

**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**

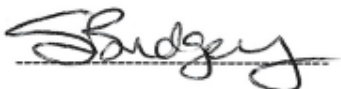
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 act and in carrying out my examination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

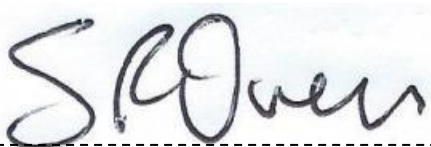
## Financial Policy

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>

Expenditure	Designated	General
<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
Balance as at 31/12/20		£218,879.89	£208,830.95
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
		£218,879.89	
Balance at 31/12/20		£218,879.89	£208,830.95

### 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>					
CYNC	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>	<u>1,030.99</u>				<u>88,892.91</u>
<b>GRAND TOTAL</b>	<b>105,232.18</b>	<b>118,959.34</b>	<b>15,360.57</b>	<b>-</b>	<b>208,830.95</b>