REGISTERED CHARITY NUMBER: 1208399

Unaudited Financial Statements
for the Year Ended
31 March 2026

for

Life Church Lutterworth

The Rowleys Partnership Ltd
Chartered Accountants
Charnwood House
Harcourt Way
Meridian Business Park
Leicester
Leicestershire
LE19 1WP

Life Church Lutterworth

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for the Year Ended 31 March 2026

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Reference and Administrative Details for the Year Ended 31 March 2026

TRUSTEES	F Kershaw - Chair I J Mair J A Mair M D Mair S W Mair (resigned 3.2.26)
PRINCIPAL ADDRESS	Chapel Street Lutterworth Leicestershire LE17 4EU
REGISTERED CHARITY NUMBER	1208399
INDEPENDENT EXAMINER	The Rowleys Partnership Ltd Chartered Accountants Charnwood House Harcourt Way Meridian Business Park Leicester Leicestershire LE19 1WP
SOLICITORS	Broomfields Solicitors Minerva House 7 St John's Business Park Rugby Road Lutterworth LE17 4HB
BANKERS	Barclays Bank 1-3 Haymarket Towers Humberstone Gate Leicester LE1 1WA

The trustees present their report with the financial statements of the charity for the year ended 31 March 2026. The trustees have adopted the provisions of 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 statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published in October 2019.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the church are:

- For the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Lutterworth and the surrounding villages;
- To glorify God by holding regular worship services, training people in the truth of the Bible, building up Christians by the faithful teaching of God's Word and supporting other Christian activities in the local community as shall, in the opinion of the charity trustees, further the work of the church.

Significant activities

The church meets for a worship service at 10.30am each Sunday morning, including communion on the first and third Sundays of each month. A children's group meet during part of the Sunday service during term time.

On Thursday evenings at 7.30pm a meeting is held in the church: 'Prayer' and 'Prayer and Praise' on alternate weeks. Since May 2026 a Bible Study has been held on a Thursday evening in place of Prayer/Prayer and Praise.

A ladies' and men's groups meet each month for social activities.

Public benefit

Through the holding of services and teaching from the Bible, which gives guidance in life, offers comfort in times of sorrow and loss, inspiration, and deals with many of the issues that people of all ages, nationalities, ethnic and social backgrounds face on a day to day basis, the Trustees seek to advance the Christian Faith in Lutterworth and the surrounding communities.

The Trustees consider that they have complied with their duties under section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The aim of Life Church Lutterworth is as stated under the 'Objectives and Aims' paragraph set out above. Since the first Sunday morning service on 11 August 2024, numbers attending have gradually increased. Around 25 adults and 3 children attend on a regular basis, most of whom have expressed their commitment to the church and support the church financially.

In December 2025, a wreath making event and a children's Christmas event were held in the church. A special Christmas Carol service was held. Invitations to events were distributed throughout the town.

On 21 March 2026 a combined event for men was held with Christian Vision for Men, about 50 men attended.

We were encouraged by the baptism of two of our regular attenders on Sunday 22 March 2026 at a special baptism service. Many friends and relatives attended to support those being baptised.

A website (www.lifechurchlutterworth.co.uk), Instagram and Facebook pages are in place and notices are regularly posted. Adverts are placed from time to time in local publications.

FINANCIAL REVIEW

Financial position

We give God thanks that through the generosity of those who attend Life Church Lutterworth regularly and occasionally, we are able to cover all costs associated with running the church and, at the time of preparing this report, hold £34,840 (2025: £18,187) in the church bank account. The total income for the year was £41,024 (2025: £57,372) and the total expenditure for the year was £27,218 (2025: £31,418), resulting in a net surplus of £13,806 (2025: £25,954).

Investment policy and objectives

The Treasurer maintains the church funds in such banking and deposit accounts as are approved by the Trustees.

Reserves policy

The Trustees consider that a reserve equivalent to between four and six months of rental and support costs should be held in the bank account. Currently £34,840 (2025: £18,187) is held in the church bank account, which is more than the required amount, and allows consideration to be given to investing in outreach activities in the local community.Total unrestricted reserves at the year end were £39,760 (2025: £25,594).

Going concern

The Trustees have no uncertainties about the charity continuing as a going concern.

FUTURE PLANS

Membership

There is no formal membership process in Life Church Lutterworth. However, this is something the Trustees have discussed with the intention of announcing at the 2026 AGM. As stated in the Constitution, 'Membership of the Church is open to anyone who professes the Christian faith in accordance with the Basis of Faith, and who is committed to furthering the Objects of the Church, and who by applying for membership, has indicated his or her agreement to become a member and acceptance of the duty of members set out in sub-clause 9.4 of the Constitution'.

Church Building

The Landlords (The Junction Church) had previously approached the Trustees to ask if consideration can be given to the Trustees purchasing the building. This was considered and following communication with the Landlords they took the decision not to sell the building.

Outreach

Consideration continues to be given to most effectively serving the local community and raise awareness of the church.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Life Church Lutterworth is governed by its constitution, as approved by the Charity Commission in May 2024. It is a charitable incorporated organisation, registered with the Charity Commission for England and Wales, number 1208399.

The church is affiliated to the Fellowship of Independent Evangelical Churches (FIEC), 41 The Point, Market Harborough LE16 7QU.

Recruitment and appointment of new trustees

The charity trustees may at any time decide to appoint a new charity trustee, whether in place of a charity trustee who has retired or been removed in accordance with clause 15 of the constitution (retirement and removal of charity trustees), or as an additional charity trustee, provided that the limit of ten charity trustees would not as a result be exceeded.

Organisational structure

The management of Life Church Lutterworth is vested in the trustees, consisting of Chairman, Secretary/Treasurer and, at the time of preparing this report, two additional trustees.

Trustees give of their time freely and no trustee remuneration was paid in the year. Details of trustee expenses are disclosed in the accounts.

Key management remuneration

There is no remuneration paid to any of the trustees and Life Church Lutterworth does not have any employees.

CONCLUSION

In conclusion, the Trustees of the Cabinet record their deep and sincere thanks to all those who attend Life Church Lutterworth regularly and occasionally, donors and Trusts for their faithful prayers and financial giving during 2025/2026.

"And whatever you do, whether in word or deed, do it all in the name of the Lord Jesus, giving thanks to God the Father through Him." Colossians 3:17

Approved by order of the board of trustees on 8/10/26 and signed on its behalf by:

F Kershaw - Chair - Trustee

Independent examiner's report to the trustees of Life Church Lutterworth

I report to the charity trustees on my examination of the accounts of Life Church Lutterworth (the Trust) for the year ended 31 March 2026.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the 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; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

The Rowleys Partnership Ltd

Mrs L G Parkes FCA FCCA
The Institute of Chartered Accountants in England and Wales

The Rowleys Partnership Ltd
Chartered Accountants
Charnwood House
Harcourt Way
Meridian Business Park
Leicester
Leicestershire
LE19 1WP

Date: 8th October 2026

Life Church Lutterworth

Statement of Financial Activities
for the Year Ended 31 March 2026

	Notes	Unrestricted fund £	Restricted fund £	Year Ended 31.3.26 Total funds £	Period 28.5.24 to 31.3.25 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	41,024	-	41,024	57,372
EXPENDITURE ON					
Charitable activities	4				
Church ministry		22,622	-	22,622	26,752
Other	6	4,596	-	4,596	4,666
Total		27,218	-	27,218	31,418
NET INCOME		13,806	-	13,806	25,954
RECONCILIATION OF FUNDS					
Total funds brought forward		25,954	-	25,954	-
TOTAL FUNDS CARRIED FORWARD		39,760	-	39,760	25,954

The notes form part of these financial statements

Life Church Lutterworth

Balance Sheet
31 March 2026

	Notes	Unrestricted fund £	Restricted fund £	2026 Total funds £	2025 Total funds £
FIXED ASSETS					
Tangible assets	10	6,948	-	6,948	9,169
CURRENT ASSETS					
Debtors	11	1,068	-	1,068	1,243
Cash at bank		34,840	-	34,840	18,187
		35,908	-	35,908	19,430
CREDITORS					
Amounts falling due within one year	12	(3,096)	-	(3,096)	(2,645)
NET CURRENT ASSETS		32,812	-	32,812	16,785
TOTAL ASSETS LESS CURRENT LIABILITIES		39,760	-	39,760	25,954
NET ASSETS		39,760	-	39,760	25,954
FUNDS	13				
Unrestricted funds				39,760	25,954
TOTAL FUNDS				39,760	25,954

The financial statements were approved by the Board of Trustees and authorised for issue on 8/10/26 and were signed on its behalf by:

F Kershaw - Chair - Trustee

The notes form part of these financial statements

1. CHARITY INFORMATION

Life Church Lutterworth is a charitable incorporated organisation registered with the Charity Commission for England and Wales (registered no. 1208399). The registered office address is Chapel Street, Lutterworth LE17 4EU.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 20% on cost
Computer equipment	- 33% on cost

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

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2. ACCOUNTING POLICIES - continued

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Basic financial assets
Basic financial assets, which includes debtors and cash and bank balances are initially measured at transaction price including transaction costs and subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities
Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future receipts discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Cash and cash equivalents
Cash and cash equivalents includes cash in hand and cash on deposit.

Going concern
The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from the date of approving these financial statements. The budgeted income and expenditure is sufficient with the level of reserves, for the charity to be able to continue as a going concern.

3. DONATIONS AND LEGACIES

	Year Ended 31.3.26	Period 28.5.24 to 31.3.25
	£	£
Donations	35,136	52,284
Gift aid	5,888	5,088
	41,024	57,372

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4. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 5)	Support costs	Totals
	£	£	£
Church ministry	21,920	702	22,622

5. DIRECT COSTS OF CHARITABLE ACTIVITIES

	Year Ended 31.3.26	Period 28.5.24 to 31.3.25
	£	£
Rent	6,816	4,895
Children's work	19	430
Repairs and maintenance	4,368	13,623
Catering	450	496
Ministry expenses	69	59
Events	771	300
Water rates	216	155
Heating and lighting	1,818	1,227
Insurance	648	506
Computer software and costs	506	846
Telephone and internet	397	240
Advertising	330	535
Postage and stationery	260	235
Sundries	3,031	1,673
Depreciation	2,221	1,532
	21,920	26,752

6. OTHER

	Year Ended 31.3.26	Period 28.5.24 to 31.3.25
	£	£
Support costs	5,298	4,666

continued...

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2026 nor for the period ended 31 March 2025.

Trustees' expenses

Accommodation costs of £151 (2025: £78) were reimbursed to one trustee.

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	47,023	10,349	57,372
EXPENDITURE ON			
Charitable activities			
Church ministry	22,514	4,238	26,752
Other	4,666	-	4,666
Total	27,180	4,238	31,418
NET INCOME	19,843	6,111	25,954
Transfers between funds	6,111	(6,111)	-
Net movement in funds	25,954	-	25,954
TOTAL FUNDS CARRIED FORWARD	25,954	-	25,954

9. INDEPENDENT EXAMINER'S REMUNERATION

The amount payable to the independent examiner was £2,586 (2025: £2,394) for the independent examination and £984 (2025: £Nil) for other services.

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10. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2025 and 31 March 2026	10,081	620	10,701
DEPRECIATION			
At 1 April 2025	1,396	136	1,532
Charge for year	2,016	205	2,221
At 31 March 2026	3,412	341	3,753
NET BOOK VALUE			
At 31 March 2026	6,669	279	6,948
At 31 March 2025	8,685	484	9,169

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026 £	2025 £
Trade debtors	134	-
Other debtors	426	830
Prepayments and accrued income	508	413
	1,068	1,243

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026 £	2025 £
Trade creditors	-	251
Other creditors	3,096	2,394
	3,096	2,645

continued...

13. MOVEMENT IN FUNDS

	At 1.4.25	Net movement in funds	At 31.3.26
	£	£	£
Unrestricted funds			
General fund	25,954	13,806	39,760
TOTAL FUNDS	25,954	13,806	39,760

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	41,024	(27,218)	13,806
TOTAL FUNDS	41,024	(27,218)	13,806

Comparatives for movement in funds

	Net movement in funds	Transfers between funds	At 31.3.25
	£	£	£
Unrestricted fund	19,843	6,111	25,954
Restricted fund			
The Dorothy Evelyn Stone Will Trust	6,111	(6,111)	-
TOTAL FUNDS	25,954	-	25,954

continued...

13. MOVEMENT IN FUNDS - continued

Comparative net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted fund	47,023	(27,180)	19,843
Restricted fund			
The Dorothy Evelyn Stone Will Trust	10,349	(4,238)	6,111
TOTAL FUNDS	57,372	(31,418)	25,954

Transfers between funds

The transfer from restricted funds to unrestricted funds represents assets acquired for general use and not for a restricted purpose.

14. OTHER FINANCIAL COMMITMENTS

The following are the total future minimum lease payments under non-cancellable operating leases:

	2026	2025
	£	£
Due within one year	8,225	6,820
Due between one and five years	1,560	9,785
	9,785	16,605

15. RELATED PARTY DISCLOSURES

During the year donations were received from trustees totalling £9,000 (2025: £11,330).

	Year Ended 31.3.26 £	Period 28.5.24 to 31.3.25 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	35,136	52,284
Gift aid	5,888	5,088
	41,024	57,372
Total incoming resources	41,024	57,372
EXPENDITURE		
Charitable activities		
Rent	6,816	4,895
Children's work	19	430
Repairs and maintenance	4,368	13,623
Catering	450	496
Ministry expenses	69	59
Events	771	300
Water rates	216	155
Heating and lighting	1,818	1,227
Insurance	648	506
Computer software and costs	506	846
Telephone and internet	397	240
Advertising	330	535
Postage and stationery	260	235
Sundries	3,031	1,673
Depreciation of fixtures and fittings	2,016	1,396
Depreciation of computer equipment	205	136
	21,920	26,752
Support costs		
Governance costs		
Trustees' expenses	151	78
Legal fees	1,577	2,194
Accountancy fees	3,570	2,394
	5,298	4,666

Detailed Statement of Financial Activities
for the Year Ended 31 March 2026

	Year Ended 31.3.26 £	Period 28.5.24 to 31.3.25 £
Total resources expended	27,218	31,418
Net income	13,806	25,954

This page does not form part of the statutory financial statements