

Life Destiny Church Trust
Annual Report and Financial Statements
Year Ended 30 September 2024
Charity registration number 1002662

Calculus Accountants and Tax Advisers Limited

5 Priory Road
Loughton
Essex
IG10 1AF

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Legal and administrative information

Charity registration number	1002662
Chair of Trustees	Mr D W James
Trustees	Mr D Wynn James Mrs Lucy Stewart Mrs Linda Macrow Mr Peter Bennion Mr Andrew Porter appointed 9 th October 2023
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	Virgin Money 21 James Street Harrogate North Yorkshire HG1 1QU Kingdom Bank Ruddington Fields Business Park Mere Way Ruddington Nottingham NG11 6JS

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. Trustees are provided with literature produced by various bodies about the legal duties and expectations of being a trustee and what work is involved. Formal meetings take place quarterly to discuss and make important decisions and to consider policies and mitigating charity risks.

Review of Activities – how the charity spends its money

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 2023 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 adults listen to a preacher. On the other three Sunday 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. Daily prayer points are provided on social media for everyone to pray about.

Since February 2022 Connect Groups have been re-established in Life Destiny Church. 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 are currently following a general Bible study which is created by senior leadership. In October 2023 Life Destiny Church became a partner church with the "Isaiah 61 Movement", a movement committed to helping individual Christians and their churches to become competent in sharing their faith with others. Much of the outworking of Life

Trustees Annual Report (continued)

Destiny Church's partnership with the Isaiah 61 Movement takes place in a separate group which is open for all to attend.

From the beginning of 2024 the church has experienced steady growth in membership with congregations of 80 men, women and children regularly attending Sunday morning services. In December 2023 Life Destiny Church participated in the National initiative called "Shine Your Light" by organising two open air Carol services in Starbeck and Harrogate town centre. Other "Open Air Services" have included leading the worship during a United Churches Good Friday Service in Harrogate town centre which was led by musicians and worship leaders from Life Destiny Church. During June 2024 Life Destiny Church hosted a Youth With a Mission team of Brazilians which also culminated in an open air service in Harrogate town centre.

During April 2024 the church organised its first weekend away when 70 of its members were accommodated in the Jonas Centre in North Yorkshire. The weekend consisted of times of worship, teaching, games and leisure activities from the Friday evening until the Sunday afternoon.

For the last 18 months the church has continued to operate a Trussell Trust Foodbank on Thursday mornings in its building. The Harrogate and District Foodbank launched 11 years ago by the church in partnership with the Trussell Trust and some other local 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. 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 2.00pm. The church employs a cafe manager as well as five volunteers along with 4 work experience students who are from local SEND schools. This provides us with a platform for weekly activities such as English or Portuguese classes. There is a craft and chat group, coffee that cares (for parents of SEND students to meet together) stay and play and a music class for children.

The cafe has a community pantry which collects excess food from local supermarkets and offers it out for a donation to anyone who would like it. Food comes from Co op, Lidl and M&S. Any funds raised from the donations is sent to other charities or worth causes in the local area.

We've started to join up our children and youth midweek provision with St Andrews Church Starbeck and Starbeck Methodist Church. LDC hosts the group for years 10-13 on a Tuesday evening.

We have continued to have joint services once a quarter with Starbeck Methodist Church and these will continue into the future.

The windows in one half of the main hall were kindly replaced by Starbeck Methodist Church after they received an energy efficiency grant earlier in the year.

Trustees Annual Report (continued)

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 leadership of the church is continuing its process of transition whereby Wynn James will retire from the senior pastor position in the church which will be filled by Lucy Stewart by December 2025.

Life Destiny Church is part of several wider streams of churches, those being the Groundlevel Network of Churches, the Love Beyond Network of Churches and the Evangelical Alliance. Over

the past 12 months this has enabled leaders of Life Destiny Church to attend a number of leaders meetings for training and information gathering.

The Mission and Purpose of the Church within the existing charitable objectives remains unchanged but the wording has changed more recently. We are a diverse, multicultural, multiethnic, multigenerational family. We worship together, we encourage each other and we aim to learn and grow so we are able to reach out to and love the world outside our four walls. Through the Biblical teaching we receive we know we are deeply loved by God, we know that his Holy Spirit works in and through us. Everyone is equipped to be who God has created them to be and to do all that He is calling them to do. We want to grow in all of these things each day and we want to tell the world about Jesus too.

Our Church building is open as much as possible, so that we are available for each other and for our community too. We want to see our community, our nation and our world being transformed by Jesus's life changing love. We equip, empower and encourage each other to spread this message far and wide.

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.
- Pastoral care for church members and the community in times of difficulty, hardship, distress or bereavement including supporting the foodbank.
- 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.

Trustees Annual Report (continued)

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 £109,734 (2023: £81,751) in the year with expenditure of £107,856 (2023: £82,760) resulting in a small surplus of £1,878. The church remains financially sound and is actively managing income generation and controlling expenditure by working on a budget for the coming year to maintain cashflow.

Reserves Policy

The trustees have maintained cash balances sufficient to cover all planned external liabilities for a reasonable period but are currently reviewing the reserve policy. These reserves are kept in the designated building fund but can be reassigned by trustees if necessary. Cash reserves were £101,327 (2023: £99,449) at 30th September 2024.

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 27/06/25 2025

and signed on their behalf by:


[D Wynn James \(Jun 27, 2025 16:24 GMT+1\)](#)
.....
Mr D W James
Trustee and chairman

Receipts and Payments Account

		Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	Notes	£	£	£	£
Receipts					
Donations and general gifts	2	80,475	-	80,475	55,303
Gift aid on donations and gifts		13,155	-	13,155	8,555
Grants received	3	2,205	-	2,205	5,180
Sundry activities	4	12,495	-	12,495	12,317
Investment income	5	1,404	-	1,404	396
Total receipts (excluding assets receipts)		109,734	-	81,751	81,751
Total incoming resources		109,734	-	109,734	81,751
Payments					
Charitable Activities	6	102,852	-	102,852	72,924
Administrative Expenses	7	5,004	-	5,004	5,989
Total Payments (excluding assets receipts)		107,856	-	107,856	78,913
Purchase of functional assets	10	-	-	-	3,847
Total Payments		107,856	-	107,856	82,760
Net resources expended		1,878	-	1,878	(1,009)
Net movement in funds		1,878	-	1,878	(1,009)
Fund balances brought forward at 1 October 2023		97,135	3,230	99,449	100,458
Fund transfers		-	-	-	-
Fund balances carried forward at 30 September 2024	11	98,097	3,230	101,327	99,449

The notes on page 8 to 12 form part of these financial statements.

Statement of Assets and Liabilities

Notes	Unrestricted £	Designated £	Restricted £	2024 £	2023 £
Cash management account	24,118	-	-	24,118	19,653
Current account	4,800	-	3,230	8,030	13,281
Deposit account	-	69,179	-	69,179	66,515
Total cash funds	28,918	69,179	3,230	101,327	99,449
Other monetary assets					
Prepayments	-	-	-	-	254
	-	-	-	-	-
Assets retained for the charities own use				23,791	23,791
Notes 11					
Liabilities					
Accruals	750	—	—	750	750
Unrestricted					
General funds	28,918	-	-	28,918	29,704
Designated – Building fund	-	69,179	-	69,179	66,515
Restricted					
Restricted	-	-	3,230	3,230	3,230
Notes 12					
Total funds	28,918	69,179	3,230	101,327	99,449

The financial statements on pages 8 to 12 were approved by the Trustees on and signed on their behalf by:

L Macrow
Linda Macrow (Jun 28, 2025 16:10 GMT+1)

28/06/25

Mrs L Macrow
Trustee

2025

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.

Notes to the accounts

2. Donations and general gifts

	Unrestricted £	Restricted £	Total £ 2024	Total £ 2023
Donations and gifts	43,595	-	43,595	32,970
Non gift aid donations and gifts	36,880	-	36,880	22,333
Total	80,475	-	80,475	55,303

Non gift aid donations included £15,000 received from the Presence Church on its closure.

3. Grants received

	Unrestricted £	Restricted £	Total £ 2024	Total £ 2023
Employment allowance	2,205	-	2,205	-
Harrogate District Food bank	-	-	-	5,000
Sporting Influence Foundation	-	-	-	180
Total	2,205	-	2,205	5,180

4. Sundry Activities

	Unrestricted £	Restricted £	Total £ 2024	Total £ 2023
Café and event income	11,995	-	11,995	12,137
Hall hire	-	-	-	180
Cashback	15	-	15	-
Weekend away 2024	485	-	485	-
Total	12,495	-	12,495	12,317

5. Investment income

	Unrestricted £	Restricted £	Total £ 2024	Total £ 2023
Interest received	1,404	-	1,404	396

Notes to the accounts

6. Analysis of Expenditure

			2024	2023
	unrestricted	restricted	£	£
Premises				
Rent	12,000	-	12,000	12,000
Light, heat and power	8,664	-	8,664	6,378
Telephone and broadband	955	-	955	521
Repairs and maintenance	911	-	911	1,303
Sundry	285	-	285	-
Church running costs				
Advertising and publicity	112	-	112	64
Insurance and licences	2,276	-	2,276	2,200
Subscriptions	4,572	-	4,572	2,872
Church family gifts	2,240	-	2,240	1,932
Children and youth work	1,021	-	1,021	589
Church weekend – 2024	4,015	-	4,015	-
Church weekend - 2025	750	-	750	-
Printing, postage and stationery	191	-	191	159
Events and outreach	4,086	-	4,086	2,814
Gifts and donations	8,174	-	8,174	6,995
Service streaming	202	-	202	195
Sundry running costs	374	-	374	-
Equipment	1,040	-	1,040	-
Café costs				
Groceries and disposables	7,578	-	7,578	8,921
Small equipment items	1,023	-	1,023	165
Other	725	-	725	120
Employments costs	8	-	41,658	25,696
Total	102,852	-	102,852	72,924

6. a Analysis of gifts

			2024	2023
	Unrestricted	Restricted	£	£
Ground level	100	-	100	1,720
Harrogate foodbank	600	-	600	600
World Vision	1,200	-	1,200	-
Calvary Church Harrogate re Ukraine	85	-	85	1,239
Itchus	-	-	-	1,026
Isaiah 61 movement	500	-	500	-
Netmakers	-	-	-	1,000
Ywam	200	-	200	-
Gift re Nigerian school	-	-	-	150
Hardship loans and gifts	5,489	-	5,489	1,260
Total	8,174	-	8,174	6,995

Notes to the accounts

7. Administrative costs

	Unrestricted	Restricted	2024	2023
	£	£	£	£
Independent examination	750		750	750
Trustees meeting expenses	164		164	-
Payroll administration	753	-	753	709
Software cost	1,200	-	1,200	536
Bookkeeping cost	2,137	-	2,137	3,994
	<u>5,004</u>	<u>-</u>	<u>5,004</u>	<u>5,989</u>

Governance costs include the independent examiners fee of £750 (2023 £750) and Trustees meeting costs of £164.

8. Employment costs

	2024	2023
	£	£
Salary cost	38,883	22,168
Employers' national insurance	2,205	476
Pension cost	570	664
	<u>41,658</u>	<u>23,308</u>

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

9. Trustee and related parties

Donations were received from Trustees and related parties of £7,576. Amounts paid on behalf of the charity were reimbursed to the Trustees, but no other expenses were claimed or paid. Trustees incurred meeting costs of £164. Lucy Stewart is Wynn James daughter. Both are employed by the church receiving a combined total of £26,631.

10. Functional Assets

	2024	2023
	£	£
Cost		
B/fwd 1 st October 2023	23,791	19,944
Purchases in year	-	3,847
		-
C/fwd 30 th September 2024	<u>23,791</u>	<u>23,791</u>

Notes to the accounts

11. 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. Brought forward balances consist of donations which have been made in the past towards the purchase of the church's own building at a future date. Restricted fund movements relate to donations received and paid across as follows:

	2024	2023
	£	£
Tear Fund re Afghanistan appeal	-	-
Calvary Church Harrogate	-	1,239
Emmanuel Hospital India	-	-
	<hr/>	<hr/>
	-	1,239

12. Related Parties

No related parties have been identified other than those described in note 9.

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 2024 which are set out on pages 6 to 12.

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').

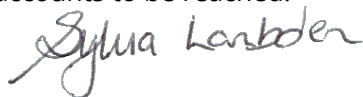
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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

Date: 28/06/2025 2025

28/06/25