LIFE CHURCH LICHFIELD

TRUSTEES' ANNUAL REPORT and ACCOUNTS FOR THE PERIOD:
1st January 2025 - 31st December 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Charity name: Life Church Lichfield
Charity address: Netherstowe, Lichfield WS13 6TS
Charity registration number: 1182297

Names of the charity Trustees:

Trustee Name	Office	Comment
Steve Speight	Chair of Trustees	Trustee (since 2019)
Mark Andrews	Treasurer	Trustee (since 2019)
Juliet Smithson	Secretary	Trustee (since 2019)
Wendy Williamson	Trustee	Trustee (since 2021)
Leah Chilengwe	Trustee	Trustee (since 2024)
James Terry	Trustee	Trustee (since 2024)

STRUCTURE, GOVERNANCE AND MANAGEMENT

Type of governing document:
CIO (Charitable Incorporated Organisation) Constitution adopted 1st July 2019.

How the charity is constituted:
The CIO members are the Senior Leadership Team.

Trustee Appointment:
New senior leaders are appointed by current senior leaders as per the constitution.

There is a safeguarding policy in place. DBS checks are carried out prior to commencement of employment, trusteeship or relevant volunteer work, renewed every three years. Life Church Lichfield is a member of Thirty One:Eight who provide support and guidance for safeguarding matters.

Life Church Lichfield is affiliated with The Pioneer Network of churches, who provide helpful advice, leadership, resources, training and accountability.

Life Church Lichfield has a leadership structure, which includes Senior Leaders, Core Team Leaders, Team Leaders and a Church Administrator to carry out the day-to-day requirements of the church.

Trustees of the charity give their time voluntarily and receive no remuneration or other benefits, with the exception of the Minister Steve Speight who is employed.

Bankers for the charity are The Cooperative Bank, PO Box 250, Delf House, Southway, Skelmersdale WN8 6WT.

OBJECTIVES AND ACTIVITIES

Summary of the purposes of the charity as set out in its governing document:
The object of the Church is for the advancement of the Christian faith and for public benefit.

Summary of the main activities in relation to those are identified in the accounts:

The overall programme of worship and community activity is shown below:

- Worship, communion and family services for all continued during 2025 as we welcomed many new faces into the congregation.
- Programmes for children and teens continued to grow and empower the younger generation.
- Prayer, outreach and community activities make up part of the rotating programme.
- Life Groups continue to be the real connecting point of Life Church as people gathered in homes around the city during the week. The number of Life Groups is now 13 where people meet to grow in friendship and faith.
- The Alpha course continues as our introduction to faith for new people.
- Lunch Club reached out once again to those who would normally eat alone, in the pursuit of reducing isolation, regularly feeding more than 40 people.

In 2025 the below were initiated or developed:

- We appointed Louise Roche as our Church Administrator in June 2025.
- We baptised 9 people over 2 baptismal services
- Saltmine Theatre Company came with their annual Christmas production, and we welcomed over 300 people to enjoy and celebrate.
- Thirteen of the leadership team attended the Pioneer annual leadership conference in Manchester.
- We increased the hours of our Youth & Children's worker with the aim to eventually release him into a full time role.
- Rev Steve Speight was invited to begin a role within The Pioneer Network of Churches supporting other churches and leaders in the network.
- Rev Steve and his wife, Jane Speight, visited Victory School and the Widows Farm in Kenya in October 2025. This concluded our financial commitment to both missions, the goal when the project started 15 years ago. Over this period, more than £200,000 was invested, enabling the farm to feed people and the school to educate 1,000 children. We are privileged to have been allowed by God to head this project and see its fulfilment.
- Proposals were presented for us to develop a permanent coffee space within the church building. This will be pursued further in 2026.
- Summer 'Coffee on the Carpark' mornings held to welcome our neighbours.
- Our annual youth weekend away was re-located to Rangemore Scout Camp which was a great success and will continue.
- Seven teenagers were sponsored to be a part of 'Amplify', a youth training programme.
- Our annual Leadership retreat was held welcoming 25 people for the day.
- We hosted our second national Pioneer training event, 'Pioneer Core'.
- Bags of Kindness handed out 20 'HAMPERS' to families around the city.

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit:

The church aims to continue to:

- Provide space for worship and connection.
- Contribute to the spiritual and moral education of children & young people.
- Contribute to a better society by providing a lunch club and youth night to reduce social isolation and promote social cohesion, and by hiring out the hall at low cost, support local community groups.
- Weddings, funerals and child dedications take place.
- Provide support and comfort to the bereaved, damaged and those in varied areas of personal need.

Contribution made by volunteers: A great contribution is made by our partners and volunteers. We are very grateful for the many hours which volunteers spend week by week to enable the charity to fulfil its purpose with all the generations of our community. Without this valuable contribution of time, energy and expertise we would not have been able to achieve so much.

Grant-making Policy: The Trustees, alongside the Finance Team, decide upon individuals and organisations that are to receive financial support out of the charity's assets.

FUTURE PLANS

We continue our focus on discipleship and mission over the next years. This will be achieved primarily through our gatherings, whether that be Sundays or the various groups during the week. Our plan is to be a church that is not simply 'Sunday centred' but developing personal faith and mission during the 168 hours of every week. We will continue to invest time and training to the Life Groups and all leaders to see this develop and fulfil the vision of Life Church.

We are considering making internal alterations to our current building to create a dedicated and permanent 'coffee area'; potential plans have been drawn up as we look to the costing and funding of this exciting development. We hope to progress this project in 2026.

FINANCIAL REVIEW

Reserves Policy: This is the church's policy to hold a minimum equivalent to four month's expenditure and a maximum of eight month's expenditure, excluding any designated funds, to enable it to continue operating during a short-term downturn in its income, or to allow a period of restructuring should a longer-term downturn occur. However, this is an Unrestricted Fund and can be accessed if deemed necessary.

This amounts to a minimum of approximately £48,000 for the period of this report. Actual unrestricted cash reserves at 31st December 2025 were £88,918.

Investment Selection Policy: Life Church Lichfield currently only invests in cash deposits with UK banks.

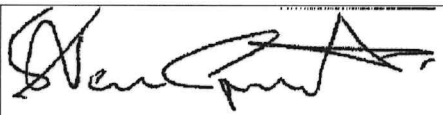
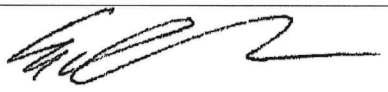
The charity's principal source of funds continues to be partner donations; gift aid and hall hire contribute to the overall income.

Details of any funds materially in deficit: Not applicable

DECLARATION

The trustees declare that they have approved the Trustees' Annual Report above.

Signed on behalf of the charity's trustees

Signature:		
Name:	Steve Speight	Mark Andrews
Position:	Chair of Trustees	Treasurer
Date:	27/10/26	27/10/26

Life Church Lichfield

Receipts & Payments Account: Year to 31/12/25

		Unrestricted Funds	Restricted Funds	Total	Unrestricted Funds	Restricted Funds	Total
		£	£	£	£	£	£
Receipts:	**Note**	**2025**	**2025**	**2025**	**2024**	**2024**	**2024**
Donations and similar receipts							
Offerings		117,357	8,834	126,191	94,436	54,599	149,034
Gift aid scheme		0	0	0	11,622	385	12,007
Operating activities to further charity's objects							
Children/youth activities		1,628	0	1,628	3,039	0	3,039
Luncheon club income		3,432	0	3,432	3,148	0	3,148
Event income		506	0	506	988	0	988
Operating activities to generate funds							
Hire of hall		0	5,322	5,322	0	5,449	5,449
Investment income receipts							
Deposit interest		675	0	675	1,478	0	1,478
Sub-total		123,598	14,157	137,754	114,711	60,432	175,144
Other receipts (not counting as 'gross income')							
Other income		2,747	3,120	5,867	2,775	0	2,775
Total Receipts		**126,345**	**17,277**	**143,622**	**117,487**	**60,432**	**177,919**
Payments:							
Charitable payments							
Grants paid							
Mission expenditure		0	2,797	2,797	0	30,492	30,492
Charitable activities							
Salaries and national insurance	1	86,276	0	86,276	81,433	0	81,433
Ministry fees		3,844	0	3,844	1,561	0	1,561
Books & literature		115	0	115	76	0	76
Motor & travel expenses		630	0	630	449	0	449
Children/youth/group activities		11,262	0	11,262	11,890	0	11,890
Life Family		3,860	0	3,860	6,615	0	6,615
Support costs							
Administration expenses		7,774	0	7,774	8,100	0	8,100
Heating, lighting & water		7,559	0	7,559	10,291	0	10,291
Telephone		525	0	525	482	0	482
Insurance		2,645	0	2,645	2,803	0	2,803
Building maintenance		11,044	0	11,044	8,590	23,600	32,190
Miscellaneous	1	3,489	0	3,489	1,668	0	1,668
Management & administration							
Independent examination		0	0	0	0	0	0
Sub-total		139,023	2,797	141,820	133,957	54,092	188,049
Other Payments (not counting as 'expenditure')							
Capital expenditure		2,699	0	2,699	1,146	1,048	2,194
Reallocations (see "Restricted Funds")							
Total Payments		**141,722**	**2,797**	**144,519**	**135,103**	**55,140**	**190,243**
Net receipts for the year		**-15,377**	**14,479**	**-898**	**-17,616**	**5,292**	**-12,324**
Cash & bank balances at 1st Jan		104,295	14,492	118,787	121,911	9,200	131,111
Transfers in		0	0	0	0	0	0
Cash & bank balances at 31st Dec		88,918	28,971	117,890	104,295	14,492	118,787

Life Church Lichfield

Statement of Assets & Liabilities at 31/12/25

	Unrestricted Funds	Restricted Funds
	£	£
Cash funds		
Petty cash	315	0
Current account	24,868	4,000
Deposit account	63,735	24,971
	88,918	28,971
Other monetary assets		
Gift aid claim	0	0

Assets retained for the charity's own use	**Fund**	**Cost**
Church building	Unrestricted	386,245
Fixtures, fittings and equipment	Unrestricted	56,790
		443,035

Liabilities	**Fund**	**Amount due**
Current liabilities - suppliers	Unrestricted	2,089
Taxation and social security	Unrestricted	1,340
		3,430

Notes to the accounts

1. Trustee salaries and expenses	**£**
Trustees salaries paid	46,770
Trustees expenses paid	5,447
	52,218

2. Trustee Ex Gratia Payment	**£**
None	0

LCL Current Liabilities

Inv Date	Supplier	£
	True Potential	507.03
	Saltmine	915.00
	Caroline Cleaning	336.00
	Sara	67.90
	Conor	102.37
	Louise	161.15
		2,089.45

Signed on behalf of the trustees

S. Speight

M. Andrews

Independent examiner's report to the trustees of Life Church Lichfield Charitable Incorporated Organisation ('the CIO')

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity trustees of the CIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts carried out under section 145 of the Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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 proper understanding of the accounts to be reached.

Signed _____

Date 27.10.26

Ian Barnes FCA
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