Registered number: 09315818
Charity number: 1170058

CHAPEL OF LIFE

(A company limited by guarantee)

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2025

CHAPEL OF LIFE
(A company limited by guarantee)

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REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 30 NOVEMBER 2025

Trustees	Mr O M Efueye Mrs M Y Olugbuyi Mr O Adisa Ms A K Nwankwo
Company registered number	09315818
Charity registered number	1170058
Registered office	Trinity House 3 Bullace Lane Dartford Kent DA1 1BB
Accountants	Hedley Dunk Limited t/a Xeinadin Trinity House 3 Bullace Lane Dartford Kent DA1 1BB

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TRUSTEES' REPORT
FOR THE YEAR ENDED 30 NOVEMBER 2025

The Trustees present their annual report together with the financial statements of the Company for the 1 December 2024 to 30 November 2025. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Company qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

• Policies and objectives

The charity's objects are the advancement of the Christian faith in accordance with the Statement of Faith by any means whatsoever including but not limited to the preaching and proclamation of the Christian Gospel and the teaching of Christian doctrine, the prevention or relief of poverty by such means as the directors may from time to time think fit and to advance education by such means as the directors may from time to time think fit including (but not limited to) by teaching basic life skills and teaching basic skills for improved employability.

There has been no change to the charity's objectives during the year. The Charity Commission's guidance on public benefit has been considered in deciding how the charity's objectives can best be achieved through its activities.

• Activities undertaken to achieve objectives

1. As part of its Christmas Outreach, Chapel of Life organised a Shop4Free this Christmas initiative in December 2024. Members of the church donated new and good-quality pre-owned clothes, accessories, hygiene essentials, books, long-life food, household appliances and utensils. The church also supplemented these donations with additional long-life and fresh food. Members of the local community were invited to attend and select items, free of charge, according to their needs. In addition, each person received a bag containing essential long-life food items. Members and service users of local schools, nurseries, food banks and colleges were invited to participate and were able to benefit from the initiative. Chapel of Life members also distributed bags of food to pedestrians along Holloway Road and in the surrounding areas.

2. In December 2024, Chapel of Life donated some of the remaining items from the Shop4Free initiative to a local member of the community, who organises a similar initiative in Australia, enabling the donated items to be used to support members of the wider community.

3. In February 2025, Chapel of Life partnered with a London-based charitable clothing collection and donation service, 'We Collect We Donate'. The church donated clothes, shoes, bags and soft toys for distribution to charities supporting people within the community.

4. Chapel of Life officially launched THEO, its in-house and community initiative, which involves training, equipping and deploying its members to share their knowledge and skills with the community of which the church is a part. The THEO initiative, which is an acronym for Technical Hub Empowering Others, seeks to strengthen and empower individuals and the wider community through the sharing of practical knowledge, skills and experience. On 1st February 2025, Chapel of Life held its first community workshop. The church engaged expert speakers in finance to share their knowledge and expertise at a free Money Management Workshop; Managing my Money – Part 1. The workshop provided participants with practical information and an opportunity to engage with the speakers on matters relating to financial management.

Objectives and activities (continued)

5. In celebration of International Women's Month in March 2025, Chapel of Life's Women's Department, CoLLAtE (Chapel of Life Ladies Achieving the Extraordinary), held a breakfast event in Islington themed "Empowered to Thrive; Unlocking Potential, Pursuing Purpose." The free event was open to women from both the church and the wider community. Professional speakers shared their knowledge and experience in an interactive and informative session aimed at encouraging participants to recognise and develop their potential and pursue their personal, spiritual and professional aspirations.

6. In April 2025, Chapel of Life held a Singles' Hangout, an event open to unmarried people from both the church and the wider community. The informal event provided an opportunity for participants to connect and build relationships in a relaxed and welcoming environment, with food, music and fellowship. The event was particularly aimed at those aged between 21 and 30.

7. From May to July 2025, the Senior Pastor of Chapel of Life, Pastor Omawumi Efueye, held Lunch and Pray with Pastor O, a 30-minute weekly Instagram Live session every Tuesday. The sessions provided prayer, encouragement and support for people waiting for marriage and for individuals experiencing different seasons and circumstances in their lives.

8. In August 2025, Chapel of Life held a summer Family Fun Day in Islington. The event welcomed church members, friends and members of the wider community and provided an opportunity for people to come together in a welcoming environment to share food, fellowship and recreational activities.

9. On 6 September 2025, Chapel of Life's Women's Department, CoLLAtE (Chapel of Life Ladies Achieving the Extraordinary), hosted a virtual seminar themed "Her Wholeness: Nurturing Body, Soul and Spirit." The event featured three professional speakers who shared knowledge and practical insights on a range of topics relating to women's wellbeing, including reproductive health, nutrition and fitness, emotional resilience and spiritual wellbeing. The event provided an opportunity for women from the church and wider community to learn, engage, ask questions and be encouraged in matters relating to their physical, emotional and spiritual wellbeing.

10. Chapel of Life continued to live-stream its weekly Sunday services, to connect with a wider community, offering everyone the opportunity to join our live services, despite not being physically present.

11. Chapel of Life continued its £1 Giving Initiative during the year, through which members are encouraged to contribute at least £1 each week, and the total is donated to the nominated organisation. The initiative enables Chapel of Life to support a wide range of charitable causes and organisations working with people and communities in need, while encouraging regular participation in charitable giving.

Examples of organisations supported during the year through the initiative included:

- The Angel Shed Theatre Company — supporting inclusive participation in the performing arts for children and young people of all abilities.
- Disability Sports Coach — promoting inclusive sport and physical activity opportunities for disabled people.
- Islington and Camden Young Carers — supporting young people who have caring responsibilities.
- The Parent House — supporting disadvantaged parents and families through practical support and community activities.
- Growing Hope — providing mental health support to children, young people and families.
- Finsbury Park Trust — supporting vulnerable people and strengthening the local community.
- North London Action for the Homeless — supporting people experiencing homelessness and housing insecurity.

Objectives and activities (continued)

- Food Bank Aid — supporting food banks and people experiencing food insecurity.
- North London Samaritans — providing emotional support to people experiencing distress.
- North London Hospice — providing specialist care and support to people with life-limiting illnesses and their families.
- Royal Free Charity — supporting patients, families and staff connected with the Royal Free London.
- Global's Make Some Noise — supporting charities working to improve the lives of people facing disadvantage and social isolation.
- Renewal Programme — supporting people experiencing homelessness and helping them towards independent living.
- Prisoners Abroad — supporting people affected by imprisonment overseas and their families.
- Coram — supporting vulnerable children and young people through specialist services.
- Attitude is Everything — improving accessibility and inclusion for disabled people at live events.

Financial review

- **Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the Company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

- **Reserves policy**

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The Trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

- **Financial risk management objectives and policies**

The Trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

- **Constitution**

Chapel of Life is registered as a charitable company limited by guarantee and was set up by a Memorandum of Association and is a registered under charity number 1170058.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 30 NOVEMBER 2025

Structure, governance and management (continued)

- **Methods of appointment or election of Trustees**

The management of the Company is the responsibility of the Trustees who are elected and co-opted under the terms of the Memorandum of Association.

- **Organisational structure and decision making**

The Trustees are appointed by way of a vote and recommendation, which is then approved by the board of trustees through a simple majority.

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Company for the purposes of company law) are responsible for preparing the Trustees' 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 . Under company law, the Trustees 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 its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Trustees 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 the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:



.....

Mrs M Y Olugbuyi
Trustee

Date: 23/09/2026

CHAPEL OF LIFE

(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 30 NOVEMBER 2025

Independent Examiner's Report to the Trustees of Chapel of Life ('the Company')

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 30 November 2025.

Responsibilities and Basis of Report

As the Trustees of the Company (and 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 the Company's accounts 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 Institute of Chartered Accountants in England and Wales, 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.

Signed: Stephen Fryer

Dated: 07 October 2026

Stephen Fryer

FCA

Hedley Dunk Limited t/a Xeinadin

CHAPEL OF LIFE

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STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 30 NOVEMBER 2025

	Note	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:				
Donations and legacies	3	285,139	285,139	295,835
Investments	4	86	86	105
Total income		285,225	285,225	295,940
Expenditure on:				
Charitable activities	5	254,545	254,545	252,878
Total expenditure		254,545	254,545	252,878
Net movement in funds		30,680	30,680	43,062
Reconciliation of funds:				
Total funds brought forward		569,261	569,261	526,199
Net movement in funds		30,680	30,680	43,062
Total funds carried forward		599,941	599,941	569,261

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 9 to 18 form part of these financial statements.

CHAPEL OF LIFE

(A company limited by guarantee)
REGISTERED NUMBER: 09315818

BALANCE SHEET
AS AT 30 NOVEMBER 2025

	Note		2025 £		2024 £
Fixed assets					
Tangible assets	10		11,921		15,895
			11,921		15,895
Current assets					
Debtors	11	69,469		6,502	
Cash at bank and in hand		624,891		599,882	
		694,360		606,384	
Current liabilities					
Creditors: amounts falling due within one year	12	(106,340)		(53,018)	
Net current assets			588,020		553,366
Total assets less current liabilities			599,941		569,261
Total net assets			599,941		569,261
Charity funds					
Restricted funds	13		-		-
Unrestricted funds	13		599,941		569,261
Total funds			599,941		569,261

The Company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

.....

Mrs M Y Olugbuyi
Trustee
Date: 23/09/2026

The notes on pages 9 to 18 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2025

1. General information

Chapel of Life is a private limited company by guarantee, registered in the England with Companies House and the Charity Commission under company number 09315818 and charity number 1170058. The registered office is Trinity House, 3 Bullace Lane, Dartford, Kent, DA1 1BB.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Chapel of Life meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

All income is recognised once the Company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Company's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.4 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Company; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2. Accounting policies (continued)

2.5 Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives. .

Depreciation is provided on the following bases:

Plant and machinery	- 25% reducing balance
Computer equipment	- 25% reducing balance

2.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.7 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.9 Financial instruments

The Company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.10 Pensions

The Company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Company to the fund in respect of the year.

2. Accounting policies (continued)

2.11 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 Company and which have not been designated for other purposes.

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations and legacies

	Unrestricted funds 2025 £	Total funds 2025 £
Donations	285,139	285,139

	Unrestricted funds 2024 £	Total funds 2024 £
Donations	295,835	295,835

4. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £
Bank interest	86	86

	Unrestricted funds 2024 £	Total funds 2024 £
Bank interest	105	105

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2025

5. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2025 £	Total 2025 £
Charitable activities	201,478	201,478
Ministry Operations	53,067	53,067
	254,545	254,545

	Unrestricted funds 2024 £	Total 2024 £
Charitable activities	185,657	185,657
Ministry Operations	67,221	67,221
	252,878	252,878

6. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	Support costs 2025 £	Total funds 2025 £
Charitable activities	136,890	64,588	201,478
Ministry Operations	53,067	-	53,067
	189,957	64,588	254,545

6. Analysis of expenditure by activities (continued)

	Activities undertaken directly 2024 £	Support costs 2024 £	Total funds 2024 £
Charitable activities	123,806	61,851	185,657
Ministry Operations	67,221	-	67,221
	191,027	61,851	252,878

Analysis of direct costs

	Total funds 2025 £	Total funds 2024 £
Personnel	35,230	35,071
Digital Media	2,564	1,774
Sounds & Visuals	17,924	21,277
Welfare	1,500	3,150
People & Outreach	3,113	1,859
Guest Experience	928	3,287
Choir & Worship	27,038	35,875
Charitable Donations	33,502	35,350
Venue Hire	63,339	47,374
Events	4,819	6,010
	189,957	191,027

6. Analysis of expenditure by activities (continued)

Analysis of support costs

	Total funds 2025 £	Total funds 2024 £
Personnel	43,000	42,343
Depreciation	3,974	4,927
IT Costs	3,745	3,457
Insurance	3,602	3,762
Professional Services	5,154	2,520
Training & Development	307	305
Central Operations	4,806	4,537
	64,588	61,851

7. Independent examiner's remuneration

The independent examiner's remuneration amounts to an independent examiner fee of £1,140 (2024 - £1,056), and other services of £1,620 (2024 - £1,464).

8. Staff costs

	2025 £	2024 £
Wages and salaries	75,062	74,265
Social security costs	1,482	1,482
Contribution to defined contribution pension schemes	1,686	1,666
	78,230	77,413

The average number of persons employed by the Company during the year was as follows:

	2025 No.	2024 No.
Staff	3	3

No employee received remuneration amounting to more than £60,000 in either year.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2025

9. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year, one Trustee received remuneration from an employment with the Company. Rev. Efueye did not receive remuneration for his role as trustee but for his services as a Reverend. The company paid Rev. Efueye a salary of £32,792 (2024- £32,792) and made pension contributions of £797 (2024- £797).

During the year ended 30 November 2025, no Trustee expenses have been incurred (2024 - £NIL).

10. Tangible fixed assets

	Plant and machinery £	Computer equipment £	Total £
Cost or valuation			
At 1 December 2024	53,495	9,576	63,071
At 30 November 2025	53,495	9,576	63,071
Depreciation			
At 1 December 2024	41,017	6,159	47,176
Charge for the year	3,119	855	3,974
At 30 November 2025	44,136	7,014	51,150
Net book value			
At 30 November 2025	9,359	2,562	11,921

11. Debtors

	2025 £	2024 £
Due within one year		
Other debtors	67,946	-
Prepayments and accrued income	1,523	6,502
	69,469	6,502

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2025

12. Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	13,769	197
Other taxation and social security	1,323	53
Pension fund loan payable	659	324
Accruals and deferred income	90,589	52,444
	106,340	53,018

13. Statement of funds

Statement of funds - current year

	Balance at 1 December 2024 £	Income £	Expenditure £	Balance at 30 November 2025 £
Unrestricted funds				
General Funds - all funds	569,261	285,225	(254,545)	599,941

Statement of funds - prior year

	Balance at 1 December 2023 £	Income £	Expenditure £	Balance at 30 November 2024 £
Unrestricted funds				
General Funds - all funds	526,199	295,940	(252,878)	569,261

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2025

14. Summary of funds

Summary of funds - current year

	Balance at 1 December 2024 £	Income £	Expenditure £	Balance at 30 November 2025 £
General funds	569,261	285,225	(254,545)	599,941

Summary of funds - prior year

	Balance at 1 December 2023 £	Income £	Expenditure £	Balance at 30 November 2024 £
General funds	526,199	295,940	(252,878)	569,261

15. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	11,921	11,921
Current assets	694,360	694,360
Creditors due within one year	(106,340)	(106,340)
Total	599,941	599,941

Analysis of net assets between funds - prior year

	Unrestricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	15,895	15,895
Current assets	606,384	606,384
Creditors due within one year	(53,018)	(53,018)
Total	569,261	569,261

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2025

16. Pension commitments

The company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge paid by the company during the year was £1,686 (2024 £1,666), the amount included in creditors at the year end is £659 (2024- £324).

17. Related party transactions

Rev. Efueye is also a trustee of Charis Communications, during the year Chapel of Life paid tithes to Charis Communications of £1,261 (2024 - £Nil) and accrued tithes payable to Charis Communciations of £20,298 (2024 - £14,866)