiny Church Trust

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31st December 2020 which are set out on pages 5 to 10.

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 charity's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.


Sylvia Lambden (Dec 30, 2021 11:14 GMT)

Sylvia Lambden

Sylvia Lambden FCCA

Calculus Accountants and Tax Advisers Limited
Accountants
5 Priory Road
Loughton
Essex IG10 1AF

Dec 30, 2021

Date: 2021