LIFE CHURCH WARRINGTON

FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2025

Registered Charity number 1150794

CONTENTS

	Page
Charity Information	3
Report of the Trustees	4-5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Statement of Cash Flows	9
Notes to the financial statements	10 – 15

CHARITY INFORMATION

CHARITY NUMBER:	1150794
GOVERNING INSTRUMENT:	Charitable Incorporated Organisation, dated February 2013
TRUSTEES:	L. Dewhirst D. Akerman (to 19 May 2025) S. Dewhirst I.Jones (to 24 February 2025) E. Morris M. Simcock A. Deller J. Davies E. Goodship C. Senior (from 19 May 2025)
PRINCIPAL ADDRESS:	269 Liverpool Road Warrington WA5 1RD
INDEPENDENT EXAMINER:	J. Sharratt ACA 238 Upton Lane Widnes WA8 9AJ
BANKERS:	Lloyds Bank plc Horsemarket Street

Warrington

WA1 1XN

REPORT OF THE TRUSTEES

The Trustees present their Report and Financial Statements for the year ended 31 December 2025.

OBJECTIVES, ORGANISATION AND ACTIVITIES

Life Church Warrington is governed via a constitution, and is constituted as a charitable incorporated organisation, charity number 1150794.

Life Church's main activity as a charity is to lead and host 6 church congregations that meet across the town, where we welcome anyone who wishes to attend our services. Our church gatherings are hosted in church buildings and schools across the town. The areas of the town that Life Church meet in are Latchford, Lymm, Penketh, Cinnamon Brow and Orford where 2 of our congregations meet, a Cantonese-speaking congregation on a Saturday evening and an English-speaking congregation on a Sunday morning. Life Church Warrington continues to be a church planting church, and we are prayerful about which part of the town we might plant a new congregation in next.

This year we also celebrated 3 years of our Community Grocery being open and it continues to serve the community of Warrington by providing subsidised food to those who need it and has hundreds of members. The Community Grocery is run in partnership with The Message Trust. The Grocery is also a valuable volunteer opportunity for many of our church members.

During 2025 we continued to refurb the Orford Bethel building which operates as our administrative base during the week and is a space from which we run a number of community activities as well as our Friday cross church youth programme. We decorated our back hall in the summer and started a much-needed kitchen refurbishment in November. The kitchen has become an increasingly important tool for our church as we seek to serve our local community.

We continue to have community cafes that run during the week at various locations across the town. These bring support and connection for local people, some of whom attend our churches and many who do not. The River Café runs out of our Latchford church and the Community café at our Orford venue are a useful source of connection for people and also a valuable volunteer opportunity.

We continued our partnership with a housing charity Hope into Action. Hope into Action provides a tried and tested framework for churches to partner with them to help provide accommodation for homeless people. Our Hope into Action house provides accommodation for 3 people who would otherwise find themselves homeless. We are grateful to the Hope into Action team that ensures the tenants are supported as they take their next steps towards independent living. It is our hope that we will acquire a further house next year to further serve those who are homeless in our town.

Our Young Adults ministry is open to anyone aged 18-30 and grew significantly over the 12 months. It initially started in 2024 with around 8 young adults meeting at a home but has grown to more than 30 attending each session. The young adults group eat together, worship together and learn together in small groups, reading scripture, praying for and encouraging each other. From 2026 we will move this group to our Bethel building so that there is space to eat at tables together.

Other highlights for 2025 were the Chinese New Year celebrations that our Cantonese church hosted for around 100 guests at our Bethel building. In the summer around 90 of our young people and leaders went to Limitless Youth Festival in Stafford for 5 days, and at

Christmas we hosted our second Christmas, Comedy and Carols event at the Parr Hall with around 500 people attending. It was a significant year for our youth department with our long-standing youth Pastors Del and Lindsay handing on the baton to our new youth pastors Sarah and Adam. Sarah and Adam take on a thriving youth ministry which serves all 6 of our Life Church congregations. We are incredibly grateful to Del and Lindsay for their leadership and input into our youth department for over a decade!

On behalf of the trustees and congregations of Life Church I would like to place on record my thanks to all who serve in any capacity at Life Church Warrington. Also, thank you to the pastoral teams of our 6 Life Church families that love and care for people.

The major risks to which the charity is exposed, as identified by the trustees, have been reviewed and systems have been established to manage those risks.

The objects of the charity are:

(a) to advance the Christian faith in accordance with the Statement of Beliefs in such ways and in such parts of the United Kingdom or the world as the trustees see fit.
(b) To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support as the trustees may see fit.
(c) To advance education in such ways and such parts of the United Kingdom or the world as the trustees think fit.

RESERVES POLICY

The trustees operate a policy of holding 3 months' running costs in reserves. The core running costs of the charity were £20,085 per month in 2025, so £60,255 is held in reserves. In addition to these running costs, a further £20,000 is held in a Building reserve in line with best practice.

REVIEW OF FINANCIAL ACTIVITIES AND AFFAIRS

Full details of the financial transactions are contained in the attached financial statements. The total incoming resources for the year were £406,545 and the total expenditures were £367,091, giving a net income of £39,454.

Total net assets at 31 December 2025 are £308,702.

Approved by the trustees and signed on their behalf by



Adam Deller

Chair of Trustees

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF LIFE CHURCH WARRINGTON YEAR ENDED 31 DECEMBER 2025

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 7 to 16.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

• examine the accounts under section 145 of the 2011 Act;

• to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and

• to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S REPORT

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

INDEPENDENT EXAMINER'S STATEMENT

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

• to keep accounting records in accordance with section 130 of the 2011 Act; and

• to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

J. Sharratt ACA

238 Upton Lane

Widnes

WA8 9AJ

LIFE CHURCH WARRINGTON

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
INCOME		£	£	£	£
		36		36	34
Voluntary Income		3,836	0	3,836	2,709
Interest Income		2,818	0	2,818	3,247
			3	3	2
Other Income		0	9,891	9,891	5,788
		3		**4**	3
GROSS INCOME	2	**66,654**	**39,891**	**06,545**	71,744
EXPENDITURE					
Direct Charitable Expenditure	3	(337,578)	(4,742)	(342,320)	(335,451)
Other Expenditure		0	(24,771)	(24,771)	(23,253)
		(337,578)	**(29,513)**	**(367,091)**	(358,704)
NET INCOME		**29,076**	**10,378**	**39,454**	1 3,040
RECONCILIATION OF FUNDS					
Total funds brought forward		**2 69,247**	**850**	**2 69,247**	26 8,397
Total funds carried forward		**3 06,642**	**2,060**	**3 08,702**	26 9,247

LIFE CHURCH WARRINGTON

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025	2024
		£	£
FIXED ASSETS			
Premises	7	87,226	64,085
Fixtures and Fittings	7	20,991	23,420
TOTAL FIXED ASSETS		**108,217**	**87,505**
CURRENT ASSETS			
Debtors	8	4,425	4,029
Cash at bank and in hand	13	235,971	182,564
Prepayments	9	11,517	10,609
LIABILITIES			
Creditors: Amounts failing due within one year	10	(51,428)	(15,460)
NET CURRENT ASSETS		**200,485**	**181,742**
NET ASSETS		**308,702**	**269,247**
FUNDS OF THE CHARITY			
Unrestricted Income funds		306,642	268,397
Restricted Income funds		2,060	850
TOTAL CHARITY FUNDS		**308,702**	**269,247**

LIFE CHURCH WARRINGTON

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	2025 £	2024 £
Cash flows from operating activities:			
Net cash provided by operating activities	12	**53,408**	24,736
Cash flows from investing activities:			
Purchase of tangible fixed assets		**(2,819)**	(26,678)
Interest received		2,818	3,247
Net cash used in investing activities		**(1)**	(23,431)
Cash flows from financing activities:			
Net cash provided by financing activities		**-**	-
Change in cash and cash equivalents in the reporting period		**53,407**	1,305
Cash and cash equivalents at the beginning of the reporting period		**182,564**	181,259
Cash and cash equivalents at the end of the reporting period	13	**235,971**	182,564

The financial statements were approved by the trustees on 21/9/26 and signed on their behalf by:



A. Deller, Chair of Trustees

LIFE CHURCH WARRINGTON

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared in accordance with The Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102), effective January 2015, and the requirements of the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with The Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102).

Fixed Assets

All fixed assets are held under the historical cost model. The charity was given a new building in 2022. The property itself carried at its cost of zero. During 2025 new chairs were purchased for the building at a cost of £2,819. A new kitchen was added in November at a cost of £30,921. This amount was paid in 2026 and the balance outstanding was included in creditors at 31 December 2025.

Depreciation

Depreciation is calculated to write off the cost of all tangible assets over their expected useful lives.

Premises assets held at 31 December 2025 are depreciated on a straight-line basis over a 10 years period commencing 2023.

Fixtures and fittings assets held at 31 December 2025 relate to equipment or fixtures and fittings, including the aforementioned chairs, which are depreciated on a 20% reducing balance basis.

2. INCOME

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
INCOME		£	£	£	£
		30		30	28
General Offerings		9,151	0	9,151	9,777
Gift Aid		54,685	0	54,685	52,932
			3	4	2
Other Income		2,818	9,891	2,709	9,035
		3		**4**	3
GROSS INCOME	2	**66,654**	**39,891**	**06,545**	71,744

Other Income includes £24,771 relating to housing benefit and tenant charges for the Hope into Action house which Life Church Warrington supports as the local partner church. There is corresponding expenditure of £24,771 shown in 'Other Expenditure' below which is comprised of actual costs incurred on the house and an accrual for the balance of funding payable to the investors.

3. EXPENDITURE

	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
Charitable gifts	25,671	0	25,671	31,452
			18	
Staff costs	184,232	0	4,232	176,523
			2	
Rental expenses	23,619	0	3,619	25,832
	9,		9,	
Utilities	283	0	283	11,274
	8		8	
Departments	1,744	1,500	3,244	81,067

	1		13	13,
Depreciation	3,029	0	,029	635
		2	2	
Other exp	0	8,013	8,013	18,921
	33		**36**	358,
	7,578	**29,513**	**7,091**	704

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4. NET INCOME

Net income for the year is stated after charging:

	2025	2024
	£	£
Depreciation	**13,029**	13,716
Independent examiner's fee	**-**	-

5. STAFF COSTS AND EMOLUMENTS

Details of employees:

The average headcount, calculated on the basis of full-time equivalents, was as follows:

	2025	2024
Number of staff	**5**	5

No employee received remuneration over £60,000 in the year (2024 – Nil)

6. TRUSTEE REMUNERATION

The figure for total trustee remuneration (inclusive of pension contributions) is broken down as follows:

* David Akerman resigned as Trustee on 19/5/25. He remained employed as church leader throughout the whole of 2025 but as he resigned as a trustee in May, his salary is shown on a pro-rata basis to that date to reflect the time period that he acted as a trustee.

7. TANGIBLE FIXED ASSETS

	Equipment	Premises	Total
	£	£	£
COST			
At 1 January 2025	61,780	77,801	139,581
Additions	2,819	30,921	33,740
At 31 December 2025	**64,599**	**108,722**	**173,321**
ACCUMULATED DEPRECIATION			
At 1 January 2025	38,3569	13,716	52,075
Charge for the year	5,249	7,780	13,029
At 31 December 2025	**43,608**	**21,496**	**65,104**
NET BOOK VALUE			
At 31 December 2025	**20,991**	**87,226**	**108,217**
At 31 December 2024	23,420	64,085	87,505

8. DEBTORS

	2025	2024
	£	£
Gift aid receivable (Dec25)	**4,425**	4,029

9. PREPAYMENTS

	2025	2024
	£	£
Payments relating to 2025	**11,517**	10,609

10. CREDITORS

	2025	2024
	£	£
Trade creditors	**20,507**	15,460
Kitchen creditor (note 1)	**30,921**	-

11. RELATED PARTY TRANSACTIONS

Three of the trustees were paid during the year as employees of the charity, with emoluments totalling £92,772 as detailed in note 6 (2024 – £109,529).

12. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024
	£	£
Net income for the period (as per the statement of financial activities)	**39,454**	13,040
Interest income	**(2,818)**	(3,247)
Depreciation charge	**13,029**	13,635

(Decrease)/Increase in trade creditors	**5,047**	2,359
Decrease/(Increase) in debtors	**(396)**	(36)
Decrease/(Increase) in prepayments	**(908)**	(1,015)
	53,408	24,736

13. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2025	2024
	£	£
Cash in hand and at bank	**235,971**	182,564