ANNUAL REPORT

31ST DECEMBER 2025

Life Church Cuffley
A Charitable Incorporated Organisation (CIO)
Charity Registration No 1195425

Statutory Information

Registered Address
King James Avenue,
Cuffley, Herts EN6 4LN
Charity Registration Number 1195425

Trustees

Mr W Wade (Pastor)
Mrs J R Kuhl
Mrs A L Hockney
Miss G M Martin (Stepped down 21 September 2025)
Mrs A M L Hattrell
Mr A Smith (Appointed 11 May 2025)

Property Trustees
The Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire OX11 8RT

Independent Examiner
W Davy ACA

Annual Report for

The Trustees present their Annual Report for 2025

Charitable Object

The Charity is governed by our Approved Governing Document which states that the principal purpose of the Charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine. The Church occupies premises which are held by the Baptist Union Corporation Ltd as legal trustee with Life Church being the beneficial trustee.

Organisational Structure and Decision making processes

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The Members' Meeting normally takes place up to four times per year. In accordance with the Constitution, the members appoint Leaders/Trustees who, together with the Minister (who is also appointed by the Members) are responsible for the day to day running of the Church's work and witness, together with the financial and legal aspects of the charity. The Trustees are collectively known as the Leadership Team.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the Church meeting by the Trustees, or may be raised by members in Church meeting for further consideration by the Trustees. Although the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and Activities of Life Church

In order to achieve the principal charitable objective of advancement of the Christian faith, the Church adopts the principle of aiming to be a 'Hub' serving the local community.

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Activities and Achievements

The Church's success cannot be gauged solely by statistics; less quantifiable aspects like deepening faith (discipleship), practical service, and witness are crucial to fulfilling its main charitable goals. The Leadership Team and Trustees acknowledge that measuring these areas can be challenging. However, a brief summary below reflects the Trustees' belief that 2025 was a positive year for the Church.

Public worship is fundamental to Life Church's mission and outreach, occurring every Sunday and occasionally at other times, which are communicated during services, in the weekly newsletter, on the church's Facebook page, and on the website at www.lifechurch.uk.com.

A comprehensive children's teaching program is offered during morning services, fostering a friendly, welcoming community with a strong focus on young families. Everyone is welcome to attend, and the Church embraces a multicultural environment.

The Life Café, a versatile welcome space for community gatherings over coffee and cake, has increasingly contributed to Church life. It serves as a hub for both formal groups and informal meet-ups, open Tuesday to Friday mornings and Tuesday evenings, with special events scheduled. We aim to expand the Life Café's hours and availability. Currently, we host art and craft groups, addiction recovery support, and a veterans support group. All groups are well attended. The Sowing Seeds Family Hub operates from the building during the week, offering classes and support to local families, resulting in more community members visiting regularly.

The 'Singing for Fun' group also serves the Cuffley and wider community, reflecting the growing national interest in choirs. This voluntary group meets regularly to practice for local events, led by church members who share their musical talents.

Attendance is strong, with newcomers joining almost weekly. Our Sunday worship aims to be accessible, featuring a clear structure, modern songs, and inspiring messages that cater to those unfamiliar with church. As a result, many newcomers hear about us through word of mouth and consistently express that Life Church feels warm, friendly, and welcoming.

In alignment with the global Church, Life Church responds to financial appeals and requests for support as needed. We invite readers interested in our work to visit www.lifechurch.uk.com for more information.

All programs are regularly evaluated to ensure they remain effective, recognising that some may only serve a purpose for a season. Changes are made as necessary, or programs may be replaced in order to meet the needs of the church and wider community. The Church has established procedures to ensure that everyone working with children and vulnerable adults is appropriately DBS checked.

As a Charitable Incorporated Organisation, the Leadership Team and Trustees have reviewed the Charity Commission's guidance on public benefit and are confident that the activities described in this report demonstrate our commitment to serving the public.

We anticipate that 2026 will bring continued growth, allowing Life Church to pursue its mission with renewed energy and effectiveness. Membership is increasing, along with regular baptisms, which are an exciting aspect of our community. By God's grace, Life Church is becoming an even more vibrant part of Cuffley.

Financial highlights.

Total income from all sources was £134,347 *(£108,537-2024*) Expenditure was £165,264 *(£155,632-2024*). The increase in income arose from a rise in donations received, gift aid recovered and additional funds generated from the activities taking place at the Church. The balances held by the Baptist Union on behalf of the Church continue to provide a useful source of interest income.

Expenditure also increased, this was as a result of the general inflation within the economy increasing day to day costs as well as costs incurred in improving the security at the church and repairing our Baptismal Pool.

Life Church recognises the doctrine of the Baptist Union of Great Britain to which it is affiliated and is reflected in our Constitution as a Charitable Incorporated Organisation(CIO)

The Charity maintains a careful control over expenses. The major commitment of the church is the on-going expense in relation to our minister and maintenance and running of the Church Building and Manse. Other costs relate to discipling, outreach programme costs and contributions to charitable organisations providing a community benefit.

Considerable benefit accrues to the Church arising from the work done in the various activities of the church by members on a voluntary basis as part of their Christian witness. Were it not for this service, our costs would be significantly higher.

The Leadership Team/Trustees have not agreed a formal reserve policy. No funds are in deficit and it is believed that there are more than sufficient financial resources to meet all known expenditure commitments both at the end of the accounting period and during 2026. This will be under continual review as the Church pursues its objectives.

The church continues to face challenges in managing and operating the church but also real opportunities for the church to pursue its charitable objectives with even greater commitment and enthusiasm in 2026. We aim to make the Life Church even more effective and relevant to our local and wider community in the coming year.

The financial statements for 31 December 2025 have been filed with the Charity Commission.

Life Church Cuffley

Independent Examiner's Report to the Trustees of Life Church Cuffley

I report on the accounts of the Church for the period ended 31 December 2025, which are set out on pages 8 to 16.

Respective responsibilities of Trustees and examiner

The church's Trustees are responsible for the preparation of the accounts. The church's Trustees consider that an audit is not required for the 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 Commissioners. An examination includes a review of the accounting records kept by the church 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 audit 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 to 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.

William Davy ACA
99 Ridgeway
Welwyn Garden City
Hertfordshire
AL7 2DB Chartered Accountant

Dated

Life Church Cuffley
Statement of Financial Activities
For the year ended 31st December 2025

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds					
Donations and legacies	79,484			79,484	59,028
Investment income	74		12,514	12,588	17,218
Incoming resources from charitable activities	42,275			42,275	32,291
Total income	121,833	-	12,514	134,347	108,537
Resources used					
Charitable activities	148,152		17,112	165,264	155,632
Total expenditure	148,152	-	17,112	165,264	155,632
Net income / (expenditure) resources before transfer	(26,319)	-	(4,598)	(30,917)	(47,095)
Transfers:					
Gross transfers between funds - in	20,438	-	-	20,438	56,762
Gross transfers between funds - out		(438)	(20,000)	(20,438)	(56,762)
Other recognised gains / losses					
Net movement in funds	(5,881)	(438)	(24,598)	(30,917)	(47,095)
Reconciliation of funds					
Total funds brought forward	38,200	2,712	1,043,720	1,084,632	1,131,727
Total funds carried forward	32,319	2,274	1,019,122	1,053,715	1,084,632
Represented by					
Unrestricted					
General fund	29,947			29,947	35,828
Designated				-	-
Building for the Future	2,372			2,372	2,372
Restricted				-	-
Cameo		-		-	438
Stock Family Fund		2,274		2,274	2,274
Endowment				-	-
Endowment funds			1,019,122	1,019,122	1,043,720
Total funds	32,319	2,274	1,019,122	1,053,715	1,084,632

Life Church Cuffley
Statement of Assets and Liabilities
As at: 31 December 2024

	General (Unrestricted)	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Tangible Assets						
Church premises				221,815	221,815	239,277
Beehive Road Manse				400,000	400,000	400,000
Furniture, Fittings and Equipment	22,206				22,206	48,975
Total	22,206	-	-	621,815	644,021	688,252
Current Asset - Cash At Bank And In Hand						
Barclays Bank	5,203	2,372	2,712		10,287	14,307
Royal Bank of Scotland	-				-	-
Total	5,203	2,372	2,712	-	10,287	14,307
Current Asset - Debtors						
Debtors	2,952				2,952	3,068
Total	2,952				2,952	3,068
Current Asset - Investments						
London Baptist Property Board				397,306	397,306	427,616
Total				397,306	397,306	427,616
Liability - Provision For Liabilities Due Within One Year						
PAYE/NIC	851			-	851	1,517
Total	851			-	851	1,517
Liability - Provision For Liabilities After One Year						
Baptist Pension Scheme	-			-	-	-
Total	-			-	-	-
Net total assets	29,510	2,372	2,712	1,019,121	1,053,715	1,131,726
Represented by						
General (Unrestricted)	29,947				29,947	59,749
Building for the Future		2,372			2,372	2,372
Cameo			-		-	438
Stock Family Fund			2,274		2,274	2,274
Endowment				1,019,122	1,019,122	1,066,893
Total	29,947	2,372	2,274	1,019,122	1,053,715	1,131,726

Approved by the Trustees on and signed on its behalf by:

Mr A Smith
Trustee

Mrs A L Hockney
Trustee

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2025

1 Accounting policies

Charity information

Life Church Cuffley is a incorporated charitable organsiation registered in England and Wales. The address of the principal office is King James Avenue, Cuffley, Hertfordshire EN6 4LN.

1.1 Accounting convention

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the trust. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the trust has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2025

1.4 Income

Income is recognised when the trust is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the trust has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the trust has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is not part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2025

1.7 Financial instruments

A financial asset or a liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Where investments are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure.

2 Critical accounting estimates and judgements

In the application of the trust's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2025

	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total funds £	Prior year £
3 Analysis of income					
Donations and legacies:					
Donations and legacies	59,893	-	-	59,893	53,569
Gift Aid	18,652	-	-	18,652	5,459
Legacies	-	-	-	-	-
Total	78,545	-	-	78,545	59,028
Charitable activities:					
Charitable Activities	43,214	-	-	43,214	32,291
Total	43,214	-	-	43,214	32,291
Income from investments:					
Interest income	74	-	12,514	12,588	17,218
Total	74	-	12,514	12,588	17,218
Total Income	121,833	-	12,514	134,347	108,537
4 Analysis of expenditure					
Expenditure on charitable activities					
Ministers	50,325	-	-	50,325	49,127
Church Maintenance and Operation Costs	56,067	-	-	56,067	49,527
Mission Grants and Donations	8,494	-		8,494	5,870
Discipling and Outreach Activities	12,174	-		12,174	10,211
Manses Maintenance Costs	7,930	-	-	7,930	10,178
Depreciation	13,162	-	17,112	30,274	30,719
Total expenditure on charitable activities	148,152	-	17,112	165,264	155,632
Total Expenditure	148,152	-	17,112	165,264	155,632

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2025

5 Staff Costs

	This year	Prior year
	£	£
Salaries and wages	55,097	50,995
Social security costs	-	-
Pension costs (see note 7)	5,279	5,167
Other employee benefits	-	-
Total staff costs	60,376	56,162

6 Employees

The average monthly number of employees during the year was:

	This year	Prior year
Total	2	2

7 Pension

The church is a amember of the Baptist Union Pension Fun. For service since January 2012 contributions are paid on a defined contribution basis, prior to January 2012 the fund operated on a defined benefit basis.

Pension Contributions

	This year	Prior year
	£	£
Defined contribution scheme	5,279	5,157
Defined benefit scheme	-	10
Total pension contributions	5,279	5,167

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8 Grants made to institutions

The charity made the following grants to institutions:

Names of institution	Purpose	Total amount of grants paid
		£
Central Baptist Association	Home mission activities	4,000
Isabel Hospice	Hospice Care	1,150
Salvation Army	Christian Charitable Activities	740
Total grants to institutions in year		5,890
Other unanalysed grants		2,603
Total grants paid		**8,493**

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2025

9 Tangible fixed assets

	Freehold land & buildings	Other land & buildings	Fixtures, fittings and equipment	Total
Cost or valuation	£	£	£	£
At the beginning of the year	697,060	400,000	97,116	1,194,176
Additions	-	-	-	-
At end of the year	697,060	400,000	97,116	1,194,176
Depreciation and impairments				
****Basis**	SL	SL	SL	
**** Rate**	2.50%	0%	15%/25%	
At beginning of the year	458,133	-	61,748	519,881
Depreciation	17,112	-	13,162	30,274
At end of the year	475,245	-	74,910	550,155
Net book value				
Net book value at the beginning of the year	238,927	400,000	35,368	674,295
Net book value at the end of the year	221,815	400,000	22,206	644,021

10 Debtors

	This year	Prior year
	£	£
Prepayments and accrued income	2,952	3,125
Other debtors	-	-
Total	2,952	3,125

11 Analysis of current asset investments

	This year	Prior year
	£	£
Cash or cash equivalents - London Baptist Property Board	397,306	404,792
Total	397,306	404,792

12 Liability - Provision For Liabilities Due Within One Year

	This year	Prior year
	£	£
PAYE/NIC	851	807
Total	851	807

Life Church Cuffley
Notes to the Financial Statements
For the year ended 31st December 2025

13 Liability - Provision For Liabilities After One Year

	This year £	Prior year £
Baptist Pension Scheme	-	-
Total	-	-

14 Funds

Fund names	Purpose and Restrictions	Type PE, EE R or UR *	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Fund balances carried forward £
General Fund	General Purpose Fund	UR	38,200	121,833	(148,152)	20,438	32,319
Property fund	Funds allocation to acquisition/depreciation and interest	EE	1,043,720	12,514	(17,112)	(20,000)	1,019,122
Cameo Support	Funds to support Cameo	R	438	-	-	(438)	-
Fund	Family Support	R	2,274	-	-	-	2,274
Total Funds as per balance sheet			1,084,632	134,347	(165,264)	-	1,053,715

* Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds