

New Life Christian Centre
Unaudited Financial Statements
31 March 2021

New Life Christian Centre

Financial Statements

Year ended 31 March 2021

	Page
Trustees' annual report	1
Independent examiner's report to the trustees	5
Statement of financial activities	6
Statement of financial position	7
Notes to the financial statements	8
The following pages do not form part of the financial statements	
Detailed statement of financial activities	18
Notes to the detailed statement of financial activities	20

New Life Christian Centre

Trustees' Annual Report

Year ended 31 March 2021

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2021.

Reference and administrative details

Registered charity name New Life Christian Centre

Charity registration number 1052137

Principal office 24 Dacre Street
Morpeth
Northumberland
NE61 1HW

The trustees

N Hedley	
J Moore	(Resigned 1 October 2020)
M Willis	
A Allman	(Resigned 1 October 2020)
S Clements	(Appointed 1 October 2020)

Independent examiner Michael W Reed
Russell House
Greenwell Road
Alnwick
Northumberland
NE66 1HB

Structure, governance and management

Governing Document

The organisation is a charity whose constitution was adopted on 10th August 1993 as amended 16th November 2007 under the governing document which established the objects and powers of the charity.

Appointment of Trustees

A person may be appointed to the office of Trustee by a resolution passed by a simple majority of the Church Council as evidenced by a written memorandum signed by the Chairperson of the meeting at which the resolution is passed.

Risk Assessment

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserve stated, combined with annual review of key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks

New Life Christian Centre

Trustees' Annual Report *(continued)*

Year ended 31 March 2021

Structure, governance and management *(continued)*

Reserves Policy

It is the trustees' aim to hold three months general expenditure in reserve. At current rates this amounts around £12,000. The trust has not reached this goal yet it is something that is being steadily moved towards.

Public Benefit

The charity acknowledge its requirement to demonstrate clearly that it must have charitable purposes or "aims" that are for the public benefit. Details of how the charity has achieved these are provided in the trustees report. The trustees confirm that they have paid due regard to the Charity Commission on public benefit before deciding what activities the charity should undertake.

Objectives and activities

Objects of the Charity

To advance the Christian faith in accordance with the Statement in such ways and in such parts of the United Kingdom or the world as the Church Council from time to time may think fit.

To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind including through the provision of counselling and support in such parts of the United Kingdom or the world as the Church Council from time to time think fit.

To advance education in such ways and in such parts of the United Kingdom or the world as the Church Council from time to time may think fit.

New Life Christian Centre

Trustees' Annual Report *(continued)*

Year ended 31 March 2021

Objectives and activities *(continued)*

Charity Activities

Sunday morning worship and teaching for both adults and children followed by a meal.

Midweek meetings and groups for teaching, fellowship and prayer.

Regular monthly events for men and ladies.

Various special speakers throughout the both on Sunday mornings and during the week.

Occasional visits from members of different missions' organisations.

Weekly Lunch Club for over 50s.

Weekly youth outreach started called "Shield".

Weekly Parent and Toddler Group (Jelly Beans) which employs two part time staff.

Christmas party for church members and friends.

Christmas Day service

Regular outreach events such as comedy nights, curry nights etc.

Easter service.

Monthly support of Pocket Testament League in India, Assemblies of God (AoG). The Christian Institute. The Mustard Tree Trust and Compassion.

Achievements and performance

2020/21 has been particularly challenging for society let alone the local church, with most if not all the church activities having been cancelled due to covid-19. The one saving grace is the resilience of the church to adapt and continue through entering the digital age by holding online services - both pre-recorded and through live streaming on social media. We are hoping to be able to restart most if not all of the church activities in 2021/22.

Financial review

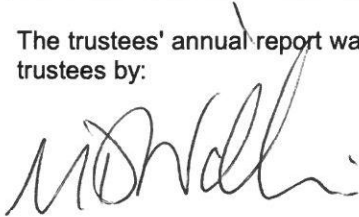
The charity generated a surplus of £7,730 (2020 a deficit of £3,796).

New Life Christian Centre

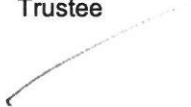
Trustees' Annual Report *(continued)*

Year ended 31 March 2021

The trustees' annual report was approved on 15 December 2021 and signed on behalf of the board of trustees by:

A handwritten signature in black ink, appearing to read 'M Willis', is written over the text 'The trustees' annual report was approved on 15 December 2021 and signed on behalf of the board of trustees by:'. The signature is fluid and cursive.

M Willis
Trustee

A handwritten signature in black ink, appearing to read 'M Willis', is written below the printed name 'M Willis Trustee'. The signature is fluid and cursive.

New Life Christian Centre

Independent Examiner's Report to the Trustees of New Life Christian Centre

Year ended 31 March 2021

I report to the trustees on my examination of the financial statements of New Life Christian Centre ('the charity') for the year ended 31 March 2021.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the 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 charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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.



Michael W Reed
Independent Examiner

Russell House
Greenwell Road
Alnwick
Northumberland
NE66 1HB

15 December 2021

New Life Christian Centre
Statement of Financial Activities
Year ended 31 March 2021

		Unrestricted funds £	2021 Restricted funds £	Total funds £	2020 Total funds £
	Note				
Income and endowments					
Donations and legacies	4	91,549	—	91,549	92,409
Investment income	5	6,151	—	6,151	5,794
Total income		<u>97,700</u>	<u>—</u>	<u>97,700</u>	<u>98,203</u>
Expenditure					
Expenditure on charitable activities	6	90,461	—	90,461	101,999
Total expenditure		<u>90,461</u>	<u>—</u>	<u>90,461</u>	<u>101,999</u>
Net income/(expenditure) and net movement in funds		<u>7,239</u>	<u>—</u>	<u>7,239</u>	<u>(3,796)</u>
Reconciliation of funds					
Total funds brought forward		485,888	7	485,895	489,691
Total funds carried forward		<u>493,127</u>	<u>7</u>	<u>493,134</u>	<u>485,895</u>

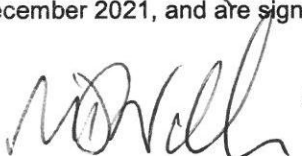
The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 8 to 16 form part of these financial statements.

New Life Christian Centre
Statement of Financial Position
31 March 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible fixed assets	12	688,376	557,078
Current assets			
Debtors	13	12,703	2,823
Cash at bank and in hand		38,582	20,069
		<u>51,285</u>	<u>22,892</u>
Creditors: amounts falling due within one year	14	10,021	9,346
Net current assets		<u>41,264</u>	<u>13,546</u>
Total assets less current liabilities		729,640	570,624
Creditors: amounts falling due after more than one year	15	75,680	84,729
Net assets		<u>653,960</u>	<u>485,895</u>
Funds of the charity			
Restricted funds		7	7
Unrestricted funds		653,953	485,888
Total charity funds	17	<u>653,960</u>	<u>485,895</u>

These financial statements were approved by the board of trustees and authorised for issue on 15 December 2021, and are signed on behalf of the board by:


M Willis
Trustee

The notes on pages 8 to 16 form part of these financial statements.

New Life Christian Centre

Notes to the Financial Statements

Year ended 31 March 2021

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 24 Dacre Street, Morpeth, Northumberland, NE61 1HW.

2. Statement of compliance

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.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

New Life Christian Centre

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

3. Accounting policies *(continued)*

Incoming resources

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item has been met, the receipt of economic benefit from the use of the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount that the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under the Gift Aid or deeds of covenant is recognised at the time of donation.

Resources expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in the settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking the activity. Direct costs attributable to a single activity are allocated directly to that activity.

Support costs are those costs incurred directly in the support of expenditure on the objects of the charity.

Charitable activities are costs incurred on the charity's operations including support costs and costs relating to the governance of the charity apportioned to charitable activities.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

New Life Christian Centre

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	-	2% straight line
Plant and machinery	-	15 years straight line
Fixtures and fittings	-	20% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity 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.

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

Debt instruments are subsequently measured at amortised cost.

New Life Christian Centre

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Where investments in shares 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. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Donations and legacies

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Donations				
Donations	80,286	80,286	91,089	91,089
Fees received	1,200	1,200	1,320	1,320

New Life Christian Centre

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

4. Donations and legacies *(continued)*

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Grants				
Job rention scheme	10,063	10,063	—	—
	<u>91,549</u>	<u>91,549</u>	<u>92,409</u>	<u>92,409</u>

5. Investment income

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Room hire and rental income	2,964	2,964	5,784	5,784
Income from cash investments	3,187	3,187	10	10
	<u>6,151</u>	<u>6,151</u>	<u>5,794</u>	<u>5,794</u>

6. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Activities	30,125	30,125	36,478	36,478
Support costs	60,336	60,336	65,521	65,521
	<u>90,461</u>	<u>90,461</u>	<u>101,999</u>	<u>101,999</u>

7. Analysis of support costs

	Analysis of support costs activity 1 £	Total 2021 £	Total 2020 £
Staff costs	37,789	37,789	38,365
Premises	11,166	11,166	13,567
Communications and IT	175	175	923
General office	5,127	5,127	3,959
Finance costs	3,653	3,653	5,233
Support costs - Other costs	1,176	1,176	3,240
	<u>59,086</u>	<u>59,086</u>	<u>65,287</u>

8. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2021 £	2020 £
Depreciation of tangible fixed assets	13,702	13,263
Operating lease rentals	<u>11,442</u>	<u>4,080</u>

New Life Christian Centre

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

9. Independent examination fees

	2021 £	2020 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,250</u>	<u>882</u>

10. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021 £	2020 £
Wages and salaries	37,333	37,320
Employer contributions to pension plans	<u>456</u>	<u>485</u>
	<u>37,789</u>	<u>37,805</u>

The average head count of employees during the year was 6 (2020: 6).

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

11. Trustee remuneration and expenses

During the year, M Willis received remuneration and pension contributions of £21,904 (2020:£22,904).

No Trustees received any benefits or received any reimbursement of expenses.

12. Tangible fixed assets

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Total £
Cost				
At 1 April 2020	552,121	11,853	42,817	606,791
Additions	<u>145,000</u>	<u>—</u>	<u>—</u>	<u>145,000</u>
At 31 March 2021	<u>697,121</u>	<u>11,853</u>	<u>42,817</u>	<u>751,791</u>
Depreciation				
At 1 April 2020	11,042	1,580	37,091	49,713
Charge for the year	<u>11,767</u>	<u>790</u>	<u>1,145</u>	<u>13,702</u>
At 31 March 2021	<u>22,809</u>	<u>2,370</u>	<u>38,236</u>	<u>63,415</u>
Carrying amount				
At 31 March 2021	<u>674,312</u>	<u>9,483</u>	<u>4,581</u>	<u>688,376</u>
At 31 March 2020	<u>541,079</u>	<u>10,273</u>	<u>5,726</u>	<u>557,078</u>

New Life Christian Centre

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

13. Debtors

	2021	2020
	£	£
Other debtors	<u>12,703</u>	<u>2,823</u>

14. Creditors: amounts falling due within one year

	2021	2020
	£	£
Bank loans and overdrafts	7,468	5,889
Accruals and deferred income	2,251	3,165
Social security and other taxes	302	292
	<u>10,021</u>	<u>9,346</u>

15. Creditors: amounts falling due after more than one year

	2021	2020
	£	£
Bank loans and overdrafts	<u>75,680</u>	<u>84,729</u>

Included within creditors: amounts falling due after more than one year is an amount of £38,335 (2020: £55,286) in respect of liabilities payable or repayable by instalments which fall due for payment after more than five years from the reporting date.

The bank loan is repayable over 20 years and carries interest of 5.5%. It is secured on the freehold property. There is a life policy in the name of M Willis which in the event of his death will pay the mortgage in full.

16. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £456 (2020: £485).

New Life Christian Centre

Notes to the Financial Statements (continued)

Year ended 31 March 2021

17. Analysis of charitable funds

Unrestricted funds

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
General funds	<u>485,888</u>	<u>97,700</u>	<u>(90,461)</u>	<u>160,826</u>	<u>653,953</u>

	At 1 April 2019	Income	Expenditure	Transfers	At 31 March 2020
	£	£	£	£	£
General funds	<u>489,684</u>	<u>98,203</u>	<u>(101,999)</u>	<u>—</u>	<u>485,888</u>

Restricted funds

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
Betel charity furniture	<u>7</u>	<u>—</u>	<u>—</u>	<u>—</u>	<u>7</u>

	At 1 April 2019	Income	Expenditure	Transfers	At 31 March 2020
	£	£	£	£	£
Betel charity furniture	<u>7</u>	<u>—</u>	<u>—</u>	<u>—</u>	<u>7</u>

18. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	688,376	—	688,376
Current assets	51,278	7	51,285
Creditors less than 1 year	(10,021)	—	(10,021)
Creditors greater than 1 year	<u>(75,680)</u>	<u>—</u>	<u>(75,680)</u>
Net assets	<u>653,953</u>	<u>7</u>	<u>653,960</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Tangible fixed assets	557,078	—	557,078
Current assets	22,885	7	22,892
Creditors less than 1 year	(9,346)	—	(9,346)
Creditors greater than 1 year	<u>(84,729)</u>	<u>—</u>	<u>(84,729)</u>
Net assets	<u>485,888</u>	<u>7</u>	<u>485,895</u>

New Life Christian Centre

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

19. Analysis of charitable funds

Included in the general fund is a transfer in of £160,826 from Wallsend New Life Christian Centre after the completion of a merger on 31 December 2020

20. Related parties

During the year Trustee M Willis received £21,444 as salary and defined pension contributions of £456 (2020-£22,449 salary and £449) in his capacity as Pastor for New Life Christian Centre in furtherance of the Charity's objects. In addition, in recognition of her work within the Church in furtherance of the Charity's objects, a salary of 6,500(2020-£6,500) was paid to K Willis.

No other payments were made to Trustees or any person connected with them during the financial period. No other material transactions took place between the organisation and a Trustee or any person connected with a Trustee.

New Life Christian Centre

Management Information

Year ended 31 March 2021

The following pages do not form part of the financial statements.

New Life Christian Centre

Detailed Statement of Financial Activities

Year ended 31 March 2021

	2021 £	2020 £
Income and endowments		
Donations and legacies		
Donations	80,286	91,089
Fees received	1,200	1,320
Job retention scheme	10,063	—
	<u>91,549</u>	<u>92,409</u>
Investment income		
Room hire and rental income	2,964	5,784
Income from cash investments	3,187	10
	<u>6,151</u>	<u>5,794</u>
Total income	<u>97,700</u>	<u>98,203</u>
Expenditure		
Expenditure on charitable activities		
Wages and salaries	37,333	37,320
Pension costs	456	485
Church tithes/grants	11,442	4,080
Rent and rates	—	92
Grants	1,739	7,057
Light and heat	4,483	5,567
Repairs and maintenance	4,135	5,308
Insurance	2,548	2,600
Sundries	29	28
Motor and travel	1,176	3,240
Materials	819	7,000
Sunday school activities	136	801
Fees paid	602	1,766
Subscription	1,168	696
Office costs	1,483	2,419
Depreciation	13,702	13,263
Interest on bank loans and overdrafts	3,653	5,233
Training	50	560
Payroll and software costs	1,079	733
Accountancy charges	2,568	1,013
Website and IT costs	175	923
Ministry gifts	380	817
Pastoral	1,241	843
Bank charges	64	155
	<u>90,461</u>	<u>101,999</u>
Total expenditure	<u>90,461</u>	<u>101,999</u>

New Life Christian Centre

Detailed Statement of Financial Activities *(continued)*

Year ended 31 March 2021

	2021	2020
	£	£
Net income/(expenditure)	<u><u>7,239</u></u>	<u><u>(3,796)</u></u>

New Life Christian Centre

Notes to the Detailed Statement of Financial Activities

Year ended 31 March 2021

	2021 £	2020 £
Expenditure on charitable activities		
Activities		
<i>Activities undertaken directly</i>		
Church tithes/grants	11,442	4,080
Grants	1,739	7,057
Materials	819	7,000
Sunday school activities	136	801
Fees paid	602	1,766
Event costs	—	696
Depreciation	13,702	13,263
Ministry gifts	380	817
Pastoral	1,241	843
Bank charges	64	155
	<u>30,125</u>	<u>36,478</u>
Support costs		
Wages/salaries	37,333	37,320
Pension costs	456	485
Rent and rates	—	92
Light & heat	4,483	5,567
Repairs & maintenance	4,135	5,308
Insurance	2,548	2,600
Sundries	29	28
Motor and travel	1,176	3,240
Subscriptions	1,168	—
Office costs	1,483	2,419
Interest on bank loans and overdrafts	3,653	5,233
Training	50	560
Payroll and software costs	1,079	733
Accountancy charges	2,568	1,013
Website and IT costs	175	923
	<u>60,336</u>	<u>65,521</u>
Expenditure on charitable activities	<u>90,461</u>	<u>101,999</u>