

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

**NEW LIFE  
CHRISTIAN CENTRE**

**CHARITY REGISTRATION 1053316**

Page 2 to 7 Trustees' Report

Page 2 1. Reference and Administrative Details of Charity and Trustees and Advisors

Page 2 to 3 2. Structure, Governance and Management

Page 3 to 5 3. Objectives and Activities

Page 5 to 6 4. Achievements and Performance

Page 6 to 7 5. Financial Review

Page 7 6. Future Plans

Page 8 Statement of Financial Activities

Page 9 Balance Sheet

Page 10 to 15 Notes to the Financial Statements

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- The previous trust deed with Assemblies of God has been superseded by a new constitution and trust deed which was adopted by special resolution of New Life Christian Centre on 12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.

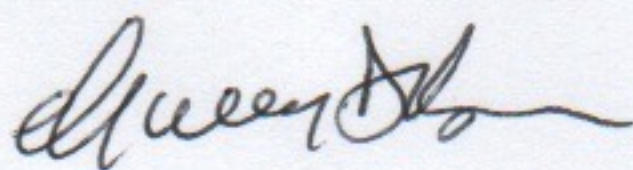
## Trustees' Responsibilities

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.

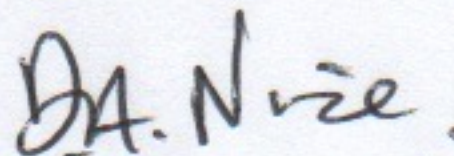
The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud 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 £	Total 2020/21 £
Cost	01-Apr-20	402,636	83,938	486,574
Additions		-	-	-
Disposals		-	-	-
Cost at	31-Mar-21	402,636	83,938	486,574
Depreciation	01-Apr-20	-	70,990	70,990
Charge		-	1,981	1,981
Disposals		-	-	-
Depreciation at	31-Mar-21	-	72,971	72,971
				-
Net Book Value	31-Mar-21	402,636	10,967	413,603
Net Book Value	31-Mar-20	402,636	12,948	415,584

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

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2020/21 £	TOTAL 2019/20 £
<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	5	-	350	-	350	650
Fellowship Income		-	-	-	-	1,182
Youth & Children	5	-	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 £	<b>TOTAL 2020/21 £</b>	<b>TOTAL 2019/20 £</b>
<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 £	Total 31-Mar-21 £	Total 31-Mar-20 £
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 £	Total 31-Mar-21 £	Total 31-Mar-20 £
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

	2020/21 £	2019/20 £
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