

# NEW LIFE CHRISTIAN FELLOWSHIP

England & Wales · Charity number 1063033

## Details

---

Other names	BODMIN ASSEMBLY OF GOD CHURCH, BODMIN PENTECOSTAL CHURCH, HOPE FOR LIFE CHURCH
Status	Registered
Legal form	Other
Registered	1997-06-24
Register	<a href="#">View on the Charity Commission register</a>

## Contact

---

**Address** 18 Normandy Way  
Bodmin  
Cornwall  
PL31 1EX

**Phone** 07870 328604

**Email** [newlifebodmin@gmail.com](mailto:newlifebodmin@gmail.com)

**Website** [www.newlifebodmin.org](http://www.newlifebodmin.org)

## Activities

---

**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; ANDC) 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:** As a small Christian church, we desire to reach out to and be a blessing to our local communities in a practical way with God's love and compassion. With our giving, prayers and practical support we also wish to meet the needs of those suffering overseas through natural calamities, persecution or poverty.

## Classification

- **How:** Provides Other Finance, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- **Area of benefit:** IN PRACTICE BODMIN
- India
- Kenya
- Uganda
- Cornwall

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£86,313	£163,224	-	-
2023-12-31	£167,991	£103,984	-	-
2022-12-31	£161,703	£326,976	-	-
2021-12-31	£46,028	£48,100	-	-
2020-12-31	£133,336	£49,354	-	-

## Trustees

Name	Role	Appointed
Stephen Richard Ovens	Chair	2012-05-30
Paul Gauntlett		2024-04-21
Sarah Anne Jeffrey		2025-08-14

**NEW LIFE CHRISTIAN FELLOWSHIP**

England & Wales - Charity number 1063033

---

# Accounts

---

**Charity name: New Life Christian Fellowship**

**Registered Charity number 1063033**

# **TRUSTEES ANNUAL REPORT AND ACCOUNTS**

**For the year ended 31st December 2024**



# INDEPENDENT EXAMINERS REPORT

Independent examiner's report to the trustees of the New Life Christian Fellowship registered charity number 1063033.

I report to the trustees on my examination of the accounts of the New Life Christian Fellowship (the trust) for the year ended 31<sup>st</sup> December 2024

## Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 act and in carrying out my examination I have followed all the directions given by the charity commission under section 145(5)(b) of the Act.

## Independent Examiners Statement

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

1. Accounting records were not kept in respect of the trust as required by section 130 of the act or
2. The accounts do not accord to the records

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



15<sup>th</sup> October 2025

Sian Courtney

FMAAT

3 The Rowans,

Bude

EX23 8PS

The Church Council are pleased to present their report and accounts for the year ended 31 December 2024. New Life Christian Fellowship is a Registered Charity (No. 1063033). The Charity is also commonly referred to as New Life Church.

The Charity is in fellowship with the Assemblies of God in Great Britain and Ireland, a Registered Charity (No. 1032245).

### **Registered Address**

18 Normandy way, Bodmin, Cornwall, PL31 1EX

### **Officers**

#### *Church Council*

The Charity is managed by the Church Council. The Council members during the year were:

Pastor Steve Ovens (*Chairman*)  
Paul Gauntlett (*Secretary*) – appointed 21 April 2024  
Rob Allingham (*Treasurer*)  
Tony Birch

#### *Holding Trustees*

There were no holding trustees this year as the charity church building was sold in 2020. Sale proceeds and funds of the previous building were held in reserve and a new building was acquired in October 2022. New holding trustees will be assigned once registration is completed with Land Registry in 2025.

### **Object of the Charity**

The objects of the Church are for the benefit of the public locally, nationally and across the world:

- A) To advance the Christian faith by proclaiming Jesus Christ and teaching the principles and ways of God according to the Holy Bible (The Word of God)
- 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, support & prayer; and
- C) To advance education for children, young people, adults, the elderly and for people with disabilities.

### **Activities Review**

The Church Council are pleased to report continuing support for the Charity which has enabled it to continue to benefit the public locally, nationally and across the world (during their use of hired venues for Sunday Services and other events, and while the renovation works were undertaken on the new building that we finally moved into on Sunday 6 Oct 2024):

- **'Connect Groups'** continued to meet regularly to encourage people to grow in their faith:
  - Mon mornings (online) – Time specifically to pray for needs locally, nationally & internationally
  - Mon afternoons – Home Group: met weekly alternating between online and people's homes
  - Tues & Wed evenings – Small Groups: met weekly at various people's homes
  - Wed mornings – Weekly prayer meeting met at the Beacon (or other locations around town)
  - Sun, Tue, Wed & Fri (fortnightly) – Young People would meet for various age groups/ events
  - In Oct 24 – with the opening of the new building – we then began to host Mon night worship practice and Wed nights for worship & teaching meetings, alternating with the Small Groups in people's homes.
- **'Community Events'** to benefit the local people, to proclaim the Good News message about Jesus Christ, and/or to raise funds to help those in need around the world:
  - Numerous Men's & Women's meals/ breakfasts & socials were arranged during the year
  - Family & children's events were held in the Spring, Summer & Autumn to bless & support local people
  - Church family events & socials were arranged during the year eg. Summer Picnic in the Park
  - Bodmin Youth Project (BYP) – events, gatherings & socials were arranged for local young people
  - In Oct 24 a 'Traditional Harvest Supper' was arranged in our new building along with a 'Harvest Auction' to raise funds for the local CAP Debt Centre. The event raised >£1000.

- During the Operation Christmas Child (OCC) Appeal, we held our 1<sup>st</sup> 'Packing Party' in the new building and we were able to invite and involve others in the local community to be part of packing shoebox gifts for other children in deprived parts of the world: [www.newlifebodmin.org/operation-christmas-child](http://www.newlifebodmin.org/operation-christmas-child)
- **'Community Action'** has continued throughout the year:
  - Foodbank volunteers continued to distribute food to locals in need & received food donations
  - Operation Christmas Child (OCC) – as a local church we filled & packed >80 shoeboxes
  - Our 'Tuesday Club' to support those with dementia (or other memory problems) was launched in a nearby village hall & moved to our new building in Oct 24. This support group is run on a fortnightly basis & led by a former NHS Dementia Practitioner and a team of volunteers from NLC.
  - Bodmin Youth Project (BYP) continued regular gatherings throughout the year for all young people (10-17's), with our South West Youth Ministries (SWYM) youth worker completing their 12 months placement at the end of Aug 2024 (see [www.bodminyouthproject.org](http://www.bodminyouthproject.org) for more details);
    - BYP regularly provide FREE Football Sessions in the community each term, and also were able to provide an Easter Sports Camp in Apr 24, that partnered with the Time 2 Move programme funded by the Cornwall Council for healthy activities for young people in the Easter Holidays. Following this 3 day event/ camp we then saw 18 young people sign up to our Youth Alpha that followed and 6 young people made commitments of faith to follow Jesus!
    - In June 24, we then took 21 young people to the Spree SW Youth Camp held near Exeter. This was an extremely encouraging trip to see the young people inspired & challenged in their faith as they gathered with 1000s of other young people across the South West in an action-packed weekend ([www.swym.org.uk/spree-sw](http://www.swym.org.uk/spree-sw))
  - The Christians Against Poverty (CAP) Debt Centre continues to serve our local area and moved into their new offices at NLC during Oct 24. We are deeply grateful to Immanuel Church Bodmin (ICB), which generously hosted the CAP office since the Centre's inception in 2016;
    - 3 local churches are in partnership to manage & finance the CAP Centre & we continue to employ 2x part-time Debt Coaches who visit clients across North Cornwall ([www.newlifebodmin.org/cap](http://www.newlifebodmin.org/cap))
    - 18 new clients were supported during the year, with 9 clients going debt free by the end of the year clearing a debt totalling £100,424. We have also seen 3 clients getting very close to ending their long-term repayment plans (who will be debt free early in 2025), and 2 clients who are about to complete their Debt Relief Orders (DROs)
    - We also welcomed 3 new Befrienders to our CAP team from NLC. We are deeply thankful for their commitment & for all our volunteers who make a lasting difference in the lives of the clients we serve across North Cornwall.
    - In Nov 25, we also ran our 1<sup>st</sup> FREE Money Course at NLC for people in the community. This was a great help to those who attended to manage and budget better with their finances and we have plans to run another course in the February 2025.
- **'Bodmin Churches'** are continuing to be united to serve the community:
  - Regular meetings continue between 3 local church leaders to pray, plan & work together in our community to share the Good News of Christ! NB. Bodmin Christian Fellowship & Bodmin Community Church have now amalgamated together as 1 church called Immanuel Church Bodmin (ICB), so the 4 churches working together in recent years have now become 3, that also includes Light & Life Church
  - NLC therefore continue to unite together with ICB & Light & Life Church to support, pray & serve our local community in various ministries that include CAP, BYP and the Foodbank.
  - Bodmin Youth Project (BYP), that was registered as a charity in 2019 (No. 1182695), continues to unite the 3 churches on a regular basis to work together & serve the young people in our local area
    - This includes partnering with Scripture Union and with South West Youth Ministries (SWYM) when the youth intern was on placement with us for 12 months. And also together we were able to partner with the Time 2 Move programme, in our Easter Sports Camp, as mentioned above.
- **'Sunday Services'** are held weekly to encourage people to grow in faith & inc. visiting speakers:
  - We have continued to provide a live online stream via Zoom of our Sunday Services every week to those who may be house bound or unable to travel.
  - Recordings of the Sunday services, or the sermons, are posted on our website but also distributed on CD to those unable to get online or have no internet connection ([www.newlifebodmin.org/media](http://www.newlifebodmin.org/media))
  - We have continued to use other local venues for our Sunday Services (NB. Mainly the Shire House Suite) until we moved into our new building on 6 Oct 24 at 18 Normandy Way when the Building Control finally approved our renovation works to move in for public use.
  - 'Family Services' were arranged again during the year for all families and ages to join together at various times for Easter, Christmas or other special occasions.
  - Various ministers and ministries have visited the church over the year to share about their work, charity and/or preach to teach God's Word.

- **'Church Website/ Socials'** ([www.newlifebodmin.org](http://www.newlifebodmin.org) / [www.facebook.com/newlifebodmin](http://www.facebook.com/newlifebodmin));
  - Continues to be updated for locals/ visitors to find out more about us & what we do as a local church
    - To provide links, updates, news, blogs, testimonies, photos & videos for all people to view
    - To use as an online 'Notice Board' for up-coming community events or meetings.
  - It is also used for 'Christians' to share resources online to encourage others in their Christian faith;
    - Audio/ video recordings continue to be online for recent Sunday services & sermons
    - The NLC 'YouTube' page is now only used to link '*private*' or '*unlisted*' videos with the NLC family of believers & we continue to use Facebook to publicise our BYP & CAP ministries/ events: ([www.facebook.com/bodminyouthproject](http://www.facebook.com/bodminyouthproject) / [www.facebook.com/CAPdebtcentre.northcornwall](http://www.facebook.com/CAPdebtcentre.northcornwall))
- **'Missions Overseas'** continue to be supported financially and with prayer:
  - £5475 was given as tithes on our income to financially support other ministries and charities.
  - Numerous missionaries have visited our church during the year to update us of relevant needs overseas. Others have kept us updated by regular newsletters/ correspondence.

## Financial Review

A loss of expenditure over income of £76,912 arose, giving an accumulated fund at 31 December 2024 of £38,429 (this includes: Current Account £96,009; CAP Centre Account £12,661 and Savings Account £226).

The Charity's main sources of income arose predominantly from New Building Fund donations of £18,333; Church Offerings of £45,772 and CAP Debt Centre donations of £12,703 totalling £86,313. The majority of the income and reserves was spent on the refurbishment of the new Building (£104,107), Pastoral Remuneration\* (£25,287); CAP Debt Centre (£18,744) and Support Given to other organisations and ministries (£5,475), this year totalling £163,224.

Levels of support given to other organisations have been 11% of unrestricted income for the year.

*\* includes £23,257 salary, £2,030 pension and payroll admin costs*

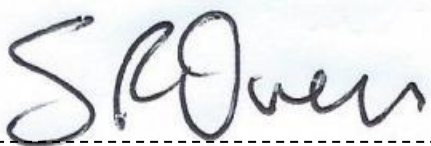
## Financial Policy

The Finances of the Charity are managed taking account of the following considerations:

- To reach and maintain an appropriate level of remuneration for our one key full-time employee
- To sustain the operation of the CAP Debt Centre, including the part-time Centre Manager & Debt Coach
- To maintain our level of support to other organisations and ministries in line with our objectives
- To build sufficient reserves to cover maintenance and fund future projects to progress the objects of our Charity
- To recognise the risks associated with having reliance on voluntary donations.

## Resources

The Charity employs a full-time Pastor to direct the work of the Church as well as providing pastoral oversight within the Church and pastoral support through contacts in the local community. The charity is also employer to the part-time CAP Debt Centre Manager and Debt Coach, co-ordinating debt relief counselling to those in need. Much of the practical work of the Church is undertaken by member volunteers who also support other local community activities outside the Church.



27th October 2025

Chairman/ Pastor Steve Owens  
On behalf of the New Life Church Trustees

## NLCF 2024 Accounts - Income & Expenditure

	<i>General Funds</i>	<i>Restirtced Funds</i>	<i>Total Funds</i>
<b>Income</b>			
Building		18,333	<b>18,333</b>
CAP Debt Centre		12,703	<b>12,703</b>
Gift Aid	6,324		<b>6,324</b>
Offering & Donations	45,772		<b>45,772</b>
Other	393	1,592	<b>1,985</b>
Special Offering		1,195	<b>1,195</b>
<b>Income Total</b>	<b>52,489</b>	<b>33,823</b>	<b>86,313</b>

### Expenditure

Admin & Management	4,825		<b>4,825</b>
CAP Debt Centre		18,744	<b>18,744</b>
Church Building	12,578	91,439	<b>104,017</b>
Ministries & Outreach	3,061	1,740	<b>4,801</b>
Staff	25,287		<b>25,287</b>
Support & Donations	4,980	495	<b>5,475</b>
Miscellaneous	75		<b>75</b>
<b>Expenditure Total</b>	<b>50,806</b>	<b>112,418</b>	<b>163,224</b>

### Surplus / Loss

**1,683 -      78,595 -      76,912**

*(Income less Expenditure)*

## NLCF 2024 Accounts - Balance Sheet

As at 31 Dec 2024

<u>Opening Balances</u>			<u>Designated Funds</u>
Current Account	£94,814.92		-£32,722.39
CAP Centre Account	£19,106.00	£30,961.77	£19,106.00
Savings Account (Building Fund)	£226.35	£11,855.77	226.35
Weekly Offering Account	£1,194.15		£1,194.15
Balance at 1/1/24		<u>£115,341.42</u>	
come Over Expenditure for y/e 31/12/24		<u>-£76,911.93</u>	-£78,594.73
<b>Balance as at 31/12/24</b>		<u><b>£38,429.49</b></u>	<u><b>-£90,790.62</b></u>
		-£76,911.93	
		£0.00	
<u>Closing Balances</u>			
Current Account	£24,764.97		-£104,455.14
CAP Centre Account	£12,661.17		£12,661.17
Savings Account (Building Fund)	£226.35		£226.35
Weekly Offering Account	£777.00		£777.00
		<u>£38,429.49</u>	
<b>Balance as at 31/12/24</b>		<u><b>£38,429.49</b></u>	<u><b>-£90,790.62</b></u>

### Designated Funds

In addition to the sums shown above for the designated CAP Centre and Building Fund accounts, the table below shows designated funds included in the **Current Account** balance at start and end of 2024:

<u>Designated Fund</u>	<u>Held at</u> <u>31 Dec 23</u>	<u>Restricted</u> <u>Income</u>	<u>Restricted</u> <u>Expenditure</u>	<u>General Funds</u> <u>applied to</u> <u>cause</u>	<u>Held at</u> <u>31 Dec 24</u>
CAP Centre account	£19,106.00	12,543.00	18,987.83		12,661.17
Savings account (New Building Fund)	226.35	-	-		226.35
Weekly Offering Account	1,194.15	10,485.15	10,902.30		777.00
<u>Held in Current account:</u>					
Samaritans Purse/OCC	280.00	217.50	270.00	150.00	77.50
CAP	- 48.75	280.50	243.43	-	11.68
Yemen Appeal	165.00				165.00
New Building Fund	- 33,118.64	21,399.68	87,420.60	5,546.40 -	104,685.96
<i>Current account sub-total</i>	<u>- 32,722.39</u>				<u>- 104,455.14</u>
<b>GRAND TOTAL</b>	<b>- 12,195.89</b>	<b>44,925.83</b>	<b>117,824.16</b>	<b>-</b>	<b>90,790.62</b>

**NEW LIFE CHRISTIAN FELLOWSHIP**

England & Wales - Charity number 1063033

---

# Accounts

---

**Charity name: New Life Christian Fellowship**

**Registered Charity number 1063033**

# **TRUSTEES ANNUAL REPORT AND ACCOUNTS**

**For the year ended 31st December 2023**



# NEW LIFE CHRISTIAN FELLOWSHIP (1063033)

## TRUSTEES ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2023

### INDEPENDENT EXAMINERS REPORT

Independent examiner's report to the trustees of the New Life Christian Fellowship registered charity number 1063033.

I report to the trustees on my examination of the accounts of the New Life Christian Fellowship (the trust) for the year ended 31<sup>st</sup> December 2023

#### Responsibilities and basis of report

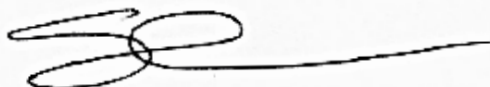
As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 act and in carrying out my examination I have followed all the directions given by the charity commission under section 145(5)(b) of the Act.

#### Independent Examiners Statement

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

1. Accounting records were not kept in respect of the trust as required by section 130 of the act or
2. The accounts do not accord to the records

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



18<sup>th</sup> October 2024

Sian Courtney  
FMAAT  
3 The Rowans,  
Bude  
EX23 8PS

The Church Council are pleased to present their report and accounts for the year ended 31 December 2023. New Life Christian Fellowship is a Registered Charity (number 1063033). The Charity is also commonly referred to as New Life Church.

The Charity is in fellowship with the Assemblies of God in Great Britain and Ireland, a Registered Charity (number 1032245).

## **Registered Address**

18 Normandy way, Bodmin, Cornwall, PL31 1EX

## **Officers**

*Church Council*

The Charity is managed by the Church Council. The Council members during the year were:

Pastor Steve Ovens (*Chairman*)  
Tony Birch (*Secretary*)  
Rob Allingham (*Treasurer*)

## *Holding Trustees*

There were no holding trustees this year as the charity church building was sold in 2020. Sale proceeds and funds of the previous building were held in reserve and a new building was acquired in October 2022. New holding trustees will be assigned once registration is completed with Land Registry in 2024.

## **Object of the Charity**

The objects of the Church are for the benefit of the public locally, nationally and across the world:

- A) To advance the Christian faith by proclaiming Jesus Christ and teaching the principles and ways of God according to the Holy Bible (The Word of God)
- 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, support & prayer; and
- C) To advance education for children, young people, adults, the elderly and for people with disabilities.

## **Activities Review**

The Church Council are pleased to report continuing support for the Charity which has enabled it to continue to benefit the public locally, nationally and across the world (during their use of hired venues for Sunday Services and other events, and while the renovation works were undertaken on the new building purchased in October 2022):

- **'Connect Groups'** continued to meet regularly to encourage people to grow in their faith:
  - Mon mornings (online) – Time specifically to pray for needs locally, nationally & internationally
  - Mon afternoons – Home Group: met weekly alternating between online and people's homes
  - Tues & Wed evenings – Small Groups: met weekly at various people's homes
  - Wed mornings – Weekly prayer meeting met at the Beacon (or other locations around town)
  - Sun, Tue, Wed & Fri (fortnightly) – Young People would meet for various age groups/ events
- **'Community Events'** to benefit the local people, to proclaim the gospel message, and/or to raise funds to help those in need around the world:
  - Numerous Men's & Women's meals/ breakfasts & socials were arranged during the year

- Family & children's events were held in the Autumn, Spring & Summer to bless local people
  - Church family events & socials were arranged during the year eg. Summer Picnic in the Park
  - Bodmin Youth Project – events, gatherings & socials were arranged for local young people
  - In October a 'Traditional Harvest Supper' was arranged along with a 'Harvest Auction' to raise funds for the local Bodmin Youth Project (BYP). The event raised £1000 for BYP.
  - During the Operation Christmas Child (OCC) Appeal, we held a 'Packing Party' to invite and involve others in the local community to be part of packing shoebox gifts for other children in deprived parts of the world.
- **'Community Action'** has continued throughout the year:
    - Foodbank volunteers helped to distribute food & regular food donations were received
    - Operation Christmas Child (OCC) – as a local church we filled & packed 57 shoeboxes
    - Bodmin Youth Project (BYP) continued to run their fortnightly Immerse Youth Club for all young people (10-17's) in the area, as well as a number of other events/ activities that included free Football Sessions in the community (provided fortnightly during each term)
    - Christians Against Poverty (CAP) Debt Centre continues to serve our local area;
      - Four local churches are in partnership to manage & finance the CAP Centre & employ 2 part-time Debt Coaches who visit clients across North Cornwall with a team of 12 befrienders/ volunteers from various local churches
      - Over 130 clients have been supported since opening, 60 clients have gone debt free, and 16 clients have prayed to accept Jesus Christ into their hearts!
- **'Bodmin Churches'** are continuing to be united to serve the community:
    - Regular meetings continue between 4 local church leaders to work together in our community
      - This involves supporting and involving volunteers from across our churches in various ministries that include: CAP Debt Centre, Foodbank, Bodmin Youth Project
    - Bodmin Youth Project (BYP) registered as a charity in 2019 (No.1182695), continues to unite 4 churches on a regular basis to work together & serve the young people in our local area;
      - This includes partnering with Scripture Union, and with South West Youth Ministries (SWYM), while we have a full-time youth leader/ intern serving on our team until the summer of 2024.
- **'Sunday Services'** have varied in locations/ venues throughout the year:
    - Since selling our church property back in Sept 2020, we have held our Sunday Services in the Bodmin Football Club, Immanuel Church, Light & Life Church & the Shire House Suite.
    - Recordings of the Sunday services, or the sermons, were posted on our website but also distributed on CD or DVD to those unable to get online or had no internet connection.
    - Various ministers and ministries have visited the church over the year to share about their work, charity and/or preach God's Word.
- **'Church Website'** ([www.newlifebodmin.org](http://www.newlifebodmin.org)) continues to be updated & the *Facebook* page;
    - For locals/ visitors to find out more about us & what we do as a church charity
    - To provide links, updates, news, blogs, testimonies, photos & videos for all people to see
    - To use as an online 'Notice Board' for up-coming community events or meetings.
    - For 'Christians' to share resources online to encourage others in their Christian faith;
      - This is kept updated with audio/ video recordings of Sunday services & sermons
      - The 'YouTube' page continues to be used to share internal videos to those in NLC
- **'Missions Overseas'** continue to be supported financially and with prayer:
    - See the *Accounts Annual Report* for more details of financial gifts
    - Numerous missionaries have visited our church during the year to update us of relevant needs overseas. Others have kept us updated by regular newsletters/ correspondence.

## Financial Review

A surplus of expenditure over income of £64,007 arose, giving an accumulated fund at 31 December 2023 of £115,341 (this includes: Current Account £96,009; CAP Centre Account £19,106 and Savings Account £226).

The Charity's main sources of income arose predominantly from New Building Fund donations of £116,033; Church Offerings of £36,745 and CAP Debt Centre donations of £7,373 totalling £167,991. The majority of the income and reserves was spent on the refurbishment of the new Building (£45,835), Pastoral Remuneration\* (£23,735); CAP Debt Centre (£18,314) and Support Given to other organisations and ministries (£5,866), this year totalling £103,984.

Levels of support given to other organisations have been 14% of unrestricted income for the year.

*\*\* includes £22,008 salary, £1,541 pension and payroll admin costs.*

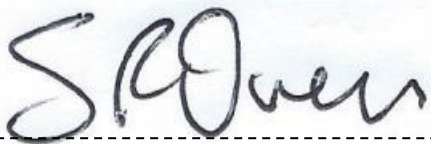
## Financial Policy

The Finances of the Charity are managed taking account of the following considerations:

- To reach and maintain an appropriate level of remuneration for our one key full-time employee
- To sustain the operation of the CAP Debt Centre, including the part-time Centre Manager
- To maintain our level of support to other organisations and ministries in line with our objectives
- To build sufficient reserves to cover maintenance and fund future projects to progress the objects of our Charity
- To recognise the risks associated with having reliance on voluntary donations.

## Resources

The Charity employs a full-time Pastor to direct the work of the Church as well as providing pastoral oversight within the Church and pastoral support through contacts in the local community. The charity is also employer to the part-time CAP Debt Centre Manager and Debt Coach, co-ordinating debt relief counselling to those in need. Much of the practical work of the Church is undertaken by member volunteers who also support other local community activities outside the Church.



18th October 2024

Chairman/ Pastor Steve Owens  
On behalf of the New Life Church Trustees

## NLCF 2023 Accounts - Income & Expenditure

	General Funds	Designated Funds	Total Funds
<b>Income</b>			
Building	582	115,451	116,033
CAP Debt Centre		7,373	7,373
Gift Aid	6,621		6,621
Offering & Donations	36,675		36,675
Other	982		982
Special Offering	52	255	307
<b>Grand Total</b>	<b>44,911</b>	<b>123,079</b>	<b>167,991</b>

### Expenditure

Admin & Management	4,460	815	5,275
CAP Debt Centre		18,314	18,314
Church Building	7,467	38,367	45,834
Ministries & Outreach	4,428	531	4,959
Staff	23,735		23,735
Support & Donations	5,366	500	5,866
<b>Grand Total</b>	<b>45,457</b>	<b>58,527</b>	<b>103,984</b>

**Surplus / Loss**                      -        **545**        **64,552**        **64,007**

*(Income less Expenditure)*

## NLCF 2023 Accounts - Balance Sheet

As at 31 Dec 2023

		<u>Designated Funds</u>
<b>Opening Balances</b>		
Current Account	£20,371.38	-£108,905.57
CAP Centre Account	£30,736.77	£30,736.77
Savings Account (Building Fund)	£226.35	226.35
Petty Cash Account	£0.00	£0.00
Balance at 1/1/23	£51,334.50	
Income Over Expenditure for y/e 31/12/23	£64,006.92	£64,552.41
<b>Balance as at 31/12/23</b>	<b>£115,341.42</b>	<b>-£13,390.04</b>
 <b>Closing Balances</b>		
Current Account	£94,814.92	-£32,722.39
CAP Centre Account	£19,106.00	£19,106.00
Savings Account (Building Fund)	£226.35	£226.35
Petty Cash Account	£1,194.15	£0.00
Balance as at 31/12/23	£115,341.42	-£13,390.04

### Designated & Restricted Funds

In addition to the sums shown above for the designated CAP Centre and Building Fund accounts, the table below shows designated funds included in the **Current Account** balance at start and end of 2023:

<u>Designated Fund</u>	<u>Held at</u> <u>31 Dec 22</u>	<u>Restricted</u> <u>Income</u>	<u>Restricted</u> <u>Expenditure</u>	<u>General Funds</u> <u>applied to</u> <u>cause</u>	<u>Held at</u> <u>As at 31 Dec</u> <u>2023</u>
CAP Centre account	£30,736.77	7,373.00	18,314.12	689.65	19,106.00
Savings account (New Building Fund)	226.35	-	-		226.35
Petty Cash Account	-	1,795.00	1,795.00		-
<u>Held in Current account:</u>					
CYNC	530.99		530.99		-
Samaritans Purse/OCC		280.00			280.00
CAP	225.00	213.00	5.05	481.70 -	48.75
Elizabeth House Uganda	500.00		500.00		-
Yemen Appeal	165.00	-	-		165.00
New Building Fund	- 110,326.56	115,451.40	38,367.07 -	123.59 -	33,118.64
<i>Current account sub-total</i>	<i>- 108,905.57</i>				<i>- 32,722.39</i>
<b>GRAND TOTAL</b>	<b>- 77,942.45</b>	<b>125,112.40</b>	<b>59,512.23</b>	<b>-</b>	<b>13,390.04</b>

**NEW LIFE CHRISTIAN FELLOWSHIP**

England & Wales - Charity number 1063033

---

# Accounts

---

**Charity name: New Life Christian Fellowship**

**Registered Charity number 1063033**

# **TRUSTEES ANNUAL REPORT AND ACCOUNTS**

**For the year ended 31st December 2022**



# NEW LIFE CHRISTIAN FELLOWSHIP (1063033)

## TRUSTEES ANNUAL REPORT

### INDEPENDENT EXAMINERS REPORT

Independent examiner's report to the trustees of the New Life Christian Fellowship registered charity number 1063033.

I report to the trustees on my examination of the accounts of the New Life Christian Fellowship (the trust) for the year ended 31<sup>st</sup> December 2022

#### Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 act and in carrying out my examination I have followed all the directions given by the charity commission under section 145(5)(b) of the Act.

#### Independent Examiners Statement

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

1. Accounting records were not kept in respect of the trust as required by section 130 of the act or
2. The accounts do not accord to the records

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



10<sup>th</sup> October 2023  
Sian Courtney  
M.A.A.T  
3 The Rowans,  
Bude  
EX23 8PS

## FOR THE YEAR ENDED 31 DECEMBER 2022

The Church Council are pleased to present their report and accounts for the year ended 31 December 2022. New Life Christian Fellowship is a Registered Charity (number 1063033). The Charity is also commonly referred to as New Life Church.

The Charity is in fellowship with the Assemblies of God in Great Britain and Ireland, a Registered Charity (number 1032245).

### Registered Address

18 Normandy way, Bodmin, Cornwall, PL31 1EX

### Officers

*Church Council*

The Charity is managed by the Church Council. The Council members during the year were:

Pastor Steve Ovens (*Chairman*)  
Tony Birch (*Secretary*)  
Rob Allingham (*Treasurer*)

### *Holding Trustees*

There were no holding trustees this year as the charity church building was sold in 2020. Sale proceeds and funds of the previous building were held in reserve and a new building was acquired in October 2022. New holding trustees will be assigned once registration is completed with Land Registry in 2023.

### Object of the Charity

The objects of the Church are for the benefit of the public locally, nationally and across the world:

- A) To advance the Christian faith by proclaiming Jesus Christ and teaching the principles and ways of God according to the Holy Bible (The Word of God)
- 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, support & prayer; and
- C) To advance education for children, young people, adults, the elderly and for people with disabilities.

### Activities Review

The Church Council are pleased to report continuing support for the Charity which has enabled it to continue to benefit the public locally, nationally and across the world.

- **'Connect Groups'** returned to in-person groups to encourage people to grow in their faith:
  - Monday afternoons – Home Group: alternated weekly between online & people's homes  
NB. The reception area of the new property at 18 Normandy Way was also used at times
  - Tues/ Wed evenings – Small Groups: met weekly in term times at various people's homes  
NB. The reception area of the new property at 18 Normandy Way was also used at times
  - Mon/ Wed mornings – Prayer Groups: met online and in-person weekly to pray regularly  
NB. The reception area of the new property at 18 Normandy Way was also used at times
  - Sun/ Fri evenings (fortnightly) – Young People meet regularly from across 3 local churches

- **'Community Events'** to benefit the local people, to proclaim the gospel message, and/or to raise funds to help those in need around the world:
  - Some Men's & Women's meals & socials were arranged during the year
  - Junior Church gatherings for families and children were held in various venues
  - During the summer a Picnic in the Park for all the church family and friends was arranged
  - Harvest Supper – fundraising meal & auction raised >£1000 for the local CAP Centre
  - Bodmin Youth Project (BYP) – socials, events & gatherings were arranged during the year
  - Operation Christmas Child (OCC) Appeal/ Shoeboxes were collected in November 2022
  - Easter & Christmas Services were arranged by 4 local churches for the local community
  
- **'Community Action'** has continued throughout the year:
  - Foodbank volunteers continued to distribute food to locals in need & received food donations
  - Operation Christmas Child (OCC) – as a local church we filled & packed 28 shoeboxes
  - Bodmin Youth Project (BYP) – restarted regular gatherings throughout the year for all young people (10-17's), with the appointment of a new South West Youth Ministries (SWYM) youth worker to serve the local churches from September for a 12 mth training placement with BYP.
  - Christians Against Poverty (CAP) Debt Centre continues to serve our local area;
    - Four local churches are in partnership to manage & finance the CAP Centre & we now employ 2x part-time Debt Coaches who visit clients across North Cornwall.
    - Over 39 clients were supported during the year, with 16 clients going debt free by the end of the year. We have also seen a number of clients connecting with local churches on a regular basis & attending many of the other groups or events during the year.
  
- **'Bodmin Churches'** continue to unite together to serve the community & publicise on Facebook:
  - Regular meetings continue between 4 local church leaders to work together in our community
  - This involved 4 churches uniting together to hold an Easter Celebration Service, a Christmas Carol Concert & working together in other ministries to serve the local community.
  - Bodmin Youth Project (BYP), that was registered as a charity in 2019 (No.1182695), continues to unite 4 churches on a regular basis to work together & serve the teenagers in our local area (See [www.bodminyouthproject.org](http://www.bodminyouthproject.org));
    - This includes partnering with Scripture Union, and with South West Youth Ministries (SWYM) to provide a training placement for a full-time youth leader/ intern from September 2022 until August 2023 next year.
  
- **'Sunday Services'** are held weekly to encourage people to grow in faith & inc. visiting speakers:
  - Since Covid restrictions lifted we have continued to provide a live online stream via Zoom of our Sunday Services every week to those who may be house bound or unable to travel.
  - Recordings of the Sunday services, or the sermons, are posted on our website but also distributed on CD to those unable to get online or have no internet connection.
  - Since selling our church property back in Sept 2020, we have continued to use other local venues for our Sunday Services eg. Bodmin Football Club & Lanivet Community Centre
  - 'Family Services' were arranged again during the year for all families and ages to join together at various times for Easter, Christmas or other special occasions.
  - Various ministers and ministries have visited the church over the year to share about their work, charity and/or preach to teach God's Word.
  
- **'Church Website'** ([www.newlifebodmin.org](http://www.newlifebodmin.org)) continues to be updated & our *Facebook* pages:
  - For locals/ visitors to find out more about us & what we do as a local church charity
  - To provide links, updates, news, blogs, testimonies, photos & videos for all people to view
  - To use as an online 'Notice Board' for up-coming community events or meetings.
  - For 'Christians' to share resources online to encourage others in their Christian faith;
    - Audio/ video recordings continue to be online for recent Sunday services & sermons
    - The NLC 'YouTube' page also continues to link our uploaded video sermons to the church website
    - We now have Facebook pages for BYP & CAP, as well as for our church (NLC)

- **'Missions Overseas'** continue to be supported financially and with prayer throughout the year;
  - See the *Accounts Annual Report* for more details of financial gifts
  - Numerous missionaries have visited our church during the year to update us of relevant needs overseas. Others have kept us updated by regular newsletters/ correspondence.

## Financial Review

A loss of expenditure over income of £165,273 arose due to purchasing a new building, giving an accumulated fund at 31 December 2022 of £51,262 (this includes: Current Account £20,073; CAP Centre Account £30,961 and Savings Account £226).

The Charity's main sources of income arose from New Building Fund donations of £68,530; Church Offerings of £38,025 and CAP Debt Centre donations of £46,497 totalling £161,703. The majority of the income and reserves was spent on the purchase of a new Building; Pastoral Remuneration\* (£23,536); CAP Debt Centre (£17,862) and Support Given to other organisations and ministries (£5,175); this year totalling £326,976.

Levels of support given to other organisations have been 12% of unrestricted income for the year.

*\* includes £22,008 salary, £1,528 pension and payroll admin costs.*

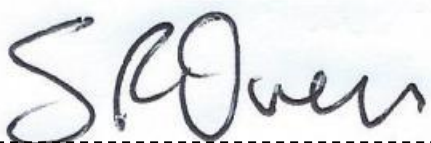
## Financial Policy

The Finances of the Charity are managed taking account of the following considerations:

- To reach and maintain an appropriate level of remuneration for our one key full-time employee
- To sustain the operation of the CAP Debt Centre, including the two part-time Debt Coaches
- To maintain our level of support to other organisations and ministries in line with our objectives
- To build sufficient reserves to cover maintenance and fund future projects to progress the objects of our Charity
- To recognise the risks associated with having reliance on voluntary donations.

## Resources

The Charity employs a full-time Pastor to direct the work of the Church as well as providing pastoral oversight within the Church and pastoral support through contacts in the local community. The charity also employs two part-time CAP Debt Centre Debt Coaches, who co-ordinate debt relief counselling to those in need across North Cornwall. Much of the practical work of the Church is undertaken by member volunteers who also support other local community activities outside the Church.



18th October 2023

Chairman/ Pastor Steve Owens  
On behalf of the New Life Church Trustees

## NLCF 2022 Accounts - Income & Expenditure

<b>Income</b>	<b>Designated Funds</b>	<b>General Funds</b>	<b>Total Funds</b>
Building Fund	68,530		<b>68,530</b>
CAP Centre donation	46,497		<b>46,497</b>
Special Offering	2,370		<b>2,370</b>
Offering & Donations		38,025	<b>38,025</b>
Gift Aid		6,281	<b>6,281</b>
<b>Total Income</b>	<b>117,397</b>	<b>44,306</b>	<b>161,703</b>

<b>Expenditure</b>	<b>Designated</b>	<b>General</b>	<b>Total</b>
CAP Debt Centre	17,862		<b>17,862</b>
Special Gifts	2,020		<b>2,020</b>
Church Building	270,048	737	<b>270,785</b>
Pastoral Remuneration		23,536	<b>23,536</b>
Sundries		6,738	<b>6,738</b>
Tithes on Income	500	4,675	<b>5,175</b>
Visiting Ministry		860	<b>860</b>
			-
<b>Total Expenditure</b>	<b>290,430</b>	<b>36,546</b>	<b>326,976</b>

<b>Surplus / Loss</b>	-	173,033	7,760	-	165,273
(Income less Expenditure)					

## NLCF 2022 Accounts - Balance Sheet

As at: 31 December 2022

		<u>Designated Funds</u>
Current Account 1/1/22	£101,032.45	£92,652.67
CAP Centre Account 1/1/22	£2,326.47	£2,326.47
Savings Account (Building Fund) 1/1/22	£113,248.80	113,248.80
Petty Cash Account 1/1/22	£0.00	£0.00
Balance at 1/1/22	£216,607.72	
Income Over Expenditure for y/e 31/12/22	-£165,273.22	-£286,055.39
<b>Balance as at 31/12/22</b>	<b>£51,334.50</b>	<b>-£77,827.45</b>
Current Account 31/12/22	£20,073.93	-£109,015.57
CAP Centre Account 31/12/22	£30,961.77	£30,961.77
Savings Account (Building Fund) 31/12/22	£226.35	£226.35
Petty Cash Account 31/12/22	£0.00	£0.00
Balance at 31/12/22	£51,262.05	-£77,827.45

### Designated Funds

In addition to the sums shown above for the designated CAP Centre and Building Fund accounts, the table below shows designated funds included in the **Current Account** balance at start and end of 2022:

<u>Designated Fund</u>	<u>Held @ 31/12/21</u>	<u>2022 Designated Income</u>	<u>2022 Designated Expenditure</u>	<u>General Funds applied to cause</u>	<u>Held @ 31/12/22</u>
CAP Centre account	2,326.47	46,497.00	17,861.70		30,961.77
Savings account (New Building Fund)	113,248.80	209.93	113,232.38		226.35
Petty Cash Account	-	-	-		-
<u>Held in Current account:</u>					
CYNOC	1,030.99	-	500.00		530.99
Samaritans Purse/OCC	15.00	115.00	15.00		115.00
Ukraine Appeal	-	1,755.00	1,755.00		-
Elizabeth House Uganda	250.00	500.00	250.00		500.00
Yemen Appeal	165.00	-	-		165.00
New Building Fund	91,191.68	68,529.93	270,048.17	-	110,326.56
<i>Current account sub-total</i>	<i>92,652.67</i>				<i>- 109,015.57</i>
<b>GRAND TOTAL</b>	<b>208,227.94</b>	<b>117,606.86</b>	<b>403,662.25</b>	<b>-</b>	<b>77,827.45</b>

**NEW LIFE CHRISTIAN FELLOWSHIP**

England & Wales - Charity number 1063033

---

# Accounts

---

**Charity name: New Life Christian Fellowship**

**Registered Charity number 1063033**

# **TRUSTEES ANNUAL REPORT AND ACCOUNTS**

**For the year ended 31st December 2021**



# INDEPENDENT EXAMINERS REPORT

Independent examiner's report to the trustees of the New Life Christian Fellowship registered charity number 1063033.

I report to the trustees on my examination of the accounts of the New Life Christian Fellowship (the trust) for the year ended 31<sup>st</sup> December 2021

## Responsibilities and basis of report

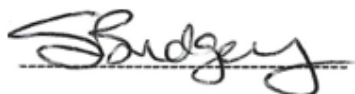
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 act and in carrying out my examination I have followed all the directions given by the charity commission under section 145(5)(b) of the Act.

## Independent Examiners Statement

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

1. Accounting records were not kept in respect of the trust as required by section 130 of the act or
2. The accounts do not accord to the records

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



26<sup>th</sup> October 2022

Sian Bridgey  
M.A.A.T  
Whits End,  
Marhamchurch,  
Bude  
EX23 OHT

# NEW LIFE CHRISTIAN FELLOWSHIP (1063033) TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021

The Church Council are pleased to present their report and accounts for the year ended 31 December 2021. New Life Christian Fellowship is a Registered Charity (number 1063033). The Charity is also commonly referred to as New Life Church.

The Charity is in fellowship with the Assemblies of God in Great Britain and Ireland, a Registered Charity (number 1032245).

## Registered Address

8 Crabtree Lane, Bodmin, Cornwall, PL31 1BJ

## Officers

### *Church Council*

The Charity is managed by the Church Council. The Council members during the year were:

Pastor Steve Ovens (*Chairman*)  
Tony Birch (*Secretary*)  
Rob Allingham (*Treasurer*)

### *Holding Trustees*

There were no holding trustees this year as the charity church building was sold in 2020. Sale proceeds and funds of the previous building are held in reserve as we acquire a new building, upon when new holding trustees will be assigned.

## Object of the Charity

The objects of the Church are for the benefit of the public locally, nationally and across the world:

- A) To advance the Christian faith by proclaiming Jesus Christ and teaching the principles and ways of God according to the Holy Bible (The Word of God)
- 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, support & prayer; and
- C) To advance education for children, young people, adults, the elderly and for people with disabilities.

## Activities Review

The Church Council are pleased to report continuing support for the Charity which has enabled it to continue to benefit the public locally, nationally and across the world despite the restrictions and difficulties of the Covid pandemic going through 2021 into 2022;

- **'Connect Groups'** meet weekly (usually in term time) to encourage people to grow in their faith:
  - Monday afternoons – Home Group: alternates each week between online & people's homes
  - Tues & Wed evenings – Small Groups: moved from online to meet weekly in people's homes
  - Tues & Fri evenings (fortnightly) – Young People now meet in-person from 4 local churches
- **'Community Events'** to benefit the local people, to proclaim the gospel message, and/or to raise funds to help those in need around the world are now arranged more regularly since Covid:
  - More Men's & Women's events, meals & socials were arranged over the past year

- A number of Family Fun Events have been arranged for the local families and children
  - Bodmin Youth Project – socials, events & trips were arranged over the past year seeing increasing numbers attend as Covid concerns diminished!
  - Operation Christmas Child (OCC) Appeal/ Shoeboxes were collected again in Nov 2021
  - And joint services were arranged at Easter & Christmas with 3 other local churches
- **'Community Action'** has continued to increase throughout the year:
    - We have continued to support the local Foodbank to distribute food & receive food donations
    - Operation Christmas Child (OCC) Appeal – as local church we filled & packed 24 shoeboxes to send to children who live overseas in poverty ([www.samaritans-purse.org.uk/what-we-do/operation-christmas-child/](http://www.samaritans-purse.org.uk/what-we-do/operation-christmas-child/))
    - Bodmin Youth Project – during the year returned to all its regular groups and gatherings, with 2x fortnightly small groups for encouraging young people in their faith. And fortnightly Football Sessions to reach out to other young people in the area ([www.bodminyouthproject.org](http://www.bodminyouthproject.org))
    - Christians Against Poverty (CAP) Debt Centre continues to serve our local area;
      - Four local churches are in partnership to manage & finance the CAP Centre & employ a part-time Debt Coach – with a new Debt Coach planned from the beginning of 2022
      - Over 100 clients have been supported since opening, with more than 50 clients now debt free – clearing debts of more than £500,000! ([www.newlifebodmin.org/cap](http://www.newlifebodmin.org/cap))
- **'Bodmin Churches'** are continuing to be united to serve the community:
    - Regular meetings continue between 4 local church leaders to work together in our community
    - This involved 4 churches uniting together to hold a joint Easter Service and a Community Carol Service – this has strengthened the local church unity & witness to all living in our area.
    - Bodmin Youth Project, that was registered as a charity in 2019 (No.1182695), continues to unite 4 churches on a regular basis to work together & serve the teenagers in our local area;
      - This includes partnering with Scripture Union, and partnering with South West Youth Ministries (SWYM) to explore taking on a new full-time youth leader/ intern serving our team from the summer of 2022.
    - As mentioned above, 4 local churches are in partnership to provide a local CAP Debt Centre
- **'Sunday Services'** have returned to meet in-person for our services (& invite visiting speakers):
    - When Covid restrictions lifted – we have continued to provide a live online stream via Zoom of our Sunday Services every week to those who maybe remaining at home
    - Recordings of the Sunday services, or the sermons, are posted on our website but also distributed on CD or DVD to those unable to get online or have no internet connection.
    - Since selling our church property back in Sept 2020, we have continued to use other local venues for our Sunday Services eg. Bodmin Football Club & Lanivet Community Centre
    - Various ministers and ministries have visited the church (or spoke online) over the year to share about their work, charity and/or preach.
- **'Church Website'** ([www.newlifebodmin.org](http://www.newlifebodmin.org)) continues to be updated & the *Facebook* page;
    - For locals/ visitors to find out more about us & what we do as a church charity
    - To provide links, updates, news, blogs, testimonies, photos & videos for all people to see
    - To use as an online 'Notice Board' for up-coming community events or meetings.
    - For 'Christians' to share resources online to encourage others in their Christian faith;
      - It continues to be updated with audio/ video recordings of recent Sunday sermons
      - The NLC 'YouTube' page also continues to link our video sermons to the website ([www.youtube.com/channel/UC8F1R5\\_JcNGUALgozHMJmpQ](https://www.youtube.com/channel/UC8F1R5_JcNGUALgozHMJmpQ)) and the Facebook page ([www.facebook.com/newlifebodmin](https://www.facebook.com/newlifebodmin))
- **'Missions Overseas'** continue to be supported financially and with prayer:
    - £5665 was given as tithes on our income to financially support other ministries and charities
    - Numerous missionaries have visited our church during the year to update us of relevant needs overseas. Others have kept us updated by regular newsletters/ correspondence.

## Financial Review

A loss of expenditure over income of £2,072 arose, giving an accumulated fund at 31 December 2021 of £216,607 (this includes: Current Account £101,032; CAP Centre Account £2,326 and Savings Account £113,248).

The Charity's main sources of income arose from New Building Fund donations of £3,995; Church Offerings of £30,315 and CAP Debt Centre donations of £8,845 totalling £46,028. The majority of the income was spent on Pastoral Remuneration\* (£23,579); CAP Debt Centre (£13,393) and Support Given to other organisations and ministries (£5,665), this year totalling £48,100.

Levels of support given to other organisations have been 17% of unrestricted income for the year.

*\*\* includes £21,898 salary, £1,541 pension and £575 payroll admin costs.*

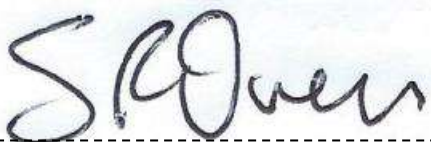
## Financial Policy

The Finances of the Charity are managed taking account of the following considerations:

- To reach and maintain an appropriate level of remuneration for our one key full-time employee
- To sustain the operation of the CAP Debt Centre, including the part-time Centre Manager
- To maintain our level of support to other organisations and ministries in line with our objectives
- To build sufficient reserves to cover maintenance and fund future projects to progress the objects of our Charity
- To recognise the risks associated with having reliance on voluntary donations.

## Resources

The Charity employs a full-time Pastor to direct the work of the Church as well as providing pastoral oversight within the Church and pastoral support through contacts in the local community. The charity is also employer to the part-time CAP Debt Centre Manager, co-ordinating debt relief counselling to those in need. Much of the practical work of the Church is undertaken by member volunteers who also support other local community activities outside the Church.



30th October 2022

Chairman/ Pastor Steve Owens  
On behalf of the New Life Church Trustees

## NLCF 2021 Accounts - Income & Expenditure

<b>Income</b>	Designated Funds	General Funds	Total Funds
Building Fund	3,995		<b>3,995</b>
CAP Centre donation	8,845		<b>8,845</b>
Special Offering	15		<b>15</b>
Offering & Donations		30,315	<b>30,315</b>
Credits & Refunds			-
Gift Aid		2,858	<b>2,858</b>
<b>Total Income</b>	12,855	33,173	<b>46,028</b>

<b>Expenditure</b>	Designated	General	Total
CAP Debt Centre	13,393		<b>13,393</b>
Special Gifts			-
Church Building		234	<b>234</b>
Pastoral Remuneration		23,579	<b>23,579</b>
Sundries		4,910	<b>4,910</b>
Tithes on Income	250	5,415	<b>5,665</b>
Visiting Ministry		320	<b>320</b>
			-
<b>Total Expenditure</b>	13,643	34,458	<b>48,100</b>

<b>Surplus / Loss</b>	-	788	-	1,284	-	2,072
(Income less Expenditure)						

## NLCF 2021 Accounts - Balance Sheet

As at: 31 December 2021

		<u>Designated Funds</u>
Current Account 1/1/21	£98,741.85	£88,892.91
CAP Centre Account 1/1/21	£6,874.02	£6,874.02
Savings Account (Building Fund) 1/1/21	£113,064.02	113,064.02
Petty Cash Account 1/1/21	£0.00	£0.00
Balance at 1/1/21	£218,679.89	
Income Over Expenditure for y/e 31/12/21	-£2,072.17	-£603.01
<b>Balance as at 31/12/21</b>	<b>£216,607.72</b>	<b>£208,227.94</b>
Current Account 31/12/21	£101,032.45	£92,652.67
CAP Centre Account 31/12/21	£2,326.47	£2,326.47
Savings Account (Building Fund) 31/12/21	£113,248.80	£113,248.80
Petty Cash Account 31/12/21	£0.00	£0.00
Balance at 31/12/21	£216,607.72	£208,227.94

### Designated Funds

In addition to the sums shown above for the designated CAP Centre and Building Fund accounts, the table below shows designated funds included in the **Current Account** balance at start and end of 2020:

<u>Designated Fund</u>	<u>Held @ 31/12/20</u>	<u>2021 Designated Income</u>	<u>2021 Designated Expenditure</u>	<u>General Funds applied to cause</u>	<u>Held @ 31/12/21</u>
CAP Centre account	6,874.02	8,845.00	13,392.55		2,326.47
Savings account (New Building Fund)	113,064.02	184.78	-		113,248.80
Petty Cash Account	-	-	-		-
<u>Held in Current account:</u>					
CYNOC	1,030.99	-	-		1,030.99
Samaritans Purse/OCC	250.00	15.00	250.00		15.00
Events	-	355.30	355.30		-
Elizabeth House Uganda	250.00	-	-		250.00
Yemen Appeal	165.00	-	-		165.00
New Building Fund	87,196.92	3,994.76			91,191.68
<i>Current account sub-total</i>	<i>88,892.91</i>				<i>92,652.67</i>
<b>GRAND TOTAL</b>	<b>208,830.95</b>	<b>13,394.84</b>	<b>13,997.85</b>	<b>-</b>	<b>208,227.94</b>

**NEW LIFE CHRISTIAN FELLOWSHIP**

England & Wales - Charity number 1063033

---

# Accounts

---

**Charity name: New Life Christian Fellowship**

**Registered Charity number 1063033**

# **TRUSTEES ANNUAL REPORT AND ACCOUNTS**

**For the year ended 31st December 2020**



# NEW LIFE CHRISTIAN FELLOWSHIP (1063033)

## TRUSTEES ANNUAL REPORT

### INDEPENDENT EXAMINERS REPORT

**Independent examiner's report to the trustees of the New Life Christian Fellowship registered charity number 1063033.**

I report to the trustees on my examination of the accounts of the New Life Christian Fellowship (the trust) for the year ended 31<sup>st</sup> December 2020

#### **Responsibilities and basis of report**

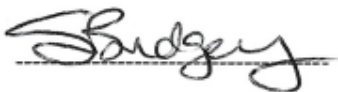
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 act and in carrying out my examination I have followed all the directions given by the charity commission under section 145(5)(b) of the Act.

#### **Independent Examiners Statement**

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

1. Accounting records were not kept in respect of the trust as required by section 130 of the act or
2. The accounts do not accord to the records

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



6<sup>th</sup> October 2021

Sian Bridgey  
M.A.A.T  
Whits End,  
Marhamchurch,  
Bude  
EX23 0HT

## FOR THE YEAR ENDED 31 DECEMBER 2020

The Church Council are pleased to present their report and accounts for the year ended 31 December 2020. New Life Christian Fellowship is a Registered Charity (number 1063033). The Charity is also commonly referred to as New Life Church.

The Charity is in fellowship with the Assemblies of God in Great Britain and Ireland, a Registered Charity (number 1032245).

### Registered Address

Lower Woodley Farm, Hayloft, Lanivet, Bodmin, PL30 5JN

### Officers

#### *Church Council*

The Charity is managed by the Church Council. The Council members during the year were:

Pastor Steve Ovens (*Chairman*)  
Tony Birch (*Secretary*)  
Rob Allingham (*Treasurer*)

#### *Holding Trustees*

The Church Council members have appointed the Assemblies of God Property Trust in place of the Holding Trustees.

The Assemblies of God Property Trust held the land and buildings of the Charity and fulfilled the requirements of the Trust Deed up until the sale of the owned property completed on 21 Sept 2020.

### Object of the Charity

The objects of the Church are for the benefit of the public locally, nationally and across the world:

- A) To advance the Christian faith by proclaiming Jesus Christ and teaching the principles and ways of God according to the Holy Bible (The Word of God)
- 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, support & prayer; and
- C) To advance education for children, young people, adults, the elderly and for people with disabilities.

### Activities Review

The Church Council are pleased to report continuing support for the Charity which has enabled it to continue to benefit the public locally, nationally and across the world despite the restrictions and difficulties of the Covid pandemic during 2020, and the sale of the NLC property completed on 21 Sept 2020.

- **'Connect Groups'** moved online (in March) with Zoom to encourage people to grow in their faith:
  - Sunday evenings – Time specifically to pray for needs locally, nationally & internationally
  - Monday afternoons – Home Group: varied in year between online and people's homes
  - Tues/ Wed evenings – Small Groups: varied in year between online and people's homes
  - Wed/ Thur afternoons – Junior Church: met online weekly for all the NLC children/ families
  - Friday evenings (fortnightly) – Young People met online or in-person from 4 local churches

- **'Community Events'** to benefit the local people, to proclaim the gospel message, and/or to raise funds to help those in need around the world were limited during the year due to Covid:
  - Some Men's & Women's meals & socials were still arranged between lock-downs
  - Junior Church gatherings for families and children were held in open spaces & back gardens
  - During the summer – Picnic's in the Park for all the church family and friends were arranged
  - Bodmin Youth Project – socials, events & gatherings were arranged between lock-downs
  - Operation Christmas Child (OCC) Appeal/ Shoeboxes were still collected
  - Two Drive-In Services were also arranged in Morrison's Carpark along with 4 local churches
  
- **'Community Action'** has continued in some capacity throughout the year:
  - Foodbank volunteers were able to distribute food to homes & regular food donations received
  - Operation Christmas Child (OCC) Appeal – as local church we filled & packed 48 shoeboxes
    - As Collection Point for Bodmin area – collected & transported 107 boxes in total
  - Bodmin Youth Project – continued to run online gatherings throughout the year for all young people (11-17's), and other in-person events/ activities when Covid restrictions allowed.
  - Christians Against Poverty (CAP) Debt Centre continues to serve our local area;
    - Four local churches are in partnership to manage & finance the CAP Centre & employ a part-time Debt Coach – visits to clients varied from phone calls to office meetings
    - Over 100 clients have been supported since opening, 40 clients have gone debt free, and 14 clients have prayed to accept Jesus Christ into their hearts!
  
- **'Bodmin Churches'** are continuing to be united to serve the community:
  - Regular meetings continue between 4 local church leaders to work together in our community
  - This involved 4 churches uniting together to hold a Summer Drive-In Celebration and a Drive-In Community Carol Service – this has strengthened the local church unity & witness to all.
  - Bodmin Youth Project, that was registered as a charity in 2019 (No.1182695), continues to unite 4 churches on a regular basis to work together & serve the teenagers in our local area;
    - This includes partnering with Scripture Union until the end of the year, and partnering with South West Youth Ministries (SWYM) while we had a full-time youth leader/ intern serving our team up until July 2020, when they moved on from their placement.
  
- **'Sunday Services'** have varied from online services to in-person services inc. visiting speakers:
  - When Covid brought a national lock-down – we have provided a live online stream via Zoom of our Sunday Services every week to those at home or who were shielding from Covid.
  - Recordings of the Sunday services, or the sermons, were posted on our website but also distributed on CD or DVD to those unable to get online or had no internet connection.
  - Since selling our church property back in Sept 2020, we have also used other local venues for our in-person Sunday Services eg. Bodmin Football Club & Lanivet Community Centre
  - 'Family Services' were arranged at different times to the adults services to allow more space & to involve the children & young people with their parents during the year when we could.
  - Various ministers and ministries have visited the church (or spoke online) over the year to share about their work, charity and/or preach.
  
- **'Church Website'** ([www.newlifebodmin.org](http://www.newlifebodmin.org)) continues to be updated & the *Facebook* page;
  - For locals/ visitors to find out more about us & what we do as a church charity
  - To provide links, updates, news, blogs, testimonies, photos & videos for all people to see
  - To use as an online 'Notice Board' for up-coming community events or meetings.
  - For 'Christians' to share resources online to encourage others in their Christian faith;
    - This was updated with audio/ video recordings of recent Sunday services & sermons
    - We also set up a NLC 'YouTube' page to link our video sermons to the church website
  
- **'Missions Overseas'** continue to be supported financially and with prayer:
  - See the *Accounts Annual Report* for more details of financial gifts
  - Numerous missionaries have visited our church (or spoke online) during the year to update us of relevant needs overseas. Others have kept us updated by regular newsletters/ correspondence.

## Financial Review

A surplus of expenditure over income of £83,982 arose, giving an accumulated fund at 31 December 2019 of £218,879 (this includes: Current Account £98,741; CAP Centre Account £6,874 and Savings Account £113,064). Despite a noticeable drop in offerings due to challenging COVID19 restrictions, the sale of our old building in September resulted in a reduction of overheads thus keeping annual expenditure down.

The Charity's main sources of income arose from the sale of our building £75,498, New Building Fund donations of £12,900; Church Offerings of £30,920 and CAP Debt Centre donations of £8,320 totalling £133,336. The majority of the income was spent on Pastoral Remuneration\* (£23,852); CAP Debt Centre (£13,122) and Support Given to other organisations and ministries (£5,260), this year totalling £49,354.

\*\* includes £21,568 salary, £1,538 pension, £171 mileage reimbursement, £575 payroll admin costs.

Levels of support given to other organisations have been 15% of unrestricted income for the year. The year has also seen the continuing success of the local CAP (Christians Against Poverty) Debt Centre, current reserves are running at approx. 6 months expenditure, pending the next round of budget planning for future years.

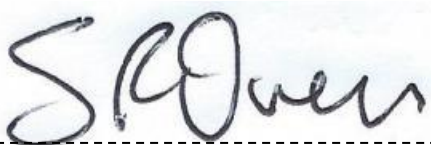
## Financial Policy

The Finances of the Charity are managed taking account of the following considerations:

- To reach and maintain an appropriate level of remuneration for our one key full-time employee
- To sustain the operation of the CAP Debt Centre, including the part-time Centre Manager
- To maintain our level of support to other organisations and ministries in line with our objectives
- To build sufficient reserves to cover maintenance and fund future projects to progress the objects of our Charity
- To recognise the risks associated with having reliance on voluntary donations.

## Resources

The Charity employs a full-time Pastor to direct the work of the Church as well as providing pastoral oversight within the Church and pastoral support through contacts in the local community. The charity is also employer to the part-time CAP Debt Centre Manager, co-ordinating debt relief counselling to those in need. Much of the practical work of the Church is undertaken by member volunteers who also support other local community activities outside the Church.



13th October 2021

Chairman/ Pastor Steve Owens  
On behalf of the New Life Church Trustees

## NLCF 2020 Accounts - Income & Expenditure

Income	Designated Funds	General Funds
Building Fund		
Sale of Building (less fees)	75,498	
Building Fund Donations	12,900	
Building Fund Interest	389	
	88,787	
CAP Centre donation		
Donations & Offerings	3,130	
Church Partners	3,600	
Gifts	1,590	
	8,320	
Special Offering		
Shoebox	250	
Events	355	
Elizabeth House	413	
Yemen Appeal	165	
	1,183	
Offering & Donations		
Cash Offering		16,943
Donation (with Gift Aid)		13,977
		30,920
Credits & Refunds		171
Gift Aid		
GASDS Receipts		1,904
Gift Aid Receipt		2,052
		3,955
<b>Sub Totals</b>	<b>98,290</b>	<b>35,046</b>
	<b>Total Income</b>	<b>133,336</b>

<b>Expenditure</b>	<b>Designated</b>	<b>General</b>
<b>CAP Debt Centre</b>		
CAP Head Office	3,000	
CAP Manager Salary	8,969	
Mileage Reimbursement	69	
Mobile Phone	243	
Pension	641	
Acts 435 / DRO	90	
PC Repairs	110	
	13,122	
<b>Church Building</b>	1,590	
<b>Special Gifts</b>	163	
<b>Church Building</b>		
Electricity		384
Fire Alarm		300
Gas		169
Insurance		441
PA System		15
Pest Control		108
Water & Sewerage		398
		1,814
<b>Pastoral Remuneration</b>		
Mileage Reimbursement		171
Pension		1,538
Pastor Salary		21,568
Payroll Admin fees		575
		23,852
<b>Sundries</b>		
Advertising & Publicity		50
IT & Communications		1,047
Postage & Stationery		229
Evangelism & Literature		109
Events	355	203
Conference Expenses		159
Hire Halls		420
Hospitality & Catering		50
Pastoral Support		29
Subs & Licences		258
Accounts Audit		75
	355	2,628
<b>Tithes on Income</b>		5,260
<b>Visiting Ministry</b>		570
<b>Sub Totals</b>	<b>15,231</b>	<b>34,124</b>
	<b>Total Expenditure</b>	<b>49,354</b>
<b>Surplus / Loss</b>	83,060	922
(Income less Expenditure)		
	<b>Total Surplus / Loss</b>	<b>83,982</b>

## NLCF 2020 Accounts - Balance Sheet

As at: 31 December 2020

		<u>Designated Funds</u>
Current Account 1/1/20	£30,696.96 <i>(less £679.69 Accrued 2019 Expenses)</i>	£1,030.99
CAP Centre Account 1/1/20	£11,676.29	£11,676.29
Savings Account (Building Fund) 1/1/20	£92,524.90	92,524.90
Petty Cash Account 1/1/20	£0.00	£0.00
Balance at 1/1/20	£134,898.15	
Income Over Expenditure for y/e 31/12/20	£83,981.74	£103,598.77
<b>Balance as at 31/12/20</b>	<b>£218,879.89</b>	<b>£208,830.95</b>
Current Account 31/12/20	£98,741.85	£88,892.91
CAP Centre Account 31/12/20	£6,874.02	£6,874.02
Savings Account (Building Fund) 31/12/20	£113,064.02	£113,064.02
Petty Cash Account 31/12/20	£200.00	£0.00
Balance at 31/12/20	<b>£218,879.89</b>	<b>£208,830.95</b>

### Designated Funds

In addition to the sums shown above for the designated CAP Centre and Building Fund accounts, the table below shows designated funds included in the Current Account balance at start and end of 2020:

<u>Designated Fund</u>	<u>Held @ 31/12/19</u>	<u>2020 Designated Income</u>	<u>2020 Designated Expenditure</u>	<u>General Funds applied to cause</u>	<u>Held @ 31/12/20</u>
CAP Centre account	11,676.29	8,320.00	13,122.27		6,874.02
Savings account (New Building Fund)	92,524.90	20,539.12	-		113,064.02
Petty Cash Account	-	130.00	130.00		-
<u>Held in Current account:</u>					
CYNOC	1,030.99	-	-		1,030.99
Samaritans Purse/OCC	-	250.00	-		250.00
Events	-	355.30	355.30		-
Elizabeth House Uganda	-	413.00	163.00		250.00
Yemen Appeal	-	165.00	-		165.00
New Building Fund	-	88,786.92	1,590.00		87,196.92
<i>Current account sub-total</i>	<i>1,030.99</i>				<i>88,892.91</i>
<b>GRAND TOTAL</b>	<b>105,232.18</b>	<b>118,959.34</b>	<b>15,360.57</b>	-	<b>208,830.95</b>