Transforming Lives Together

(A Company Limited by Guarantee)

Trustees' Annual Report and Financial Statements
Year ended*:*
31st December 2025

Company Number: 08419285
Charity Number: 1157348

Transforming Lives Together

Board of Trustees during the year to 31st December 2025

Victoria Wells	
Rev Dr Andrew Knight	
Myrtle Lacey	
Rev Dr Margaret Jones	
Canon Anthony Lees-Smith	(appointed 8 January 2025)
Rev Catherine Cleghorn	(resigned 3 October 2025)
Rev Christina Phoebe Upton	(resigned 16 June 2026)
Rev Gill Foster	(appointed 20 May 2026)

Company Secretary

Victoria Wells

Registered Office

30 Werburgh Street
Chester
CH1 2DY

Transforming Lives Together

Trustees' Report for the Year ended 31st December 2025

The Trustees, who are also Directors for the purposes of the Companies Act, present their Annual Report and Financial Statements for the year to 31st December 2023. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities in preparing the Annual Report and financial statements of the charitable company, which also comply with the charity's governing document and applicable law.

The Charity

Transforming Lives Together (TLT) is constituted as a Company Limited by Guarantee and not having a share capital. The company is registered with Companies House in England and Wales – number 08419285. The principal governing document is the Company Memorandum and Articles of Association. The charity is registered with the Charity Commission – number 1157348.

Objects

The charity's objects are for the benefit of the public:

- To promote the efficiency and effectiveness of Christian based charities in the furtherance of their objects or any one of them, mainly but not exclusively, by the promotion of information, advice, support and infrastructure provision; and
- The relief of financial hardship, either generally or individually, through the provision of grants, goods or services.

Activities and Performance

TLT operates within the geographical area covered by the Diocese of Chester, which includes parts of 11 Local Authority areas including Halton, Wirral, Tameside, Cheshire East, Trafford, Stockport, Warrington, Cheshire West & Chester, Flintshire, Manchester and Wrexham.

This is a very diverse area of over 1000 square miles, which includes dense urban populations, rural heartlands and prosperous suburbs, and has a population of 1.6 million people.

Who We Are

TLT is a locally based 'faith in action', people-driven, passionate advocate for social justice. We aim to bring people together by stimulating and supporting church social action to help communities flourish and thrive in the Chester Diocese.

We are an independent charity working with Chester Cathedral and Chester Diocese with whom we have a creative and effective partnership meeting our joint aims of physical and spiritual transformation. TLT is also part of the Church Urban Fund Together Network of related charities across England, linked by faith and driven to tackle poverty, loneliness and social inequality.

What We Do

Outreach work is made possible by focussing on Asset Based Community Development. This encourages local churches to engage with their communities by knowing who they are and responding to local social needs. These fulfil our aim to bring about community engagement and change through mobilisation of people within local churches over the diverse urban and rural diocesan footprint.

In generating church and people-led social action we especially work to respond to food poverty and social isolation issues. Our projects strengthen children's wellbeing, family resilience and bring diverse communities together; combatting child holiday hunger and adult loneliness. We build meaningful relationships between people and their communities, fostering stronger bonds and supportive social networks. Inspired by our Christian values, all the projects and services we provide in communities are open to people from all backgrounds, regardless of their beliefs.

Why We Do It

TLT does its charitable work because it wants to see all people and their communities flourish and enjoy life in all its fullness, with those in poverty having a better chance of realising their unique gifts and potential. Our work is based on God's command to 'Love thy neighbour'.

In setting out our objectives and planning our activities, the Trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

Our Vision
To transform lives and communities through the work of every church across our region, working in and alongside their local community, by tackling poverty in all its forms. TLT aims to inspire, equip and enable churches to tackle poverty, loneliness and social inequality through social action projects and thus enable communities to thrive.

Our Aims
Our aims are to achieve the Vision by:

- partnering with churches to catalyse a movement to tackle poverty, loneliness and social inequality
- providing a framework for good practice
- building relationships with churches and other organisations and charities to foster local engagement within communities

This how we intend to meet our Aims:

- provide long term and sustainable partnerships and guidance for churches and Christians working alongside people profoundly affected by poverty
- enable churches to recognise and utilise the community assets available to them
- assist churches in accessing funds which encourages self-sustainability
- enable churches to articulate and celebrate what they are doing
- use the diversity within the diocese to connect church communities to encounter each other and work collaboratively
- provide access to resources, for example for theological reflection, and tool kits that equip churches for action
- enable access to training courses, for example mental health awareness or food safety
- raise awareness of poverty by providing information about the nature and impact of poverty and sharing stories of transformation and models of good practice
- be an advocate for churches and tell the truth about poverty and wealth and promote a new way of living and acting

Summary of Work in 2025

Our community missioner, Ruth Bull, and trustees have continued to build on the success of the previous year, focusing on growing relationships, equipping churches, and supporting our network of local projects. Ruth was appointed after the retirement of Wendy Robertson. Wendy had worked for TLT since its creation and will be missed. However as Ruth had worked with Wendy for a couple of years we know the work is in capable hands. We are in the process of recruiting an assistant community missioner to support Ruth in her work.
A significant highlight was exhibiting at the Diocese of Chester Clergy Conference in November, which provided an excellent opportunity to connect with clergy and churches, and to build relationships with organisations including Christians Against Poverty and Safe Families. We were also invited to contribute to the Diocese's 'Foundations for Ministry' training course, delivering sessions on *Responding to Human Need*, exploring theological and practical approaches to addressing poverty and supporting communities.

In our mission to equip churches, we were delighted to deliver the Acorn Christian Active Listening Course across three locations. The courses were very successful, equipping 63 people from more than 40 churches with practical skills to strengthen ministry and deepen relationships within their communities. We also marked the 40th anniversary of the landmark Church of England report 'Faith in the City' with an Evensong service and a public discussion at Chester Cathedral, reflecting on the report's continuing challenge to address poverty and inequality.

The heart of our work continues to be supporting our growing network of local projects. We now support 62 Places of Welcome - a network of local community groups and inclusive spaces across the UK that offer safe, friendly environments for people to connect, belong, and tackle loneliness. Our Filling the Gap projects have provided over 12,000 meals since July 2025, alongside hundreds of hours of activities and three successful Big Days Out.

Alongside providing resources and training, we continue to visit projects encouraging volunteers and learning from the remarkable work taking place across the Diocese.

Like many charities, we have experienced changes within our team of trustees and continue to seek additional trustees who are passionate about living out the Christian faith through loving service.

Finance Review

Our anonymous principal donor gave £25,000, a charitable Christian trust donated £11,000 and we used the second tranche of Lottery funding of £10,000 which together with other unrestricted donations, made a total of £59,500. Other funds of £15,025 which were restricted were received and these monies were distributed to food banks and similar organisations for the relief of food poverty and to support social loneliness and mental health issues.

The Trustees continue to look for other sources of funding to ensure the stability of the charity.

We are aware that our current level of reserves is higher than our financial policy requires however this is due to the staffing levels being lower than we would prefer. The Trustees are in the process of seeking more community workers and support staff. Once staffing levels return to normal our reserves will be reduced.

Directors' Responsibilities

The directors are responsible for preparing the Annual Report and Financial Statements in accordance with applicable law and regulations.

Company law requires the directors to prepare Financial Statements each financial year. Under that law the directors have elected to prepare Financial Statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors must not approve the Financial Statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing these financial statements, the directors are required to:

1. Make suitable accounting policies and then apply them consistently;
2. Make judgements and accounting estimates that are reasonable and prudent;
3. Prepare the Financial Statements on the going concern basis unless it is inappropriate to presume that the company will continue in business;

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that Financial Statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking responsible steps for the prevention and detection of fraud and other irregularities.

Small Company Exemptions
This report has been prepared in accordance with the special provisions relating to companies subject to the Small Companies regime within Part 15 of the Companies Act 2006. This report was approved by the Board on **xxx** and signed on their behalf.

Signed by: Rev. Dr Andrew Knight

Chair: 26 October 2026

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Statement of Financial Activities
(including Income and Expenditure account)

For the Year ended 31st December:

		2025	2024
INCOMING RESOURCES		**£**	**£**
Grants and Donations	note 4	71,757	91,750
Total Incoming Resources		71,757	91,750
RESOURCES EXPENDED			
Cost of charitable activities	note 5	41,956	61,151
Total Expended Resources		41,956	61,151
Net Income for the Year		29,801	30,599
NET MOVEMENT IN FUNDS		29,801	30,599
Total Funds at 1st January 2025		83,290	52,691
Total Funds at 31st December 2025		113,091	83,290

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Balance Sheet
As at 31st December

		2025	2024
		£	**£**
Current Assets			
Cash at Bank and in hand		115,859	98,025
Prepayments	note 6		120
Current Liabilities			
Creditors – falling due within one year	note 7	2,768	14,855
Net Current Assets		113,091	83,290
Net Assets		113,091	83,290
FUNDS			
Unrestricted Funds		113,091	83,290
Total Funds		113,091	83,290

The accompanying accounting policies and notes form part of these financial statements.
For the year ended 31st December 2025, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.
Responsibilities of directors/trustees:
1. The members have not required the charitable company to obtain an audit of its financial statements for the year in question in accordance with section 476 of the Companies Act 2006.
2. The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared and delivered in accordance with the provisions applicable to companies subject to the small companies' regime.

Approved by the Board of Directors and Trustees on 19 October 2026 and signed on their behalf:

Signed by: Rev. Dr Andrew Knight
Chair: 26 October 2026

Transforming Lives Together

Notes to Financial Statements
For the Year Ended 31st December 2025

1. Basis of Accounting

The financial statements are prepared on the historical cost and accruals basis of accounting. The financial statements are also prepared in accordance with the applicable Accounting Standards and the Statement of Recommended Practice "Accounting and Reporting by Charities".

2. Accounting Policies

a. Grants and Donations

All incoming funds are only included in the Statement of Financial Activities when the charity has unconditional entitlement to the resources and the amount can be quantified with reasonable accuracy. All grants that are restricted are spent in the financial year or included within creditors.

b. Resources Expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Governance costs are those costs incurred in connection with the compliance with constitutional and statutory requirements.

c. Unrestricted Funds

Current funds under management are all unrestricted.

d. Restricted Funds

All grants that are restricted are spent in the financial year or included within creditors.

3. Company Limited by Guarantee

The company is limited by guarantee and consequently does not have share capital.

4. Grants and Donations

	2025	2024
	£	£
Grants unrestricted	22,500	27,500
Grants restricted	12,257	14,444
Donations	37,000	49,806
	71,757	91,750

Transforming Lives Together

Notes to Financial Statements
For the Year Ended 31st December 2025

5. Cost of Charitable Activities

	2025	2024
	£	£
Distribution of Donations	12,839	18,341
Training and Charitable events	1,278	368
Employee Salaries	23,714	39,010
Employee travel and subsistence	1,644	2,327
Office and administration costs	2,481	1,105
	41,956	61,151

The TLT staff are employees of Chester Cathedral.
The Cathedral charges TLT for the cost of their employment but does not charge any administration fee.

6. Current Assets

	2025	2024
	£	£
Charitable events pre paid		120

7. Current Liabilities

	2025	2024
	£	£
Training and Donations	0	1,000
Deferred Revenue	0	10,000
Restricted Funds unspent	2,768	0
Employee Salaries and expenses	0	3,855
	2,768	14,855

Independent Examiner's Report to the Trustees and Directors of Transforming Lives Together for the Year ended 31st December 2025

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 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 144 of the 2011 Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145 of the 2011 Act) and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with 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 the 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.

Signed by: Sally-Anne Heaford
Dated: 23 October 2026