DESTINY LIFE ASSEMBLY

REPORT & ACCOUNTS

YEAR ENDED 31 DECEMBER 2025

DESTINY LIFE ASSEMBLY

LEGAL & ADMINISTRATIVE DETAILS

YEAR ENDED 31 DECEMBER 2025

ADDRESS

34 LARKSPUR DRIVE
RUDDINGTON
NOTTINGHAM
NG11 6SF

STATUS

The church is a registered charity (1207399)

GOVERNING DOCUMENT

CIO Foundation Adoted on the 12th March 2024

TRUSTEES

Rumbidzai Chamboko
Judy Ann Bain
Samuel Roy Morrison

BANKERS

BARCLAYS
2 HIGH STREET
NOTTINGHAM
NG1 2EN

INDEPENDENT EXAMINER

Kayode Oshin LCIE
12 Elham Crescent
Dartford
Kent DA2 6FA

INDEX

Page 1	Legal & Administrative Details
Pages 2/3	Trustee Report
Page 4	Independent Examiner's Report
Page 5	Statement of Financial Activities
Page 6	Balance Sheet
Pages 7/9	Notes to the Accounts

DESTINY LIFE ASSEMBLY

TRUSTEE REPORT

YEAR ENDED 31 DECEMBER 2025

The trustees are pleased to present their report together with the financial statements for the year ended 31 December 2025.

CHARITABLE OBJECTIVES

The principle objectives of the church are the advancement of the Christian Faith and Education and the relief of those in need.

ORGANISATION

The church is governed by a leadership team comprising the leaders of the church and its named trustees. They meet quarterly to set policy and review the activities of the church.

REVIEW OF ACTIVITIES AND FUTURE DEVELOPMENTS

In 2025, Destiny Life Assembly (DLA) continued to fulfil its purpose of welcoming people to the Christian faith and equipping them with practical teaching for real life. Without a permanent building, we strengthened our online ministry and ensured that weekly Sunday services, prayer meetings, and pastoral support remained accessible to all.

Alongside our online services, we held occasional in-person meetings, fellowship gatherings, and practical training sessions. Pastoral care, counselling, and mentoring were delivered through a blend of online appointments and in-person meetings, enabling us to continue supporting individuals and families in their spiritual and emotional well-being.

Our public witness in Nottingham was strengthened through civic engagement. Our Pastor, serving as Chaplain to the Lord Mayor of Nottingham, played a visible role in the city's life. He led the Remembrance Day moment of silence at Old Market Square, honouring those who served in conflict and representing our church in a significant act of unity and reflection. He also hosted the Civic Christmas Carol Service at the Nottingham Council House, bringing together community groups, schools, youth orchestras, and city leaders to celebrate hope, peace, and togetherness. These moments allowed DLA to contribute to the spiritual and cultural life of the city in meaningful ways.

FINANCIAL REVIEW

The income of the church during the year was £39,057 from £28,058
while expenditure was £32,075 from £28,321. As a result the net increase in the year was £6,982

RESERVES POLICY

The church has not established a Reserves Policy.
However the trustees are satisfied that the church has sufficient funds for its activities to continue and to grow in the current year.

RISK MANAGEMENT

The trustees have examined the major strategic, business and operational risks which the church faces and confirm that systems have been established to monitor those risks so that the necessary steps can be taken to lessen them.

TRUSTEE RESPONSIBILITIES

Under the Charities Act 2011, the trustees are required to prepare a statement of accounts for each accounting year which gives a true and fair view of the state of the affairs of the church. They are required to:

1. Select suitable accounting policies and apply them consistently
2. Make judgements and estimates that are reasonable and prudent
3. State whether the applicable accounting standards have been followed
4. Prepare the financial statements on an ongoing basis

They are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church and to ensure that such accounts and records comply with the Charities Act 2011
They are also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities and to provide reasonable assurances that:

5. The church is operating efficiently and effectively
6. Its assets are safeguarded against unauthorised use or disposition
7. Proper records are kept and financial information used in the church or for publication is reliable
8. The church complies with relevant laws and regulations

This report was approved by the trustees and signed on their behalf on 25th October 2026 by:
Mrs Rumbidzai Chamboko

Independent Examiner's Report
To the Trustees of

DESTINY LIFE ASSEMBLY

I report on the accounts of the church for the year ended 31 Deccember 2025 set out on pages 6 to 10 which have been prepared on the basis of the accounting policies on page 7.

Respective responsibilities of trustees and examiner

The trustees of the church are responsible for the preparation of accounts; they consider that the audit requirement of the Charities Act 2011. It is my responsibility to :

* examine the accounts under the Charities Act 2011
* follow the procedures laid down in the General Directions given by the Charity Commissioner made under the 2011 Act.
* 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 I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

Based on my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect, accounting records have not been kept in accordance with 2011 Act, or that the accounts presented do not accord with those records, or comply with the accounting requirement of the 2011 Act. No matter has come to my attention in connection with my examination to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Kayode Oshin LCIE
12 Elham Crescent
Dartford
Kent DA2 6FA 24th October 2026

DESTINY LIFE ASSEMBLY

Statement of Financial Activities for the year ended 31 December 2025

	Note	General Fund	Restricted Fund	Total 2025 £	2024 £
Incoming Resources					
Charitable Income					
Gifts & offerings		39,057	-	39,057	28,058
		39,057	-	39,057	28,058
Other Income					
Bank interest		-	-	-	-
Other receipts		-	-	-	-
Total Incoming Resources		39,057	-	39,057	28,058
Resources Expended					
Expenditure in furtherance of charitable activities					
Employment costs	5	29,575	-	29,575	24,304
Other church costs	3	2,500	-	2,500	2,517
Grants payable	4	-	-	-	1,500
Total Resources Expended		32,075	-	32,075	28,321
Net Incoming/ (Outgoing) Resources before transfers.		6,982	-	6,982	(264)
Transfers between funds		-	-	-	-
Net Movement in Funds		6,982	-	6,982	(264)
Fund Balances brought forward at 1 Jan. 2025		(264)	-	(264)	-
Fund Balances carried forward at 31 Dec. 2025		6,718	-	6,718	(264)

Movements on reserves and all recognised gains and losses are shown above

The notes on pages 7 to 9 form part of these Accounts

DESTINY LIFE ASSEMBLY

Balance Sheet as at 31 December 2025

	Note	2025 £	2024 £
Tangible Fixed Assets			
Furniture & equipment	6	-	-
Current Assets			
Income tax recoverable		-	-
Other debtor	7	-	-
Loans		-	-
Cash at bank and on deposit.		38,307	30,951
		38,307	30,951
Creditors amounts falling due within one year			
Creditors:	8	-	-
		-	-
Net Current Assets		38,307	30,951
NET ASSETS		38,307	30,951
Unrestricted Funds	9	6,718	(264)
Restricted Fund	9	31,589	31,215
TOTAL FUNDS		38,307	30,951

Approved by the trustees on 25th October 2026 and signed on their behalf by:
Mrs Rumbidzai Chamboko

The notes on pages 7 to 9 form part of these accounts

DESTINY LIFE ASSEMBLY

Notes to the accounts for the year ended 31 December 2025

1. Accounting Policies

a) The accounts have been prepared in accordance with applicable accounting standards and follow the recommendations in Statement of Recommended Practice: Accounting by Charities 2000

b) Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when received.

c) Restricted funds are to be used for specified purposes as laid down by the donor. Expenditure which meets certain criteria is identified to the relevant fund.
Unrestricted funds are donations and other income received or generated for the objects of the church without further specified purpose and are available as general funds.

		General Funds	Restricted Funds	Total 2025	2024
2 Ministry				£	£
Employment costs	(Note 5)	29,575	-	29,575	24,304
Conference expenses		-	-	-	-
Resources		-	-	-	-
		29,575	-	29,575	24,304
3 Other Church Costs					
Hire of hall & office		-	-	-	1,620
Mother's day ministry		-		-	247
Conference fees		-	-	-	500
Visiting speakers		1,500	-	1,500	150
Professional Fees		-	-	-	-
Travel & transport		1,000	-	1,000	-
Insurance		-	-	-	-
Telephone & fax		-	-	-	-
Printing. Post & stationery		-	-	-	-
Vicarage		-	-	-	-
Depreciation	(Note 6)	-	-	-	-
Accountancy		-	-	-	-
Media		-	-	-	-
Bank charges		-	-	-	-
Storage costs		-	-	-	-
Motor vehicle costs		-	-	-	-
Refreshments & hospitality		-	-	-	-
Repairs & renewals		-	-	-	-
Rates		-	-	-	-
Sundry expenses		-	-	-	-
		2,500	-	2,500	2,517

DESTINY LIFE ASSEMBLY

Notes to the accounts for the year ended 31 December 2025

4 Grants Payable	General Funds	Restricted Funds	Total 2025	2024
			£	£
Ministry gifts	-	-	-	1,250
Personal gifts	-	-	-	250
Gifts to organisations	-	-	-	-
	-	-	-	1,500

The church does not have a formal grants policy.

5 Employees

No amount was paid or are payable to any trustee or to any person connected to them.

6 Tangible Fixed Assets	Office Equipment	Instruments	Vehicles
Balance, 1 Jan 2024	-	-	-
Additions in the year	-	-	-
Balance, 31 Dec 2024	-	-	-
Accumulated Depreciation			
Balance, 1 Jan 2024	-	-	-
Charge for year	-	-	-
Balance, 31 Dec 2024	-	-	-
Net Book Value, 31 Dec 2024	-	-	-
Net Book Value, 31 Dec 2023	-	-	-

	2025	2024
	£	£
7 Debtors		
Loans	-	-
Tax recoverable	-	-
	-	-
8 Creditors		
Loan	-	-
Accruals	-	-
	-	-

9 Movement in Funds

	1 Jan 2025 £	Incoming Resources	Resources Expended	31 Dec 2025 £	31 Dec 2024 £
Restricted Fund					
Building Fund	31,215	374	-	31,589	31,215
Unrestricted Funds					
General Fund	(264)	39,057	32,075	6,718	(264)
	30,951	39,431	32,075	38,307	30,951