Real Life Church, Sutton Coldfield

Company No. 8182165
Charity No. 1149821

Report and Accounts
Year ended 31 December 2025

Stewardship
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

REAL LIFE CHURCH, SUTTON COLDFIELD

COMPANY INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2025

Trustees	Charlotte Senior Andrew Pinder Stuart Crane Aaron Abraham
Key Staff	Stuart Crane (church leader) Melanie Crane (children and youth leader)
Governing Document	Memorandum and Articles of Association dated 15 August 2012
Company Registration Number	8182165
Charity Registration Number	1149821
Registered Office	3 Aragon Drive Sutton Coldfield West Midlands B73 6BQ
Independent Examiner	Nick Spear ACCA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	CAF Bank Shawbrook Bank

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REAL LIFE CHURCH, SUTTON COLDFIELD

TRUSTEES' ANNUAL REPORT
(INCORPORATING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees, who are the charity's directors for the purposes of company law, have pleasure in submitting the Report and Accounts for the year.

Objects of the charity

The charity is a charitable company and is governed by its memorandum and articles of association. The Trust seeks to demonstrate the Christian faith in action by the advancement of the Christian Religion in the United Kingdom and overseas, and through the relief of the aged, poor, sick and disabled.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Build and strengthen the church

Meetings were held on Sundays in Sutton Coldfield to worship, to teach and to pray for those attending. We continued to hold Sunday meetings in Castle Vale, appointing a team to lead a site of Real Life Church there that is overseen by Real Life Church Sutton Coldfield. This has been an exciting development for our church, fulfilling a core element of our vision to be a large, influential and reproducing church. Age-appropriate teaching and activities were provided at each meeting for under 18s. The Sunday meetings in both Sutton Coldfield and Castle Vale are freely open to all to attend and we had guests and new members join us throughout the year. Small, mid-week “Life Groups” met throughout the year for members of the church to facilitate discipleship, build community and support each other practically. Life Groups met in and around Sutton Coldfield, Castle Vale and Tamworth. Regular mid-week meetings were also held to pray for the work of the church, our local community and the nations. In August we took a large group of teenagers to Newday, a Christian summer festival for young people. Throughout the year we ran specific events for the Men and Women in our church to build relationship and provide a forum for discipleship.

We ran several lessons of our "Real Life School", focused on training and equipping members in Christian theology and doctrine.

We held a baptism service in September, celebrating the special occasion with family and friends of those being baptised.

Bless the local community

The church ran a number of craft and activity events for children that were free and open to all. Messy Easter was held on Good Friday in both Sutton Coldfield and Castle Vale, and was a popular session aimed at young children and their parents, to have fun learning about the Easter Story while doing fun art and craft activities. Messy Christmas was a similar event, run in the first week of December. As well as our events in Sutton Coldfield and Castle Vale, we also ran a "Quiet Messy Christmas" event that was accessible for children and families who struggle with the noise levels at our usual events.

In June, Real Life Church entered a team into the Great Midlands Fun Run, raising over £7,000 for local Food Banks.

Real Life Church hosted further "Table Top Games" events during the year, which were popular with the local community. The events were free and open for all to attend, being held in the room where we have our usual Sunday service as a way of inviting the community into our "home".

At Christmas, we hosted Christmas Carol services in Sutton Coldfield and Castle Vale, and held a "Quiet Carols" event for those who prefer a quieter service.

Summary of the charity's main activities and achievements (continued)

Help the poor and those in need

Throughout the year we made regular financial donations to a local food bank run from the United Reform Church in Sutton Coldfield. We also encouraged our members to make financial donations to the work of food banks, and split their donations between the United Reformed Church Foodbank and a food bank in Castle Vale. Our members also gave donations of food to these two foodbanks. At various points during the year we supported families in need with food vouchers and financial support in times of difficulty. We gave gifts to other charitable activities, as follows:

- £2,750 to support a church plant in Egypt;
- £3,000 to LIV village, a project for orphans and the local community based in South Africa;
- £2,400 to Acacia Family Support;
- £1,200 to Birmingham Church Planting Collective;

We also tithed 10% of our income to the Catalyst network of churches to which we belong, where the funds were used for the relief of the poor, church planting and other activities in line with our charitable objectives.

Significantly, most of the charity's activities are undertaken by volunteers and the charity could not operate effectively without their efforts.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Structure, Governance and Management

Responsibility for strategic and financial oversight of the Church, health and safety, insurance, employment matters, and ensuring compliance with all relevant legal and charity obligations rests with the Directors. They discussed various matters and met regularly during 2025 and were consulted and informed on matters of importance. The Directors were: Stuart Crane, Andrew Pinder, Charlotte Senior and Aaron Abraham.

Real Life Church is led and overseen by Elders and a Senior Leadership Team. The Elders are Stuart Crane, Jeremy Douglas-Jones and Matt Yates. The Senior Leadership Team is led by Stuart and Melanie Crane, together with Jeremy Douglas-Jones, Ben and Charlotte Senior, and Matt and Philippa Yates.

The Elders and Senior Leaders met regularly during the year to discuss and oversee the affairs and operational matters of the Church. They work with a large number of volunteers to implement the vision, goals and objects of the Church. The Senior Leaders and Elders were given input and guidance from Andy Martin, an Apostle within the Catalyst network of churches to which Real Life Church belongs.

Real Life Church is a member of the Evangelical Alliance and is affiliated to Catalyst, an apostolic team within Newfrontiers, a worldwide family of churches.

Financial review

During the year income increased by £25,126, to £304,508, and expenditure increased by £29,719 to £289,116. As a result, the charity had a surplus for the year of £15,392, compared to a surplus of £19,986 in 2024 and the charity's net assets increased by the same amount, to £406,755, all of which are unrestricted. Net current assets increased by £15,041 to £405,924.

Reserves policy

The trustees have determined that the Church should aim to hold unrestricted cash of no less than £80k (which equates to about six months' of unrestricted expenditure) so that the Church could continue to operate should income and / or expenditure vary adversely. At the year end, the Church held unrestricted cash of £402,527 and the Church is complying with its reserves policy. Any surplus and free reserves are being held by the Church to meet future expenditure in relation to additional ministry needs or potential staff or venue expansion.

Key risks and uncertainties

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Plans for the future

The Church’s aims for the future are in line with its activities and achievements during 2025, i.e. building and strengthening the church, blessing the local community and helping the poor and those in need. It continues to rely on the support of a large number of volunteers and, as it is considered appropriate and supportable financially, will employ additional people to help further its aims and objectives.

REAL LIFE CHURCH, SUTTON COLDFIELD

TRUSTEES' ANNUAL REPORT
(INCORPORATING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2025

Responsibilities of trustees under company law

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).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report, which has been prepared in accordance with the provisions of the Companies Act 2006 relating to small companies, was approved by the trustees and signed on their behalf by:

_____
Charlotte Senior

Date: _____

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

REAL LIFE CHURCH, SUTTON COLDFIELD
('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025 on pages 7 to 17 following, which have been prepared on the basis of the accounting policies set out on pages 9 to 11.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Nick Spear ACCA
Association of Chartered Certified Accountants
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date:

REAL LIFE CHURCH, SUTTON COLDFIELD

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	285,290	9,093	294,383	271,220
Charitable activities	4	7,890	-	7,890	5,959
Investments	5	2,235	-	2,235	2,203
Total income and endowments		295,415	9,093	304,508	279,382
EXPENDITURE ON:					
Charitable activities	6	279,970	9,146	289,116	259,396
Total expenditure		279,970	9,146	289,116	259,396
Net income/(expenditure)		15,445	(53)	15,392	19,986
Transfers between funds	13	-	-	-	-
Net movement in funds		15,445	(53)	15,392	19,986
Reconciliation of funds:					
Total funds brought forward		391,310	53	391,363	371,377
Total funds carried forward	13	406,755	-	406,755	391,363

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on page 9-16 form part of these accounts.

REAL LIFE CHURCH, SUTTON COLDFIELD

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
FIXED ASSETS					
Tangible assets	8	832	-	832	481
		832	-	832	481
CURRENT ASSETS					
Debtors	9	9,853	-	9,853	4,285
Cash at bank and in hand	10	402,527	53	402,580	392,890
		412,380	53	412,433	397,175
CREDITORS: Amounts falling due within one year	11	(6,456)	(53)	(6,509)	(6,293)
Net current assets / (liabilities)		405,924	-	405,924	390,882
TOTAL NET ASSETS		406,755	-	406,755	391,363
FUND BALANCES	13				
Unrestricted Funds					
General funds		406,755	-	406,755	391,310
		406,755	-	406,755	391,310
Restricted Funds		-	-	-	53
		406,755	-	406,755	391,363

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2025 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities

(a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors and were signed on its behalf by:

Charlotte Senior

Date: _____

Company number: 8182165 Charity number: 1149821

The notes on page 9-16 form part of these accounts.

REAL LIFE CHURCH, SUTTON COLDFIELD

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Statutory Information

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

ii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church retreats and other events and courses.

Income from other trading activities represents income receivable from activities undertaken to generate funds for the charity.

Investment income represents income generated by the charity's assets and includes income from bank interest.

The charity has taken the view that it has only one charitable activity, namely the advancement of the Christian faith, and all income from donations, legacies and charitable activities is in respect of this one activity.

2 Accounting Policies (continued)

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Equipment	Over 3 to 7 years

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Investments

Fixed asset investments are held to generate income and / or for their investment potential. Current asset investments are investments that are held specifically for sale or are investments that the charity expects to sell by the next balance sheet date. Investments, other than social investments (see below), are valued as follows:

i) Investment property and listed investments are valued at their market value (fair value) at the balance sheet date.

ii) Unlisted investments are measured at cost less impairment where it becomes apparent that the amount that could be realised is less than cost.

Impairment losses and losses arising on the disposal of social investments are included in the Statement of Financial Activities under the heading 'Expenditure on charitable activities'. Gains arising on the disposal of social investments are included in the Statement of Financial Activities under the heading 'Other income'. All other gains and losses on investment assets are included in the Statement of Financial Activities under the heading 'Net gains / (losses) on investments'.

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

h) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

2 Accounting Policies (continued)

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

j) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

k) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

i) The annual depreciation charge for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.

3 Donations and legacies

	2025	2024
	£	£
Donations of cash and similar	242,174	225,682
Income tax recoverable	52,209	45,538
	294,383	271,220

4 Income from charitable activities

	2025	2024
	£	£
Church retreats and events	7,890	5,959
	7,890	5,959

5 Investment income

	2025	2024
	£	£
Bank interest	2,235	2,203
	2,235	2,203

6 Charitable expenditure

	2025	2024
	£	£
a Costs incurred directly on specific activities		
Employment costs	143,095	123,953
Venue hire	24,546	21,684
Publicity and Communication	3,166	5,752
Ministry costs and expenses	25,605	17,280
Children and youth	20,670	19,750
Events	13,359	16,178
	230,441	204,598
Grants payable (note 6c)	50,744	46,942
	281,185	251,540
b Costs incurred on support & administration		
Governance costs		
Accounts preparation and independent examination	2,136	2,070
Equipment and office costs	4,068	2,669
Subscriptions and professional fees	572	1,608
Depreciation of tangible fixed assets	332	611
Insurance	823	897
	7,931	7,856
Total expenditure	289,116	259,396

c Grants payable

	2025 Unrestricted Funds	Restricted Funds	2025 Total	2024 Unrestricted Funds	Restricted Funds	2024
Organisations/purposes	£	£	£	£	£	£
Catalyst	7,188	-	7,188	6,093	-	6,093
Emmanuel Hub	21,564	-	21,564	18,278	-	18,278
Foodbank	2,400	9,146	11,546	2,400	8,465	10,865
Acacia Family Support	2,400	-	2,400	2,400	-	2,400
LIV Village sponsorship	3,000	-	3,000	3,000	-	3,000
Church Planting Africa	2,750	-	2,750	3,460	-	3,460
Other gifts < £1,000	1,200	-	1,200	600	-	600
Individuals	1,095	-	1,095	2,246	-	2,246
	41,597	9,146	50,744	38,477	8,465	46,942

The charity has taken advantage of an exemption conferred by the Charities SORP and has not disclosed the names of some grant receiving institutions as they operate in territories where Christians are persecuted; the disclosure of this information would be prejudicial.

7 Analysis of staff costs, the cost of key management personnel and trustee remuneration

	2025	2024
	£	£
Gross wages and salaries	131,436	112,999
Employer's National Insurance costs	4,666	5,304
Pension costs (employers' contribution)	6,994	5,651
	143,096	123,953

The average monthly number of employees during the year was 5 (2024: 5). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the trustees and the key staff named on the Company Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2025 £
Trustees:				
Stuart Crane	57,349	372	2,867	60,588
Key management connected to trustees:				
Melanie Crane, spouse of Stuart Crane	38,742	222	1,937	40,901
Other members of key management				-
				101,489

The following amounts were payable in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2024 £
Trustees:				
Stuart Crane	55,275	351	2,764	58,390
Key management connected to trustees:				
Melanie Crane, spouse of Stuart Crane	25,058	166	1,253	26,477
Other members of key management				-
				84,867

Stuart Crane served as a church leader and received the above payments for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

8 Tangible fixed assets

	Fixtures, fittings and equipment £	Total 2025 £
Cost		
At 1 January 2025	48,144	48,144
Additions	683	683
At 31 December 2025	48,827	48,827
Accumulated depreciation		
At 1 January 2025	47,663	47,663
Charge for the year	332	332
Eliminated on disposal		-
At 31 December 2025	47,995	47,995
Net book value		
At 31 December 2025	832	832
At 31 December 2024	481	481

9 Debtors

	2025 £	2024 £
Tax recoverable	8,613	2,926
Other debtors	1,240	1,360
	9,853	4,285

10 Cash at Bank and in Hand

	2025 £	2024 £
Cash at bank with immediate access	118,702	110,991
Notice deposits (with a term of three months or less)	283,878	281,899
	402,580	392,890

11 Creditors: liabilities falling due within one year

	2025 £	2024 £
Trade creditors	336	240
Other creditors	4,037	3,983
Accruals	2,136	2,070
	6,509	6,293

12 Pension commitments

During the year employer's pension contributions totalling £6,994 (2024: £5,684) were payable to defined contribution personal pension schemes. £1,328 in pension contributions were owing at the balance sheet date.

13 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2025 £	Incoming resources 2025 £	Outgoing resources 2025 £	Transfers in the year 2025 £	Closing balance 2025 £
General Unrestricted Funds	391,310	295,415	(279,970)	-	406,755
Total Unrestricted Funds	391,310	295,415	(279,970)	-	406,755
Restricted Funds					
Foodbank Fundraising	53	9,093	(9,146)	-	-
Other restricted funds	-	-	-	-	-
	53	9,093	(9,146)	-	-
Aggregate of funds	391,363	304,508	(289,116)	-	406,755

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds £	Designated funds £	Restricted funds £	2025 £
Tangible fixed assets	832	-	-	832
Debtors	9,853	-	-	9,853
Cash at bank and in hand	402,527	-	53	402,580
Creditors falling due within one year	(6,456)	-	(53)	(6,509)
	406,755	-	-	406,755

13 Funds (continued)

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2024 £	Incoming resources 2024 £	Outgoing resources 2024 £	Transfers in the year 2024 £	Closing balance 2024 £
General Unrestricted Funds	371,377	270,863	(250,931)	-	391,310
Total Unrestricted Funds	371,377	270,863	(250,931)	-	391,310
Restricted Funds					
Foodbank Fundraising	-	8,519	(8,465)	-	53
Other restricted funds	-	460	(460)	-	-
	-	8,979	(8,925)	-	53
Aggregate of funds	371,377	279,842	(259,856)	-	391,363

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted Funds			
	General funds £	Designated funds £	Restricted funds £	2024 £
Tangible fixed assets	481	-	-	481
Debtors	4,285	-	-	4,285
Cash at bank and in hand	392,837	-	53	392,890
Creditors falling due within one year	(6,293)	-	-	(6,293)
	391,310	-	53	391,363

14 Transactions with related parties

During the year the charity:

a) received donations totalling £70,896 (2024: £63,269) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).

b) paid expenses totalling £nil (2024: £nil) to trustees in connection with carrying out duties associated with being trustees; reimbursements for expenses incurred when acting as agent for the charity or incurred when undertaking employment duties not connected with serving as a trustee are not included in this disclosure.

Except as disclosed in note 7 'Analysis of staff costs', there have been no other transactions with related parties during the year.

15 Members

Each member of the company commits to contribute if the charity is wound up an amount of £1.

REAL LIFE CHURCH, SUTTON COLDFIELD

DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted funds General 2025 £	Restricted 2025 £	Total 2025 £	Unrestricted funds General 2024 £	Restricted 2024 £	Total 2024 £
INCOME AND ENDOWMENTS FROM:							
Donations and legacies	3	285,290	9,093	294,383	262,701	8,519	271,220
Charitable activities	4	7,890	-	7,890	5,959	-	5,959
Investments	5	2,235	-	2,235	2,203	-	2,203
Total income and endowments		295,415	9,093	304,508	270,863	8,519	279,382
EXPENDITURE ON:							
Charitable activities:	6	279,970	9,146	289,116	250,931	8,465	259,396
Total Expenditure		279,970	9,146	289,116	250,931	8,465	259,396
Net income/(expenditure)		15,445	(53)	15,392	19,933	53	19,986
Transfers between funds	13	-	-	-	-	-	-
Net movement in funds		15,445	(53)	15,392	19,933	53	19,986
Reconciliation of funds:							
Total funds brought forward		391,310	53	391,363	371,377	-	371,377
Total funds carried forward	13	406,755	-	406,755	391,310	53	391,363