

Life Destiny Church Trust  
Annual Report and Financial Statements  
Year Ended 30 September 2022  
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 2022**

CONTENTS

	Page
Legal and administrative information	1
Trustees Report	2 - 4
Receipts and payments account	5
Statement of assets and liabilities	6
Notes to the financial statements	7 - 11
Independent examiners report	12

**Legal and administrative information**

<b>Charity registration number</b>	1002662
<b>Chair of Trustees</b>	Mr D W James
<b>Trustees</b>	Mr D W James Ms L Stewart Mrs L Macrow Mr P Bennion
<b>Registered office</b>	Life Destiny Church 93 High Street Starbeck Harrogate North Yorkshire HG2 7LH
<b>Independent Examiner</b>	Sylvia Lambden FCCA Calculus Accountants and Tax Advisers Ltd 5 Priory Road Loughton Essex IG10 1AF
<b>Bankers</b>	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 2022**

**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 18<sup>th</sup> March 1991 and amended by deeds dated 1<sup>st</sup> December 2003 and 21<sup>st</sup> December 2008. It was registered by the Charity Commission on 23<sup>rd</sup> 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

From April 2020 until August 2022 Life Destiny Church's activities were severely affected by the COVID 19 pandemic and the associated lockdown. From April 2021 until August 2021 the church services alternated in person services with online services. For the next year the church services were held in person for the first three Sundays of each month with the fourth (and fifth) Sunday of the month being held as an evening service.

The church meets in Starbeck in a property, rented from Starbeck Methodist Church but 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.

From September 2022 until the present day Life Destiny Church has met for worship, teaching and communion every Sunday morning at 10.00am. Every first Sunday morning of the month the children and young people stay in the entire service where there is a children's talk after which they are engaged with craft materials whilst the adult listen to a preacher. On the other three Sundays mornings of the month after approximately 30 minutes of worship the children and young people leave the main service for their own groups where there are games, teaching and craft activities, whilst the adults listen to a preacher. Once a month the congregation will take communion together towards the end of the service.

On the first Sunday evening of the month there is a whole church Prayer meeting from 7.30pm for an hour.

Since February 2022 8 Connect Groups have been re-established in Life Destiny Church. This is the first time Connect Groups have operated in Life Destiny Church since the Covid-19 pandemic started in April 2020. The Connect Groups are made up of approximately 10 people and are able to meet any time of the day and any day of the week in order to give members as much flexibility as possible. They all follow the same programme called Advance Explored which has been devised and recorded online by the Message Trust.

Since September 2022 most people have returned to the different services and activities that had to be curtailed during the pandemic and lockdown and over a two dozen new people have started to attend the Sunday morning service and the Connect Groups.

For the last 18 months the church has continued to operate a Trussell Trust Foodbank on

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2022**

Thursday mornings in its building. The Harrogate and District Foodbank launched 10 years ago 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. The Foodbank distribution centre in Life Destiny Church, in a single session, can feed between 8 and 25 people. We have abandoned the two course Thursday lunchtime meal and the Tuesday night meal for the homeless that was offered due to lack of uptake. However, the church has continued to provide financial assistance to needy persons through local charities, and through our relationship with Horizon Life Training and Teen Challenge.

Much of our outreach work is done through our cafe which is called The Living Room. This is open from Tuesday to Friday from 9.00am to 4.00pm. The church employs a cafe manager as well as two or three volunteers. This provides us with a platform for weekly activities like the Extend Group which is an exercise class for over 60's; a craft group, English classes, Portuguese classes, Stay & Play Group, Gardening Club and a Photography Club.

We continue our overseas work both by financial support during times of crisis through Tear Fund, and with connections to India, the Gambia and the Ukraine. Support for the latter has been enabled through a link with another church leader in Harrogate who has links with church pastors in Ukraine. This has enabled us to provide money for the purchase of generators, as well as providing food, clothes and toys for children in Ukrainian and Hungarian refugee camps.

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 4 G

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. Each member is passionately, wholeheartedly and recklessly pushing full devotion to Christ and the church.

We GO to proclaim 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 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.

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2022**

- 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 £75,443 (2021: £73,615) in the year with expenditure of £80,401 (2021: £69,244) resulting in a small deficit of £4,954. Restricted donations of £ 2,170 were also received in respect of appeals made for the situations in Afghanistan and Ukraine. The funds were passed across to them during the year via Tearfund (for Afghanistan) and the Calvary Church Harrogate who have contact with a local church on the Hungarian border and have organised trips to provide donated supplies. The trust remains financially sound and is actively managing income generation and controlling expenditure.

**Trustees Annual Report (continued)**

**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 £100,458 (2021: £105,412) at 30<sup>th</sup> September 2022.

**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

and signed on their behalf by:

*D. W. James*

D. W. James (Jul 14, 2023 09:25 GMT+1)  
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Jul 14, 2023

Mr D W James

Trustee

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2022**

**Receipts and Payments Account**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<b>Receipts</b>					
Donations and general gifts	2	57,594	2,170	59,764	59,006
Gift aid on donations and gifts	3	9,225	-	9,225	13,174
Grants received	4	519	-	519	1,433
Sundry activities	5	5,797	-	5,797	-
Investment income	6	141	-	141	2
<b>Total receipts (excluding assets receipts)</b>		73,276	2,170	75,446	73,615
<b>Total incoming resources</b>		73,276	2,170	75,446	73,615
<b>Payments</b>					
Charitable Activities	7	63,919	2,170	66,089	54,705
Administrative Expenses	8	4,953	-	4,953	3,953
<b>Total Payments (excluding assets receipts)</b>		68,872	2,170	71,042	58,658
Purchase of functional assets	11	9,358	-	9,358	10,586
<b>Total Payments</b>		78,230	2,170	80,400	69,244
<b>Net resources expended</b>		(4,954)	-	(4,954)	4,371
<b>Net movement in funds</b>		(4,954)	-	(4,954)	4,371
Fund balances brought forward at 1 October 2021		102,182	3,230	105,412	101,041
Fund transfers		-	-	-	-
Fund balances carried forward at 30 September 2022	12	97,228	3,230	100,458	105,412

*The notes on page 7 to 11 form part of these financial statements.*


**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2022**

**Statement of Assets and Liabilities**

	Notes	Unrestricted £	Designated £	Restricted £	2022 £	2021 £
Cash management account		30,019	-	-	30,019	28,627
Current account		3,113	-	3,230	6,343	13,227
Deposit account		-	64,096	-	64,096	63,558
<b>Total cash funds</b>		33,132	64,096	3,230	100,458	105,412
<b>Other monetary assets</b>						
Prepayments		232	-	-	232	-
<b>Assets retained for the charities own use</b>	11				19,944	10,586
<b>Liabilities</b>						
Accruals		1,394	—	—	1,394	1,575
<b>Unrestricted</b>						
General funds		33,132			38,624	38,624
Designated – Building fund		—	64,096	—	63,558	63,558
<b>Restricted</b>						
Restricted	12	—	—	3,230	3,230	3,230
<b>Total funds</b>		33,132	64,096	3,230	100,458	105,412

The financial statements on pages 7 to 11 were approved by the Trustees on and signed on their behalf by:

Mrs L Macrow  
Trustee

  
Linda Macrow (Jul 14, 2023 14:43 GMT+1)

Jul 14, 2023  
2023

## **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.

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2022**

**Notes to the accounts**

**2. Donations and general gifts**

	Unrestricted £	Designated £	Restricted £	Total £ 2022
Donations given under gift aid	36,883	372	-	37,255
Non gift aid donations and gifts	20,265	74	2,170	22,509
<b>Total</b>	<b>57,148</b>	<b>446</b>	<b>2,170</b>	<b>59,764</b>

	Unrestricted £	Designated £	Restricted £	Total £ 2021
Donations and gifts	39,510	430		40,636
Non gift aid donations and gifts	<u>11,504</u>	<u>1,936</u>	<u>4,930</u>	<u>18,370</u>
<b>Total</b>	<b>51,014</b>	<b>2,366</b>	<b>4,930</b>	<b>59,006</b>

**3. Gift aid on donations and gifts**

	Unrestricted £	Designated £	Restricted £	Total £ 2022
Gift aid income received	9,225	-	-	9,225

	Unrestricted £	Designated £	Restricted £	Total £ 2021
Gift aid income received	13,174	-	-	13,174

**4. Grants received**

	Unrestricted £	Designated £	Restricted £	Total £ 2022
Employers employment allowance	519	-	-	519
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

	Unrestricted £	Designated £	Restricted £	Total £ 2021
	1,433			1,433

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2022**

Coronavirus Job retention Scheme

Grants received	1,433	-	-	1,433
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**Notes to the accounts**

**5. Sundry Activities**

	Unrestricted £	Designated £	Restricted £	Total £
				2022
Café and event income	5,797	-	-	5,797
	Unrestricted £	Designated £	Restricted £	Total £
				2021
Café and event income	-	-	-	-

**6. Investment income**

	Unrestricted £	Designated £	Restricted £	Total £
				2022
Interest received	141	-	-	141
				2021
Interest received	26	-	2	2

**7. Analysis of Expenditure**

		unrestricted	restricted	2022 £	2021 £
Café costs		4,381		4,381	
Employment costs	9	19,881		19,881	6,868
Pensions		-	-	-	-
Rent and rates		11,282	-	11,282	15,372
Light, heat and power		2,814	-	2,814	5,968
Insurance and licences		1,908	-	1,908	1,822
Repairs and renewals		120	-	120	852
Kitchen renewal		7,599	-	7,599	-
Telephone		529	-	529	178
Church family gifts		330	-	330	-
Printing, postage and stationery		126	-	126	45
Subscriptions		4,142	-	4,142	6,802
Gifts and special projects	7a	8,400	-	8,400	585
Donation to Emmanuel hospital		-	-	-	5,666
Service streaming		460	-	460	5,554
Other church activity costs		3,694	-	3,694	4,548
Advertising and publicity		64	-	64	59
Bank charges		-	-	-	50
Small equipment items		359	-	359	335
Total		66,089	5,716	66,089	54,704

**7. a Analysis of gifts**

Harrogate foodbank	600	-	600	-
Calvary Church Harrogate re Ukraine	6,000	-	6,000	-
Calvary Church Harrogate re Gambia				

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2022**

	300	-	300	
Tear fund – re Afghanistan	1,000	-	1,000	-
Hardship loans and gifts	500	-	500	585
Total	8400	-	8,400	585

**Notes to the accounts**

**8. Administrative costs**

	Unrestricted	Restricted	2022	2021
	£	£	£	£
Independent examination	1,575	-	1,575	-
Payroll administration	579	-	579	466
Software cost	307	-	307	288
Bookkeeping cost	2,492	-	2,492	3,200
	4,953	-	4,953	3,954

The independent examiners fee for the 2022 is £750 (2021 £750).

**9. Employment costs**

	2022	2021
	£	£
Salary cost	18,641	6,868
Employers' national insurance	519	-
Pension cost	515	-
	19,675	6,868

The charity had 3 employees during the year. The charity operates a defined contribution pension scheme.

**10. Trustee and related parties**

Wynn Jones and Lucy Stewart were employed by the charity. Donations were received from Trustees and related parties of £4,788. Amounts paid on behalf of the charity were reimbursed to the Trustees, but no other expenses were claimed or paid. £4,056 was paid to Gordon Stewart, married to Lucy Stewart relating to costs and work completed for the kitchen refurbishment.

**11. Functional Assets**

	2022	2021
	£	£
Cost		
bfwd 1 <sup>st</sup> October 2021	10,586	-
Purchases in year	9,358	10,586
		-
Cfwd 30 <sup>th</sup> September 2022	19,944	10,586

**Life Destiny Church Trust**  
**YEAR ENDED 30 SEPTEMBER 2022**

Assets purchased in the year consisted of new kitchen appliances (£1,720) and projector and staging equipment.

**12. 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 brought forward relates to donations which have been made in the past relating to the purchase of the church's own building at a future date. Restricted fund movements during the year relate to donations received and paid across as follows:

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Tear Fund re Afghanistan appeal	170	-
Calvary Church Harrogate re Ukraine	2,000	-
Emmanuel Hospital India	-	5,626
	<u>2,170</u>	<u>5,626</u>

**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 30 September 2022 which are set out on pages 5 to 11.

**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').

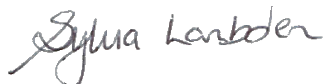
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**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 FCCA

Calculus Accountants and Tax Advisers Limited  
Accountants  
5 Priory Road  
Loughton  
Essex IG10 1AF  
Jul 14, 2023

Date: 2023