

# NEW LIFE CHRISTIAN CENTRE

England & Wales · Charity number 1053316

## Details

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Other names	NEW LIFE CHURCH
Status	Registered
Legal form	Other
Registered	1996-02-27
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	14 Lakeland Avenue Whitehaven CA28 9PY
Phone	01946694315
Email	<a href="mailto:nlcwhitehaven@gmail.com">nlcwhitehaven@gmail.com</a>
Website	<a href="http://www.newlifewhitehaven.org.uk">www.newlifewhitehaven.org.uk</a>

## Activities

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**Objects:** THE OBJECTS OF THE CHURCH ARE FOR THE BENEFIT OF THE PUBLIC:(A) 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;(B) 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; AND(C) 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.

**Activities:** The Christian faith is promoted by the main activities of the New Life Christian Centre, Whitehaven, such as:1) Church services for youth, children and adults2) Care and prayer groups in different locations.3) Support in prayer and finance for missionaries in various countries.4) To provide food provisions for those in need from local community through a "Foodbank Centre" at NLCC.

## Classification

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- **How:** Provides Services
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

## Geography

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- **Area of benefit:** IN PRACTICE WHITEHAVEN
- Cumbria

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£87,571	£84,301	-	-
2024-03-31	£93,766	£86,590	-	-
2023-03-31	£87,737	£86,058	-	-
2022-03-31	£83,200	£73,610	-	-
2021-03-31	£84,118	£76,553	-	-

## Trustees

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Name	Role	Appointed
<b>GARY DAVID BROWN BD HONS</b>	Chair	1997-11-03
ALICE TAYLOR		2005-04-01
DAVID ANTHONY NICE BSC		1985-03-01
Shirley Bartlett		2018-07-19

**NEW LIFE CHRISTIAN CENTRE**

England & Wales - Charity number 1053316

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# Accounts

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**ANNUAL REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31ST MARCH 2025**

# **NEW LIFE CHRISTIAN CENTRE**

**CHARITY REGISTRATION NUMBER: 1053316**

Independent Examiners Ltd  
The Grain Store  
Hills Barns  
Appledram Lane South  
Chichester, West Sussex  
PO20 7EG

**NEW LIFE CHRISTIAN CENTRE**  
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**FOR THE YEAR ENDED 31ST MARCH 2025**

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# NEW LIFE CHRISTIAN CENTRE

## LEGAL AND ADMINISTRATIVE INFORMATION

<b>CHARITY NUMBER</b>	1053316
<b>WORKING NAMES</b>	NEW LIFE CHURCH
<b>START OF FINANCIAL YEAR</b>	01 April 2024
<b>END OF FINANCIAL YEAR</b>	31 March 2025
<b>TRUSTEES AT 31 MARCH 2025</b>	Pastor Gary D Brown                      Chairman Mrs A Taylor Mr D A Nice Mrs S Bartlett
<b>HOLDING TRUSTEES</b>	Pastor Gary D Brown Mrs A Taylor Mr D A Nice Mrs S Bartlett

The existing trustees appoint any new trustees following the provisions laid out in the Charity's governing instrument.

**GOVERNING INSTRUMENT**                      The previous trust deed with Assemblies of God adopted 21 May 2006 has been superseded by a new constitution and trust deed which was adopted by special resolution of New Life Christian Centre on 12th November 2017. This document has been accepted and filed at the Charity Commission on 15th Jan 2018.

New Life Christian Centre using the working name of "New Life Church" has been affiliated with the "Fellowship of Independent Evangelical Churches" ( FIEC ) as from Sept 2017.

**REGISTRATION DATE**                      27 February 1996: Standard registration

### OBJECTS

- a) 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.
- b) 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.
- c) 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.

**CORRESPONDENCE ADDRESS**                      24-25, Irish Street, Whitehaven, Cumbria, CA28 7BY. Tel/Fax: 01946 66556

**EMAIL & WEBSITE ADDRESS**                      [nlcwhitehaven@gmail.com](mailto:nlcwhitehaven@gmail.com) or [office@newlife.org.uk](mailto:office@newlife.org.uk) and [newlifewhitehaven.org.uk](http://newlifewhitehaven.org.uk)

**PRIMARY BANKERS**                      Barclays Bank Plc, 33, English Street, Carlisle, Cumbria, CA3 8JX.

**BANKERS FOR SAVING AND MORTGAGE ACCOUNTS**                      Kingdom Bank Ltd., Media House, Padge Road, Beeston, Nottingham, NG9 2RS.

**INDEPENDENT EXAMINER**                      Zita Derbak of Independent Examiners Ltd., The Grain Store, Hills Barns, Appledram Lane South, Chichester, PO20 7EG.

**LEGAL ADVISORS**                      Geldards LLP, 4, Capital Quarter, Tyndall Street, Cardiff, CF10 4BZ.

**NEW LIFE CHRISTIAN CENTRE**  
**TRUSTEES' ANNUAL REPORT**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**1 Structure, Governance and Management**

**The Model Deed for New Life Christian Centre**

- The previous trust deed with Assemblies of God has been superseded by a new constitution and trust deed which was adopted by special resolution of New Life Christian Centre on 12<sup>th</sup> November 2017. This document has been accepted and filed at the Charity Commission on 15<sup>th</sup> Jan 2018.
- New Life Christian Centre using the working name of "New Life Church" has been affiliated with the "Fellowship of Independent Evangelical Churches" ( FIEC ) as from Sept 2017.

**Organisational Structure of Charity**

The Church Council of New Life Church which is composed of four members (Pastor Gary D Brown - chairman, Mr D A Nice, Mrs A Taylor and Mrs S Bartlett) who are the management trustees of the charity. These trustees are entitled to appoint other trustees as required. New trustees are introduced into the work by initially been given a copy of the previous year's accounts including the trustees' report. A working knowledge of the charity is gained by attendance at bimonthly church council meetings and regular input from the chairman and other trustees. The Eldership of New Life Church comprises of two members of Church Council and one other member who look after the spiritual oversight and the ministry of the church, which are Pastor Gary D Brown, Mr D A Nice and Mr B Beecham.

**Financial Risk Assessment**

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

**Major Risks to the Charity:**

One major risk to the charity is to not have sufficient income to fulfil its objects, purpose statement and goals. This risk is minimised by a constant review of all sources of income and being prudent in regard to expenditure by the Church Council. Also, the risk of financial loss to the charity is kept under control by:

- Monthly bank reconciliation of all accounts.
- The operation of an internal audit system to monitor gross income, expenditure, petty cash and gift aid donations on a monthly basis. The audit system was set up using the guidelines and principles of the booklet "Internal Financial Control of Charities" (CC8) and this audit system is open to constant review and improvement by the Church Council.
- The use of on-line banking facilities to monitor the cash flow of all bank accounts as real time on a regular basis, at least 4 to 5 times per week.
- The use of income and expenditure predictor on a spreadsheet which assists both the weekly and monthly cash flow of the General account in advance.

## NEW LIFE CHRISTIAN CENTRE

### TRUSTEES' ANNUAL REPORT (Continued) FOR THE YEAR ENDED 31ST MARCH 2025

#### 2 Objectives and Activities

##### The Objects of New Life Christian Centre

- The advancement of the Christian Religion by the proclamation and furtherance of the Gospel of God concerning His Son Jesus Christ the Lord and the preaching and teaching of the Word of God by the Church which is according to the Purpose Statement.
- Such other charitable purposes as shall further the attainment of the above objects of the Church or any of them.
- The furtherance of the other charitable work of the Church consistently with the Purpose Statement.

##### Purpose Statement of New Life Christian Centre

New Life Church exists as a community of Christians aiming to be gospel-centred in all our faith and practice, proclaiming Jesus to the world. Our purpose is therefore to build a gospel-centred Trinitarian church for all the family where people of all ages can belong, believe and grow in faith, love and ministry for the glory of God.

##### Core Values of New Life Christian Centre

We define our core values as “those things” that most closely define how we think, act and live, as a church community. As a church we value:

**1. The Gospel:** To be a part of New Life is to love the gospel. The gospel is not just the entrance to the church, it is our central message, and the lens through which we view life. This finds expression in our confidence in the gospel to transform lives, in our heart for evangelism, as a foundation for our sanctification, as a source of our joy in God, and as an impetus for worship.

**2. Passion for God:** To be a part of New Life is to cultivate growing affections for God. We never want our relationship with God to become passive or apathetic, but we desire to be ever growing in our love for our Saviour. This finds expression in our corporate worship, our intentional pursuit of the spiritual disciplines, our love for God’s word, the joy and gratitude that we seek to cultivate—hopefully, this will be seen in all that we do as a church.

**3. Sound Doctrine:** To be a part of New Life is to value sound doctrine, to grow in our knowledge of biblical truth, and to apply this truth to our lives. This finds expression in our commitment to Scripture, our high view of preaching, and the emphasis on application of truth in our care groups.

**4. The Holy Spirit:** To be a part of New Life is to value the active presence of God and the ministry of the Holy Spirit. This finds expression in our emphasis on corporate worship, our appreciation of and earnest desire for spiritual gifts and times of personal ministry in care groups and after the Sunday meeting, and an overall desire to cultivate a lifestyle of faith-filled dependence upon God.

**5. Sanctification:** To be a part of New Life is to pursue growth in godliness. This finds expression in our emphasis on small groups, our pursuit of biblical fellowship, and our desire to apply the truth of God to our lives in every way possible.

**6. Relationships:** To be a part of New Life is to value and to be committed to relationships—as both a source of joy and a channel of God’s grace. This finds expression in our care groups, our pursuit of biblical fellowship, our emphasis on family life, marriage and parenting training, our appreciation of and care for singles, the practice of hospitality, and countless other ways.

**7. Servanthood:** To be a part of New Life is to embrace the value of servanthood. Jesus calls all His followers to embrace servanthood as the mark of true greatness, and we are blessed with an abundance of true servants. This finds expression in a wide variety of ministry teams, small groups, our cultivation of spiritual gifts, and in an endless array of both formal church contexts (e.g., the Sunday meeting) and informal life settings.

**8. Evangelism/Mission:** To be a part of New Life is to be consistently reminded of our privilege and responsibility to share the gospel, individually and corporately. This finds expression in such things as ‘Christianity Explored’ courses, regular opportunities for inviting others and being involved in sharing the message about Jesus with others.

## **NEW LIFE CHRISTIAN CENTRE**

### **TRUSTEES' ANNUAL REPORT (Continued) FOR THE YEAR ENDED 31ST MARCH 2025**

#### **Membership Covenant of New Life Christian Centre**

We define our membership not as a legalistic document but as a statement of Godly intent.

For those who wish to be considered for church membership, are encouraged to take part in a course called "Walking Together", which covers the following subjects:

- Lesson 1 Welcome to "Walking Together",
- Lesson 2 The Purpose of Journey: God's Glory in Through the Church
- Lesson 3 The Beginning of the Journey: The Gospel
- Lesson 4 Embarking on the Journey: Our Response to the Gospel
- Lesson 5 Continuing the Journey: Sanctification
- Lesson 6 Understanding the Journey: The Importance of Sound Doctrine
- Lesson 7 Strength for the Journey: Empowered by the Spirit
- Lesson 8 Together on the Journey: Relationships in the Church
- Lesson 9 Participating in the Journey: Servanthood and Stewardship
- Lesson 10 Care along the Journey: Pastoral Leadership
- Lesson 11 Reaching others on the Journey: Evangelism and Mission

#### **Contribution of Volunteers**

In order to complete the evangelistic activities and the ministry of the church it clearly recognised what an invaluable contribution volunteers play. This is shown by their practical serving in the church in time and talent, and in their generous, regular and faithful giving of finance which accounts for ~64% of the total income received during the year 2024/25. The remaining income is made of ~14% Gift Aid and ~22% of other income resources for the same financial year.

### **3 Achievements and Performance**

#### **Main Objective's for the Year 2024/25**

- To continue to provide activities which are part of the charity's objects and purpose statement.

#### **Strategies to Achieve Objectives for the Year 2024/25**

- To maintain the operating of the charity by using income resources from church members and other income streams.
- The mortgage loan for the new community hall to be serviced by pledges from the charity's members and other general income resources.
- The provision of the charity's activities to be made possible by the use of key leaders and members of the charity. These activities are to be financed from general funds.

## **NEW LIFE CHRISTIAN CENTRE**

### **TRUSTEES' ANNUAL REPORT (Continued) FOR THE YEAR ENDED 31ST MARCH 2025**

#### **Reporting Public Benefit**

This annual trustees' report focuses on the main activities undertaken by New Life Church that furthers its charitable purposes for the public benefit. In the "Main Activities and Achievements" section the activities during 2024/25, the trustees have given due regard to the guidance on public benefit. This applies especially to the activities that relate to the advancement of Christian religion and the provision of food to those in need which is provided through the "Foodbank" at New Life Church.

#### **Review of Main Activities and Achievements for 2024/25**

- The provision of church services each week to a congregation of children and adults from the local community. These services involved worship, exposition of the word of God, proclamation of the Gospel, prayer and participation at the Lord's table. During mid-week there was the provision of a bible study, a church prayer group and activities to facilitate fellowship between church members.
- The WhatsApp groups for members and friends of the church continues as a means prayer, encouragement and contact about various church events which promote the life, the death and resurrection of Jesus Christ.
- Continued to provide a church child protection policy for the youth and children's works.
- The church provided financial and prayer support to 2 missionary couples and a local church plant who endeavoured to promote the Gospel of Jesus Christ during 2024/25
- A drop in community café called the "The Net", commenced in early Nov 2010 which was set up as a means of outreach of the Christian faith into the community. The "Net" was operating during 2024/25.
- From June 2011 at New Life Church there was the commencement of a "Foodbank Centre" which is a satellite of the "North Lakes Foodbank" which is a collection and distribution centre. At the "Foodbank Centre" volunteers distribute food provisions for those in need from the local community. This "Foodbank Centre" was operating during 2024/25
- During 2024/25 the income received was sufficient to cover all the support costs including the mortgage loan for the new community hall which was built in 2007.
- As from 1st Oct 2013 New Life Church commenced Pastor Gary Brown as a full-time salaried position. This fulfils the goal of New Life Church: "To be financially buoyant being able to fund a minister on a full-time salary and those activities that represents

#### **4. Financial Review**

Total incoming resources for the period were £87,571 (2023/24: £93,766) of which all was unrestricted income (2023/24: £92,401). Total resources expended were £84,301 (2023/24: £86,590) of which all was unrestricted expenditure (2023/24: £85,320). As at the balance sheet date of 31 March 2025 the charity had free reserves (unrestricted funds) of £357,302 (2023/24: £351,236) and designated reserves of £714 value (2023/24: £2,795). A full review of the financial position of the charity can be found on the attached financial statements.

The charity's financial performance enabled the income received to finance:

- Grants payable in furtherance of charitable objects
- Activities in furtherance of the charitable objects
- Support costs
- Resources expended on managing and administering the charity

**NEW LIFE CHRISTIAN CENTRE**  
**TRUSTEES' ANNUAL REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**Church's Policy on the Distribution of Income:**

The church funds are distributed as follows:

- An Evangelism Fund - to support the main goal of New Life Christian Centre - To give everyone in Whitehaven and surrounding areas the opportunity to hear and respond to the gospel of Jesus Christ.
- A Missions Fund - to regularly support specific missionaries and itinerant missionaries who proclaim the gospel of Jesus Christ to other nations and people groups in the world
- A Youth and Children Fund - to support the ministry to reach youth and children with the gospel of Jesus Christ.
- A Minister Support Fund – to raise support for a full-time minister's salary in order that the minister can be released to lead the ministry of proclaiming the gospel of Jesus Christ to all ages.
- A General Fund - to cover the support the charity's main activities including servicing a mortgage loan.

The church policy is to review the amount allocated to a specific fund, which is carried out annually out by the Church Council. For more detailed information about the church's finances please see the final accounts for the year ended 31st March 2025. The accounts for New Life Christian Centre were independently examined by "Independent Examiners Ltd".

**Reserves Policy:**

The trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

**6 Future Plans:**

- To grow in faith and numbers as God permits.
- To remain faithful to preaching the whole counsel of God as defined in the gospel of Jesus Christ.
- To maintain an evangelical witness to our town and district.
- To operate efficiently and wisely, stewarding the resources that have been given to us by God.
- To equip our people to fulfil their function in the local church.
- To provide a safe and secure environment to bring up the children of the fellowship.

**NEW LIFE CHRISTIAN CENTRE**  
**TRUSTEES' ANNUAL REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**Responsibilities of Trustees**

Charity law requires the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming resources and resources expended for the period. In preparing those financial statements, the Board of Trustees should follow best practice and are required to;

- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent
- comply with applicable accounting standards subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The Board of Trustees is responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:-

- the charity is operating efficiently and effectively
- all assets are safeguarded against unauthorised use or disposition and are properly applied
- proper records are maintained and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss.

Approved by the Trustees on..... 21<sup>st</sup> January 2026

Signed on their behalf by Trustee ..... 

Printed Name: GARY D BROWN

Signed on their behalf by Trustee ..... 

Printed Name: ALICE TAYLOR

## NEW LIFE CHRISTIAN CENTRE

### INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of New Life Christian Centre on the accounts for the year ended 31st March 2025 set out on pages 11 to 20.

#### Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2022 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

#### Basis of independent examiner's statement

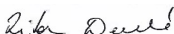
My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no 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 Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave 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.

Zita Derbak AATQB MAAT  
Independent Examiners Ltd  
The Grain Store  
Hills Barns  
Appledram Lane South  
Chichester, West Sussex  
PO20 7EG

Sign: 

Date: 23.01.2026

**NEW LIFE CHRISTIAN CENTRE**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

	Notes	Unrestricted Funds £	Restricted Funds £	Designated Funds	Total 2024/25 £	Total 2023/24 £
<b>INCOMING RESOURCES</b>						
Donations & Legacies	<b>3a</b>	65,287	-	-	65,287	64,972
Investment Income	<b>3b</b>	130	-	-	130	207
Charitable Activities	<b>3c</b>	18,473	-	-	18,473	24,338
Other Income	<b>3d</b>	230	-	-	230	1,362
Other Incoming Resources	<b>3e</b>	3,451	-	-	3,451	2,886
<b>TOTAL INCOMING RESOURCES</b>		<b>87,571</b>	<b>-</b>	<b>-</b>	<b>87,571</b>	<b>93,766</b>
<b>RESOURCES EXPENDED</b>						
Costs of Charitable Activities	<b>4a</b>	83,291	-	1,010	84,301	86,590
<b>TOTAL RESOURCES EXPENDED</b>		<b>83,291</b>	<b>-</b>	<b>1,010</b>	<b>84,301</b>	<b>86,590</b>
<b>NET INCOMING/(OUTGOING) RESOURCES</b>		<b>4,280</b>	<b>-</b>	<b>(1,010)</b>	<b>3,270</b>	<b>7,177</b>
<b>TRANSFERS BETWEEN FUNDS</b>		1,071	-	(1,071)	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>5,351</b>	<b>-</b>	<b>(2,081)</b>	<b>3,270</b>	<b>7,177</b>
<b>TOTAL FUNDS BROUGHT FORWARD</b>		351,236	-	2,795	354,032	351,175
YE23 Adjustment		-	-	-	-	(4,320)
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>356,587</b>	<b>-</b>	<b>714</b>	<b>357,302</b>	<b>354,032</b>

All of the Charity's operations are classed as continuing operations.

**NEW LIFE CHRISTIAN CENTRE**

**BALANCE SHEET  
AS AT 31 MARCH 2025**

	Notes	Unrestricted Fund £	Restricted Funds	Total 31-Mar-25 £	Total 31-Mar-24 £
<b>Fixed Assets</b>					
Tangible Assets	2	407,376	-	407,376	408,420
Investment Assets	7	-	-	-	-
		<b>407,376</b>	<b>-</b>	<b>407,376</b>	<b>408,420</b>
<b>Current Assets</b>					
Debtors & Prepayments	9	4,392	-	4,392	5,646
Cash at bank and in hand	8	7,847	-	7,847	16,213
<b>Total Current Assets</b>		<b>12,239</b>	<b>-</b>	<b>12,239</b>	<b>21,860</b>
<b>Creditors: due within one year</b>	10	20,328	-	20,328	20,901
<b>NET CURRENT ASSETS</b>		(8,089)	-	(8,089)	958
<b>TOTAL ASSETS less current liabilities</b>		<b>399,287</b>	<b>-</b>	<b>399,287</b>	<b>409,379</b>
<b>Creditors: due in more than one year</b>	11	41,985	-	41,985	55,347
<b>NET ASSETS</b>		<b>357,302</b>	<b>-</b>	<b>357,302</b>	<b>354,032</b>
<b>FUNDS OF THE CHARITY</b>					
General Funds		356,587	-	356,587	351,236
Restricted funds	5	-	-	-	-
Designated Funds	6	714	-	714	2,795
<b>TOTAL FUNDS</b>		<b>357,302</b>	<b>-</b>	<b>357,302</b>	<b>354,032</b>

Approved by the Trustees on 21<sup>st</sup> January 2026

Signed on their behalf by Trustee *Gary D Brown*

Print Name: GARY D BROWN

Signed on their behalf by Trustee *Aliee Taylor*

Print Name: ALIEE TAYLOR

**NEW LIFE CHRISTIAN CENTRE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**1. ACCOUNTING POLICIES**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

**Basis of preparation:**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes. The financial statements have been prepared 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 (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2022.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

**Assessment of Going Concern**

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

**Recognition of Incoming Resources**

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**Incoming Resources with Related expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SOFA.

**Grants and Donations**

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

**Tax Reclaims on Donations and Gifts**

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

**Contractual Income and Performance Related Grants**

This is only included in the SOFA once the related goods or services has been delivered.

**Gifts in Kind**

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as income receivable.

**Volunteer Help**

The value of any voluntary help received is not included in the accounts and is described in the Report of the Trustees.

**Donated Services and Facilities**

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

**Investment Income**

This is included in the accounts when receivable.

**Investment Gains and Losses**

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

**NEW LIFE CHRISTIAN CENTRE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**1. ACCOUNTING POLICIES (continued)**

**Expenditure and Liabilities**

**Liability Recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

**Governance Costs**

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

**Grants with Performance Conditions**

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

**Grants Payable without Performance Conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

**Investments**

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

**Pensions**

Pension contributions are charged to the Statement of Financial Activities as they become payable.

**Fund Accounting**

Funds held by the charity are either:

**1. Unrestricted funds**

These are funds which can be used in accordance with the charity's objectives, at the discretion of the trustees.

**2. Restricted funds**

These are funds that can only be used for particular restricted purposes within the objects of the charity.

**3. Designated funds**

These funds are funds set aside by the trustees out of unrestricted general funds for specific purposes or projects.

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

**Fixed Assets**

Fixed Assets are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

**Depreciation Expense**

Depreciation is calculated at a rate to write off the cost of tangible fixed assets over their estimated useful lives. The rates applied are as follows:

Land & Buildings	0%
General Equipment	10% straight line method

There has been no change to the accounting policies (Variation rules and methods of accounting) since last year.

**NEW LIFE CHRISTIAN CENTRE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**2. TANGIBLE FIXED ASSETS**

	General Equipment	Land & Buildings	<b>2024/25</b>
	£	£	£
<b>Cost</b>			
At 1 April 2024	83,938	402,637	486,575
Additions	-	-	-
At 31 March 2025	<u>83,938</u>	<u>402,637</u>	<u>486,575</u>
<b>Accumulated Depreciation</b>			
At 1 April 2024	78,154	-	78,154
Charge for the Year	1,044	-	1,044
At 31 March 2025	<u>79,198</u>	<u>-</u>	<u>79,198</u>
<b>Net Book Value</b>			
At 31 March 2025	<u>4,740</u>	<u>402,637</u>	<u>407,376</u>
At 31 March 2024	<u>5,784</u>	<u>402,637</u>	<u>408,420</u>

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2024 : None  
31st March 2025 : None

This page does not form part of the statutory financial statements

**NEW LIFE CHRISTIAN CENTRE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**3. INCOMING RESOURCES**

Note	Unrestricted Funds £	Restricted Funds £	Designated Funds	Total 2024/25 £	Total 2023/24 £
<b>a) Donations &amp; Legacies</b>					
Gifts & Donations	50,145	-	-	50,145	50,042
Gift Aid Tax Recovered	11,542	-	-	11,542	11,726
Pledges	1,540	-	-	1,540	1,725
Ministry Support	2,060	-	-	2,060	1,480
	<b>65,287</b>	<b>-</b>	<b>-</b>	<b>65,287</b>	<b>64,972</b>
<b>b) Investment Income</b>					
Interest Received	130	-	-	130	207
	<b>130</b>	<b>-</b>	<b>-</b>	<b>130</b>	<b>207</b>
<b>c) Activities for Generating Funds</b>					
Car Parking Receipts	3,281	-	-	3,281	2,758
Hire of Church Rooms	13,911	-	-	13,911	20,136
Community Café	1,281	-	-	1,281	1,444
	<b>18,473</b>	<b>-</b>	<b>-</b>	<b>18,473</b>	<b>24,338</b>
<b>d) Income from church activities</b>					
Books & Publications	99	-	-	99	92
Fellowship Income	131	-	-	131	1,265
Repairs & Maintenance	-	-	-	-	5
	<b>230</b>	<b>-</b>	<b>-</b>	<b>230</b>	<b>1,362</b>
<b>e) Other Incoming Resources</b>					
Sundry Income	3,451	-	-	3,451	2,886
	<b>3,451</b>	<b>-</b>	<b>-</b>	<b>3,451</b>	<b>2,886</b>

This page does not form part of the statutory financial statements

## NEW LIFE CHRISTIAN CENTRE

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2025

#### 4. RESOURCES EXPENDED

	Note	Unrestricted Funds £	Restricted Funds £	Designated Funds	Total 2024/25 £	Total 2023/24 £
<b>Charitable Activities:-</b>						
Bank & Interest Charges of Mortgage		4,553	-	-	4,553	4,995
Books , Leaflets, Info		331	-	-	331	322
Car Allowance		1,105	-	-	1,105	1,178
Catering and Cleaning Costs		792	-	-	792	707
Community Café		1,491	-	-	1,491	1,612
Computer Equipment		373	-	-	373	254
Depreciation Expense		1,044	-	-	1,044	1,466
Evangelism		85	-	-	85	148
Fellowship Expenses		126	-	-	126	1,211
Grants: Gifts & Donations	6	1,799	-	85	1,884	2,049
Grants-Missions (H & OS)	6	-	-	925	925	1,185
Insurance Costs		2,663	-	-	2,663	2,744
Printing, Postage & Stationery		564	-	-	564	467
Rent & Hires		-	-	-	-	361
Repairs & Maintenance		6,488	-	-	6,488	5,515
Staff Costs		39,205	-	-	39,205	28,421
Inland Revenue		-	-	-	-	6,841
Pensions		7,127	-	-	7,127	6,561
Sundry Expenses		3,656	-	-	3,656	3,974
Telephone Costs		1,271	-	-	1,271	1,054
Training Costs		400	-	-	400	75
Utility Costs		8,597	-	-	8,597	13,864
Visiting Speakers		130	-	-	130	250
Youth & Children		26	-	-	26	45
<b>Governance costs:-</b>						
Independent Examiner's Fees		1,154	-	-	1,154	30
Legal & Professional fees		311	-	-	311	1,260
		<b>83,291</b>	<b>-</b>	<b>1,010</b>	<b>84,301</b>	<b>86,590</b>

This page does not form part of the statutory financial statements

## NEW LIFE CHRISTIAN CENTRE

### NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

#### 5. RESTRICTED FUNDS

The Charity held no Restricted Funds during this or the previous financial period.

#### 6. DESIGNATED FUNDS

##### CURRENT FINANCIAL YEAR

	<b>Balance 01-Apr-24</b>	Income	Expenditure	Transfer	<b>Balance 31-Mar-25</b>
	£	£	£	£	£
Christian Mission	357	-	(1,010)	1,085	432
Youth & Children	2,438	-	-	(2,156)	282
<b>Total Designated Funds</b>	<b>2,795</b>	<b>-</b>	<b>(1,010)</b>	<b>(1,071)</b>	<b>714</b>
General Funds	351,236	87,571	(83,291)	1,071	356,587
<b>Total unrestricted funds</b>	<b>354,032</b>	<b>87,571</b>	<b>(84,301)</b>	<b>-</b>	<b>357,302</b>

##### PREVIOUS FINANCIAL YEAR

	<b>Balance 01-Apr-23</b>	Income	Expenditure	Transfer	<b>Balance 31-Mar-24</b>
	£	£	£	£	£
Christian Mission	262	1,365	(1,270)	-	357
Youth & Children	2,438	-	-	-	2,438
<b>Total Designated Funds</b>	<b>2,700</b>	<b>1,365</b>	<b>(1,270)</b>	<b>-</b>	<b>2,795</b>
General Funds	348,474	92,401	(85,320)	-	355,556
Prior year adjustment	(4,320)	-	-	-	(4,320)
<b>Total unrestricted funds</b>	<b>346,855</b>	<b>93,766</b>	<b>(86,590)</b>	<b>-</b>	<b>354,032</b>

## NEW LIFE CHRISTIAN CENTRE

### NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

#### 7. INVESTMENTS

The Charity held no investment assets during this or the previous financial period.

#### 8. CASH AT BANK AND IN HAND

	Unrestricted Funds £	Restricted Funds £	Designated Funds	Total 31-Mar-25 £	Total 31-Mar-24 £
General Current Account	1,460	-	-	1,460	593
Holding Account	3,159	-	2,176	5,335	14,685
Missions Account	-	-	432	432	357
Evangelism Account	188	-	-	188	180
Kingdom Bank Savings Account	74	-	-	74	73
Youth & Children Account	-	-	282	282	262
Petty Cash	76	-	-	76	63
	<b>4,957</b>	<b>-</b>	<b>2,890</b>	<b>7,847</b>	<b>16,213</b>

#### 9. DEBTORS AND PREPAYMENTS

	Unrestricted Funds £	Restricted Funds £	Designated Funds	Total 31-Mar-25 £	Total 31-Mar-24 £
Accrued debtors	4,392	-	-	4,392	5,646
	<b>4,392</b>	<b>-</b>	<b>-</b>	<b>4,392</b>	<b>5,646</b>

#### 10. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds £	Restricted Funds £	Designated Funds	Total 31-Mar-25 £	Total 31-Mar-24 £
Kingdom Bank Loan	17,225	-	-	17,225	16,535
Sundry Creditors	1,903	-	-	1,903	3,149
Independent Examiner's Fee	1,200	-	-	1,200	1,217
	<b>20,328</b>	<b>-</b>	<b>-</b>	<b>20,328</b>	<b>20,901</b>

#### 11. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

	Unrestricted Funds £	Restricted Funds £	Designated Funds	Total 31-Mar-25 £	Total 31-Mar-24 £
Kingdom Bank Loan	41,985	-	-	41,985	55,347
	<b>41,985</b>	<b>-</b>	<b>-</b>	<b>41,985</b>	<b>55,347</b>

## NEW LIFE CHRISTIAN CENTRE

### NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

#### 12. STAFF COSTS AND NUMBERS

	<b>TOTAL 2024/25 £</b>	<b>TOTAL 2023/24 £</b>
Gross Wages & Salaries	39,205	36,140
Employer's National Insurance Costs	-	3,731
Pension Contributions	7,127	6,171
	<u><b>46,332</b></u>	<u><b>46,042</b></u>

Average number of employees who were engaged in each of the following activities:

	<b>TOTAL 2024/25</b>	<b>TOTAL 2023/24</b>
Charitable Activities	1	1
	<u><b>1</b></u>	<u><b>1</b></u>

The Charity operates a PAYE scheme to pay all employed members of staff and no employees received emoluments in excess of £60,000.  
(2023/24- None)

#### 13. TRUSTEES AND OTHER RELATED PARTIES

Trustee and pastor Gary Brown received a salary of £39,205 in the current financial year (2023/24: £36,140). No other payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them. (2023/24- None)

#### 14. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated combined with the annual review of the controls over 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.

#### 15. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

#### 16. PUBLIC BENEFIT

The Charity acknowledges 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 this are provided in the Trustees' report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

**NEW LIFE CHRISTIAN CENTRE**

England & Wales - Charity number 1053316

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# Accounts

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**ANNUAL REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST MARCH 2024**

**NEW LIFE CHRISTIAN CENTRE**

**CHARITY REGISTRATION NUMBER 1053316**

Independent Examiners Ltd  
Unit 2  
The Broadbridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF

**NEW LIFE CHRISTIAN CENTRE**  
**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

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## NEW LIFE CHRISTIAN CENTRE

### LEGAL AND ADMINISTRATIVE INFORMATION

<b>CHARITY NUMBER</b>	1053316
<b>WORKING NAMES</b>	NEW LIFE CHURCH
<b>START OF FINANCIAL YEAR</b>	01 April 2023
<b>END OF FINANCIAL YEAR</b>	31 March 2024
<b>TRUSTEES AT 31 MARCH 2024</b>	Pastor Gary D Brown                      Chairman Mrs A Taylor Mr D A Nice Mrs S Bartlett
<b>HOLDING TRUSTEES</b>	Pastor Gary D Brown Mrs A Taylor Mr D A Nice Mrs S Bartlett

The existing trustees appoint any new trustees following the provisions laid out in the Charity's governing instrument.

**GOVERNING INSTRUMENT**                      The previous trust deed with Assemblies of God adopted 21 May 2006 has been superseded by a new constitution and trust deed which was adopted by special resolution of New Life Christian Centre on 12th November 2017. This document has been accepted and filed at the Charity Commission on 15th Jan 2018.

New Life Christian Centre using the working name of "New Life Church" has been affiliated with the "Fellowship of Independent Evangelical Churches" ( FIEC ) as from Sept 2017.

**REGISTRATION DATE**                      27 February 1996:Standard re

#### OBJECTS

- a) 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.
- b) 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.
- c) 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.

**CORRESPONDENCE ADDRESS**                      24-25 Irish Street  
Whitehaven  
Cumbria  
CA28 7BY

**EMAIL ADDRESS & WEBSITE ADDRESS** info@nlc-online.org.uk and www.nlc-online.org.uk

**PRIMARY BANKERS**                      Barclays Bank Plc  
2, Frinkle Street  
Workington  
Cumbria  
CA14 2AU

**INDEPENDENT EXAMINER**                      Donna Leppitt  
Independent Examiners Ltd  
Unit 2  
The Broadridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF

**NEW LIFE CHRISTIAN CENTRE**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**1 Reference and Administrative Details of Charity, Trustees and Advisors**

**Name of Charity** New Life Christian Centre

**Other Working Name of Charity** New Life Church

**Registered Charity No** 1053316

**Registration Date** 27<sup>th</sup> February 1996 ( Standard registration )

**Start of Financial Year** 1<sup>st</sup> April 2023

**End of Financial Year** 31<sup>st</sup> March 2024

**Official Address** 24-25, Irish Street, Whitehaven, Cumbria, CA28 7BY. Tel/Fax: 01946 66556

**E-mail Address** nlcwhitehaven@gmail.com

**Names of Management Trustees at 31<sup>st</sup> March 2024**

-  
Pastor Gary D Brown (chairman), Mr D A Nice, Mrs A Taylor, and Mrs S Bartlett

**Holding Trustees at 31<sup>st</sup> March 2024**

-  
Pastor Gary D Brown, Mrs A Taylor, Mr D A Nice and Mrs S Bartlett

**Advisors**

**Main bankers** - Barclays Bank Plc, 33, English Street, Carlisle, Cumbria, CA3 8JX.

**Legal advisors** – Geldards LLP, 4, Capital Quarter, Tyndall Street, Cardiff, CF10 4BZ.

**Independent Examiner** – Donna Leppitt of Independent Examiners Ltd., Unit 2, The Broadbridge Business Centre, Delling Lane,

**Bankers for saving and mortgage accounts** - Kingdom Bank Ltd., Media House, Padge Road,

**2 Structure, Governance and Management**

**The Model Deed for New Life Christian Centre**

- The previous trust deed with Assemblies of God has been superseded by a new constitution and trust deed which was adopted by special resolution of New Life Christian Centre on 12<sup>th</sup> November 2017. This document has been accepted and filed at the Charity Commission on 15<sup>th</sup> Jan 2018.
  
- New Life Christian Centre using the working name of "New Life Church" has been affiliated with the "Fellowship of Independent Evangelical Churches" ( FIEC ) as from Sept 2017.

**NEW LIFE CHRISTIAN CENTRE**  
**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**Organisational Structure of Charity**

The Church Council of New Life Church which is composed of four members (Pastor Gary D Brown - chairman, Mr D A Nice, Mrs A Taylor and Mrs S Bartlett) who are the management trustees of the charity. These trustees are entitled to appoint other trustees as required. New trustees are introduced into the work by initially been given a copy of the previous year's accounts including the trustees' report. A working knowledge of the charity is gained by attendance at bimonthly church council meetings and regular input from the chairman and other trustees. The Eldership of New Life Church comprises of two members of Church Council and one other member who look after the spiritual oversight and the ministry of the church, which are Pastor Gary D Brown, Mr D A Nice and Mr B Beecham.

**Financial Risk Assessment**

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

**Major Risks to the Charity:**

One major risk to the charity is to not have sufficient income to fulfil its objects, purpose statement and goals. This risk is minimised by a constant review of all sources of income and being prudent in regard to expenditure by the Church Council. Also, the risk of financial loss to the charity is kept under control by:

- Monthly bank reconciliation of all accounts.
- The operation of an internal audit system to monitor gross income, expenditure, petty cash and gift aid donations on a monthly basis. The audit system was set up using the guidelines and principles of the booklet "Internal Financial Control of Charities" (CC8) and this audit system is open to constant review and improvement by the Church Council.
- The use of on-line banking facilities to monitor the cash flow of all bank accounts as real time on a regular basis, at least 4 to 5 times per week.
- The use of income and expenditure predictor on a spreadsheet which assists both the weekly and monthly cash flow of the General account in advance.

**3 Objectives and Activities**

**The Objects of New Life Christian Centre**

- The advancement of the Christian Religion by the proclamation and furtherance of the Gospel of God concerning His Son Jesus Christ the Lord and the preaching and teaching of the Word of God by the Church which is according to the Purpose Statement.
- Such other charitable purposes as shall further the attainment of the above objects of the Church or any of them.
- The furtherance of the other charitable work of the Church consistently with the Purpose Statement.

**Purpose Statement of New Life Christian Centre**

"New Life Church exists as a community of Christians aiming to be gospel-centred in all our faith and practice, proclaiming Jesus to the world. Our purpose is therefore to build a gospel-centred Trinitarian church for all the family where people of all ages can belong, believe and grow in faith, love and ministry for the glory of God.

**NEW LIFE CHRISTIAN CENTRE**  
**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**Core Values of New Life Christian Centre**

We define our core values as “those things” that most closely define how we think, act and live, as a church community. As a church we value:

1. **The Gospel:** To be a part of New Life is to love the gospel. The gospel is not just the entrance to the church, it is our central message, and the lens through which we view life. This finds expression in our confidence in the gospel to transform lives, in our heart for evangelism, as a foundation for our sanctification, as a source of our joy in God, and as an impetus for worship.
2. **Passion for God:** To be a part of New Life is to cultivate growing affections for God. We never want our relationship with God to become passive or apathetic, but we desire to be ever growing in our love for our Saviour. This finds expression in our corporate worship, our intentional pursuit of the spiritual disciplines, our love for God’s word, the joy and gratitude that we seek to cultivate—hopefully, this will be seen in all that we do as a church.
3. **Sound Doctrine:** To be a part of New Life is to value sound doctrine, to grow in our knowledge of biblical truth, and to apply this truth to our lives. This finds expression in our commitment to Scripture, our high view of preaching, and the emphasis on application of truth in our care groups.
4. **The Holy Spirit:** To be a part of New Life is to value the active presence of God and the ministry of the Holy Spirit. This finds expression in our emphasis on corporate worship, our appreciation of and earnest desire for spiritual gifts and times of personal ministry in care groups and after the Sunday meeting, and an overall desire to cultivate a lifestyle of faith-filled dependence upon God.
5. **Sanctification:** To be a part of New Life is to pursue growth in godliness. This finds expression in our emphasis on small groups, our pursuit of biblical fellowship, and our desire to apply the truth of God to our lives in every way possible.
6. **Relationships:** To be a part of New Life is to value and to be committed to relationships—as both a source of joy and a channel of God’s grace. This finds expression in our care groups, our pursuit of biblical fellowship, our emphasis on family life, marriage and parenting training, our appreciation of and care for singles, the practice of hospitality, and countless other ways.
7. **Servanthood:** To be a part of New Life is to embrace the value of servanthood. Jesus calls all His followers to embrace servanthood as the mark of true greatness, and we are blessed with an abundance of true servants. This finds expression in a wide variety of ministry teams, small groups, our cultivation of spiritual gifts, and in an endless array of both formal church contexts (e.g., the Sunday meeting) and informal life settings.
8. **Evangelism/Mission:** To be a part of New Life is to be consistently reminded of our privilege and responsibility to share the gospel, individually and corporately. This finds expression in such things as ‘Christianity Explored’ courses, regular opportunities for inviting others and being involved in sharing the message about Jesus with others.

**Membership Covenant of New Life Christian Centre**

We define our membership not as a legalistic document but as a statement of Godly intent.

For those who wish to be considered for church membership, are encouraged to take part in a course called “Walking Together”, which covers the following subjects:

- Lesson 1 Welcome to “Walking Together”,
- Lesson 2 The Purpose of Journey: God’s Glory in Through the Church
- Lesson 3 The Beginning of the Journey: The Gospel
- Lesson 4 Embarking on the Journey: Our Response to the Gospel
- Lesson 5 Continuing the Journey: Sanctification
- Lesson 6 Understanding the Journey: The Importance of Sound Doctrine
- Lesson 7 Strength for the Journey: Empowered by the Spirit
- Lesson 8 Together on the Journey: Relationships in the Church
- Lesson 9 Participating in the Journey: Servanthood and Stewardship
- Lesson 10 Care along the Journey: Pastoral Leadership
- Lesson 11 Reaching others on the Journey: Evangelism and Mission

**NEW LIFE CHRISTIAN CENTRE**  
**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**Contribution of Volunteers**

In order to complete the evangelistic activities and the ministry of the church it clearly recognised what an invaluable contribution volunteers play. This is shown by their practical serving in the church in time and talent, and in their generous, regular and faithful giving of finance which accounts for ~60% of the total income received during the year 2023/24. The remaining income is made up of ~11% Gift Aid and ~29% of other income resources for the same financial year.

**4 Achievements and Performance**

**Main Objective's for the Year 2023/24**

- To continue to provide activities which are part of the charity's objects and purpose statement.

**Strategie**

- To maintain the operating of the charity by using income resources from church members and other income streams.
- The mortgage loan for the new community hall to be serviced by pledges from the charity's members and other general income resources.
- The provision of the charity's activities to be made possible by the use of key leaders and members of the charity, in which these activities are to be financed from general funds. Also to obtain funds where possible from grant making organisations to help support the youth and children's work.

**Reporting Public Benefit**

This annual trustees' report focuses on the main activities undertaken by New Life Church that furthers its charitable purposes for the public benefit. In the "Main Activities and Achievements" section the activities during 2023/24, the trustees have given due regard to the guidance on public benefit. This applies especially to the activities that relate to the advancement of Christian religion and the provision of food to those in need which is provided through the "Foodbank" at New Life Church.

**Review**

- The provision of church services each week to a congregation of children and adults from the local community. These services involved worship, exposition of the word of God, proclamation of the Gospel, prayer and participation at the Lord's table. During mid-week there was the provision of a bible study, a church prayer group and activities to facilitate fellowship between church members.
- The WhatsApp group for members and friends of the church continues as a means of encouragement and contact about various church events which promote the life, the death and resurrection of Jesus Christ.
- Continued to provide a church child protection policy for the youth and children's works.
- The church provided financial and prayer support to 2 missionary couples and a local church plant who endeavoured to promote the Gospel of Jesus Christ during 2023/24.
- A drop in community café called the "The Net", commenced in early Nov 2010 which was set up as a means of outreach of the Christian faith into the community. The "Net" was operating during 2023/24.
- From June 2011 at New Life Church there was the commencement of a "Foodbank Centre" which is a satellite of the "North Lakes Foodbank" which is a collection and distribution centre. At the "Foodbank Centre" volunteers distribute food provisions for those in need from the local community. This "Foodbank Centre" was operating during 2023/24.
- During 2023/24 the income received was sufficient to cover all the support costs including the mortgage loan for the new community hall which was built in 2007.
- As from 1<sup>st</sup> Oct 2013 New Life Church commenced Pastor Gary Brown as a full-time salaried position. This fulfils the goal of New Life Church: "To be financially buoyant being able to fund a minister on a full-time salary and those activities that represents our core values effectively". The income received during 2023/24 has continued to provide the necessary finance for this full-time salaried position.

**NEW LIFE CHRISTIAN CENTRE**  
**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**5. Financial Review**

Total incoming resources for the period were £93,766 (2022/23 £87,737) of which £92,401 was unrestricted income (2022/23: £86,517). Total resources expended were £86,590 (2022/23: £86,058) of which £85,320 was unrestricted expenditure (2022/23: £85,063). As at the balance sheet date of 31 March 2024 the charity had free reserves (unrestricted funds) of £351,236 (2022/23 £348,474) and restricted reserves of £2,795 (2022/23 £2,700). A full review of the financial position of the charity can be found on the attached financial statements.

The charity's financial performance enabled the income received to finance:

- Grants payable in furtherance of charitable objects
- Activities in furtherance of the charitable objects
- Support costs
- Resources expended on managing and administering the charity

**Church's Policy on the Distribution of Income:**

The church funds are distributed as follows:

- **An Evangelism Fund** - to support the main goal of New Life Christian Centre - To give everyone in Whitehaven and surrounding areas the opportunity to hear and respond to the gospel of Jesus Christ.
- **A Missions Fund** - to regularly support specific missionaries and itinerant missionaries who proclaim the gospel of Jesus Christ to other nations and people groups in the world.
- **A Youth and Children Fund** - to support the ministry to reach youth and children with the gospel of Jesus Christ.
- **A Minister Support Fund** - to raise support for a full-time minister's salary in order that the minister can be released to lead the ministry of proclaiming the gospel of Jesus Christ to all ages.
- **A General Fund** - to cover the support the charity's main activities including servicing a mortgage loan.

The church policy is to review the amount allocated to a specific fund, which is carried out annually out by the Church Council. For more detailed information about the church's finances please see the final accounts for the year ended 31st March 2024. The accounts for New Life Christian Centre were independently examined by "Independent Examiners Ltd".

**Reserves Policy:**

The trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

**6 Future Plans:**

- To grow in faith and numbers as God permits.
- To remain faithful to preaching the whole counsel of God as defined in the gospel of Jesus Christ.
- To maintain an evangelical witness to our town and district.
- To operate efficiently and wisely, stewarding the resources that have been given to us by God.
- To equip our people to fulfil their function in the local church.
- To provide a safe and secure environment to bring up the children of the fellowship.

**NEW LIFE CHRISTIAN CENTRE**  
**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**Responsibilities of Trustees**

Charity law requires the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming resources and resources expended for the period. In preparing those financial statements, the Board of Trustees should follow best practice and are required to;

- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent
- comply with applicable accounting standards subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The Board of Trustees is responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:-

- the charity is operating efficiently and effectively
- all assets are safeguarded against unauthorised use or disposition and are properly applied
- proper records are maintained and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss.

Approved by the Trustees on... 23<sup>rd</sup> January 2025

Signed on their behalf by Trustee *[Signature]*

Printed Name:

GARY D BROWN

*[Signature]*  
ALICE TAYLOR

**NEW LIFE CHRISTIAN CENTRE**  
**INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

Report to the trustees/ members of New Life Christian Centre on the accounts for the year ended 31st March 2024.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2022 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no 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

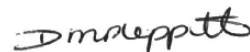
1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

Donna Leppitt  
Independent Examiners Ltd  
Unit 2  
The Broadridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF



Date: 27th January 2025

**NEW LIFE CHRISTIAN CENTRE**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

	<b>Notes</b>	Unrestricted Funds £	Restricted Funds £	Designated Funds	<b>Total 2023/24 £</b>	<b>Total 2022/23 £</b>
<b>INCOMING RESOURCES</b>						
Donations & Legacies	<b>3a</b>	63,607	-	1,365	64,972	58,937
Investment Income	<b>3b</b>	207	-	-	207	66
Charitable Activities	<b>3c</b>	24,338	-	-	24,338	25,065
Other Income	<b>3d</b>	1,362	-	-	1,362	3,090
Other Incoming Resources	<b>3e</b>	2,886	-	-	2,886	579
<b>TOTAL INCOMING RESOURCES</b>		<b>92,401</b>	<b>-</b>	<b>1,365</b>	<b>93,766</b>	<b>87,737</b>
<b>RESOURCES EXPENDED</b>						
Costs of Charitable Activities	<b>4a</b>	85,320	-	1,270	86,590	86,058
<b>TOTAL RESOURCES EXPENDED</b>		<b>85,320</b>	<b>-</b>	<b>1,270</b>	<b>86,590</b>	<b>86,058</b>
<b>NET INCOMING/(OUTGOING) RESOURCES</b>		<b>7,082</b>	<b>-</b>	<b>95</b>	<b>7,177</b>	<b>1,679</b>
<b>TRANSFERS BETWEEN FUNDS</b>		-	-	-	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>7,082</b>	<b>-</b>	<b>95</b>	<b>7,177</b>	<b>1,679</b>
<b>TOTAL FUNDS BROUGHT FORWARD</b>		348,474	-	2,700	351,175	349,496
Prior year adjustment		(4,320)			(4,320)	-
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>351,236</b>	<b>-</b>	<b>2,795</b>	<b>354,032</b>	<b>351,175</b>

All of the Charity's operations are classed as continuing operations.

**NEW LIFE CHRISTIAN CENTRE**

**BALANCE SHEET  
AS AT 31 MARCH 2024**

	Notes	Unrestricted Fund £	Restricted Funds	Total 31-Mar-24 £	Total 31-Mar-23 £
<b>Fixed Assets</b>					
Tangible Assets	2	408,420	-	408,420	409,886
Investment Assets	7	-	-	-	-
		<b>408,420</b>	<b>-</b>	<b>408,420</b>	<b>409,886</b>
<b>Current Assets</b>					
Debtors & Prepayments	9	5,646	-	5,646	4,526
Cash at bank and in hand	8	16,213	-	16,213	21,578
<b>Total Current Assets</b>		<b>21,860</b>	<b>-</b>	<b>21,860</b>	<b>26,104</b>
<b>Creditors: due within one year</b>	10	20,901	-	20,901	18,487
<b>NET CURRENT ASSETS</b>		958	-	958	7,617
<b>TOTAL ASSETS less current liabilities</b>		<b>409,379</b>	<b>-</b>	<b>409,379</b>	<b>417,503</b>
<b>Creditors: due in more than one year</b>	11	55,347	-	55,347	66,328
<b>NET ASSETS</b>		<b>354,032</b>	<b>-</b>	<b>354,032</b>	<b>351,175</b>
<b>FUNDS OF THE CHARITY</b>					
General Funds		351,236	-	351,236	348,474
Restricted funds	5	-	-	-	-
Designated Funds	6	2,795	-	2,795	2,700
<b>TOTAL FUNDS</b>		<b>354,032</b>	<b>-</b>	<b>354,032</b>	<b>351,175</b>

Approved by the Trustees on the..... 23rd January 2025 .....

Signed on their behalf by Trustee..... A. Taylor, Cary D Brown .....

Print Name:..... ALICE TAYLOR..... CARY D BROWN .....

**NEW LIFE CHRISTIAN CENTRE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**1. ACCOUNTING POLICIES**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

**Basis of preparation:**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes. The financial statements have been prepared 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 (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2022.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

**Assessment of Going Concern**

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

**Recognition of Incoming Resources**

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**Incoming Resources with Related expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SOFA.

**Grants and Donations**

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

**Tax Reclaims on Donations and Gifts**

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

**Contractual Income and Performance Related Grants**

This is only included in the SOFA once the related goods or services has been delivered.

**Gifts in Kind**

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as income receivable.

**Volunteer Help**

The value of any voluntary help received is not included in the accounts and is described in the Report of the Trustees.

**Donated Services and Facilities**

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

**Investment Income**

This is included in the accounts when receivable.

**Investment Gains and Losses**

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

# NEW LIFE CHRISTIAN CENTRE

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024

### 1. ACCOUNTING POLICIES (continued)

#### Expenditure and Liabilities

##### Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

##### Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

##### Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

##### Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

##### Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

##### Pensions

Pension contributions are charged to the Statement of Financial Activities as they become payable.

##### Fund Accounting

Funds held by the charity are either:

###### 1. Unrestricted funds

These are funds which can be used in accordance with the charity's objectives, at the discretion of the trustees.

###### 2. Restricted funds

These are funds that can only be used for particular restricted purposes within the objects of the charity.

###### 3. Designated funds

These funds are funds set aside by the trustees out of unrestricted general funds for specific purposes or projects.

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

##### Fixed Assets

Fixed Assets are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

##### Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets over their estimated useful lives. The rates applied are as follows:

Land & Buildings	0%
General Equipment	10%

There has been no change to the accounting policies (Variation rules and methods of accounting) since last year.

**NEW LIFE CHRISTIAN CENTRE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**2. TANGIBLE FIXED ASSETS**

	General Equipment	Land & Buildings	<b>2023/24</b>
	£	£	£
<b>Cost</b>			
At 1 April 2023	83,938	402,637	486,575
Additions	-	-	-
At 31 March 2024	<u>83,938</u>	<u>402,637</u>	<u>486,575</u>
<b>Accumulated Depreciation</b>			
At 1 April 2023	76,689	-	76,689
Charge for the Year	1,466	-	1,466
At 31 March 2024	<u>78,154</u>	<u>-</u>	<u>78,154</u>
<b>Net Book Value</b>			
At 31 March 2024	<u>5,784</u>	<u>402,637</u>	<u>408,420</u>
At 31 March 2023	<u>7,249</u>	<u>402,637</u>	<u>409,886</u>

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2024 : None  
31st March 2023 : None

## NEW LIFE CHRISTIAN CENTRE

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2024

#### 3. INCOMING RESOURCES

Note	Unrestricted Funds £	Restricted Funds £	Designated Funds	Total 2023/24 £	Total 2022/23 £
<b>a) Donations &amp; Legacies</b>					
Gifts & Donations	50,042	-	-	50,042	43,472
Gift Aid Tax Recovered	11,726	-	-	11,726	11,125
Pledges	1,725	-	-	1,725	1,720
Ministry Support	1,480	-	-	1,480	1,400
Christian Mission donations	(1,365)	-	1,365	-	1,080
Youth & children donations	-	-	-	-	140
	<b>63,607</b>	<b>-</b>	<b>1,365</b>	<b>64,972</b>	<b>58,937</b>
<b>b) Investment Income</b>					
Interest Received	207	-	-	207	66
	<b>207</b>	<b>-</b>	<b>-</b>	<b>207</b>	<b>66</b>
<b>c) Activities for Generating Funds</b>					
Car Parking Receipts	2,758	-	-	2,758	2,749
Hire of Church Rooms	20,136	-	-	20,136	20,729
Community Café	1,444	-	-	1,444	1,588
	<b>24,338</b>	<b>-</b>	<b>-</b>	<b>24,338</b>	<b>25,065</b>
<b>d) Income from church activities</b>					
Books & Publications	92	-	-	92	109
Fellowship Income	1,265	-	-	1,265	742
Training & Development income	-	-	-	-	105
Repairs & Maintenance	5	-	-	5	2,023
Cater/Clean	-	-	-	-	111
	<b>1,362</b>	<b>-</b>	<b>-</b>	<b>1,362</b>	<b>3,090</b>
<b>e) Other Incoming Resources</b>					
Sundry Income	2,886	-	-	2,886	579
	<b>2,886</b>	<b>-</b>	<b>-</b>	<b>2,886</b>	<b>579</b>

**NEW LIFE CHRISTIAN CENTRE**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31ST MARCH 2024**

**4. RESOURCES EXPENDED**

Note	Unrestricted Funds £	Restricted Funds £	Designated Funds	<b>Total 2023/24 £</b>	<b>Total 2022/23 £</b>
<b>Charitable Activities:-</b>					
Bank & Interest Charges	4,995	-	-	4,995	4,485
Books , Leaflets, Info	322	-	-	322	415
Car Allowance	1,178	-	-	1,178	1,593
Catering and Cleaning Costs	707	-	-	707	873
Community Café	1,612	-	-	1,612	1,691
Computer Equipment	254	-	-	254	269
Depreciation Expense	1,466	-	-	1,466	1,828
Evangelism	148	-	-	148	216
Fellowship Expenses	1,211	-	-	1,211	805
Grants:Gifts & Donations	2,049	-	-	2,049	1,764
Grants-Missions (H & OS)	(85)	-	1,270	1,185	1,045
Insurance Costs	2,744	-	-	2,744	2,567
Printing, Postage & Stationery	467	-	-	467	1,486
Rent & Hires	361	-	-	361	835
Repairs & Maintenance	5,515	-	-	5,515	9,372
Staff Costs	28,421	-	-	28,421	27,628
Inland Revenue	6,841	-	-	6,841	5,860
Pensions	6,561	-	-	6,561	5,972
Sundry Expenses	1,102	-	-	1,102	1,064
Telephone Costs	1,054	-	-	1,054	997
Training Costs	75	-	-	75	-
Utility Costs	13,864	-	-	13,864	10,594
Visiting Speakers	250	-	-	250	300
Youth & Children	45	-	-	45	-
Petty cash	2,872	-	-	2,872	-
<b>Governance costs:-</b>					
Independent Examiner's Fees	30	-	-	30	1,187
Legal & Professional fees	1,260	-	-	1,260	3,213
	<b>85,320</b>	<b>-</b>	<b>1,270</b>	<b>86,590</b>	<b>86,058</b>

## NEW LIFE CHRISTIAN CENTRE

### NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST MARCH 2024

#### 5. RESTRICTED FUNDS

The Charity held no Restricted Funds during this or the previous financial period.

#### 6. DESIGNATED FUNDS

##### CURRENT FINANCIAL YEAR

	<b>Balance</b> <b>01-Apr-23</b> £	Income £	Expenditure £	Unrealised Gain/Loss £	Transfer £	<b>Balance</b> <b>31-Mar-24</b> £
Christian Mission	262	1,365	(1,270)	-	-	357
Youth & Children	2,438	-	-	-	-	2,438
<b>Total Designated Funds</b>	<b>2,700</b>	<b>1,365</b>	<b>(1,270)</b>	<b>-</b>	<b>-</b>	<b>2,795</b>
General Funds	348,474	92,401	(85,320)	-	-	355,556
Prior year adjustment	(4,320)	-	-	-	-	(4,320)
<b>Total unrestricted funds</b>	<b>346,855</b>	<b>93,766</b>	<b>(86,590)</b>	<b>-</b>	<b>-</b>	<b>354,032</b>

##### PREVIOUS FINANCIAL YEAR

	<b>Balance</b> <b>01-Apr-22</b> £	Income £	Expenditure £	Unrealised Gain/Loss £	Transfer £	<b>31-Mar-23</b> £
Christian Mission	177	1,080	(995)	-	-	262
Youth & Children	2,748	140	-	-	(450)	2,438
<b>Total Designated Funds</b>	<b>2,925</b>	<b>1,220</b>	<b>(995)</b>	<b>-</b>	<b>(450)</b>	<b>2,700</b>
General Funds	346,571	86,517	(85,063)	-	450	348,474
<b>Total unrestricted funds</b>	<b>349,496</b>	<b>87,737</b>	<b>(86,058)</b>	<b>-</b>	<b>-</b>	<b>351,175</b>

**NEW LIFE CHRISTIAN CENTRE**  
**NOTES TO THE ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**7. INVESTMENTS**

The Charity held no investment assets during this or the previous financial period.

**8. CASH AT BANK AND IN HAND**

	Unrestricted Funds £	Restricted Funds £	Designated Funds	<b>Total 31-Mar-24 £</b>	<b>Total 31-Mar-23 £</b>
General Current Account	593	-	-	593	1,835
Holding Account	14,685	-	-	14,685	18,832
Missions Account	-	-	357	357	262
Evangelism Account	180	-	-	180	245
Kingdom Bank Savings Account	73	-	-	73	72
Youth & Children Account	(2,176)	-	2,438	262	262
Petty Cash	63	-	-	63	71
	<b>13,418</b>	<b>-</b>	<b>2,795</b>	<b>16,213</b>	<b>21,578</b>

**9. DEBTORS AND PREPAYMENTS**

	Unrestricted Funds £	Restricted Funds £	Designated Funds	<b>Total 31-Mar-24 £</b>	<b>Total 31-Mar-23 £</b>
Accrued debtors	5,646	-	-	5,646	4,526
	<b>5,646</b>	<b>-</b>	<b>-</b>	<b>5,646</b>	<b>4,526</b>

**10. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE WITHIN ONE YEAR**

	Unrestricted Funds £	Restricted Funds £	Designated Funds	<b>Total 31-Mar-24 £</b>	<b>Total 31-Mar-23 £</b>
Kingdom Bank Loan	16,535	-	-	16,535	17,094
Sundry Creditors	3,149	-	-	3,149	206
Independent Examiner's Fee	1,217	-	-	1,217	1,187
	<b>20,901</b>	<b>-</b>	<b>-</b>	<b>20,901</b>	<b>18,487</b>

**11. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE IN MORE THAN ONE YEAR**

	Unrestricted Funds £	Restricted Funds £	Designated Funds	<b>Total 31-Mar-24 £</b>	<b>Total 31-Mar-23 £</b>
Kingdom Bank Loan	55,347	-	-	55,347	66,328
	<b>55,347</b>	<b>-</b>	<b>-</b>	<b>55,347</b>	<b>66,328</b>

**NEW LIFE CHRISTIAN CENTRE**  
**NOTES TO THE ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2024**

**12. STAFF COSTS AND NUMBERS**

	<b>TOTAL 2023/24 £</b>	<b>TOTAL 2022/23 £</b>
Gross Wages & Salaries	36,140	34,818
Employer's National Insurance Costs	3,731	3,756
Pension Contributions	6,171	5,972
	<b>46,042</b>	<b>44,546</b>

Average number of employees who were engaged in each of the following activities:

	<b>TOTAL 2023/24</b>	<b>TOTAL 2022/23</b>
Charitable Activities	1	1
	<b>1</b>	<b>1</b>

The Charity operates a PAYE scheme to pay all employed members of staff and no employees received emoluments in excess of £60,000.  
(2022/23- None)

**13. TRUSTEES AND OTHER RELATED PARTIES**

Trustee and pastor Gary Brown received a salary of £36,140 in the current financial year (2022/23 £34,818. No other payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.  
(2022/23- None)

**14. RISK ASSESSMENT**

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated combined with the annual review of the controls over 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.

**15. RESERVES POLICY**

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

**16. PUBLIC BENEFIT**

The Charity acknowledges 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 this are provided in the Trustees' report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

**17. PRIOR YEAR ADJUSTMENT**

The funds brought forward have been adjusted by £4,320 from £351,175 to £344,155 to reflect a true and fair view of the Charity's closing position as at 31st March 2024.

**NEW LIFE CHRISTIAN CENTRE**

England & Wales - Charity number 1053316

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# Accounts

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**ANNUAL REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST MARCH 2023**

**NEW LIFE CHRISTIAN CENTRE**

**CHARITY REGISTRATION NUMBER 1053316**

Independent Examiners Ltd  
Unit 2  
The Broadbridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF  
Bosham  
PO18 8NF

**NEW LIFE CHRISTIAN CENTRE**  
**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

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## NEW LIFE CHRISTIAN CENTRE

### LEGAL AND ADMINISTRATIVE INFORMATION

<b>CHARITY NUMBER</b>	1053316
<b>WORKING NAMES</b>	NEW LIFE CHURCH
<b>START OF FINANCIAL YEAR</b>	01 April 2022
<b>END OF FINANCIAL YEAR</b>	31 March 2023
<b>TRUSTEES AT 31 MARCH 2023</b>	Pastor Gary D Brown                      Chairman Mrs A Taylor Mr D A Nice Mrs S Bartlett
<b>HOLDING TRUSTEES</b>	Pastor Gary D Brown Mrs A Taylor Mr D A Nice Mrs S Bartlett

The existing trustees appoint any new trustees following the provisions laid out in the Charity's governing instrument.

**GOVERNING INSTRUMENT**                      The previous trust deed with Assemblies of God adopted 21 May 2006 has been superseded by a new constitution and trust deed which was adopted by special resolution of New Life Christian Centre on 12th November 2017. This document has been accepted and filed at the Charity Commission on 15th Jan 2018.

New Life Christian Centre using the working name of "New Life Church" has been affiliated with the "Fellowship of Independent Evangelical Churches" ( FIEC ) as from Sept 2017.

**REGISTRATION DATE**                      27 February 1996:Standard registration

### OBJECTS

a) 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.

b) 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.

c) 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.

**CORRESPONDENCE ADDRESS**                      24-25 Irish Street  
Whitehaven  
Cumbria  
CA28 7BY

**EMAIL ADDRESS & WEBSITE ADDRESS** info@nlc-online.org.uk and www.nlc-online.org.uk

**PRIMARY BANKERS**                      Barclays Bank Plc,  
2, Frinkle Sreet  
Workington  
Cumbria  
CA14 2AU

**INDEPENDENT EXAMINER**                      Donna Leppitt  
Independent Examiners Ltd  
Unit 2  
The Broadridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF

# NEW LIFE CHRISTIAN CENTRE

## TRUSTEES' REPORT FOR THE YEAR ENDED 31ST MARCH 2023

### **1 Reference and Administrative Details of Charity, Trustees and Advisors**

**Name of Charity** New Life Christian Centre

**Other Working Name of Charity** New Life Church

**Registered Charity No** 1053316

**Registration Date** 27<sup>th</sup> February 1996 ( Standard registration )

**Start of Financial Year** 1<sup>st</sup> April 2022

**End of Financial Year** 31<sup>st</sup> March 2023

**Official Address** 24-25, Irish Street, Whitehaven, Cumbria, CA28 7BY. Tel/Fax: 01946 66556

**E-mail Address** nlcwhitehaven@gmail.com

### **Names of Management Trustees at 31<sup>st</sup> March 2023**

Pastor Gary D Brown (chairman), Mr D A Nice, Mrs A Taylor, and Mrs S Bartlett

### **Holding Trustees at 31<sup>st</sup> March 2023**

-  
Pastor Gary D Brown, Mrs A Taylor, Mr D A Nice and Mrs S Bartlett

### **Advisors**

**Main bankers** - Barclays Bank Plc, 2, Finkle Street, Workington, Cumbria, CA14 2AU.

**Legal advisors** – Geldards LLP, 4, Capital Quarter, Tyndall Street, Cardiff, CF10 4BZ.

**Independent Examiner** – Donna Leppitt of Independent Examiners Ltd., Unit 2, The Broadbridge Business Centre, Delling Lane, Bosham, PO18 8NF.

**Bankers for saving and mortgage accounts** - Kingdom Bank Ltd., Media House, Padge Road, Beeston, Nottingham, NG9 2RS.

### **2 Structure, Governance and Management**

#### **The Model Deed for New Life Christian Centre**

The previous trust deed with Assemblies of God has been superseded by a new constitution and trust deed which was adopted by special resolution of New Life Christian Centre on 12<sup>th</sup> November 2017. This document has been accepted and filed at the Charity Commission on 15<sup>th</sup> Jan 2018.

New Life Christian Centre using the working name of "New Life Church" has been affiliated with the "Fellowship of Independent Evangelical Churches" ( FIEC ) as from Sept 2017.

#### **Organisational Structure of Charity**

The Church Council of New Life Church which is composed of four members (Pastor Gary D Brown - chairman, Mr D A Nice, Mrs A Taylor and Mrs S Bartlett) who are the management trustees of the charity. These trustees are entitled to appoint other trustees as required. New trustees are introduced into the work by initially been given a copy of the previous year's accounts including the trustees' report. A working knowledge of the charity is gained by attendance at bimonthly church council meetings and regular input from the chairman and other trustees. The Eldership of New Life Church comprises of two members of Church Council and one other member who look after the spiritual oversight and the ministry of the church, which are Pastor Gary D Brown, Mr D A Nice and Mr B Beecham.

**NEW LIFE CHRISTIAN CENTRE**  
**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**Financial Risk Assessment**

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

**Major Risks to the Charity:**

One major risk to the charity is to not have sufficient income to fulfil its objects, purpose statement and goals. This risk is minimised by a constant review of all sources of income and being prudent in regard to expenditure by the Church Council. Also the risk of financial loss to the charity is kept under control by:

- Monthly bank reconciliation of all accounts.
- The operation of an internal audit system to monitor gross income, expenditure, petty cash and gift aid donations on a monthly basis. The audit system was set up using the guidelines and principles of the booklet "Internal Financial Control of Charities" (CC8) and this audit system is open to constant review and improvement by the Church Council.
- The use of on-line banking facilities to monitor the cash flow of all bank accounts as real time on a regular basis, at least 4 to 5 times per week.
- The use of income and expenditure predictor on a spreadsheet which assists both the weekly and monthly cash flow of the General account in advance.

**3 Objectives and Activities**

**The Objects of New Life Christian Centre**

- The advancement of the Christian Religion by the proclamation and furtherance of the Gospel of God concerning His Son Jesus Christ the Lord and the preaching and teaching of the Word of God by the Church which is according to the Purpose Statement.
- Such other charitable purposes as shall further the attainment of the above objects of the Church or any of them.
- The furtherance of the other charitable work of the Church consistently with the Purpose Statement.

**Purpose Statement of New Life Christian Centre**

"New Life Church exists as a community of Christians aiming to be gospel-centred in all our faith and practice, proclaiming Jesus to the world. Our purpose is therefore to build a gospel-centred Trinitarian church for all the family where people of all ages can belong, believe and grow in faith, love and ministry for the glory of God.

**Core Values of New Life Christian Centre**

We define our core values as "those things" that most closely define how we think, act and live, as a church community. As a church we value:

1. **The Gospel:** To be a part of New Life is to love the gospel. The gospel is not just the entrance to the church, it is our central message, and the lens through which we view life. This finds expression in our confidence in the gospel to transform lives, in our heart for evangelism, as a foundation for our sanctification, as a source of our joy in God, and as an impetus for worship.
2. **Passion for God:** To be a part of New Life is to cultivate growing affections for God. We never want our relationship with God to become passive or apathetic, but we desire to be ever growing in our love for our Saviour. This finds expression in our corporate worship, our intentional pursuit of the spiritual disciplines, our love for God's word, the joy and gratitude that we seek to cultivate—hopefully, this will be seen in all that we do as a church.
3. **Sound Doctrine:** To be a part of New Life is to value sound doctrine, to grow in our knowledge of biblical truth, and to apply this truth to our lives. This finds expression in our commitment to Scripture, our high view of preaching, and the emphasis on application of truth in our care groups.
4. **The Holy Spirit:** To be a part of New Life is to value the active presence of God and the ministry of the Holy Spirit. This finds expression in our emphasis on corporate worship, our appreciation of and earnest desire for spiritual gifts and times of personal ministry in care groups and after the Sunday meeting, and an overall desire to cultivate a lifestyle of faith-filled dependence upon God.

**NEW LIFE CHRISTIAN CENTRE**  
**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

5. **Sanctification:** To be a part of New Life is to pursue growth in godliness. This finds expression in our emphasis on small groups, our pursuit of biblical fellowship, and our desire to apply the truth of God to our lives in every way possible.

6. **Relationships:** To be a part of New Life is to value and to be committed to relationships—as both a source of joy and a channel of God’s grace. This finds expression in our care groups, our pursuit of biblical fellowship, our emphasis on family life, marriage and parenting training, our appreciation of and care for singles, the practice of hospitality, and countless other ways.

7. **Servanthood:** To be a part of New Life is to embrace the value of servanthood. Jesus calls all His followers to embrace servanthood as the mark of true greatness, and we are blessed with an abundance of true servants. This finds expression in a wide variety of ministry teams, small groups, our cultivation of spiritual gifts, and in an endless array of both formal church contexts (e.g., the Sunday meeting) and informal life settings.

8. **Evangelism /Mission:** To be a part of New Life is to be consistently reminded of our privilege and responsibility to share the gospel, individually and corporately. This finds expression in such things as ‘Christianity Explored’ courses, regular opportunities for inviting others and being involved in sharing the message about Jesus with others.

#### **Membership Covenant of New Life Christian Centre**

We define our membership not as a legalistic document but as a statement of Godly intent.

For those who wish to be considered for church membership, are encouraged to take part in a course called “Walking Together”, which covers the following subjects:

- Lesson 1 Welcome to “Walking Together”,
- Lesson 2 The Purpose of Journey: God’s Glory in Through the Church
- Lesson 3 The Beginning of the Journey: The Gospel
- Lesson 4 Embarking on the Journey: Our Response to the Gospel
- Lesson 5 Continuing the Journey: Sanctification
- Lesson 6 Understanding the Journey: The Importance of Sound Doctrine
- Lesson 7 Strength for the Journey: Empowered by the Spirit
- Lesson 8 Together on the Journey: Relationships in the Church
- Lesson 9 Participating in the Journey: Servanthood and Stewardship
- Lesson 10 Care along the Journey: Pastoral Leadership
- Lesson 11 Reaching others on the Journey: Evangelism and Mission

#### **Contribution of Volunteers**

In order to complete the evangelistic activities and the ministry of the church it clearly recognised what an invaluable contribution volunteers play. This is shown by their practical serving in the church in time and talent, and in their generous, regular and faithful giving of finance which accounts for ~58% of the total income received during the year 2022/23. The remaining income is made up of ~11% Gift Aid and ~31% of other income resources for the same financial year.

#### **4 Achievements and Performance**

##### **Main Objective’s for the Year 2022/23**

- To continue to provide activities which are part of the charity’s objects and purpose statement

##### **Strategies to Achieve Objective’s for the Year 2022/23**

- To maintain the operating of the charity by using income resources from church members and other income streams.
- The mortgage loan for the new community hall to be serviced by pledges from the charity’s members and other general income resources.
- The provision of the charity’s activities to be made possible by the use of key leaders and members of the charity, in which these activities are to be financed from general funds. Also to obtain funds where possible from grant making organisations to help support the youth and children’s work.

##### **Reporting Public Benefit**

This annual trustees’ report focuses on the main activities undertaken by New Life Church that furthers its charitable purposes for the public benefit. In the “Main Activities and Achievements” section the activities during 2022/23, the trustees have given due regard to the guidance on public benefit. This applies cially to the activities that relate to the advancement of Christian religion and the provision of food especially to those in need which is provided through the “Foodbank” at New Life Church.

**NEW LIFE CHRISTIAN CENTRE**  
**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**Review of Main Activities and Achievements for 2022/23**

- The provision of church services each week to a congregation of children and adults from the local community. These services involved worship, exposition of the word of God, proclamation of the Gospel, prayer and participation at the Lord's table. During mid-week there was the provision of a bible study, a church prayer group and activities to facilitate fellowship between church members.
- The church web site continues to promote the objects and purpose statement of the church. Also the church Facebook, along with an additional WhatsApp group for members and friends of the church continues as a means of encouragement and contact about various church events which promote the life, the death and resurrection of Jesus Christ.
- Continued to provide a church child protection policy for the youth and children's works.
- The church provided financial and prayer support to 2 missionary couples and a local church plant who endeavoured to promote the Gospel of Jesus Christ during 2022/23.
- A drop in community café called the "The Net", commenced in early Nov 2010 which was set up as a means of outreach of the Christian faith into the community. The "Net" was operating during 2022/23.
- From June 2011 at New Life Church there was the commencement of a "Foodbank Centre" which is a satellite of the "North Lakes Foodbank" which is a collection and distribution centre. At the "Foodbank Centre" volunteers distribute food provisions for those in need from the local community. This "Foodbank Centre" was operating during 2022/23.
- During 2022/23 the income received was sufficient to cover all the support costs including the mortgage loan for the new community hall which was built in 2007.
- As from 1<sup>st</sup> Oct 2013 New Life Church commenced Pastor Gary Brown as a full-time salaried position. This fulfils the goal of New Life Church: "To be financially buoyant being able to fund a minister on a full-time salary and those activities that represents our core values effectively". The income received during 2022/23 has continued to provide the necessary finance for this full-time salaried position.

**5 Financial Review**

The charity's financial performance enabled the income received to finance:

- Grants payable in furtherance of charitable objects
- Activities in furtherance of the charitable objects
- Support costs
- Resources expended on managing and administering the charity

**Church's Policy on the Distribution of Income:**

The church funds are distributed as follows:

- **An Evangelism Fund** - to support the main goal of New Life Christian Centre - To give everyone in Whitehaven and surrounding areas the opportunity to hear and respond to the gospel of Jesus Christ.
- **A Missions Fund** - to regularly support specific missionaries and itinerant missionaries who proclaim the gospel of Jesus Christ to other nations and people groups in the world
- **A Youth and Children Fund** - to support the ministry to reach youth and children with the gospel of Jesus Christ.
- **A Minister Support Fund** - to raise support for a full-time minister's salary in order that the minister can be released to lead the ministry of proclaiming the gospel of Jesus Christ to all ages.
- **A General Fund** - to cover the support the charity's main activities including servicing a mortgage loan.

The church policy is to review the amount allocated to a specific fund, which is carried out annually out by the Church Council. For more detailed information about the church's finances please see the final accounts for the year ended 31st March 2023. The accounts for New Life Christian Centre were independently examined by "Independent Examiners Ltd".

**NEW LIFE CHRISTIAN CENTRE**  
**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**Reserves Policy:**

The trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

**6 Future Plans:**

- To grow in faith and numbers as God permits.
- To remain faithful to preaching the whole counsel of God as defined in the gospel of Jesus Christ.
- To maintain an evangelical witness to our town and district.
- To operate efficiently and wisely, stewarding the resources that have been given to us by God.
- To equip our people to fulfil their function in the local church.
- To provide a safe and secure environment to bring up the children of the fellowship.

**NEW LIFE CHRISTIAN CENTRE**  
**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**Responsibilities of Trustees**

Charity law requires the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming resources and resources expended for the period. In preparing those financial statements, the Board of Trustees should follow best practice and are required to;


- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent
- comply with applicable accounting standards subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The Board of Trustees is responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:-

- the charity is operating efficiently and effectively
- all assets are safeguarded against unauthorised use or disposition and are properly applied
- proper records are maintained and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss.

Approved by the Trustees on.....29.1.24.....

Signed on their behalf by Trustee 

Printed Name: GARY BROWN

Approved by the Trustees on.....29-1-24.....

Signed on their behalf by Trustee 

Printed Name: ALICE TAYLOR

**NEW LIFE CHRISTIAN CENTRE**

**INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS  
FOR THE YEAR ENDED 31ST MARCH 2023**

Report to the trustees/ members of New Life Christian Centre on the accounts for the year ended 31st March 2023.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no 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

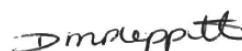
1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

Donna Leppitt  
Independent Examiners Ltd  
Unit 2  
The Broadridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF



Date: 29th January 2024

**NEW LIFE CHRISTIAN CENTRE**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

	<b>Notes</b>	Unrestricted Funds £	Restricted Funds £	Designated Funds	<b>Total 2022/23 £</b>	<b>Total 2021/22 £</b>
<b>INCOMING RESOURCES</b>						
Donations & Legacies	<b>3a</b>	57,717	-	1,220	58,937	54,929
Investment Income	<b>3b</b>	66	-	-	66	1
Charitable Activities	<b>3c</b>	25,065	-	-	25,065	18,772
Other Income	<b>3d</b>	3,090	-	-	3,090	343
Other Incoming Resources	<b>3e</b>	579	-	-	579	9,156
<b>TOTAL INCOMING RESOURCES</b>		<b>86,517</b>	<b>-</b>	<b>1,220</b>	<b>87,737</b>	<b>83,200</b>
<b>RESOURCES EXPENDED</b>						
Costs of Charitable Activities	<b>4</b>	85,063	-	995	86,058	73,611
<b>TOTAL RESOURCES EXPENDED</b>		<b>85,063</b>	<b>-</b>	<b>995</b>	<b>86,058</b>	<b>73,611</b>
<b>NET INCOMING/(OUTGOING) RESOURCES</b>		<b>1,454</b>	<b>-</b>	<b>225</b>	<b>1,679</b>	<b>9,589</b>
<b>TRANSFERS BETWEEN FUNDS</b>		450	-	(450)	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>1,904</b>	<b>-</b>	<b>(225)</b>	<b>1,679</b>	<b>9,589</b>
<b>TOTAL FUNDS BROUGHT FORWARD</b>		346,571	-	2,925	349,496	340,298
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>348,474</b>	<b>-</b>	<b>2,700</b>	<b>351,175</b>	<b>349,887</b>

All of the Charity's operations are classed as continuing operations.

**NEW LIFE CHRISTIAN CENTRE**

**BALANCE SHEET  
AS AT 31 MARCH 2023**

	Notes	Unrestricted Fund £	Restricted Funds	Total 31-Mar-23 £	Total 31-Mar-22 £
<b>Fixed Assets</b>					
Tangible Assets	2	409,886	-	409,886	411,714
Investment Assets	7	-	-	-	-
		<b>409,886</b>	<b>-</b>	<b>409,886</b>	<b>411,714</b>
<b>Current Assets</b>					
Debtors & Prepayments	9	4,526	-	4,526	2,673
Cash at bank and in hand	8	21,578	-	21,578	8,813
<b>Total Current Assets</b>		<b>26,104</b>	<b>-</b>	<b>26,104</b>	<b>11,485</b>
<b>Creditors: due within one year</b>	10	18,487	-	18,487	25,682
<b>NET CURRENT ASSETS</b>		7,617	-	7,617	(14,197)
<b>TOTAL ASSETS less current liabilities</b>		<b>417,503</b>	<b>-</b>	<b>417,503</b>	<b>397,517</b>
<b>Creditors: due in more than one year</b>	11	66,328	-	66,328	47,631
<b>NET ASSETS</b>		<b>351,175</b>	<b>-</b>	<b>351,175</b>	<b>349,887</b>
<b>FUNDS OF THE CHARITY</b>					
General Funds		348,474	-	348,474	346,962
Restricted funds	5	-	-	-	-
Designated Funds	6	2,700	-	2,700	2,925
		-	-	-	-
<b>TOTAL FUNDS</b>		<b>351,175</b>	<b>-</b>	<b>351,175</b>	<b>349,887</b>

Approved by the Trustees on the 29/11/24

Signed on their behalf by Trustee A Taylor DAW nic.

Print Name: ALICE TAYLOR

DAVID ANTHONY NICE

**NEW LIFE CHRISTIAN CENTRE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**1. ACCOUNTING POLICIES**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

**Basis of preparation:**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes. The financial statements have been prepared 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 (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

**Assessment of Going Concern**

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

**Recognition of Incoming Resources**

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**Incoming Resources with Related expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SOFA.

**Grants and Donations**

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

**Tax Reclaims on Donations and Gifts**

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

**Contractual Income and Performance Related Grants**

This is only included in the SOFA once the related goods or services has been delivered.

**Gifts in Kind**

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as income receivable.

**Volunteer Help**

The value of any voluntary help received is not included in the accounts and is described in the Report of the Trustees.

**Donated Services and Facilities**

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

**Investment Income**

This is included in the accounts when receivable.

**Investment Gains and Losses**

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

**NEW LIFE CHRISTIAN CENTRE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**1. ACCOUNTING POLICIES (continued)**

**Expenditure and Liabilities**

**Liability Recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

**Governance Costs**

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

**Grants with Performance Conditions**

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

**Grants Payable without Performance Conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

**Investments**

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

**Pensions**

Pension contributions are charged to the Statement of Financial Activities as they become payable.

**Fund Accounting**

Funds held by the charity are either:

**1. Unrestricted funds**

These are funds which can be used in accordance with the charity's objectives, at the discretion of the trustees.

**2. Restricted funds**

These are funds that can only be used for particular restricted purposes within the objects of the charity.

**3. Endowment funds**

These funds are funds set aside by the trustees out of unrestricted general funds for specific purposes or projects.

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

**Fixed Assets**

Fixed Assets are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

**Depreciation Expense**

Depreciation is calculated at a rate to write off the cost of tangible fixed assets over their estimated useful lives. The rates applied are as follows:

Land & Buildings	0%
General Equipment	10%

There has been no change to the accounting policies (Variation rules and methods of accounting) since last year.

**NEW LIFE CHRISTIAN CENTRE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**2. TANGIBLE FIXED ASSETS**

	General Equipment	Land & Buildings	<b>2022/23</b>
	£	£	£
<b>Cost</b>			
At 1 April 2022	83,938	402,637	486,575
Additions	-	-	-
Disposals Gain/ (Loss)	-	-	-
Realised Gain/ (Loss)	-	-	-
Revaluation Gain/(Loss)	-	-	-
At 31 March 2023	<u>83,938</u>	<u>402,637</u>	<u>486,575</u>
<b>Accumulated Depreciation</b>			
At 1 April 2022	74,860	-	74,860
Charge for the Year	1,828	-	1,828
At 31 March 2023	<u>76,689</u>	<u>-</u>	<u>76,689</u>
<b>Net Book Value</b>			
At 31 March 2023	<u>7,249</u>	<u>402,637</u>	<u>409,886</u>
At 31 March 2022	<u>9,078</u>	<u>402,637</u>	<u>411,714</u>

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2023 : None  
31st March 2022 : None

## NEW LIFE CHRISTIAN CENTRE

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2023

#### 3. INCOMING RESOURCES

Note	Unrestricted Funds £	Restricted Funds £	Designated Funds	Total 2022/23 £	Total 2021/22 £
<b>a) Donations &amp; Legacies</b>					
Gifts & Donations	43,472	-	-	43,472	39,309
Gift Aid Tax Recovered	11,125	-	-	11,125	10,861
Pledges	1,720	-	-	1,720	1,745
Ministry Support	1,400	-	-	1,400	1,500
Christian Mission donations	-	-	1,080	1,080	955
Youth & children donations	-	-	140	140	558
	<b>57,717</b>	<b>-</b>	<b>1,220</b>	<b>58,937</b>	<b>54,929</b>
<b>b) Investment Income</b>					
Interest Received	66	-	-	66	1
	<b>66</b>	<b>-</b>	<b>-</b>	<b>66</b>	<b>1</b>
<b>c) Activities for Generating Funds</b>					
Car Parking Receipts	2,749	-	-	2,749	2,200
Hire of Church Rooms	20,729	-	-	20,729	15,734
Community Café	1,588	-	-	1,588	788
Visiting speaker income	-	-	-	-	50
	<b>25,065</b>	<b>-</b>	<b>-</b>	<b>25,065</b>	<b>18,772</b>
<b>d) Income from church activities</b>					
Books & Publications	109	-	-	109	190
Evangelism & Outreach	-	-	-	-	67
Fellowship Income	742	-	-	742	87
Training & Development income	105	-	-	105	-
Repairs & Maintenance	2,023	-	-	2,023	-
Cater/Clean	111	-	-	111	-
	<b>3,090</b>	<b>-</b>	<b>-</b>	<b>3,090</b>	<b>343</b>
<b>e) Other Incoming Resources</b>					
HMR&C Job Retention Scheme	-	-	-	-	8,445
Insurance Claims	-	-	-	-	711
Sundry Income	579	-	-	579	-
	<b>579</b>	<b>-</b>	<b>-</b>	<b>579</b>	<b>9,156</b>

**NEW LIFE CHRISTIAN CENTRE**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31ST MARCH 2023**

**4. RESOURCES EXPENDED**

Note	Unrestricted Funds £	Restricted Funds £	Designated Funds	<b>Total 2022/23 £</b>	<b>Total 2021/22 £</b>
<b>Charitable Activities:-</b>					
Bank & Interest Charges	4,485	-	-	4,485	6,140
Books , Leaflets, Info	415	-	-	415	503
Car Allowance	1,593	-	-	1,593	946
Catering and Cleaning Costs	873	-	-	873	758
Community Café	1,691	-	-	1,691	845
Computer Equipment	269	-	-	269	427
Depreciation Expense	1,828	-	-	1,828	1,889
Evangelism	216	-	-	216	427
Fellowship Expenses	805	-	-	805	69
Grants:Gifts & Donations	1,764	-	-	1,764	1,588
Grants-Missions (H & OS)	50	-	995	1,045	970
Insurance Costs	2,567	-	-	2,567	2,216
Printing, Postage & Stationery	1,486	-	-	1,486	744
Rent & Hires	835	-	-	835	1,114
Repairs & Maintenance	9,372	-	-	9,372	5,796
Staff Costs	27,628	-	-	27,628	27,369
Sundry Expenses	1,064	-	-	1,064	1,967
Telephone Costs	997	-	-	997	958
Training Costs	-	-	-	-	43
Utility Costs	10,594	-	-	10,594	5,311
Visiting Speakers	300	-	-	300	250
<b>Governance costs:-</b>					
Independent Examiner's Fees	1,187	-	-	1,187	30
Legal & Professional fees	3,213	-	-	3,213	1,200
	<b>85,063</b>	<b>-</b>	<b>995</b>	<b>86,058</b>	<b>73,611</b>

## NEW LIFE CHRISTIAN CENTRE

### NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST MARCH 2023

#### 5. RESTRICTED FUNDS

The Charity held no Restricted Funds during this or the previous financial period.

#### 6. DESIGNATED FUNDS

##### CURRENT FINANCIAL YEAR

	<b>Balance</b> <b>01-Apr-22</b> £	Income £	Expenditure £	Unrealised Gain/Loss £	Transfer £	<b>Balance</b> <b>31-Mar-23</b> £
Christian Mission	177	1,080	(995)	-	-	262
Youth & Children	2,748	140	-	-	(450)	2,438
Total Designated Funds	<u>2,925</u>	<u>1,220</u>	<u>(995)</u>	<u>-</u>	<u>(450)</u>	<u>2,700</u>
General Funds	346,962	86,517	(85,063)	-	450	348,865
<b>Total General Funds</b>	<b><u>349,887</u></b>	<b><u>88,957</u></b>	<b><u>(87,053)</u></b>	<b><u>-</u></b>	<b><u>(450)</u></b>	<b><u>351,340</u></b>

##### PREVIOUS FINANCIAL YEAR

	<b>Balance</b> <b>01-Apr-21</b> £	Income £	Expenditure £	Unrealised Gain/Loss £	Transfer £	<b>31-Mar-22</b> £
Christian Mission	242	955	(970)	-	(50)	177
Youth & Children	2,573	558	-	-	(383)	2,748
Total Designated Funds	<u>2,815</u>	<u>1,513</u>	<u>(970)</u>	<u>-</u>	<u>(433)</u>	<u>2,925</u>
General Funds	337,483	81,686	(72,641)	-	433	346,962
<b>Total General Funds</b>	<b><u>340,298</u></b>	<b><u>83,200</u></b>	<b><u>(73,611)</u></b>	<b><u>-</u></b>	<b><u>-</u></b>	<b><u>349,887</u></b>

**NEW LIFE CHRISTIAN CENTRE**  
**NOTES TO THE ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**7. INVESTMENTS**

The Charity held no investment assets during this or the previous financial period.

**8. CASH AT BANK AND IN HAND**

	Unrestricted Funds £	Restricted Funds £	Designated Funds	<b>Total 31-Mar-23 £</b>	<b>Total 31-Mar-22 £</b>
General Current Account	1,835	-	-	1,835	2,473
Holding Account	18,832	-	-	18,832	4,866
Missions Account	-	-	262	262	177
Evangelism Account	245	-	-	245	596
Kingdom Bank Savings Account	72	-	-	72	72
Youth & Children Account	(2,176)	-	2,438	262	572
Petty Cash	71	-	-	71	56
	<b>18,878</b>	<b>-</b>	<b>2,700</b>	<b>21,578</b>	<b>8,813</b>

**9. DEBTORS AND PREPAYMENTS**

	Unrestricted Funds £	Restricted Funds £	Designated Funds	<b>Total 31-Mar-23 £</b>	<b>Total 31-Mar-22 £</b>
Accrued debtors	4,526	-	-	4,526	2,673
	<b>4,526</b>	<b>-</b>	<b>-</b>	<b>4,526</b>	<b>2,673</b>

**10. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE WITHIN ONE YEAR**

	Unrestricted Funds £	Restricted Funds £	Designated Funds	<b>Total 31-Mar-23 £</b>	<b>Total 31-Mar-22 £</b>
Kingdom Bank Loan	17,094	-	-	17,094	23,400
Sundry Creditors	206	-	-	206	1,172
Independent Examiner's Fee	1,187	-	-	1,187	1,110
	<b>18,487</b>	<b>-</b>	<b>-</b>	<b>18,487</b>	<b>25,682</b>

**11. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE IN MORE THAN ONE YEAR**

	Unrestricted Funds £	Restricted Funds £	Designated Funds	<b>Total 31-Mar-23 £</b>	<b>Total 31-Mar-22 £</b>
Kingdom Bank Loan	66,328	-	-	66,328	47,631
	<b>66,328</b>	<b>-</b>	<b>-</b>	<b>66,328</b>	<b>47,631</b>

**NEW LIFE CHRISTIAN CENTRE**  
**NOTES TO THE ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**12. STAFF COSTS AND NUMBERS**

	<b>TOTAL 2022/23 £</b>	<b>TOTAL 2021/22 £</b>
Gross Wages & Salaries	34,818	30,671
Employer's National Insurance Costs	3,756	2,778
Pension Contributions	5,972	5,972
	<b>44,545</b>	<b>39,421</b>

Average number of employees who were engaged in each of the following activities:

	<b>TOTAL 2022/23</b>	<b>TOTAL 2021/22</b>
Charitable Activities	1	1
	<b>1</b>	<b>1</b>

The Charity operates a PAYE scheme to pay all employed members of staff and no employees received emoluments in excess of £60,000.  
(2021/22- None)

**13. TRUSTEES AND OTHER RELATED PARTIES**

No payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

(2021/22- None)

**14. RISK ASSESSMENT**

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated combined with the annual review of the controls over 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.

**15. RESERVES POLICY**

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

**16. PUBLIC BENEFIT**

The Charity acknowledges 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 this are provided in the Trustees' report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

**NEW LIFE CHRISTIAN CENTRE**

England & Wales - Charity number 1053316

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# Accounts

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**ANNUAL REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST MARCH 2022**

**NEW LIFE CHRISTIAN CENTRE**

**CHARITY REGISTRATION NUMBER 1053316**

Independent Examiners Ltd  
Unit 2  
The Broadbridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF  
Bosham  
PO18 8NF

**NEW LIFE CHRISTIAN CENTRE**  
**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

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# NEW LIFE CHRISTIAN CENTRE

## LEGAL AND ADMINISTRATIVE INFORMATION

<b>CHARITY NUMBER</b>	1053316
<b>WORKING NAMES</b>	NEW LIFE CHURCH
<b>START OF FINANCIAL YEAR</b>	01 April 2021
<b>END OF FINANCIAL YEAR</b>	31 March 2022
<b>TRUSTEES AT 31 MARCH 2022</b>	Pastor Gary D Brown                      Chairman Mrs A Taylor Mr D A Nice Mrs S Bartlett
<b>HOLDING TRUSTEES</b>	Pastor Gary D Brown Mrs A Taylor Mr D A Nice Mrs S Bartlett

The existing trustees appoint any new trustees following the provisions laid out in the Charity's governing instrument.

**GOVERNING INSTRUMENT**                      The previous trust deed with Assemblies of God adopted 21 May 2006 has been superseded by a new constitution and trust deed which was adopted by special resolution of New Life Christian Centre on 12th November 2017. This document has been accepted and filed at the Charity Commission on 15th Jan 2018.

New Life Christian Centre using the working name of "New Life Church" has been affiliated with the "Fellowship of Independent Evangelical Churches" ( FIEC ) as from Sept 2017.

**REGISTRATION DATE**                      27 February 1996:Standard registration

### OBJECTS

a) 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.

b) 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.

c) 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.

**CORRESPONDENCE ADDRESS**                      24-25 Irish Street  
Whitehaven  
Cumbria  
CA28 7BY

**EMAIL ADDRESS & WEBSITE ADDRESS** info@nlc-online.org.uk and www.nlc-online.org.uk

**PRIMARY BANKERS**                      Barclays Bank Plc,  
2, Frinkle Sreet  
Workington  
Cumbria  
CA14 2AU

**INDEPENDENT EXAMINER**                      Donna Leppitt  
Independent Examiners Ltd  
Unit 2  
The Broadridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF

**NEW LIFE CHRISTIAN CENTRE**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**1 Reference and Administrative Details of Charity, Trustees and Advisors**

**Name of Charity** New Life Christian Centre

**Other Working Name of Charity** New Life Church

**Registered Charity No** 1053316

**Official Address** 24-25, Irish Street, Whitehaven, Cumbria, CA28 7BY. Tel/Fax: 01946 66556

**E-mail Address & Web Site Address** [info@nlc-online.org.uk](mailto:info@nlc-online.org.uk) and [www.nlc-online.org.uk](http://www.nlc-online.org.uk)

**Names of Management Trustees** Pastor Gary D Brown (chairman), Mr D A Nice, Mrs A Taylor and Mrs S Bartlett.

**Holding Trustees** Pastor Gary D Brown, Mrs A Taylor, Mr D A Nice and Mrs S Bartlett

**Advisors**

- 1) Main bankers - Barclays Bank Plc, 2, Finkle Street, Workington, Cumbria, CA14 2AU.
- 2) Legal advisors – Geldards LLP, 4, Capital Quarter, Tyndall Street, Cardiff, CF10 4BZ.
- 3) Independent Examiners - Independent Examiners Ltd., Unit 2, The Broadbridge Business Centre, Delling Lane, Bosham, PO18 8NF.
- 4) Bankers for saving and mortgage accounts - Kingdom Bank Ltd., Media House, Padge Road, Beeston, Nottingham, NG9 2RS.

**2 Structure, Governance and Management**

**The Model Deed for New Life Christian Centre**

- The previous trust deed with Assemblies of God has been superseded by a new constitution and trust deed which was adopted by special resolution of New Life Christian Centre on 12th November 2017. This document has been accepted and filed at the Charity Commission on 15th Jan 2018.
- New Life Christian Centre using the working name of “New Life Church” has been affiliated with the “Fellowship of Independent Evangelical Churches” ( FIEC ) as from Sept 2017.

**Organisational Structure of Charity**

The Church Council of New Life Church which is composed of four members (Pastor Gary D Brown - chairman, Mr D A Nice, Mrs A Taylor and Mrs S Bartlett) who are the management trustees of the charity. These trustees are entitled to appoint other trustees as required. New trustees are introduced into the work by initially been given a copy of the previous year’s accounts including the trustees’ report. A working knowledge of the charity is gained by attendance at bimonthly church council meetings and regular input from the chairman and other trustees.

- The Eldership comprises of two members of Church Council and one other member who look after the spiritual oversight and the ministry of the church. These members are Pastor Gary D Brown, Mr D A Nice and Mr B Beecham.

**Financial Risk Assessment**

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

## NEW LIFE CHRISTIAN CENTRE

### TRUSTEES' REPORT (Continued) FOR THE YEAR ENDED 31ST MARCH 2022

The significant risks as shown below:

#### **Major Risks to the Charity:**

One major risk to the charity is to not have sufficient income to fulfil its objects, purpose statement and goals. This risk is minimised by a constant review of all sources of income and being prudent in regard to expenditure by the Church Council. Also the risk of financial loss to the charity is kept under control by:

- Monthly bank reconciliation of all accounts.
- The operation of an internal audit system to monitor gross income, expenditure, petty cash and gift aid donations on a monthly basis. The audit system was set up using the guidelines and principles of the booklet "Internal Financial Control of Charities" (CC8) and this audit system is open to constant review and improvement by the Church Council.
- The use of on-line banking facilities to monitor the cash flow of all bank accounts as real time on a regular basis, at least 4 to 5 times per week.
- The use of income and expenditure predictor on a spreadsheet which assists both the weekly and monthly cash flow of the General account in advance.

### **3 Objectives and Activities**

#### **The Objects of New Life Christian Centre**

- The advancement of the Christian Religion by the proclamation and furtherance of the Gospel of God concerning His Son Jesus Christ the Lord and the preaching and teaching of the Word of God by the Church which is according to the Purpose Statement.
- Such other charitable purposes as shall further the attainment of the above objects of the Church or any of them.
- The furtherance of the other charitable work of the Church consistently with the Purpose Statement.

#### **Purpose Statement of New Life Christian Centre**

"New Life Church exists as a community of Christians aiming to be gospel-centred in all our faith and practice, proclaiming Jesus to the world. Our purpose is therefore to build a gospel-centred Trinitarian church for all the family where people of all ages can belong, believe and grow in faith, love and ministry for the glory of God.

#### **Core Values of New Life Christian Centre**

We define our core values as "those things" that most closely define how we think, act and live, as a church community. As a church we value:

1. **The Gospel:** To be a part of New Life is to love the gospel. The gospel is not just the entrance to the church, it is our central message, and the lens through which we view life. This finds expression in our confidence in the gospel to transform lives, in our heart for evangelism, as a foundation for our sanctification, as a source of our joy in God, and as an impetus for worship.
2. **Passion for God:** To be a part of New Life is to cultivate growing affections for God. We never want our relationship with God to become passive or apathetic, but we desire to be ever growing in our love for our Saviour. This finds expression in our corporate worship, our intentional pursuit of the spiritual disciplines, our love for God's word, the joy and gratitude that we seek to cultivate—hopefully, this will be seen in all that we do as a church.
3. **Sound Doctrine:** To be a part of New Life is to value sound doctrine, to grow in our knowledge of biblical truth, and to apply this truth to our lives. This finds expression in our commitment to Scripture, our high view of preaching, and the emphasis on application of truth in our care groups.
4. **The Holy Spirit:** To be a part of New Life is to value the active presence of God and the ministry of the Holy Spirit. This finds expression in our emphasis on corporate worship, our appreciation of and earnest desire for spiritual gifts and times of personal ministry in care groups and after the Sunday meeting, and an overall desire to cultivate a lifestyle of faith-filled dependence upon God.
5. **Sanctification:** To be a part of New Life is to pursue growth in godliness. This finds expression in our emphasis on small groups, our pursuit of biblical fellowship, and our desire to apply the truth of God to our lives in every way possible.

**NEW LIFE CHRISTIAN CENTRE**  
**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**Core Values of New Life Christian Centre (continued)**

6. **Relationships:** To be a part of New Life is to value and to be committed to relationships—as both a source of joy and a channel of God’s grace. This finds expression in our care groups, our pursuit of biblical fellowship, our emphasis on family life, marriage and parenting training, our appreciation of and care for singles, the practice of hospitality, and countless other ways.

7. **Servanthood:** To be a part of New Life is to embrace the value of servanthood. Jesus calls all His followers to embrace servanthood as the mark of true greatness, and we are blessed with an abundance of true servants. This finds expression in a wide variety of ministry teams, small groups, our cultivation of spiritual gifts, and in an endless array of both formal church contexts (e.g., the Sunday meeting) and informal life settings.

8. **Evangelism/Mission:** To be a part of New Life is to be consistently reminded of our privilege and responsibility to share the gospel, individually and corporately. This finds expression in such things as ‘Christianity Explored’ courses, regular opportunities for inviting others and being involved in sharing the message about Jesus with others.

**Membership Covenant of New Life Christian Centre**

We define our membership not as a legalistic document but as a statement of Godly intent.

For those who wish to be considered for church membership, are encouraged to take part in a course called “Walking Together”, which covers the following subjects:

- Lesson 1 Welcome to “Walking Together”,
- Lesson 2 The Purpose of Journey: God’s Glory in Through the Church
- Lesson 3 The Beginning of the Journey: The Gospel
- Lesson 4 Embarking on the Journey: Our Response to the Gospel
- Lesson 5 Continuing the Journey: Sanctification
- Lesson 6 Understanding the Journey: The Importance of Sound Doctrine
- Lesson 7 Strength for the Journey: Empowered by the Spirit
- Lesson 8 Together on the Journey: Relationships in the Church
- Lesson 9 Participating in the Journey: Servanthood and Stewardship
- Lesson 10 Care along the Journey: Pastoral Leadership
- Lesson 11 Reaching others on the Journey: Evangelism and Mission

**Contribution of Volunteers**

In order to complete the evangelistic activities and the ministry of the church it clearly recognised what an invaluable contribution volunteers play. This is shown by their practical serving in the church in time and talent, and in their generous, regular and faithful giving of finance which accounts for ~54% of the total income received during the year 2021/22. The remaining income is made up of ~11% Gift Aid and ~35% of other income resources for the same financial year.

**4 Achievements and Performance**

**Main Objective’s for the Year 2021/22**

- To continue to provide activities which are part of the charity’s objects and purpose statement

**Strategies to Achieve Objective’s for the Year 2021/22**

- To maintain the operating of the charity by using income resources from church members and other income streams.
- The mortgage loan for the new community hall to be serviced by pledges from the charity’s members and other general income resources.
- The provision of the charity’s activities to be made possible by the use of key leaders and members of the charity, in which these activities are to be financed from general funds. Also to obtain funds where possible from grant making organisations to help support the youth and children’s work.

**NEW LIFE CHRISTIAN CENTRE**  
**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**Review of Main Activities and Achievements for 2021/22**

Opening comments: During 2021/22 the COVID restrictions were lifted at different times of the year and so the church services and activities were opened up in stages.

- The provision of church services each week to a congregation of children and adults from the local community. These services involved worship, exposition of the word of God, proclamation of the Gospel, prayer and participation at the Lord's table. A weekly Sunday school which provided bible teaching to youth and children of the church was suspended during 2021/22. During mid-week there was the provision of a bible study as required, a church prayer group and activities to facilitate fellowship between church members.
- The church web site continues to promote the objects and purpose statement of the church. Also the church Facebook, along with an additional WhatsApp group for members and friends of the church continues as a means of encouragement and contact about various church events which promote the life, the death and resurrection of Jesus Christ.
- Continued to provide a church child protection policy for the youth and children's works.
- During 2021/22 the church provided financial and prayer support to 2 missionary couples who endeavoured to promote the Gospel of Jesus Christ in other nations throughout the world.
- A drop in community café called the "The Net", commenced in early Nov 2010 which was set up as a means of outreach of the Christian faith into the community. The "Net" was operated during 2021/22 as COVID restrictions were lifted.
- From June 2011 there was the commencement of a "Foodbank Centre" a satellite of "North Lakes Foodbank" which is a collection and distribution centre which volunteers provide food provisions for those in need from the local community. This "Foodbank Centre" was allowed to continue to operate under covid safe conditions as it was deemed an essential service during 2021/22.
- During 2021/22 the income received was sufficient to cover all the support costs including the mortgage loan for the new community hall which was built in 2007.
- As from 1st Oct 2013 New Life Church commenced Pastor Gary Brown as a full-time salaried position. This fulfils the goal of New Life Church: "To be financially buoyant being able to fund a minister on a full-time salary and those activities that represents our core values effectively". The income received during 2021/22 has continued to provide the necessary finance for this full-time salaried position.

**5 Financial Review**

The charity's financial performance enabled the income received to finance:

- Grants payable in furtherance of charitable objects
- Activities in furtherance of the charitable objects
- Support costs
- Resources expended on managing and administering the charity

**Church's Policy on the Distribution of Income:**

The church funds are distributed as follows:

- **An Evangelism Fund** - to support the main goal of New Life Christian Centre - To give everyone in Whitehaven and surrounding areas the opportunity to hear and respond to the gospel of Jesus Christ.
- **A Missions Fund** - to regularly support specific missionaries and itinerant missionaries who proclaim the gospel of Jesus Christ to other nations and people groups in the world.
- **A Youth and Children Fund** - to support the ministry to reach youth and children with the gospel of Jesus Christ.
- **A Minister Support Fund** - to raise support for a full-time minister's salary in order that the minister can be released to lead the ministry of proclaiming the gospel of Jesus Christ to all ages.
- **A General Fund** - to cover the support the charity's main activities including servicing a mortgage loan.

The church policy is to review the amount allocated to a specific fund, which is carried out annually out by the Church Council. For more detailed information about the church's finances please see the final accounts for the year ended 31st March 2022. The accounts for New Life Christian Centre were independently examined by "Independent Examiners Ltd".

**NEW LIFE CHRISTIAN CENTRE**  
**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**Reserves Policy:**

The trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

**6 Future Plans:**

- To grow in faith and numbers as God permits.
- To remain faithful to preaching the whole counsel of God as defined in the gospel of Jesus Christ.
- To maintain an evangelical witness to our town and district.
- To operate efficiently and wisely, stewarding the resources that have been given to us by God.
- To equip our people to fulfil their function in the local church.
- To provide a safe and secure environment to bring up the children of the fellowship.

**NEW LIFE CHRISTIAN CENTRE**  
**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**Responsibilities of Trustees**

Charity law requires the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming resources and resources expended for the period. In preparing those financial statements, the Board of Trustees should follow best practice and are required to;

- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent
- comply with applicable accounting standards subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The Board of Trustees is responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:-

- the charity is operating efficiently and effectively
- all assets are safeguarded against unauthorised use or disposition and are properly applied
- proper records are maintained and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss.

Approved by the Trustees on..... 30/01/23 .....

Signed on their behalf by Trustee ..... D.A. Nice .....

Printed Name: David A Nice.

Approved by the Trustees on..... 30/1/2023 .....

Signed on their behalf by Trustee ..... A Taylor .....

Printed Name: ALICE TAYLOR .

**NEW LIFE CHRISTIAN CENTRE**  
**INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

Report to the trustees/ members of New Life Christian Centre on the accounts for the year ended 31st March 2022.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no 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

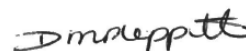
1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

Donna Leppitt  
Independent Examiners Ltd  
Unit 2  
The Broadridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF



Date: 30th January 2023

**NEW LIFE CHRISTIAN CENTRE**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

	<b>Notes</b>	Unrestricted Funds £	Restricted Funds £	Designated Funds	<b>Total 2021/22 £</b>	<b>Total 2020/21 £</b>
<b>INCOMING RESOURCES</b>						
Donations & Legacies	<b>3a</b>	53,416	-	1,513	54,929	56,322
Investment Income	<b>3b</b>	1	-	-	1	5
Charitable Activities	<b>3c</b>	18,772	-	-	18,772	11,418
Other Income	<b>3d</b>	343	-	-	343	746
Other Incoming Resources	<b>3e</b>	9,156	-	-	9,156	15,627
<b>TOTAL INCOMING RESOURCES</b>		<b>81,686</b>	<b>-</b>	<b>1,513</b>	<b>83,200</b>	<b>84,118</b>
<b>RESOURCES EXPENDED</b>						
Costs of Charitable Activities	<b>4a</b>	72,640	-	970	73,610	76,553
<b>TOTAL RESOURCES EXPENDED</b>		<b>72,640</b>	<b>-</b>	<b>970</b>	<b>73,610</b>	<b>76,553</b>
<b>NET INCOMING/(OUTGOING) RESOURCES</b>		<b>9,046</b>	<b>-</b>	<b>543</b>	<b>9,589</b>	<b>7,565</b>
<b>TRANSFERS BETWEEN FUNDS</b>		433	-	(433)	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>9,479</b>	<b>-</b>	<b>110</b>	<b>9,589</b>	<b>7,565</b>
<b>RECONCILIATION OF FUNDS:</b>						
Balances Brought Forward		337,482	-	2,815	340,297	332,732
<b>BALANCES CARRIED FORWARD</b>		<b>346,962</b>	<b>-</b>	<b>2,925</b>	<b>349,887</b>	<b>340,297</b>

All of the Charity's operations are classed as continuing operations.

**NEW LIFE CHRISTIAN CENTRE**

**BALANCE SHEET  
AS AT 31 MARCH 2022**

	Notes	Unrestricted Fund £	Restricted Funds	<b>Total 31-Mar-22 £</b>	<b>Total 31-Mar-21 £</b>
<b>Fixed Assets</b>					
Tangible Assets	<b>2</b>	411,714	-	411,714	413,603
<b>Current Assets</b>					
Debtors & Prepayments	<b>9</b>	2,673	-	2,673	1,855
Cash at bank and in hand	<b>8</b>	8,813	-	8,813	14,530
<b>Total Current Assets</b>		<b>11,485</b>	<b>-</b>	<b>11,485</b>	<b>16,385</b>
<b>Creditors: due within one year</b>	<b>10</b>	25,682	-	25,682	24,540
<b>NET CURRENT ASSETS</b>		<b>(14,197)</b>	<b>-</b>	<b>(14,197)</b>	<b>(8,155)</b>
<b>TOTAL ASSETS less current liabilities</b>		<b>397,517</b>	<b>-</b>	<b>397,517</b>	<b>405,448</b>
<b>Creditors: due in more than one year</b>	<b>11</b>	47,631	-	47,631	65,151
<b>NET ASSETS</b>		<b>349,887</b>	<b>-</b>	<b>349,887</b>	<b>340,297</b>
<b>FUNDS OF THE CHARITY</b>					
General Funds		346,962	-	346,962	337,482
Restricted funds	<b>5</b>	-	-	-	-
Designated Funds	<b>6</b>	2,925	-	2,925	2,815
<b>TOTAL FUNDS</b>		<b>349,887</b>	<b>-</b>	<b>349,887</b>	<b>340,297</b>

Approved by the Trustees on the..... 30/01/23 .....

Signed on their behalf by Trustee..... DA Nice..... a Taylor .....

Print Name:..... David A Nice..... ANICE TAYLOR .....

**NEW LIFE CHRISTIAN CENTRE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**1. ACCOUNTING POLICIES**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

**Basis of preparation:**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes. The financial statements have been prepared 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 (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

**Assessment of Going Concern**

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

**Incoming Resources**

**Recognition of Incoming Resources**

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**Incoming Resources with Related expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SOFA.

**Grants and Donations**

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

**Tax Reclaims on Donations and Gifts**

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

**Contractual Income and Performance Related Grants**

This is only included in the SOFA once the related goods or services has been delivered.

**Gifts in Kind**

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as income receivable.

**Volunteer Help**

The value of any voluntary help received is not included in the accounts and is described in the Report of the Trustees.

**Donated Services and Facilities**

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

**Investment Income**

This is included in the accounts when receivable.

**Investment Gains and Losses**

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

# NEW LIFE CHRISTIAN CENTRE

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2022

### 1. ACCOUNTING POLICIES (continued)

#### Expenditure and Liabilities

##### Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

##### Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

##### Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

##### Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

##### Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

##### Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, eg allocating property costs by floor areas, or per capital employed, staff costs by the time spent and other costs by their usage.

##### Fund Accounting

Funds held by the charity are either:

###### 1. Unrestricted funds

These are funds which can be used in accordance with the charity's objectives, at the discretion of the trustees.

###### 2. Restricted funds

These are funds that can only be used for particular restricted purposes within the objects of the charity.

###### 3. Endowment funds

These funds are funds set aside by the trustees out of unrestricted general funds for specific purposes or projects.

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

##### Fixed Assets

Fixed Assets are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

##### Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a reducing balance basis over their estimated useful lives. The rates applied for general equipment is 10% with no depreciation charged to freehold property as this is maintained to such a standard that the estimated residual value is not less than cost.

Land & Buildings	0%
General Equipment	10%

There has been no change to the accounting policies (Variation rules and methods of accounting) since last year.

**NEW LIFE CHRISTIAN CENTRE**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**2. TANGIBLE FIXED ASSETS**

	Property	Other Fixed Asset	General Equipment	Land & Buildings	2021/22
	£	£	£	£	£
<b>Cost</b>					
At 1 April 2021	-	-	83,938	402,637	486,575
Additions	-	-	-	-	-
At 31 March 2022	-	-	83,938	402,637	486,575
<b>Accumulated Depreciation</b>					
At 1 April 2021	-	-	72,971	-	72,971
Charge for the Year	-	-	1,889	-	1,889
At 31 March 2022	-	-	74,860	-	74,860
<b>Net Book Value</b>					
At 31 March 2022	-	-	9,078	402,637	411,714
At 31 March 2021	-	-	10,967	402,637	413,604

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2022 : None  
31st March 2021 : None

## NEW LIFE CHRISTIAN CENTRE

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2022

#### 3. INCOMING RESOURCES

Note	Unrestricted Funds £	Restricted Funds £	Designated Funds	Total 2021/22 £	Total 2020/21 £
<b>a) Donations &amp; Legacies</b>					
Gifts & Donations	39,309	-	-	39,309	43,697
Gift Aid Tax Recovered	10,861	-	-	10,861	8,805
Pledges	1,745	-	-	1,745	1,730
Ministry Support	1,500	-	-	1,500	2,090
Christian Mission donations	-	-	955	955	-
Youth & children donations	-	-	558	558	-
	<b>53,416</b>	<b>-</b>	<b>1,513</b>	<b>54,929</b>	<b>56,322</b>
<b>b) Investment Income</b>					
Interest Received	1	-	-	1	5
	<b>1</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>5</b>
<b>c) Activities for Generating Funds</b>					
Car Parking Receipts	2,200	-	-	2,200	3,060
Hire of Church Rooms	15,734	-	-	15,734	8,358
Community Café	788	-	-	788	-
Visiting speaker income	50	-	-	50	-
	<b>18,772</b>	<b>-</b>	<b>-</b>	<b>18,772</b>	<b>11,418</b>
<b>d) Charitable Activities</b>					
Books & Publications	190	-	-	190	209
Charitable Missions	-	-	-	-	350
Evangelism & Outreach	67	-	-	67	-
Fellowship Income	87	-	-	87	-
Youth & Children	-	-	-	-	187
	<b>343</b>	<b>-</b>	<b>-</b>	<b>343</b>	<b>746</b>
<b>e) Other Incoming Resources</b>					
HMR&C Job Retention Scheme	-	-	-	-	3,219
Insurance Claims	8,445	-	-	8,445	12,120
Sundry Income	711	-	-	711	288
	<b>9,156</b>	<b>-</b>	<b>-</b>	<b>9,156</b>	<b>15,627</b>

## NEW LIFE CHRISTIAN CENTRE

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2022

#### 4. RESOURCES EXPENDED

Note	Unrestricted Funds £	Restricted Funds £	Designated Funds	<b>Total 2021/22 £</b>	<b>Total 2020/21 £</b>
<b>Charitable Activities:-</b>					
Bank & Interest Charges	-	-	-	-	6,857
Bible Classes	-	-	-	-	49
Books , Leaflets, Info	503	-	-	503	588
Car Allowance	946	-	-	946	987
Catering and Cleaning Costs	758	-	-	758	447
Charitable Missions	-	-	-	-	1,157
Community Café	845	-	-	845	-
Computer Equipment	427	-	-	427	1,054
Depreciation Expense	1,889	-	-	1,889	1,981
Evangelism	427	-	-	427	42
Fellowship Expenses	69	-	-	69	-
Grants:Gifts & Donations	1,588	-	-	1,588	1,348
Grants-Missions (H & OS)	-	-	970	970	-
Insurance Costs	2,216	-	-	2,216	1,517
Printing, Postage & Stationery	744	-	-	744	912
Rent & Hires	1,114	-	-	1,114	1,114
Repairs & Maintenance	5,796	-	-	5,796	4,428
Staff Costs	39,421	-	-	39,421	46,629
	-	-	-	-	-
	-	-	-	-	-
Sundry Expenses	1,967	-	-	1,967	434
Telephone Costs	958	-	-	958	923
Training Costs	43	-	-	43	-
Utility Costs	5,311	-	-	5,311	3,409
Visiting Speakers	250	-	-	250	200
Website & Broadband Costs	-	-	-	-	89
Youth & Children	-	-	-	-	68
<b>Governance costs:-</b>					
Independent Examiner Fee	30	-	-	30	1,080
Legal & Professional fees	1,200	-	-	1,200	1,240
	<b>72,640</b>	<b>-</b>	<b>970</b>	<b>73,610</b>	<b>76,553</b>

## NEW LIFE CHRISTIAN CENTRE

### NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST MARCH 2022

#### 5. RESTRICTED FUNDS

The Charity held no Restricted Funds during this or the previous financial period.

#### 6. DESIGNATED FUNDS

##### CURRENT FINANCIAL YEAR

	<b>Balance 01-Apr-21</b>	Income	Expenditure	Unrealised Gain/Loss	Transfer	<b>Balance 31-Mar-22</b>
	£	£	£	£	£	£
Christian Mission	242	955	(970)	-	(50)	177
Youth & Children	2,573	558	-	-	(383)	2,748
	<b>2,815</b>	<b>1,513</b>	<b>(970)</b>	<b>-</b>	<b>(433)</b>	<b>2,925</b>

##### PREVIOUS FINANCIAL YEAR

	<b>Balance 01-Apr-20</b>	Income	Expenditure	Unrealised Gain/Loss	Transfer	Revised 31-Mar-21
	£	£	£	£	£	£
Christian Mission	242	350	(1,157)	-	807	242
Youth & Children	2,454	187	(68)	-	-	2,573
	<b>2,696</b>	<b>537</b>	<b>(1,225)</b>	<b>-</b>	<b>807</b>	<b>2,815</b>

**NEW LIFE CHRISTIAN CENTRE**  
**NOTES TO THE ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**7. INVESTMENTS**

The Charity held no investment assets during this or the previous financial period.

**8. CASH AT BANK AND IN HAND**

	Unrestricted Funds £	Restricted Funds £	Designated Funds	<b>Total 31-Mar-22 £</b>	<b>Total 31-Mar-21 £</b>
General Current Account	1,688	-	786	2,473	2,302
Holding Account	2,293	-	2,573	4,866	11,113
Missions Account	227	-	(50)	177	242
Evangelism Account	596	-	-	596	324
Kingdom Bank Savings Account	72	-	-	72	72
Youth & Children Account	955	-	(383)	572	397
Petty Cash	56	-	-	56	81
	<b>5,887</b>	<b>-</b>	<b>2,925</b>	<b>8,813</b>	<b>14,530</b>

**9. DEBTORS AND PREPAYMENTS**

	Unrestricted Funds £	Restricted Funds £	Designated Funds	<b>Total 31-Mar-22 £</b>	<b>Total 31-Mar-21 £</b>
Gift Aid Tax Recoverable	-	-	-	-	1,855
Sundry Debtors	2,673	-	-	2,673	-
	<b>2,673</b>	<b>-</b>	<b>-</b>	<b>2,673</b>	<b>1,855</b>

**10. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE WITHIN ONE YEAR**

	Unrestricted Funds £	Restricted Funds £	Designated Funds	<b>Total 31-Mar-22 £</b>	<b>Total 31-Mar-21 £</b>
Kingdom Bank Loan	23,400	-	-	23,400	23,400
Sundry Creditors	1,172	-	-	1,172	60
Independent Examiner's Fee	1,110	-	-	1,110	1,080
	<b>25,682</b>	<b>-</b>	<b>-</b>	<b>25,682</b>	<b>24,540</b>

**11. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE IN MORE THAN ONE YEAR**

	Unrestricted Funds £	Restricted Funds £	Designated Funds	<b>Total 31-Mar-22 £</b>	<b>Total 31-Mar-21 £</b>
Kingdom Bank Loan	47,631	-	-	47,631	65,151
	<b>47,631</b>	<b>-</b>	<b>-</b>	<b>47,631</b>	<b>65,151</b>

**NEW LIFE CHRISTIAN CENTRE**  
**NOTES TO THE ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**12. STAFF COSTS AND NUMBERS**

	<b>TOTAL 2021/22 £</b>	<b>TOTAL 2020/21 £</b>
Gross Wages & Salaries	30,671	37,280
Employer's National Insurance Costs	2,778	3,377
Employer's Pension Contributions	5,972	5,972
	<b>39,421</b>	<b>46,629</b>

Average number of employees who were engaged in each of the following activities:

	<b>TOTAL 2021/22</b>	<b>TOTAL 2020/21</b>
Charitable Activities	1	1
	<b>1</b>	<b>1</b>

The Charity operates a PAYE scheme to pay all employed members of staff and no employees received emoluments in excess of £60,000.  
(2020/21- None)

**13. TRUSTEES AND OTHER RELATED PARTIES**

During the financial period Trustees Mr G. Brown received £34804 (2020/21: £36,425) in salary related payments, £5972 (2020/21:£5,972) in Pension Contributions, £452 (2020/21: £290) in Telephone costs and £946 (2020/21 £987) in Car allowances in his capacity as Church Pastor of The New Life Christian Centre and in furthering the Charity's objects.

No payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.  
(2020/21- None)

**14. RISK ASSESSMENT**

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated combined with the annual review of the controls over 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.

**15. RESERVES POLICY**

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

**16. PUBLIC BENEFIT**

The Charity acknowledges 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 this are provided in the Trustees' report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

**NEW LIFE CHRISTIAN CENTRE**

England & Wales - Charity number 1053316

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# Accounts

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**ANNUAL REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST MARCH 2021**

**NEW LIFE  
CHRISTIAN CENTRE**

**CHARITY REGISTRATION 1053316**

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Page 16 Independent Examiner's Report to the Trustees

# ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

## **1 Reference and Administrative Details of Charity, Trustees and Advisors**

**Name of Charity** New Life Christian Centre

**Other Working Name of Charity** New Life Church

**Registered Charity No** 1053316

**Official Address** 24-25, Irish Street, Whitehaven, Cumbria, CA28 7BY. Tel/Fax: 01946 66556

**E-mail Address & Web Site Address** [info@nlc-online.org.uk](mailto:info@nlc-online.org.uk) and [www.nlc-online.org.uk](http://www.nlc-online.org.uk)

**Names of Management Trustees** Pastor Gary D Brown (chairman), Mr D A Nice, Mrs A Taylor, and Mrs S Bartlett

**Holding Trustees** Pastor Gary D Brown, Mrs A Taylor, Mr D A Nice and Mrs S Bartlett (as July 2020)

### **Advisors**

- 1) Main bankers - Barclays Bank Plc, 2, Finkle Street, Workington, Cumbria, CA14 2AU.
- 2) Legal advisors – Geldards LLP, 4, Capital Quarter, Tyndall Street, Cardiff, CF10 4BZ.
- 3) Independent Examiners - Independent Examiners Ltd., Unit 2, The Broadbridge Business Centre, Delling Lane, Bosham, PO18 8NF.
- 4) Bankers for saving and mortgage accounts - Kingdom Bank Ltd., Media House, Padge Road, Beeston, Nottingham, NG9 2RS.

## **2 Structure, Governance and Management**

### **The Model Deed for New Life Christian Centre**

- The previous trust deed with Assemblies of God has been superseded by a new constitution and trust deed which was adopted by special resolution of New Life Christian Centre on 12<sup>th</sup> November 2017. This document has been accepted and filed at the Charity Commission on 15<sup>th</sup> Jan 2018.
- New Life Christian Centre using the working name of “New Life Church” has been affiliated with the “Fellowship of Independent Evangelical Churches” ( FIEC ) as from Sept 2017.

### **Organisational Structure of Charity**

The Church Council of New Life Church which is composed of four members (Pastor Gary D Brown - chairman, Mr D A Nice, Mrs A Taylor and Mrs S Bartlett) who are the management trustees of the charity. These trustees are entitled to appoint other trustees as required. New trustees are introduced into the work by initially been given a copy of the previous year's accounts including the trustees' report. A working knowledge of the charity is gained by attendance at bimonthly church council meetings and regular input from the chairman and other trustees.

- The Eldership comprises of two members of Church Council and one other member who look after the spiritual oversight and the ministry of the church. These members are Pastor Gary D Brown, Mr D A Nice and Mr B Beecham.

# ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

## Financial Risk Assessment

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

## Major Risks to the Charity:

One major risk to the charity is to not have sufficient income to fulfil its objects, purpose statement and goals. This risk is minimised by a constant review of all sources of income and being prudent in regard to expenditure by the Church Council. Also the risk of financial loss to the charity is kept under control by:

- Monthly bank reconciliation of all accounts.
- The operation of an internal audit system to monitor gross income, expenditure, petty cash and gift aid donations on a monthly basis. The audit system was set up using the guidelines and principles of the booklet "Internal Financial Control of Charities" (CC8) and this audit system is open to constant review and improvement by the Church Council.
- The use of on-line banking facilities to monitor the cash flow of all bank accounts as real time on a regular basis, at least 4 to 5 times per week.
- The use of income and expenditure predictor on a spreadsheet which assists both the weekly and monthly cash flow of the General account in advance.

## 3 Objectives and Activities

### The Objects of New Life Christian Centre

- The advancement of the Christian Religion by the proclamation and furtherance of the Gospel of God concerning His Son Jesus Christ the Lord and the preaching and teaching of the Word of God by the Church which is according to the Purpose Statement.
- Such other charitable purposes as shall further the attainment of the above objects of the Church or any of them.
- The furtherance of the other charitable work of the Church consistently with the Purpose Statement.

### Purpose Statement of New Life Christian Centre

"New Life Church exists as a community of Christians aiming to be gospel-centred in all our faith and practice, proclaiming Jesus to the world. Our purpose is therefore to build a gospel-centred Trinitarian church for all the family where people of all ages can belong, believe and grow in faith, love and ministry for the glory of God.

# ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

## Core Values of New Life Christian Centre

We define our core values as “those things” that most closely define how we think, act and live, as a church community. As a church we value:

- 1. The Gospel:** To be a part of New Life is to love the gospel. The gospel is not just the entrance to the church, it is our central message, and the lens through which we view life. This finds expression in our confidence in the gospel to transform lives, in our heart for evangelism, as a foundation for our sanctification, as a source of our joy in God, and as an impetus for worship.
- 2. Passion for God:** To be a part of New Life is to cultivate growing affections for God. We never want our relationship with God to become passive or apathetic, but we desire to be ever growing in our love for our Saviour. This finds expression in our corporate worship, our intentional pursuit of the spiritual disciplines, our love for God’s word, the joy and gratitude that we seek to cultivate—hopefully, this will be seen in all that we do as a church.
- 3. Sound Doctrine:** To be a part of New Life is to value sound doctrine, to grow in our knowledge of biblical truth, and to apply this truth to our lives. This finds expression in our commitment to Scripture, our high view of preaching, and the emphasis on application of truth in our care groups.
- 4. The Holy Spirit:** To be a part of New Life is to value the active presence of God and the ministry of the Holy Spirit. This finds expression in our emphasis on corporate worship, our appreciation of and earnest desire for spiritual gifts, times of personal ministry in care groups and after the Sunday meeting, and an overall desire to cultivate a lifestyle of faith-filled dependence upon God.
- 5. Sanctification:** To be a part of New Life is to pursue growth in godliness. This finds expression in our emphasis on small groups, our pursuit of biblical fellowship, and our desire to apply the truth of God to our lives in every way possible.
- 6. Relationships:** To be a part of New Life is to value and to be committed to relationships—as both a source of joy and a channel of God’s grace. This finds expression in our care groups, our pursuit of biblical fellowship, our emphasis on family life, marriage and parenting training, our appreciation of and care for singles, the practice of hospitality, and countless other ways.
- 7. Servanthood:** To be a part of New Life is to embrace the value of servanthood. Jesus calls all His followers to embrace servanthood as the mark of true greatness, and we are blessed with an abundance of true servants. This finds expression in a wide variety of ministry teams, small groups, our cultivation of spiritual gifts, and in an endless array of both formal church contexts (e.g., the Sunday meeting) and informal life settings.
- 8. Evangelism/Mission:** To be a part of New Life is to be consistently reminded of our privilege and responsibility to share the gospel, individually and corporately. This finds expression in such things as ‘Christianity Explored’ courses, regular opportunities for inviting others and being involved in sharing the message about Jesus with others.

## Membership Covenant of New Life Christian Centre

We define our membership not as a legalistic document but as a statement of Godly intent.

For those who wish to be considered for church membership, are encouraged to take part in a course called “Walking Together”, which covers the following subjects:

- Lesson 1 Welcome to “Walking Together”
- Lesson 2 The Purpose of Journey: God’s Glory in Through the Church
- Lesson 3 The Beginning of the Journey: The Gospel
- Lesson 4 Embarking on the Journey: Our Response to the Gospel
- Lesson 5 Continuing the Journey: Sanctification
- Lesson 6 Understanding the Journey: The Importance of Sound Doctrine
- Lesson 7 Strength for the Journey: Empowered by the Spirit

# ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

- Lesson 8 Together on the Journey: Relationships in the Church
- Lesson 9 Participating in the Journey: Servanthood and Stewardship
- Lesson 10 Care along the Journey: Pastoral Leadership
- Lesson 11 Reaching others on the Journey: Evangelism and Mission

## **Contribution of Volunteers**

In order to complete the evangelistic activities and the ministry of the church it clearly recognised what an invaluable contribution volunteers play. This is shown by their practical serving in the church in time and talent, and in their generous, regular and faithful giving of finance which accounts for ~59% of the total income received during the year 2020/21. The remaining income is made up from Gift Aid (~12%) and other income resources (~29%) for the same financial year.

## **4 Achievements and Performance**

### **Main Objective's for the Year 2020/21**

- To continue to provide activities which are part of the charity's objects and purpose statement.

### **Strategies to Achieve Objective's for the Year 2020/21**

- To maintain the operating of the charity by using income resources from church members and other income streams.
- The mortgage loan for the new community hall to be serviced by pledges from the charity's members and other general income resources.
- The provision of the charity's activities to be made possible by the use of key leaders and members of the charity, in which these activities are to be financed from general funds. Also to obtain funds where possible from grant making organisations to help support the youth and children's work.

### **Review of Main Activities and Achievements for 2020/21**

Opening comments: During March 2020 the church was closed as part of the lockdown resulting from the COVID-19 pandemic. No 'in person' church services or activities were allowed to continue for certain periods. During the year a Health and Safety risk assessment was undertaken regularly in order to comply with Government guidance. Also, the users of rooms were advised by their organisations to close all operations which was in-line with government guidelines. The operation of the Foodbank was allowed to continue as it was deemed to be an essential service in which the volunteers of the Foodbank maintained covid safe practices. In order to maintain the general giving income stream, members of New Life Christian Centre were encouraged to pay their giving by alternative means such as online banking using standing order or bank credit. Also, the mortgage was renegotiated with the lender (Kingdom Bank) and it was changed as from April 2020 to an interest only mortgage for 3 months followed by partial mortgage payments until end of Oct 2020. Enhanced mortgage payments for period Oct – Dec 2020 and normal mortgage payments as from Jan 2021. These steps enabled New Life Christian Centre to maintain the cash flow of the General account.

During 2020/21 the following activities were arranged as the charity's objects and purpose statement:

- The provision of church services each week to a congregation of children and adults from the local community. These services involved worship, exposition of the word of God, proclamation of the Gospel, prayer and participation at the Lord's table. A weekly Sunday school which provided bible teaching to youth and children of the church was suspended during 2020/21. During mid-week there was the provision of a bible study as required, a church prayer group and activities to facilitate fellowship between church members. Throughout 2020/21 the church service and mid-week activities only operated under COVID safe conditions according to government guidance during 2020/21.
- The church web site continues to promote the objects and purpose statement of the church. Also the church Facebook, along with an additional WhatsApp group for members and friends of the church continues as a means of encouragement and contact about various church events which promote the life, the death and resurrection of Jesus Christ.
- Care and prayer groups in different locations were suspended during 2020/21

# ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

- Continued to provide a church child protection policy for the youth and children's works.
- An outreach group for mums/parents with toddlers called "Little Stars" and commenced in Oct 2007 was suspended during 2020/21.
- During 2020/21 the church provided financial and prayer support to 2 missionary couples who endeavoured to promote the Gospel of Jesus Christ in other nations throughout the world.
- A drop in community café called the "The Net", commenced in early Nov 2010 which was set up as a means of outreach of the Christian faith into the community. The "Net" was suspended during major parts 2020/21.
- From June 2011 there was the commencement of a "Foodbank Centre" a satellite of "North Lakes Foodbank" which is a collection and distribution centre which volunteers provide food provisions for those in need from the local community. This "Foodbank Centre" was allowed to continue to operate under covid safe conditions as it was deemed an essential service during 2020/21.
- During September 2013 the "Hobbies Fellowship" commenced, to foster fellowship between those who attend New Life Church. The "Hobbies Fellowship" was suspended for 2020/21.
- During 2020/21 the income received was sufficient to cover all the support costs including the mortgage loan for the new community hall which was built in 2007.
- As from 1<sup>st</sup> Oct 2013 New Life Church commenced Pastor Gary Brown as a full-time salaried position. This fulfils the goal of New Life Church: "To be financially buoyant being able to fund a minister on a full-time salary and those activities that represents our core values effectively". The income received during 2020/21 has continued to provide the necessary finance for this full-time salaried position.

## 5 Financial Review

The charity's financial performance enabled the income received to finance:

- Grants payable in furtherance of charitable objects
- Activities in furtherance of the charitable objects
- Support costs
- Resources expended on managing and administering the charity

### Church's Policy on the Distribution of Income:

The church funds are distributed as follows:

- **An Evangelism Fund** - to support the main goal of New Life Christian Centre - To give everyone in Whitehaven and surrounding areas the opportunity to hear and respond to the gospel of Jesus Christ.
- **A Missions Fund** - to regularly support specific missionaries and itinerant missionaries who proclaim the gospel of Jesus Christ to other nations and people groups in the world
- **A Youth and Children Fund** - to support the ministry to reach youth and children with the gospel of Jesus Christ.
- **A Minister Support Fund** - to raise support for a full-time minister's salary in order that the minister can be released to lead the ministry of proclaiming the gospel of Jesus Christ to all ages.
- **A General Fund** - to cover the support the charity's main activities including servicing a mortgage loan.

The church policy is to review the amount allocated to a specific fund, which is carried out annually out by the Church Council. For more detailed information about the church's finances please see the final accounts for the year ended 31st March 2021. The accounts for New Life Christian Centre were independently examined by "Independent Examiners Ltd".

# ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

## Reserves Policy:

The trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

## 6 Future Plans:

- To grow in faith and numbers as God permits.
- To remain faithful to preaching the whole counsel of God as defined in the gospel of Jesus Christ.
- To maintain an evangelical witness to our town and district.
- To operate efficiently and wisely, stewarding the resources that have been given to us by God.
- To equip our people to fulfil their function in the local church.
- To provide a safe and secure environment to bring up the children of the fellowship.

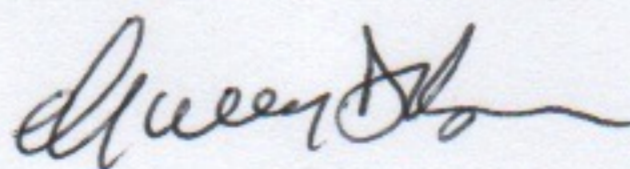
## Trustees' Responsibilities

The Charities Act 2011 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

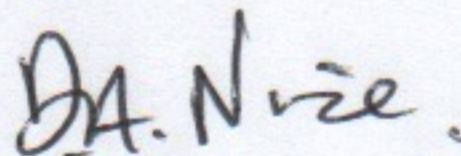
The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on: 12/12/21

Signed by: 

Trustee's Signature: Gary D Brown

Approved by Trustees on: 12/12/21

Signed by: 

Trustee's Signature: David A Nice

**NEW LIFE CHRISTIAN CENTRE**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31ST MARCH 2021**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>TOTAL 2020/21 £</b>	<b>TOTAL 2019/20 £</b>
<b>INCOMING RESOURCES</b>						
<b>Incoming Resources from Generated Funds</b>						
Donations & Legacies	3a	56,322	-	-	56,322	55,088
Activities for Generating Funds	3b	11,418	-	-	11,418	35,251
Investment Income	3c	5	-	-	5	36
Charitable Activities	3d	209	537	-	746	3,201
Other Incoming Resources	3e	15,627	-	-	15,627	336
<b>TOTAL INCOMING RESOURCES</b>		<b>83,581</b>	<b>537</b>	<b>-</b>	<b>84,118</b>	<b>93,912</b>
<b>RESOURCES EXPENDED</b>						
<b>Costs of Generating Funds</b>						
Charitable Activities	4a	75,328	1,225	-	76,553	87,996
<b>TOTAL RESOURCES EXPENDED</b>		<b>75,328</b>	<b>1,225</b>	<b>-</b>	<b>76,553</b>	<b>87,996</b>
<b>NET INCOMING/ (OUTGOING) RESOURCES</b>		<b>8,253</b>	<b>(688)</b>	<b>-</b>	<b>7,565</b>	<b>5,916</b>
Total Funds Brought Forward		330,278	2,454	-	332,732	326,816
Transfer Between Funds		(807)	807	-	-	-
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>337,724</b>	<b>2,573</b>	<b>-</b>	<b>340,297</b>	<b>332,732</b>

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 10 to 15 form part of these financial statements.

## NEW LIFE CHRISTIAN CENTRE

### BALANCE SHEET AS AT 31ST MARCH 2021


	Note	Unrestricted Funds £	Restricted Funds £	31-Mar-21 Total £	31-Mar-20 Total £
<b>Fixed Assets</b>					
Tangible Assets	2	413,603	-	413,603	415,584
<b>Current Assets</b>					
Debtors & Prepayments	8	1,855	-	1,855	2,806
Cash at Bank and in Hand	7	14,530	-	14,530	15,127
<b>Total Current Assets</b>		<b>16,385</b>	<b>-</b>	<b>16,385</b>	<b>17,933</b>
<b>Creditors:</b> amounts falling due within one	9	24,540	-	24,540	24,540
<b>NET CURRENT ASSETS</b>		(8,155)	-	(8,155)	(6,607)
<b>Creditors:</b> amounts falling due in more than one year	10	65,151	-	65,151	76,245
<b>NET ASSETS</b>		<b>340,297</b>	<b>-</b>	<b>340,297</b>	<b>332,732</b>
<b>Funds of the Charity</b>					
General Funds		337,724	-	337,724	330,278
Designated Funds	5	2,573	-	2,573	2,454
Restricted Funds	6	-	-	-	-
<b>Total Funds</b>		<b>340,297</b>	<b>-</b>	<b>340,297</b>	<b>332,732</b>

Approved by the Trustees on: 21/11/21

Signed by: 

Trustee's Signature: Gary D. Brown

Approved by the Trustees on: 21/11/21

Signed by: 

Trustee's Signature: Alice Taylor

## **NEW LIFE CHRISTIAN CENTRE**

### **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021**

#### **1. ACCOUNTING POLICIES**

##### **Basis of Preparation**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes. The financial statements have been prepared 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 (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

##### **Assessment of Going Concern**

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

##### **Incoming Resources**

###### **Recognition of Incoming Resources**

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

###### **Incoming Resources with Related Expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

###### **Grants and Donations**

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

###### **Tax Reclaims on Donations and Gifts**

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

###### **Contractual Income and Performance Related Grants**

This is only included in the SOFA once the related goods or services has been delivered.

###### **Gifts in Kind**

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

###### **Donated Services and Facilities**

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

###### **Volunteer Help**

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

###### **Investment Income**

This is included in the accounts when receivable.

###### **Investment Gains and Losses**

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

## NEW LIFE CHRISTIAN CENTRE

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

#### 1. ACCOUNTING POLICIES (Continued)

##### Expenditure and Liabilities

##### **Liability Recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

##### **Governance Costs**

Include costs of the preparation and examination of statutory accounts, the costs of the trustees' meetings and cost of any legal advice to trustees on governance or constitutional matters.

##### **Grants with Performance Conditions**

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

##### **Grants Payable without Performance Conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

##### **Support Costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, eg allocating property costs by floor areas, or per capital employed, staff costs by the time spent and other costs by their usage.

##### **Fixed Assets**

Tangible fixed assets for use by the charity, these are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt.

##### **Investments**

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a reducing balance basis over their estimated useful lives. The rates applied for general equipment is 10% with no depreciation charged to freehold property as this is maintained to such a standard that the estimated residual value is not less than cost.

#### 2. TANGIBLE FIXED ASSETS

		Land & Buildings £	General Equipment £	<b>Total 2020/21 £</b>
Cost	01-Apr-20	402,636	83,938	486,574
Additions		-	-	-
Disposals		-	-	-
Cost at	31-Mar-21	<u>402,636</u>	<u>83,938</u>	<u>486,574</u>
Depreciation	01-Apr-20	-	70,990	70,990
Charge		-	1,981	1,981
Disposals		-	-	-
Depreciation at	31-Mar-21	<u>-</u>	<u>72,971</u>	<u>72,971</u>
Net Book Value	31-Mar-21	<u><b>402,636</b></u>	<u><b>10,967</b></u>	<u><b>413,603</b></u>
Net Book Value	31-Mar-20	<u>402,636</u>	<u>12,948</u>	<u>415,584</u>

The annual commitments under non-cancelling operating leases and capital commitments are as

31st March 2021: £23,400

31st March 2020: £23,400

## NEW LIFE CHRISTIAN CENTRE

### NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2021

#### 3. INCOMING RESOURCES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>TOTAL 2020/21 £</b>	<b>TOTAL 2019/20 £</b>
Notes					
<b>a) Donations &amp; Legacies</b>					
Gifts & Donations	43,697	-	-	43,697	41,195
Gift Aid Tax Recovered	8,805	-	-	8,805	9,533
Pledges	1,730	-	-	1,730	1,920
Ministry Support	2,090	-	-	2,090	2,440
	<b>56,322</b>	<b>-</b>	<b>-</b>	<b>56,322</b>	<b>55,088</b>
<b>b) Activities for Generating Funds</b>					
Car Parking Receipts	3,060	-	-	3,060	4,340
Hire of Church Rooms	8,358	-	-	8,358	28,562
Community Café	-	-	-	-	2,349
	<b>11,418</b>	<b>-</b>	<b>-</b>	<b>11,418</b>	<b>35,251</b>
<b>c) Investment Income</b>					
Interest	5	-	-	5	36
	<b>5</b>	<b>-</b>	<b>-</b>	<b>5</b>	<b>36</b>
<b>d) Charitable Activities</b>					
Books & Publications	209	-	-	209	100
Charitable Missions	-	350	-	350	650
Fellowship Income	-	-	-	-	1,182
Youth & Children	-	187	-	187	1,269
	<b>209</b>	<b>537</b>	<b>-</b>	<b>746</b>	<b>3,201</b>
<b>e) Other Incoming Resources</b>					
HMR&C Job Retention Scheme	3,219	-	-	3,219	-
Insurance Claims	12,120	-	-	12,120	58
Sundry Income	288	-	-	288	278
	<b>15,627</b>	<b>-</b>	<b>-</b>	<b>15,627</b>	<b>336</b>

## NEW LIFE CHRISTIAN CENTRE

### NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2021

#### 4. RESOURCES EXPENDED

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2020/21 £	TOTAL 2019/20 £
<b>a) Charitable Activities</b>						
Bank & Interest Charges		6,857	-	-	6,857	7,894
Bible Classes		49	-	-	49	247
Books , Leaflets, Info		588	-	-	588	709
Car Allowance		987	-	-	987	1,776
Catering and Cleaning Costs		447	-	-	447	846
Charitable Missions	5	-	1,157	-	1,157	1,570
Community Café		-	-	-	-	1,551
Computer Equipment		1,054	-	-	1,054	-
Conference Costs		-	-	-	-	278
Depreciation Expense		1,981	-	-	1,981	1,556
Evangelism		42	-	-	42	359
Fellowship Expenses		-	-	-	-	1,318
Fifty plus		-	-	-	-	-
Gifts & Donations		1,348	-	-	1,348	1,238
Independent Examiners Fees		1,080	-	-	1,080	1,080
Insurance Costs		1,517	-	-	1,517	2,239
Legal & Professional Fees		1,240	-	-	1,240	120
Printing, Postage & Stationery		912	-	-	912	951
Rent & Hires		1,114	-	-	1,114	1,114
Repairs & Maintenance		4,428	-	-	4,428	5,033
Staff Costs	11	46,629	-	-	46,629	48,321
Sundry Expenses		434	-	-	434	2,502
Telephone Costs		923	-	-	923	981
Training Costs		-	-	-	-	30
Utility Costs		3,409	-	-	3,409	4,713
Visiting Speakers		200	-	-	200	450
Website & Broadband Costs		89	-	-	89	44
Youth & Children	5	-	68	-	68	1,076
		<b>75,328</b>	<b>1,225</b>	<b>-</b>	<b>76,553</b>	<b>87,996</b>

## NEW LIFE CHRISTIAN CENTRE

### NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2021

#### 5. DESIGNATED FUNDS

	Balance 01-Apr-20 £	Income £	Expend- iture £	Transfer of Funds £	Balance 31-Mar-21 £
<b>Designated Funds</b>					
Christian Mission	-	350	1,157	807	-
Youth & Children	2,454	187	68	-	2,573
	<b>2,454</b>	<b>537</b>	<b>1,225</b>	<b>807</b>	<b>2,573</b>

The designated fund are wholly represented by the Charity's cash reserves.

#### 6. RESTRICTED FUNDS

The Charity held no restricted fund during this or the previous financial period.

#### 7. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-21 £	Total 31-Mar-20 £
General Current Account	2,302	-	2,302	2,293
Holding Account	11,112	-	11,112	9,516
Missions Account	242	-	242	1,162
Evangelism Account	324	-	324	1,323
Kingdom Bank Savings Account	72	-	72	272
Youth & Children Account	397	-	397	533
Petty Cash	81	-	81	28
	<b>14,530</b>	<b>-</b>	<b>14,530</b>	<b>15,127</b>

#### 8. DEBTORS AND PREPAYMENTS

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-21 £	Total 31-Mar-20 £
Gift Aid Tax Recoverable	1,855	-	1,855	2,323
Sundry Debtors	-	-	-	483
	<b>1,855</b>	<b>-</b>	<b>1,855</b>	<b>2,806</b>

## NEW LIFE CHRISTIAN CENTRE

### NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2021

#### 9. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Fund £	Restricted Fund £	<b>Total 31-Mar-21 £</b>	<b>Total 31-Mar-20 £</b>
Kingdom Bank Loan	23,400	-	23,400	23,400
Independent Examiner's Fee	1,080	-	1,080	1,080
Sundry Creditors	60	-	60	60
	<b>24,540</b>	<b>-</b>	<b>24,540</b>	<b>24,540</b>

#### 10. CREDITORS AND ACCRUALS: AMOUNTS FALLING IN MORE THAN ONE YEAR

	Unrestricted Fund £	Restricted Fund £	<b>Total 31-Mar-21 £</b>	<b>Total 31-Mar-20 £</b>
Kingdom Bank Loan	65,151	-	65,151	76,245
	<b>65,151</b>	<b>-</b>	<b>65,151</b>	<b>76,245</b>

#### 11. STAFF COSTS AND NUMBERS

	<b>2020/21 £</b>	<b>2019/20 £</b>
Gross Wages and Salaries	37,280	38,831
Employer's National Insurance Costs	3,377	3,518
Pension Contributions	5,972	5,972
	<b>46,629</b>	<b>48,321</b>

The Charity operates payroll under the PAYE scheme to pay all employed members of staff and no employee received emoluments in the range of £50,000 to £60,000 (2019/20:None).

#### 12. TRUSTEES AND OTHER RELATED PARTIES

During the financial period Trustees Mr G. Brown received £36,425 (2019/20: £36,243) in salary related payments, £5,972 (2019/20:£5,972) in Pension Contribution, £290 (2019/20: £378) in telephone costs, £987 (2019/20 £1,176) in car allowances and £0 (2019/20:£278) in conference expense in his capacity as Church Pastor of The New Life Christian Centre and in furthering the Charity's objects.

During the financial year Trustee Mrs Alice Taylor received £4,232 (2019/20: £6,106) in salary related payments in her capacity as administrator for the New Life Christian Centre in furthering the Charity's objects.

No other payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

#### 13. PUBLIC BENEFIT

The charity acknowledges 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 this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

## INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of New Life Christian Centre on the accounts for the year ended 31st March 2021 set out on pages 8 to 15.

### Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention

### Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no 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 Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

P B Robinson MAAT FCIE  
Independent Examiners Ltd  
2 Broadbridge Business Centre  
Delling Lane  
Bosham  
West Sussex  
PO18 8NF



Date: 1st December 2021