

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 31st 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.



15th 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 1st '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
- **'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 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)
 - 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)
 - 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 1st 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)
 - 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 / 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 / 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*

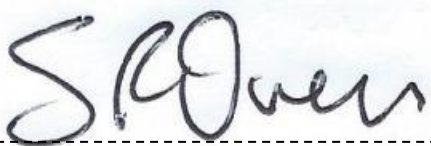
Financial Policy

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>Restirted Funds</i>	<i>Total Funds</i>
Income			
Building		18,333	18,333
CAP Debt Centre		12,703	12,703
Gift Aid	6,324		6,324
Offering & Donations	45,772		45,772
Other	393	1,592	1,985
Special Offering		1,195	1,195
Income Total	52,489	33,823	86,313
Expenditure			
Admin & Management	4,825		4,825
CAP Debt Centre		18,744	18,744
Church Building	12,578	91,439	104,017
Ministries & Outreach	3,061	1,740	4,801
Staff	25,287		25,287
Support & Donations	4,980	495	5,475
Miscellaneous	75		75
Expenditure Total	50,806	112,418	163,224
Surplus / Loss	1,683 -	78,595 -	76,912
<i>(Income less Expenditure)</i>			

NLCF 2024 Accounts - Balance Sheet

As at 31 Dec 2024

				<u>Designated Funds</u>
Opening Balances				
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		£115,341.42		
come Over Expenditure for y/e 31/12/24		-£76,911.93		-£78,594.73
Balance as at 31/12/24			£38,429.49	-£90,790.62
		-£76,911.93		
		£0.00		
Closing Balances				
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
		£38,429.49		
Balance as at 31/12/24			£38,429.49	-£90,790.62

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>	<i>- 32,722.39</i>				<i>- 104,455.14</i>
GRAND TOTAL -	12,195.89	44,925.83	117,824.16	-	90,790.62