

# NEW LIFE CHRISTIAN FELLOWSHIP

England & Wales · Charity number 1054354

## Details

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Other names	PURFORD GREEN COMMUNITY CENTRE, PURFORD GREEN COMMUNITY CLUB
Status	Registered
Legal form	Other
Registered	1996-04-09
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	The Bridge Church Harlow Latchett road London E18 1DL
Phone	0208505 5001
Email	<a href="mailto:dawn.say@thebridgechurch.org.uk">dawn.say@thebridgechurch.org.uk</a>
Website	<a href="http://www.thebridgechurch.org.uk">www.thebridgechurch.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:** Proclamation of the Christian faith, locally and worldwide. Addressing the social need of the local community.

## Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** Education/training, The Prevention Or Relief Of Poverty, Religious Activities, Economic/community Development/employment
- **Who:** Other Defined Groups, The General Public/mankind

## Geography

- **Area of benefit:** IN PRACTICE HARLOW
- Essex

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£63,068	£68,865	-	-
2024-03-31	£44,544	£42,480	-	-
2023-03-31	£47,919	£35,693	-	-
2022-03-31	£35,676	£29,873	-	-
2021-03-31	£15,197	£18,407	-	-

## Trustees

Name	Role	Appointed
NIGEL JODA		2019-06-05
Patricia Hanrahan		1970-01-10
Rev Christopher Terry Scott		2019-02-24

**NEW LIFE CHRISTIAN FELLOWSHIP**

England & Wales - Charity number 1054354

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# Accounts

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# New Life Christian Fellowship

Report and Accounts

15 month period ended 30 June 2025

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**NEW LIFE CHRISTIAN FELLOWSHIP  
LEGAL AND ADMINISTRATIVE DETAILS  
FOR THE PERIOD ENDED 30 JUNE 2025**

ADDRESS FOR CORRESPONDENCE	35 Northbrooks Harlow CM19 4DB
GOVERNING DOCUMENT	Constitution and Trust Deed dated 4 August 2006
CHARITY REGISTRATION NUMBER	1054354
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Patricia Hanrahan Nigel Joda Christopher Scott
BANKERS	National Westminster Bank plc Kingdom Bank Limited
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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**NEW LIFE CHRISTIAN FELLOWSHIP**  
(Operating as the Bridge Church, Harlow)

**REPORT OF THE TRUSTEES**  
**For the extended year end 1 April 2024 to 30 June 2025**

The Trustees have pleasure in submitting the Report and Accounts for the period end.

**OBJECTS OF THE CHARITY**

The Church exists to meet the following objectives:

1. 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.
2. To relieve sickness and financial hardship and to promote and preserve good health by 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 thinks fit.
3. To advance education in such ways and in such parts of the United Kingdom or the world as the Church Council from time to time may think fit.

New Life Christian Fellowship (operating as The Bridge Church, Harlow), its trustees and members are committed to live as a community of people, who firstly love and serve Christ, secondly love and serve one another, and then also seek to love and serve their community.

**GOVERNANCE**

The Trustees are responsible for the policy decisions and oversight of the charity's activities. Trustees met regularly during the period to monitor ministry, finances, and governance matters. New trustees are appointed by the current board.

**REVIEW OF ACTIVITIES (2024–25)**

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

During this final operating period, the church has continued to experience steady growth in community engagement and outreach. The sense of belonging and fellowship within the church family has remained strong. We give thanks to God for several new families who have joined us and become a valued part of our church community.

Our community initiatives have continued to flourish, including:

- **The Saturday Breakfast Café** – a welcoming space for families and individuals.
- **Fridge@theBridge** – a midweek food redistribution project supporting those in need.
- **Life-Link Groups and Family Events** – offering connection, discipleship, and community.

We are grateful to local partners such as the Co-Op, local schools, and the local authority, whose collaboration has helped us extend our reach and effectiveness.

We also gratefully acknowledge three grants totalling £5,500 were received **Essex County Council**, which supported our community work. We thank God for this timely provision.

Nigel Joda continues to oversee the Harlow location, supported by a faithful and passionate team. We express deep thanks to all who serve so consistently in ministry and hospitality.

## **FINANCE**

**Please Note:** The accounts for 2024-5 are for an extended period of 15 months ending 30<sup>th</sup> June 2025, rather than the regular 12 months. This extension was necessary for us to enable the charity to synchronise the transfer of this charity together with the Bridge Church Woodford into a new CIO called Bridge Church Ministries (Charity No. 1211351) – Income and expenditure levels will therefore be considerably increased on previous years because of the extended period.

This final report covers an extended 15-month period due to the transition into the CIO.

- **Opening reserves (carried forward from 2023-24): £32k**
  - £22k in the current account
  - £10k in a deposit account
- **Total Income (15 months): £63k**
- **Total Expenditure (15 months): £69k**
- **Deficit: £6k**
- **Closing balance as of 30 June 2025: £26k**

It should be noted that **£10k was gifted to the new CIO, Bridge Church Ministries (Charity No. 1211351)**, prior to the closure of this charity, in anticipation of the transition. This was an intentional step to ensure continuity of ministry and resourcing for the newly incorporated organisation.

Despite the deficit, we have remained solvent throughout, and the Trustees are thankful to all those who have given faithfully during this period.

## **TRANSITION AND WINDING UP**

As of 1 July 2025, all remaining assets, liabilities, and ministry operations of New Life Christian Fellowship (operating as The Bridge Church, Harlow) have been formally transferred to the new CIO: **Bridge Church Ministries (Charity No. 1211351)**.

This transition represents a significant and positive step in the ongoing development of the church's structure and mission. The CIO framework offers enhanced stability and governance for the future.

## **MINISTRY AND CHURCH LIFE**

We have continued to gather regularly for Sunday worship and midweek ministry. It has been a joy to see people come to faith in Christ and to walk alongside others growing in discipleship.

The core community projects—particularly **Fridge@theBridge**, **Saturday Café**, and **Craft Mornings**—have been a consistent point of contact with our local area.

## **TRUSTEES**

During the period, the Trustees met on several occasions, including a final AGM held on **24 November 2024**.

Special thanks are due to **Nigel Joda** and **Pat Hanrahan**, for their leadership and support and to **Dawn Say**, for overseeing the finances with diligence and commitment. We are also grateful to our associate church family in Woodford for their continued support—especially in financial and administrative matters.

## Trustees' Responsibilities

As Trustees, we have ensured that proper accounting records have been maintained and that the charity's financial statements comply with the Charities Act 2011. We have taken reasonable steps to safeguard the assets of the charity and to prevent fraud and other irregularities.

### Signed on behalf of the Trustees:

Date: Oct 10, 2025

*Chris Scott*  
[Chris Scott \(Oct 10, 2025 15:10:56 GMT+1\)](#)

Rev. Christopher Scott

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**NEW LIFE CHRISTIAN FELLOWSHIP**

I report to the trustees on my examination of the accounts of New Life Christian Fellowship ('the charity') for the 15 month period ended 30 June 2025 on pages 6 to 9 following.

**Responsibilities and basis of report**

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

J. Young  
J. Young (Oct 13, 2025 08:43:27 GMT+1)  
Jaimée Young

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: Oct 13, 2025

**NEW LIFE CHRISTIAN FELLOWSHIP**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE PERIOD ENDED 30 JUNE 2025**

Notes	<u>Unrestricted Funds</u>		Restricted Funds £	15 months to 30Jun2025 £	Year to 31Mar2024 £
	General Funds £	Designated Funds £			
<b>Income receipts</b>					
	24,766	-	214	24,980	18,359
	4,053	-	-	4,053	4,491
5	-	-	5,500	5,500	-
	27,100	-	-	27,100	20,682
	440	-	752	1,192	849
	244	-	-	244	163
<b>Total receipts</b>	<b>56,602</b>	<b>-</b>	<b>6,466</b>	<b>63,068</b>	<b>44,544</b>
<b>Payments</b>					
2	40,657	-	5,118	45,775	32,405
3	13,536	-	400	13,936	2,889
	54,193	-	5,518	59,711	35,294
	9,154	-	-	9,154	7,186
	9,154	-	-	9,154	7,186
<b>Total payments</b>	<b>63,346</b>	<b>-</b>	<b>5,518</b>	<b>68,865</b>	<b>42,480</b>
	(6,745)	-	948	(5,797)	2,064
6	(249)	-	249	-	-
<b>Net movement in funds</b>	<b>(6,993)</b>	<b>-</b>	<b>1,196</b>	<b>(5,797)</b>	<b>2,064</b>
	31,207	-	1,163	32,370	30,306
<b>Cash funds at this year end</b>	<b>24,214</b>	<b>-</b>	<b>2,359</b>	<b>26,573</b>	<b>32,370</b>

The notes on pages 8-9 form part of these accounts.

**NEW LIFE CHRISTIAN FELLOWSHIP**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**AS AT THE PERIOD ENDED 30 JUNE 2025**

	Unrestricted Funds		Restricted funds	15 months to 30Jun2025	Year to 31Mar2024
	General funds	Designated funds			
	£	£	£	£	£
<b>A Cash funds</b>					
Cash at bank with immediate access	24,202	-	2,359	26,561	22,219
Notice deposits	-	-	-	-	10,109
Petty cash	12	-	-	12	42
	<b>24,214</b>	<b>-</b>	<b>2,359</b>	<b>26,573</b>	<b>32,370</b>
<b>B Other monetary assets</b>					
Gift aid due to charity	540	-	-	540	473
	<b>540</b>	<b>-</b>	<b>-</b>	<b>540</b>	<b>473</b>
<b>C Liabilities</b>					
<b>Falling due within one year:</b>					
Mortgage	9,154	-	-	9,154	7,186
Deposit held for hire of premises	340	-	-	340	340
Fee for Independent Examination	1,080	-	-	1,080	900
	10,574	-	-	10,574	8,426
<b>Falling due after one year:</b>					
Mortgage	92,548	-	-	92,548	86,834
	92,548	-	-	92,548	86,834
<b>Total</b>	<b>103,121</b>	<b>-</b>	<b>-</b>	<b>103,121</b>	<b>95,260</b>

The mortgage is repayable in monthly instalments and is secured against the church property. The mortgage is repayable in full by 31/03/2052.

D Assets retained for charity's own use	Value 30Jun2025	Value 31Mar2024
	£	£
Church buildings	-	-
Contents and equipment	54,821	84,441
	<b>54,821</b>	<b>84,441</b>

The trustees have used insurance values for contents and equipment as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

*Current values have not been quoted for the church buildings because reliable valuations are not available and disclosure is not mandatory.*

The accounts were approved by the trustees and signed on their behalf

by Chris Scott date Oct 10, 2025  
Chris Scott (Oct 10, 2025 15:10:56 GMT+1)  
 Christopher Scott

The notes on pages 8-9 form part of these accounts.

**NEW LIFE CHRISTIAN FELLOWSHIP**  
**NOTES TO THE ACCOUNTS**  
**FOR THE PERIOD ENDED 30 JUNE 2025**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>			15 months to 30Jun2025 £	Year to 31Mar2024 £
	General funds £	Designated funds £	Restricted Funds £		
<b>2 Payments in relation to charitable activities undertaken directly</b>					
Maintenance of buildings & equipment	10,165	-	-	10,165	10,483
Utilities	7,910	-	-	7,910	7,806
Administration and support	4,210	-	-	4,210	2,699
Church activities and events	12,129	-	5,118	17,247	6,378
Insurance	2,272	-	-	2,272	1,762
Independent examination	900	-	-	900	864
Ministry Gifts	1,911	-	-	1,911	338
Subscriptions and professional fees	1,160	-	-	1,160	2,075
	<u>40,657</u>	<u>-</u>	<u>5,118</u>	<u>45,775</u>	<u>32,405</u>

**3 Grants paid in relation to charitable activities undertaken by others**

Bridge Church Ministries	10,299	-	-	10,299	-
Organisations < £1,000	997	-	400	1,397	861
Individuals	2,240	-	-	2,240	2,028
	<u>13,536</u>	<u>-</u>	<u>400</u>	<u>13,936</u>	<u>2,889</u>

**4 Transactions with related parties**

No payments were made to trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

**5 Acting as agent**

During the year, the charity received a gift of money on behalf of a church member from a known donor. This income was received as agent; the receipt totalling £100, and the subsequent payment, are excluded from the Receipts and Payments account.

**NEW LIFE CHRISTIAN FELLOWSHIP**  
**NOTES TO THE ACCOUNTS**  
**FOR THE PERIOD ENDED 30 JUNE 2025**

<b>6 Movement of funds</b>	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	31,207	56,602	(63,346)	(249)	24,214
	<u>31,207</u>	<u>56,602</u>	<u>(63,346)</u>	<u>(249)</u>	<u>24,214</u>
Restricted funds					
Food support grants	-	5,500	(4,533)	-	967
Fridge @ the Bridge Fund	1,163	752	(585)	-	1,329
Special offerings	-	214	(400)	249	63
	<u>1,163</u>	<u>6,466</u>	<u>(5,518)</u>	<u>249</u>	<u>2,359</u>
Total funds	<u>32,370</u>	<u>63,068</u>	<u>(68,865)</u>	<u>-</u>	<u>26,573</u>

The Food support grants were provided by Essex County Council for the provision of food for families with children and for individuals who are most in need.

Fridge @ the Bridge is a church-run activity to support a community foodbank and drop-in café. Donations are given to support this work.

**NEW LIFE CHRISTIAN FELLOWSHIP**

England & Wales - Charity number 1054354

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# Accounts

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# New Life Christian Fellowship

Report and Accounts

Year ended 31 March 2024

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**NEW LIFE CHRISTIAN FELLOWSHIP  
LEGAL AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 31 MARCH 2024**

ADDRESS FOR CORRESPONDENCE	35 Northbrooks Harlow CM19 4DB
GOVERNING DOCUMENT	Constitution and Trust Deed dated 4 August 2006
CHARITY REGISTRATION NUMBER	1054354
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Patricia Hanrahan Nigel Joda Christopher Scott
BANKERS	National Westminster Bank plc Kingdom Bank Limited
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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**NEW LIFE CHRISTIAN FELLOWSHIP**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 MARCH 2024**

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2024.

**Objects of the charity**

The Church exists to meet the following objectives:

1. 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.
2. To relieve sickness and financial hardship and to promote and preserve good health by 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 thinks fit.
3. To advance education in such ways and in such parts of the United Kingdom or the world as the Church Council from time to time may think fit.

New Life Christian Fellowship (operating as The Bridge Church, Harlow), its trustees and members are committed to live as a community of people, who firstly love and serve Christ, secondly love and serve one another, and then also seek to love and serve their community.

**Review of the charity's main activities and achievements**

To further the above objects and vision, the charity's main activities and achievements were as follows:

Our Harlow family continued to establish itself throughout 2023. The numbers are increasing steadily, but more importantly there is a growing sense of family belonging, and community spirit in the church.

The community initiatives have continued faithfully on Saturdays and midweek and as a result we have been encouraged to welcome several local families who have been joining us regularly, and very much becoming part of the church family with us.

Our community initiatives continue to expand, and we are seeing growing numbers attending the various projects. From the Saturday Breakfast Café to the midweek Fridge@theBridge project, we continue to build some strong links with the local community. We have partnered with local organisations such as Co-Op and the local authority in delivering these initiatives. 'Fridge at the Bridge' and the Saturday breakfast Café are well attended, and we are now running a midweek life-link also, along with various other family activities.

Nigel Joda, oversees the Harlow location on behalf of the SLT. Our thanks to him and the team there, for their faithfulness and passion for people.

**Ministries**

As a church we have continued to meet faithfully on Sunday afternoons and have seen a few added to our number who have made decisions to follow Christ. We have also continued to support the local community through various initiatives such as the Fridge@thebridge, and the Saturday Café and craft mornings, and it's encouraging to see the attendance steadily growing.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

### **Financial review**

2023 was a steady year financially for the church: the total income this year was £44.5k and the expenditure was around £42.5k. The increase in expenditure was mainly due to building works (5k) and a consultation fee (1.5k) for Echo Church consultancy (Hannah Williamson) who undertook a full survey and assessment of the church operations. Added to this was the increase in the mortgage instalments, utilities bills and travel expenses.

With the challenging current economic climate, and steeply rising mortgage rates, it is essential we continue to carefully monitor the financial condition of the church on a regular basis.

Once again, our deep appreciation to all those members who have given faithfully and generously to the church, and our hope is that this will continue to grow.

Looking ahead, we are believing for continued growth in the church's activity, and influence in the local community. Our hope and trust is always in God to lead, to guide, and to provide the resources for all that we are called to do in the coming year.

### **Reserves policy**

The policy is usually to keep enough funds in reserve to cover three months' expenditure (equivalent to just over £10,000). We will ensure this policy is kept under review to confirm it is still appropriate for the charity or amend it where necessary.

The total reserves at end of year, including the £10.1k in the deposit account, stands at £32.4k, of which £31.2k is unrestricted and can be used for any purpose, so the charity is complying with the reserves policy.

### **Governance**

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the charity. New trustees are appointed by the Trustees.

I thank the trustees, Nigel Joda and Pat Hanrahan, for their continued service to the church, and their support for the vision of the church; and to Dawn Say who has given her time and worked hard to oversee the financial arrangements of the church. We also continue to work very closely with our associate church family in Woodford, and thank them for their unwavering support, particularly in the area of finances and admin.

### **Responsibilities of trustees**

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

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

### **Approval**

This report was approved by the trustees and signed on their behalf by:



[CTScott \(Sep 27, 2024 15:55 GMT+1\)](#)

Christopher Scott

Date: Sep 27, 2024

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**NEW LIFE CHRISTIAN FELLOWSHIP**

I report to the trustees on my examination of the accounts of New Life Christian Fellowship ('the charity') for the year ended 31 March 2024 on pages 5 to 8 following.

**Responsibilities and basis of report**

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*J. Young*  
J. Young (Oct 3, 2024 16:41 GMT+1)

Jaimée Young

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: Oct 3, 2024

**NEW LIFE CHRISTIAN FELLOWSHIP**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	<u>Unrestricted Funds</u>			Total 2024 £	Total 2023 £
		General Funds £	Designated Funds £	Restricted Funds £		
<b>Income receipts</b>						
Donations		18,158	-	201	18,359	16,612
Gift aid receipts		4,491	-	-	4,491	4,596
Other grants		-	-	-	-	700
Income from lettings		20,682	-	-	20,682	18,624
Charitable activities		80	-	769	849	385
Crowdfunder		-	-	-	-	7,003
Interest and other income		163	-	-	163	-
<b>Total receipts</b>		<u>43,575</u>	<u>-</u>	<u>969</u>	<u>44,544</u>	<u>47,919</u>
<b>Payments</b>						
Payments in relation to charitable activities undertaken directly	2	31,814	-	592	32,405	28,335
Grants paid in relation to charitable activities undertaken by others	3	2,446	-	443	2,889	1,580
		<u>34,260</u>	<u>-</u>	<u>1,035</u>	<u>35,294</u>	<u>29,915</u>
Mortgage repayments		7,186	-	-	7,186	5,778
		<u>7,186</u>	<u>-</u>	<u>-</u>	<u>7,186</u>	<u>5,778</u>
<b>Total payments</b>		<u>41,446</u>	<u>-</u>	<u>1,035</u>	<u>42,480</u>	<u>35,693</u>
Net of receipts / (payments) before transfers		2,129	-	(65)	2,064	12,226
Transfers between funds	5	(229)	-	229	-	-
<b>Net movement in funds</b>		<u>1,900</u>	<u>-</u>	<u>164</u>	<u>2,064</u>	<u>12,226</u>
Cash funds as at last year end		29,307	-	999	30,306	18,080
<b>Cash funds at this year end</b>	A	<u>31,207</u>	<u>-</u>	<u>1,163</u>	<u>32,370</u>	<u>30,306</u>

The notes on pages 7-8 form part of these accounts.

**NEW LIFE CHRISTIAN FELLOWSHIP**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**AS AT THE YEAR ENDED 31 MARCH 2024**

	<u>Unrestricted Funds</u>			Total 2024 £	Total 2023 £
	General funds £	Designated funds £	Restricted funds £		
<b>A Cash funds</b>					
Cash at bank with immediate access	21,056	-	1,163	22,219	29,925
Notice deposits	10,109	-	-	10,109	-
Cash in hand	42	-	-	42	381
	<u>31,207</u>	<u>-</u>	<u>1,163</u>	<u>32,370</u>	<u>30,306</u>
<b>B Other monetary assets</b>					
Gift aid due to charity	473	-	-	473	222
Other debtors	-	-	-	-	653
	<u>473</u>	<u>-</u>	<u>-</u>	<u>473</u>	<u>875</u>
<b>C Liabilities</b>					
<b>Falling due within one year:</b>					
Mortgage	7,186	-	-	7,186	5,778
Deposit held for hire of premises	340	-	-	340	340
Fee for Independent Examination	900	-	-	900	840
	<u>8,426</u>	<u>-</u>	<u>-</u>	<u>8,426</u>	<u>6,958</u>
<b>Falling due after one year:</b>					
Mortgage	86,834	-	-	86,834	89,494
	<u>86,834</u>	<u>-</u>	<u>-</u>	<u>86,834</u>	<u>89,494</u>
<b>Total</b>	<u>95,260</u>	<u>-</u>	<u>-</u>	<u>95,260</u>	<u>96,452</u>

The mortgage is repayable in monthly instalments and is secured against the church property. The mortgage is repayable in full by 31/03/2052.

**D Assets retained for charity's own use**

	Value 2024 £
<i>Church buildings</i>	-
Contents and equipment	84,441
	<u>84,441</u>

The trustees have used insurance values for contents and equipment as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

*Current values have not been quoted for the church buildings because reliable valuations are not available and disclosure is not mandatory.*

The accounts were approved by the trustees and signed on their behalf

by CTScott date Sep 27, 2024  
CTScott (Sep 27, 2024 15:55 GMT+1)

Christopher Scott

The notes on pages 7-8 form part of these accounts.

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

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>			Total 2024 £	Total 2023 £
	General funds £	Designated funds £	Restricted Funds £		
<b>2 Payments in relation to charitable activities undertaken directly</b>					
Maintenance of buildings & equipment	10,483	-	-	10,483	1,904
Utilities	7,806	-	-	7,806	4,109
Administration and support	2,699	-	-	2,699	1,355
Church activities and events	5,786	-	592	6,378	13,079
Insurance	1,762	-	-	1,762	1,625
Independent examination	864	-	-	864	840
Legal Fees	-	-	-	-	3,850
Ministry Gifts	338	-	-	338	948
Subscriptions and professional fees	2,075	-	-	2,075	625
	<u>31,814</u>	<u>-</u>	<u>592</u>	<u>32,405</u>	<u>28,335</u>
<b>3 Grants and gifts paid to others</b>					
Organisations < £1,000	418	-	443	861	-
Individuals	2,028	-	-	2,028	1,580
	<u>2,446</u>	<u>-</u>	<u>443</u>	<u>2,889</u>	<u>1,580</u>
<b>4 Transactions with related parties</b>					

No payments were made to trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

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

5 Movement of funds	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	29,307	43,575	(41,446)	(229)	31,207
	<u>29,307</u>	<u>43,575</u>	<u>(41,446)</u>	<u>(229)</u>	<u>31,207</u>
Restricted funds					
Missionary Funds	13	30	(43)	-	-
Teen Challenge	-	60	(100)	40	-
Fridge @ the Bridge Fund	986	769	(592)	-	1,163
Christmas Appeal	-	111	(300)	189	-
	<u>999</u>	<u>969</u>	<u>(1,035)</u>	<u>229</u>	<u>1,163</u>
Total funds	<u>30,306</u>	<u>44,544</u>	<u>(42,480)</u>	<u>-</u>	<u>32,370</u>

The Missionary are given to church-supported missionaries.

The Teen Challenge funds were donated for this specific charity, supported by the church.

The Fridge @ the Bridge is a church-run activity to support a community foodbank and drop-in café. Donations are given to support this work.

**NEW LIFE CHRISTIAN FELLOWSHIP**

England & Wales - Charity number 1054354

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# Accounts

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# New Life Christian Fellowship

Report and Accounts  
Year ended 31 March 2023

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**NEW LIFE CHRISTIAN FELLOWSHIP**  
**YEAR ENDED 31 MARCH 2023**  
**LEGAL & ADMINISTRATIVE DETAILS**

ADDRESS FOR CORRESPONDENCE 35 Northbrooks  
Harlow  
CM19 4DB

GOVERNING DOCUMENT Constitution and Trust Deed dated 4 August 2006

CHARITY REGISTRATION NUMBER 1054354

TRUSTEES RESPONSIBLE FOR  
MANAGING THE CHARITY Pat Hanrahan  
Chris Scott  
Nigel Joda

INDEPENDENT EXAMINER Archie McDowall BA, CA  
Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

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**NEW LIFE CHRISTIAN FELLOWSHIP**  
**REPORT OF THE TRUSTEES**  
**YEAR ENDED 31 MARCH 2023**

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2023.

**Objects of the charity**

The Church exists to meet the following objectives:

1. 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.
2. To relieve sickness and financial hardship and to promote and preserve good health by 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 thinks fit.
3. To advance education in such ways and in such parts of the United Kingdom or the world as the Church Council from time to time may think fit.

New Life Christian Fellowship (operating as The Bridge Church, Harlow), its trustees and members are committed to live as a community of people, who firstly love and serve Christ, secondly love and serve one another, and then also seek to love and serve their community.

**Summary of the charity's main activities and achievements**

In 2022 we finally began to feel that we were shrugging off the longer-term effects of the Coronavirus pandemic. Our numbers are moderate but remain stable as people have gradually got back into the habit of engaging fully and regularly with church. Having said that, we are a faithful community of people, who are committed to God, and to his purposes for the church and our local community, and we are growing, albeit moderately.

In particular, the community initiatives are going very well, and we continue to build some strong links with the local community. We have partnered with local organisations such as Co-Op and the local authority in delivering these initiatives. 'Fridge@thebridge' is a community hub run by the church to provide people in the community with basic food needs (like a foodbank) but no referral is needed. It is open Tuesdays, Thursdays and Saturdays and also provides hot nutritious food for anyone who wishes to attend. and the Saturday breakfast Café are well attended, and we are now running a midweek life-link also, along with various other family activities.

As a church we have continued to meet faithfully on Sunday afternoons as a church and have seen a few added to our number who have made decisions to follow Christ. We have also continued to support the local community through various initiatives such as 'Fridge@thebridge' (see above), Give Me 5, a project run mainly during lockdown which encouraged local people to donate food which was then passed on to the local Harlow Foodbank and craft mornings, and it's encouraging to see the attendance steadily growing.

Most of the charity's activities are undertaken by volunteers and the charity could not operate effectively without their efforts.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

**NEW LIFE CHRISTIAN FELLOWSHIP**  
**REPORT OF THE TRUSTEES**  
**YEAR ENDED 31 MARCH 2023**

**Financial review**

As detailed in last year's Trustee's Report agreement has been reached regarding the Gunter loans. As reported on the Statement of Assets and Liabilities the loans, totalling £50,000, have been fully repaid funded by an increase in the Mortgage from Kingdom Bank.

2022 was a much more stable year financially for the church. The end of year general fund balance was just under £20,000 which is an increase of nearly £4,000 on last year. In addition, restricted funds totalling over £10,000 were held for use on specific ministries.

The general income increased by just over £6,000. The main sources of income are still from the VIP nursery who lease the annexe building at the rear of the church, and the RCCG church who rent the main building on a Sunday morning. However, the income from other users, and the increase giving of church members (incl. Gift Aid) has helped us grow our income this year.

The increased income has enabled the church to carry out a number of remedial and improvement to the building that were necessary.

Of course, with the challenging current economic climate, and steeply rising mortgage rates, it is essential we continue to carefully monitor the financial condition of the church on a regular basis.

Our deep thanks go to all those who have faithfully supported the work of the church for many years, and our hope is that this will continue to grow.

Going forward, we are positive that the church will grow in income, but more importantly, in its activity and influence in the local community. Our hope and trust is always in God to lead, to guide, and to provide the resources for all that we are called to do in the coming year.

**Reserves policy**

The Trustees aim to keep enough funds in the bank to cover three month's expenses. At year-end the Charity held general fund cash reserves of just under £20,000, equivalent to over 6 months of ongoing costs after taking into account the increased mortgage repayments.

**Governance**

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the charity. New trustees are appointed by the Trustees.

**Responsibilities of trustees**

The Trustees met formally on at least four occasions throughout 2022/23. Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

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

**Approval**

This report was approved by the trustees and signed on their behalf by:

*Chris Scott*

Rev Chris Scott  
Date: 15 November 2023

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**NEW LIFE CHRISTIAN FELLOWSHIP**

I report to the trustees on my examination of the accounts of New Life Christian Fellowship ('the charity') for the year ended 31 March 2023 on pages 5 to 7 following.

**Responsibilities and basis of report**

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Archie McDowall*

Archie McDowall BA, CA

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: 21 November 2023

**NEW LIFE CHRISTIAN FELLOWSHIP**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**YEAR ENDED 31 MARCH 2023**

Notes	General Funds £	Restricted Funds £	2023 £	2022 £		
<b>Income receipts</b>						
Donations, legacies and grants	15,402	1,595	16,997	13,849		
Gift aid receipts	4,596	-	4,596	3,485		
Income from lettings	18,624	-	18,624	16,841		
Interest and other income	-	-	-	1		
Crowdfunder	-	7,003	7,003	-		
Grants	-	700	700	1,500		
<b>Total receipts</b>	<b>38,621</b>	<b>9,298</b>	<b>47,919</b>	<b>35,676</b>		
<b>Payments</b>						
Payments in relation to charitable activities undertaken directly	2	18,073	10,262	28,335	18,253	
Grants paid in relation to charitable activities undertaken by others	3	1,580	-	1,580	940	
		<b>19,653</b>	<b>10,262</b>	<b>29,915</b>	<b>19,193</b>	
Repayment of mortgage		5,778	-	5,778	10,680	
		<b>5,778</b>	<b>-</b>	<b>5,778</b>	<b>10,680</b>	
<b>Total payments</b>		<b>25,431</b>	<b>10,262</b>	<b>35,693</b>	<b>29,873</b>	
Net of receipts / (payments) before transfers		13,190	-	964	12,226	5,803
Transfers between funds		-	-	-	-	
<b>Net movement in funds</b>		<b>13,190</b>	<b>-</b>	<b>964</b>	<b>12,226</b>	<b>5,803</b>
Cash funds as at last year end		16,117	1,963	18,080	12,277	
<b>Cash funds at this year end</b>	A	<b>29,307</b>	<b>999</b>	<b>30,306</b>	<b>18,080</b>	

The notes on page 7 form part of these accounts.

**NEW LIFE CHRISTIAN FELLOWSHIP**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**YEAR ENDED 31 MARCH 2023**

	Notes	General funds £	Restricted funds £	2023 £	2022 £
<b>A Cash funds</b>					
Cash at bank with immediate access		28,926	999	29,925	18,068
Petty cash		381	-	381	11
		<b>29,307</b>	<b>999</b>	<b>30,306</b>	<b>18,080</b>
<b>B Other monetary assets</b>					
Gift aid due to charity		222	-	222	596
Hall Hire		653	-	653	-
		<b>875</b>	<b>-</b>	<b>875</b>	<b>596</b>
<b>C Liabilities</b>					
Loans	6	-	-	-	50,000
Mortgage	6	95,272	-	95,272	46,847
Deposit held for hire of premises		340	-	340	340
Fee for Independent Examination		840	-	840	840
		<b>96,452</b>	<b>-</b>	<b>96,452</b>	<b>98,027</b>

As set out in Note 6 the Mortgage was increased to £96,847 on 8 April 2022.

The Mortgage is repayable in monthly instalments and is secured against the church property. At the year end the interest rate is variable and is currently 5.65%. The mortgage is repayable in full by 31/03/2052. All other liabilities fall due for settlement within one year.

**D Assets retained for charity's own use**

	Fund to which asset belongs	Current value £
Land and buildings (give brief details)	General	400,000
Equipment	General	64,510
		<b>464,510</b>

Current value of the property is based on assessment of the market value as carried out in 2016. The trustees believe this estimate to still be relevant for these accounts. The trustees have used insurance values for the equipment owned as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf

by *Chris Scott*

date: 15 November 2023

-----  
Chris Scott

The notes on page 7 form part of these accounts.

**NEW LIFE CHRISTIAN FELLOWSHIP**

**NOTES TO THE ACCOUNTS**

**YEAR ENDED 31 MARCH 2023**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

**2 Payments in relation to charitable activities undertaken directly**

	General funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Maintenance of buildings & equipment	- 466	2,370	1,904	4,312
Utilities and support services	4,109	-	4,109	4,009
Church activities	6,542	7,892	14,434	2,268
Insurance	1,625	-	1,625	1,509
Independent examination	840	-	840	630
Legal Fees	3,850	-	3,850	3,978
Ministry Gifts	948	-	948	921
Subscription and Profession fees	625	-	625	625
	<u>18,073</u>	<u>10,262</u>	<u>28,335</u>	<u>18,253</u>

**3 Grants paid in relation to charitable activities undertaken by others**

Grants for:				
Mission and relief of poverty	1,580	-	1,580	940
	<u>1,580</u>	<u>-</u>	<u>1,580</u>	<u>940</u>

**4 Transactions with related parties**

There were no transactions with related parties during the year and no expenses were paid to any Trustee.

**5 Movement of funds**

	Balance at 31.3.22 £	Receipts £	Payments £	Transfers £	Balance at 31.3.23 £
Restricted Missionary Funds	13	-	-	-	13
Restricted Vision Fund	1,160	710	(1,870)	-	-
Fridge @ the Bridge Fund	790	8,088	(7,892)	-	986
Boiler Fund	-	500	(500)	-	-
	<u>1,963</u>	<u>9,298</u>	<u>(10,262)</u>	<u>-</u>	<u>999</u>

The Fridge@thebridge Fund is a food sharing project that serves the local community and supports those in most need.

The Vision Fund is for renovations of the church building and for the support of community work around the Purford Green Area.

The Boiler Fund was used to cover part of the cost of a replacement boiler.

**6 Loans**

As set out in the Trustees Report agreement has been reached with the Gunter's regarding the outstanding loan. This loan was settled in full on 8 April 2022 when an additional Mortgage advance of £50,000 was received from the Kingdom Bank.

**NEW LIFE CHRISTIAN FELLOWSHIP**

England & Wales - Charity number 1054354

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# Accounts

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# New Life Christian Fellowship

Report and Accounts  
Year ended 31 March 2022

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**NEW LIFE CHRISTIAN FELLOWSHIP**  
**YEAR ENDED 31 MARCH 2022**  
**LEGAL & ADMINISTRATIVE DETAILS**

ADDRESS FOR CORRESPONDENCE 35 Northbrooks  
Harlow  
CM19 4DB

GOVERNING DOCUMENT Constitution and Trust Deed dated 4 August 2006

CHARITY REGISTRATION NUMBER 1054354

TRUSTEES RESPONSIBLE FOR  
MANAGING THE CHARITY Pat Hanrahan  
Chris Scott  
Nigel Joda

Accountants Stewardship  
1 Lamb's Passage  
London  
EC1Y 8AB

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**NEW LIFE CHRISTIAN FELLOWSHIP**  
**REPORT OF THE TRUSTEES**  
**YEAR ENDED 31 MARCH 2022**

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2022.

**Objects of the charity**

The Church exists to meet the following objectives:

1. 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.
2. To relieve sickness and financial hardship and to promote and preserve good health by 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 thinks fit.
3. To advance education in such ways and in such parts of the United Kingdom or the world as the Church Council from time to time may think fit.

New Life Christian Fellowship (operating as The Bridge Church, Harlow), its trustees and members are committed to live as a community of people, who firstly love and serve Christ, secondly love and serve one another, and then also seek to love and serve their community.

**Summary of the charity's main activities and achievements**

From Spring 2021 the Covid restrictions did begin to ease more substantially, and the church resumed meeting together on Sunday afternoon. Numbers were lower than before due to the slow return of some members, particularly those who were older and perhaps more vulnerable.

Hall hire was also re-commenced around that time, but on a limited basis and with strict adherence to the Covid guidelines and protocols. The Pre-School opened fully in the Spring/Summer of 2021, and we agreed to return to full payments from 1st July 2021. We also agreed a new rental with RCCG church for hall hire on Sundays mornings.

**Ministries**

As a church we have continued to support the local community. 'Give Me 5' and Fridge@thebridge are still running and we also started a Saturday Café and craft morning and it's encouraging to see the attendance steadily growing.

Most of the charity's activities are undertaken by volunteers and the charity could not operate effectively without their efforts.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

**Financial review**

Of course, with the lack of hall rental in the early part of the financial year, there was an inevitable drop in that income stream, however, with less activity came some reduced expenses also. On the positive side, the Pre-school did re-commence full payment in July 2021, and we are also now receiving regular income from the RCCG Church who hire the building on Sunday mornings. In addition to this we now receive regular Gift Aid on the tithes and giving from the church, which has increased the annual income by £3,485.

Our expenses have remained fairly similar to last year, with the major exception being the legal and re-mortgage fees which have totalled around £4k.

**NEW LIFE CHRISTIAN FELLOWSHIP**  
**REPORT OF THE TRUSTEES**  
**YEAR ENDED 31 MARCH 2022**

Overall, given the COVID 19 restrictions, and additional fees we have had to pay this year for the re-mortgage, we are pleased that the accounts have remained constant throughout the year, and that in fact we have seen a slight increase on last year. We ended the year with balance of £16,491 in the unrestricted General Fund.

Going forward, we are also positive that the new reduced mortgage instalment that we will be paying from April 2022 will further improve our cash flow and balance. We continue to give thanks to God for his provision and guidance in these matters.

**Loans**

The application for the re-mortgage has been a long and drawn-out process due to the many complexities and legal issues surrounding the paying off of the old loans, but we finally achieved completion at the end of March 2022.

In September 2021 we received and accepted the formal offer of the mortgage from Kingdom Bank, but there was still much paperwork to be processed. The legal agreement between NLCF and Gunter's was finally agreed and signed by both parties in March 2022 and implemented by our Solicitors Geldard's. The mortgage was finally completed on 31st March 2022 and the additional £50k funds were received on 8th April 2022. The loan settlement payment of £50k to the Gunter's was paid immediately on the same day, and a receipt letter received by them was sent to our Solicitors Geldard's.

The loan settlement payment was made in full and final payment, and this matter is now fully resolved. There are no outstanding issues relating to any loans relating to any of the building work carried out at NLCF.

**Reserves policy**

The Trustees aim to keep enough funds in the bank to cover three month's expenses. At year-end the Charity held general fund cash reserves of £16,491, equivalent to over months of ongoing costs after taking into account the increased mortgage repayments.

**Governance**

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the charity. New trustees are appointed by the Trustees.

**Responsibilities of trustees**

The Trustees met formally on at least four occasions throughout 2021/22. Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

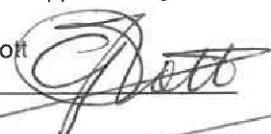
We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

**Approval**

This report was approved by the trustees and signed on their behalf by:

Rev Chris Scott

Date: \_\_\_\_\_

  
A handwritten signature in blue ink, appearing to read 'Chris Scott', is written over a horizontal line. The signature is cursive and somewhat stylized.

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**NEW LIFE CHRISTIAN FELLOWSHIP**

I report to the trustees on my examination of the accounts of New Life Christian Fellowship ('the charity') for the year ended 31 March 2022 on pages 4 to 7 following.

**Responsibilities and basis of report**

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Archie McDowall BA, CA

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date:

**NEW LIFE CHRISTIAN FELLOWSHIP**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**YEAR ENDED 31 MARCH 2022**

Notes	General Funds £	Restricted Funds £	2022 £	2021 £
<b>Income receipts</b>				
Donations, legacies and grants	12,186	1,663	13,849	6,855
Gift aid receipts	3,485	-	3,485	3,094
Income from lettings	16,841	-	16,841	4,045
Interest and other income	1	-	1	3
Grants	-	1,500	1,500	1,200
<b>Total receipts</b>	<u>32,513</u>	<u>3,163</u>	<u>35,676</u>	<u>15,197</u>
<b>Payments</b>				
Payments in relation to charitable activities undertaken directly	2 16,895	1,358	18,253	7,693
Grants paid in relation to charitable activities undertaken by others	3 450	490	940	35
	<u>17,345</u>	<u>1,848</u>	<u>19,193</u>	<u>7,727</u>
Repayment of mortgage	10,680	-	10,680	10,680
	<u>10,680</u>	<u>-</u>	<u>10,680</u>	<u>10,680</u>
<b>Total payments</b>	<u>28,025</u>	<u>1,848</u>	<u>29,873</u>	<u>18,407</u>
Net of receipts / (payments) before transfers	4,489	1,315	5,803	(3,211)
Transfers between funds	-	-	-	-
<b>Net movement in funds</b>	<u>4,489</u>	<u>1,315</u>	<u>5,803</u>	<u>(3,211)</u>
Cash funds as at last year end	11,629	648	12,277	15,487
<b>Cash funds at this year end</b>	A <u>16,117</u>	<u>1,963</u>	<u>18,080</u>	<u>12,276</u>

The notes on pages 7 - 8 form part of these accounts.

**NEW LIFE CHRISTIAN FELLOWSHIP**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**YEAR ENDED 31 MARCH 2022**

	Notes	General funds £	Restricted funds £	2022 £	2021 £
<b>A Cash funds</b>					
Cash at bank with immediate access		16,106	1,963	18,068	12,191
Petty cash		11	-	11	85
		<b>16,117</b>	<b>1,963</b>	<b>18,080</b>	<b>12,276</b>
<b>B Other monetary assets</b>					
Gift aid due to charity		596	-	596	-
		<b>596</b>	<b>-</b>	<b>596</b>	<b>-</b>
<b>C Liabilities</b>					
Loans	6	50,000	-	50,000	50,000
Mortgage		46,847	-	46,847	53,942
Deposit held for hire of premises		340	-	340	340
Fee for Independent Examination		840	-	840	630
		<b>98,027</b>	<b>-</b>	<b>98,027</b>	<b>104,912</b>

The Mortgage is repayable in monthly instalments and is secured against the church property. At the year end the interest rate is variable and is currently 6.5%. The mortgage is repayable in full by 30/04/2027. All other liabilities fall due for settlement within one year.

As set out in Note 6 the Mortgage was increased to £96,847 on 8 April 2022. The revised terms are an interest rate of 3.45% (variable) and repayable by 31/03/2052.

**D Assets retained for charity's own use**

	Fund to which asset belongs	Current value £
Land and buildings (give brief details)	General	400,000
Equipment	General	64,510
		<b>464,510</b>

Current value of the property is based on assessment of the market value as carried out in 2016. The trustees believe this estimate to still be relevant for these accounts. The trustees have used insurance values for the equipment owned as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf

by  date 22/09/22  
 Chris Scott

The notes on pages 7 - 8 form part of these accounts.

**NEW LIFE CHRISTIAN FELLOWSHIP**

**NOTES TO THE ACCOUNTS**

**YEAR ENDED 31 MARCH 2022**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

**2 Payments in relation to charitable activities undertaken directly**

	General funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Maintenance of buildings & equipment	2,954	1,358	4,312	2,259
Utilities and support services	4,009	-	4,009	2,253
Church activities	2,268	-	2,268	430
Insurance	1,509	-	1,509	1,390
Independent examination	630	-	630	900
Legal Fees	3,978	-	3,978	-
Ministry Gifts	921	-	921	-
Subscription and Profession fees	625	-	625	462
	<u>16,895</u>	<u>1,358</u>	<u>18,253</u>	<u>7,693</u>

**3 Grants paid in relation to charitable activities undertaken by others**

Grants for:				
Mission and relief of poverty	450	490	940	35
	<u>450</u>	<u>490</u>	<u>940</u>	<u>35</u>

**4 Transactions with related parties**

There were no transactions with related parties during the year and no expenses were paid to any Trustee.

**5 Movement of funds**

	Balance at 31.3.21 £	Receipts £	Payments £	Transfers £	Balance at 31.3.22 £
Restricted Missionary Funds	-	503	(490)	-	13
Restricted Vision Fund	-	1,160	-	-	1,160
Fridge @ the Bridge Fund	648	1,500	(1,358)	-	790
	<u>648</u>	<u>3,163</u>	<u>(1,848)</u>	<u>-</u>	<u>1,963</u>

The Fridge@thebridge Fund is a food sharing project that serves the local community and supports those in most need.

**6 Loans**

As set out in the Trustees Report agreement has been reached with the Gunter's regarding the outstanding loan. This loan was settled in full on 8 April 2022 when an additional Mortgage advance of £50,000 was received from the Kingdom Bank.