

# **Real Life Church, Sutton Coldfield**

## **Report and Accounts**

year ended 31 December 2017

**stewardship<sup>®</sup>**

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**REAL LIFE CHURCH, SUTTON COLDFIELD  
FOR THE YEAR ENDED 31 DECEMBER 2017**

**COMPANY INFORMATION**

<b>Directors/Trustees</b>	Philip Colthup Charlotte Senior Andrew Pinder Stuart Crane
<b>Company Secretary</b>	Philip Colthup
<b>Key staff</b>	Stuart Crane (church leader ) Melanie Crane (children and youth leader)
<b>Governing Document</b>	Memorandum and Articles of Association dated 16 August 2012
<b>Company Registration Number</b>	8182165
<b>Charity Registration Number</b>	1149821
<b>Registered Office</b>	3 Aragon Drive Sutton Coldfield West Midlands B73 6BQ
<b>Independent Examiner</b>	Fiona Green ACA Stewardship 1 Lamb's Passage London EC1Y 8AB
<b>Bankers</b>	CAF Bank

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**REAL LIFE CHURCH, SUTTON COLDFIELD**  
**REPORT OF THE DIRECTORS**  
**FOR THE YEAR ENDED 31 DECEMBER 2017**

The Directors have pleasure in submitting the Report and Accounts for the year.

**Objects of the charity**

The Trust seeks to demonstrate the Christian faith in action by the advancement of the Christian Religion and the relief of the aged, poor, sick and disabled in the Sutton Coldfield area.

**Government**

The Directors are responsible for strategic and financial oversight of the Church, health and safety, insurance, employment matters, and ensuring compliance with all relevant legal and charity obligations. They met regularly during 2017 and were consulted and informed on matters of importance. The Directors were: Stuart Crane, Philip Colthup, Andrew Pinder and Charlotte Senior. The current board of Directors has remained the same since incorporation. The charity's constitution allows new Directors to be appointed by a majority of the existing Directors. The term of office of any subsequent Directors shall be three years from the date of their appointment.

Real Life Church is led by Stuart Crane and Melanie Crane, together with a team of Senior Leaders. During the year the Senior Leaders were Mike and Sarah Brewer, Jonathan and Georgina Dean, Jeremy and Becky Douglas-Jones, Ben and Charlotte Senior, and Matt and Philippa Yates.

The Senior Leaders met frequently throughout the year to discuss and oversee the affairs and operational matters of the church. They work with a large number of volunteers to implement the vision, goals and objects of the Church. The Senior Leaders are given input and guidance from Andy Martin, an Apostle within the Catalyst network of churches to which Real Life Church belongs.

Real Life Church is a member of the Evangelical Alliance and is affiliated to Catalyst, an apostolic team within Newfrontiers, a worldwide family of churches.

## **Review of Activities**

### Build and strengthen the church

Meetings were held on Sundays in Sutton Coldfield to worship, to teach and to pray for those attending. Age appropriate teaching and activities were provided for under 18s. These are freely open to all to attend and our regular attendance increased throughout the year. Small mid week "Life Groups" for members of the church met throughout the year to help discipleship, build community and support each other practically. Regular mid-week meetings were held to pray for the work of the church and our local community. During this time we ran an Alpha course for people who were interested in exploring the Christian faith as well as the Freedom in Christ course and a marriage course for those who are part of the church. In August we took a group to Newday, a Bible week for young people.

### Bless the local community

The church ran a number of craft and activity events for young children that were free and open to all. Messy Christmas was an activity afternoon in December aimed at young children and their parents to have fun expressing themselves through art and play. Messy Easter was in April and was similar to the Messy Christmas event. Around 150 children and their parents attended each event.

In April we ran a Tabletop Games day consisting of a session for families and children in the afternoon and one for adults in the evening. We also ran a 'We're Going on a Bear Hunt' Challenge during May in a local park that involved a Chocolate Egg hunt and woodland craft. These events were free to attend.

In June Real Life Church entered a team in the Great Midlands Fun Run, raising over £2,000 for Acacia Family Support, a local charity which offers pre and postnatal depression support services to families. We also took part in the Boldmere Music Festival where our band played and we ran a free craft stall for children.

In July we took part in the Sutton Games, a large community event involving many local sports clubs and groups. We ran an obstacle course aimed at young children and oversaw the live music for both days of the event.

In September we ran a craft stall with music at a "Big Sleuth" community event in Boldmere High Street.

### Help the poor and those in need

Throughout the year we made regular donations of food, finance and support to a local food bank run from the United Reformed Church in Sutton Coldfield. We also provided volunteers to work at the Food Bank. We gave a gift of £500 to The Bridge Project, a local charity working with recovering addicts in the city.

In planning the activities the Directors have had regard to the guidance on public benefit issued by the Charity Commission.

**Financial Review**

Income this year was £198,000 [2016: £140,000] and expenditure was £152,000 [2016: £119,000] which resulted in a surplus this year of £46,000 [2016: £22,000].

The increase in income and expenditure when compared with the prior year is as a result of the continued growth of the church, its members and activities.

**Reserves Policy**

The Board of Directors have established a policy whereby free reserves held by the charity should be maintained at a reasonable level to meet foreseeable expenditure.

**Risk Statement**

The Directors have reviewed the risks to which a small charity operating with few employees is exposed. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

**Directors' Responsibilities**

Charity law requires us as Directors to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

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, subject to any material departures disclosed and explained in the accounts.
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

We are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the company and enable us to ensure that the financial statements comply with the Companies Act 2006.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

**Approval**

This report was approved by the Directors on 24 September 2018 and signed on their behalf by:

Philip Colthup

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**REAL LIFE CHURCH, SUTTON COLDFIELD**  
**('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2017 on pages 6 to 12 following, which have been prepared on the basis of the accounting policies set out on page 8.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also 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 your charity's accounts as 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**

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.

Fiona Green ACA

28 September 2018

For and on behalf of:  
Stewardship  
1 Lamb's Passage  
London

**REAL LIFE CHURCH, SUTTON COLDFIELD**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2017**  
**SUMMARY INCOME AND EXPENDITURE ACCOUNT**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2017 £	Total Funds 2016 £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	185,975	-	185,975	140,224
Investments		836	-	836	231
Charitable activities		3,729	7,162	10,891	-
Total income and endowments		190,540	7,162	197,702	140,455
<b>EXPENDITURE ON</b>					
Charitable activities	3	144,380	7,228	151,608	118,567
Other					
Total expenditure		144,380	7,228	151,608	118,567
Net gains/(losses) on investments		-	-	-	-
<b>Net income/(expenditure)</b>		46,160	(66)	46,094	21,888
Transfers between funds		(66)	66	-	-
		46,094	-	46,094	21,888
<b>Net movement in funds</b>		46,094	-	46,094	21,888
<b>Reconciliation of funds:</b>					
Total funds brought forward		125,213	-	125,213	103,325
<b>Total funds carried forward</b>		171,307	-	171,307	125,213

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

The notes on pages 8-12 form part of these accounts.

**REAL LIFE CHURCH, SUTTON COLDFIELD**

**BALANCE SHEET**

**AS AT 31 DECEMBER 2017**

	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2017 £	Total funds 2016 £
<b>FIXED ASSETS</b>					
Tangible assets	5	8,107	-	8,107	9,205
		8,107	-	8,107	9,205
<b>CURRENT ASSETS</b>					
Debtors	6	2,784	-	2,784	4,992
Cash at bank	7	171,483	-	171,483	123,646
		174,266	-	174,266	128,638
<b>CURRENT LIABILITIES</b>					
Liabilities falling due within one year	8	11,066	-	11,066	12,630
Net Current Assets		163,200	-	163,200	116,008
<b>NET ASSETS</b>		171,307	-	171,307	125,213
<b>FUND BALANCES</b>					
Unrestricted funds	9				
General Funds		171,307		171,307	125,213
Designated funds		-		-	-
Restricted Funds	9		-	-	-
		171,307	-	171,307	125,213

*For the year ended 31 December 2017, the company was entitled to the exemption from audit under Section 477 of the Companies Act 2006 relating to small companies.*

*Responsibilities of directors/trustees:*

- a. The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with Section 476 of the Companies Act - however, in accordance with Section 145 of the Charities Act 2011 the accounts have been examined by an independent examiner whose report forms part of this document.*
- b. The directors/trustees acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.*

*These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.*

Approved by the Directors and signed on their behalf on the 24 September 2018 by:

Philip Colthup

Company number: 8182165

Charity number: 1149821

The notes on pages 8-12 form part of these accounts.



**REAL LIFE CHURCH, SUTTON COLDFIELD**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2017**

**1 Accounting Policies**

The accounts have been prepared under the historic cost convention, in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014; and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).

The accounts have been prepared on the going concern basis, as there are no material uncertainties about the charity's ability to continue. Based on the adequacy of the charity's reserves as at the balance sheet date, along with their knowledge of the charity's ability to meet bills, payments and other liabilities as they fall due, the directors have a reasonable expectation that the charity has sufficient resources to continue in operational existence for the foreseeable future.

The following are the accounting policies which have been applied in dealing with material items:-

a) Donated and grant income:

Donated income and grants receivable are taken into account when received by the charity. Income received in circumstances where a claim for repayment of tax has been or will be made to HM Revenue & Customs is grossed up for the tax recoverable. Any amount of tax reclaimed from HM Revenue & Customs but not yet received is shown within the charity's debtors.

The charity has relied significantly upon volunteers in carrying out its activities during the year. In accordance with paragraph 6.18 of the SORP, the role of volunteers has not been recognised as income from donated services in the accounts.

b) Other income and expenditure:

Investment income is taken into account when receivable and expenditure, including irrecoverable VAT, when incurred by the charity, regardless of when payment is made. Grants payable are taken into account at the earlier of when they are paid or become constructive obligations.

c) Funds:

Unrestricted funds are donations and other income received or generated for the objects of the charity without specified purpose and are available for purposes as directed by the trustees. Restricted funds are amounts received where the donor has specified the purpose for which it should be used.

d) Fixed assets and depreciation:

Fixed assets acquired for use by the charity are capitalised and depreciated over their estimated useful life unless they cost less than £50 when they are written off on purchase.

Depreciation periods are as follows:

Equipment	Between 3 and 7 years
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e) Pension costs:

The company operates a defined contribution scheme for certain of its employees. Pension premiums are charged as they are paid.

f) Taxation

The company is a registered charity and is exempt from taxation under the Income & Corporation Taxes Acts.

g) Cashflow statement

The company has taken advantage of the exemption provided by the FRS 102 SORP and has not prepared a Cash Flow Statement for the year.

**REAL LIFE CHURCH, SUTTON COLDFIELD**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 DECEMBER 2017**

<b>2 Voluntary income</b>	Unrestricted Funds	Restricted Funds	Total 2017	Total 2016
	£	£	£	£
General donations	151,992	-	151,992	112,560
Grants	-	-	-	-
Tax recoverable	33,983	-	33,983	27,664
	<u>185,975</u>	<u>-</u>	<u>185,975</u>	<u>140,224</u>
<b>3 Charitable activity</b>	Unrestricted Funds	Restricted Funds	Total 2017	Total 2016
	£	£	£	£
<b>a Direct Charitable Costs</b>				
Employment costs	49,308	-	49,308	43,235
Venue hire	13,202	-	13,202	6,138
Publicity and Communication	4,736	-	4,736	6,400
Ministry costs and expenses	15,452	-	15,452	11,781
Children and youth	16,532	-	16,532	10,071
Events	12,036	-	12,036	11,119
Grants payable	20,793	7,228	28,020	20,055
	<u>132,059</u>	<u>7,228</u>	<u>139,287</u>	<u>108,799</u>
<b>b Support &amp; Administration</b>	£	£	£	£
Repairs and maintenance	175	-	175	1,495
Equipment and office costs	4,572	-	4,572	940
Insurance	757	-	757	377
Governance costs	942	-	942	840
Professional fees and subscriptions	250	-	250	195
Depreciation	5,626	-	5,626	5,921
	<u>12,322</u>	<u>-</u>	<u>12,322</u>	<u>9,768</u>
<b>Combined charitable activity cost</b>	<u>144,380</u>	<u>7,228</u>	<u>151,608</u>	<u>118,567</u>
<b>c Grants</b>	Institutions	Individuals	2017	2016
	£	£	£	£
Catalyst	14,427	-	14,427	6,852
Emmanuel Hub	9,299	-	9,299	6,852
Foodbank	1,578	-	1,578	-
Acacia Family Support	2,100	-	2,100	-
Clifton Road Youth Centre	-	-	-	2,000
Jericho Foundation	-	-	-	1,500
Other gifts < £1000	600	17	617	2,852
	<u>28,003</u>	<u>17</u>	<u>28,020</u>	<u>20,056</u>

In addition to the above, £1,100 has been received from church members and passed on to specific church members in financial need. At no time were these church funds, but the bank account was used for administrative (and privacy) purposes.

**REAL LIFE CHURCH, SUTTON COLDFIELD**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2017**

<b>4 Staff &amp; Trustees</b>	2017	2016
	£	£
Gross wages, salaries & benefits in kind	46,003	40,640
Employer's National Insurance costs	793	3,385
Pension costs	2,512	1,875
Total staff costs	<u>49,308</u>	<u>45,900</u>

The charity has one full time equivalent employed staff. Its activities are generally carried out by volunteers.

Stuart Crane, a director, was paid £33,587 (2016: £32,640) in his capacity as leader of the church, and not as a trustee. His spouse received £12,850 (2016: £8,000) in her capacity as children and youth leader. Both of these payments are permitted by the governing document.

No staff received salaries at a rate of more than £60,000 per annum.

Remuneration payable to key management (excluding trustees) amounted to £12,850 in the year (2016: £8,000). Key management is considered to cover the church leader and children and youth leader directly employed by the charity.

No remuneration was paid to any other trustee during the year nor to any person connected to them.

The total amount of donations funded by trustees [and connected parties], and other related parties, was £36,231, of which £2,200 was restricted for Catalyst (2016: £23,002).

No other transactions have taken place with related parties during the year.

No other fees were payable to Stewardship, other than for the annual accounts and independent examination.

<b>5 Tangible Fixed Assets</b>	Equipment & Fittings	Total
Cost	£	2017 £
At 31 December 2016	23,685	23,685
Additions	<u>4,528</u>	<u>4,528</u>
At 31 December 2017	<u>28,214</u>	<u>28,214</u>
Accumulated Depreciation		
At 31 December 2016	14,481	14,481
Charge for the year	<u>5,626</u>	<u>5,626</u>
At 31 December 2017	<u>20,106</u>	<u>20,106</u>
Net book value		
At 31 December 2017	<u>8,107</u>	<u>8,107</u>
At 31 December 2016	<u>9,205</u>	<u>9,205</u>

**REAL LIFE CHURCH, SUTTON COLDFIELD**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2017**

	2017	2016
	£	£
<b>6 Debtors and Prepayments</b>		
Tax recoverable	2,784	4,645
Other debtors and prepayments	-	347
	<u>2,784</u>	<u>4,992</u>

<b>7 Cash at Bank and in Hand</b>		
Bank operating accounts	73,605	56,788
Bank deposits	97,878	66,858
	<u>171,483</u>	<u>123,646</u>

<b>8 Creditors: liabilities falling due within one year</b>		
Trade Creditors	10,094	11,760
Accruals	972	870
	<u>11,066</u>	<u>12,630</u>

**9 Funds**

The restricted funds represent amounts received for specific purposes and the movements in the year are as follows:

	Opening balance	Incoming resources	Outgoing resources	Transfers in the year	Closing balance
	£	£	£	£	£
Fun Run (Acacia Family Support)	-	2,044	(2,100)	56	-
Special Offering (Catalyst)	-	5,118	(5,128)	10	-
	<u>-</u>	<u>7,162</u>	<u>(7,228)</u>	<u>66</u>	<u>-</u>

The assets and liabilities represented by the various funds are as follows:

	Fixed assets	Bank & cash balances	Other net assets	Total
	£	£	£	£
Restricted funds	-	-	-	-
Unrestricted funds	8,107	171,483	(8,283)	171,307
	<u>8,107</u>	<u>171,483</u>	<u>(8,283)</u>	<u>171,307</u>

**10 Members**

Each member of the company commits to contribute if the charity is wound up an amount of £1.

**REAL LIFE CHURCH, SUTTON COLDFIELD**  
**DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES**  
**FOR THE YEAR ENDED 31 DECEMBER 2017**

		Unrestricted Funds - General		Restricted Funds		Total Funds	Total Funds
	Note	2017	2016	2017	2016	2017	2016
		£	£	£	£	£	£
<b>INCOME AND ENDOWMENTS FROM</b>							
Donations and legacies	2	185,975	136,997	-	3,227	185,975	140,224
Investments		836	231			836	231
Charitable activities		3,729		7,162		10,891	-
Other trading activities						-	-
Other income and endowments		-				-	-
<b>Total income and endowments</b>		<b>190,540</b>	<b>137,228</b>	<b>7,162</b>	<b>3,227</b>	<b>197,702</b>	<b>140,455</b>
<b>EXPENDITURE ON</b>							
Charitable activities	3	144,380	115,067	7,228	3,500	151,608	118,567
<b>Total expenditure</b>		<b>144,380</b>	<b>115,067</b>	<b>7,228</b>	<b>3,500</b>	<b>151,608</b>	<b>118,567</b>
Net gains/(losses) on investments		-	-	-	-	-	-
<b>Net income/(expenditure)</b>		<b>46,160</b>	<b>22,162</b>	<b>(66)</b>	<b>(273)</b>	<b>46,094</b>	<b>21,888</b>
Transfers between funds		(66)	(273)	66	273	-	-
		46,094	21,888	-	-	46,094	21,888
<b>Net movement in funds</b>		<b>46,094</b>	<b>21,888</b>	<b>-</b>	<b>-</b>	<b>46,094</b>	<b>21,888</b>
<b>Reconciliation of funds:</b>							
Total funds brought forward		125,213	103,325	-	-	125,213	103,325
<b>Total funds carried forward</b>		<b>171,307</b>	<b>125,213</b>	<b>-</b>	<b>-</b>	<b>171,307</b>	<b>125,213</b>

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