

NEW LIFE FELLOWSHIP UPC

England & Wales · Charity number 1099988

Details

Other names ROSE OF SHARON APOSTOLIC CHURCH

Status Registered

Legal form Other

Registered 2003-10-10

Register [View on the Charity Commission register](#)

Contact

Address 57b Mason Street
Bilston
WV14 9SZ

Phone 01902885207

Email sourieh.ramruttun@sky.com

Activities

Objects: A) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO IN WOLVERHAMPTON AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT AND TO FULFIL SUCH OTHER PURPOSES WHICH ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAWS OF ENGLAND AND WALES AND ARE CONNECTED WITH THE CHARITABLE WORK OF THE TRUSTB) TO RELIEVE PERSONS WHO ARE IN CONDITIONS OF NEED OR HARDSHIP OR WHO ARE AGED OR SICK AND TO RELIEVE THE DISTRESS CAUSED THEREBY IN THE SAID LOCATION AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.

Activities: 2011 was a blessed year for Rose of Sharon Apostolic Church; we reached into the community with Wolverhampton Council's health initiative and became established as a 'Walking for Health' point. Our Open Day in July, in association with Wolverhampton PCT who offered mini-health checks, Age Concern and the Digital Switchover team, was a great success.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** IN WOLVERHAMPTON AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT A
- Wolverhampton

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£35,933	£45,928	-	-
2023-12-31	£49,918	£79,565	-	-
2022-12-31	£29,935	£17,887	-	-
2021-12-31	£31,599	£16,995	-	-
2020-12-31	£31,367	£24,989	-	-

Trustees

Name	Role	Appointed
Anthony Paul		2014-08-25
DEBORAH ROSE RAMRUTTUN		2011-06-09
David Thomas		2023-12-17
TREVOR HAYCOCK		

NEW LIFE FELLOWSHIP UPC

England & Wales - Charity number 1099988

Accounts



New Life Fellowship UPC

ANNUAL REPORT & ACCOUNTS 2024



Table of Contents

<u>PAGE TITLE</u>	<u>PAGE NUMBER</u>
Pastor’s Introduction to 2024	2-3
Trustees’ Report 2024	4-6
Receipts & Payments Account 2024	7-8
A Graph Showing the Top 10 Categories of Expenditure in 2024.....	9
Statement of Assets & Liabilities 2024.....	10
Independent Examiner Report	121
Appendix 1 & 2: New Life Fellowship UPC - 2024 Cash flow – Income & Expenditure.....	132-13



ANNUAL REPORT AND ACCOUNTS TO BE SIGNED BY TRUSTEES:

NAME:

NAME:

SIGNATURE:

SIGNATURE:

DATE:

DATE:



1. Pastor's Introduction to 2024



Greetings in the mighty name of our Lord Jesus:

The year 2024 commenced with a renewed vision to deepen our engagement with the community of Bilston. In February, we were blessed to welcome a new addition to our ministerial team—John Paul, a dedicated servant of God and a recent graduate of MBC. His arrival has brought fresh energy and insight to our ministry.

Throughout the year, the church has experienced steady and encouraging growth in membership, reflecting the grace of God and the commitment of our congregation. In April, we had the privilege of hosting a national rally, which drew support and participation from individuals across the country. This event was complemented by a vibrant outreach initiative held in the heart of Bilston town Centre, where members actively engaged with the public to share the message of hope and faith. During the same month, we joyfully celebrated Mothering Sunday, honoring the invaluable role of mothers within our church and wider community.

Since the completion of our building extension, the Youth Ministry has fully embraced the new space, utilizing it for fellowship, learning, and development. In June, we celebrated International Sunday—a vibrant and heartfelt occasion that highlighted the rich diversity and cultural heritage of our congregation. This event served as a powerful reminder of our commitment to inclusion and unity within the assembly.

Additionally, a Women's Prayer Breakfast was held, centred around the theme "Your Health and Wellbeing Awareness Day." This gathering provided a meaningful opportunity for women to come together in prayer, reflection, and education on important health and wellness topics.

Glory to God, in Jesus' Name.

Reverend B. S. Ramruttun

2. Trustees' Report 2024

i. Annual Report for the Year Ending 31 December 2024

New Life Fellowship UPC, Bilston, West Midlands, is registered with the Charity Commission (Charity no. 1099988) and constituted by a Deed of Trust.

ii. Responsibilities of the Trustees

As the trustees of New Life Fellowship UPC, in accordance with the Charities Act 2011 Provision 162: Charity trustees to prepare Annual Reports, we are responsible for the following:

(1) Preparing, in respect of each financial year of the charity, an annual report containing:

(a) Such a report by the trustees on the activities of the charity during that year, and

(b) Such other information relating to the charity or to its trustees or officers, as may be prescribed by regulations made by the Secretary of State.

iii. Charitable Objects

The Object of New Life Fellowship UPC is to:

- Promote the advancement of the Christian religion, the worship of God, the exhortation to faith in Christ, and the relief of persons who are sick or in necessitous circumstances.

iv. Organisational Structure

The responsibility for day-to-day administration and operation of New Life Fellowship UPC belongs to the Board of Trustees, comprising:

Mr. T Haycock

Mrs. D Ramruttun

David Thomas

Mr. A Paul

v. Appointment of the Trustees

New Life Fellowship UPC trustees are appointed/re-appointed annually. No changes to the appointments were reported from 2024.

vi. Review of the Non-Financial Activities

The New Life Fellowship Trust is organisationally stable and continues to grow as we have an established group of members. No Gift Aid was claimed during the year.

vii. Review of the Financial Activities

The New Life Fellowship Trust is financially stable. In accordance with the Charities Act 2011 Provision 133: Account and statement an option for lower-income charities, the accounts include a Receipts and Payments Account and a Statement of Assets and Liabilities. Cashflow Statements are also included (Appendix 1 and Appendix 2)

In summarising the 2024 financial performance, the following points can be noted:

a. The Operational **deficit** for 2024, after all incomes and expenditures, is **(£9,995)**.

b. Pledges, Tithes, Offerings **£31,758** in the year. This averaged out as:

£2,647/month (£3,219/month in 2023)

£611/week (£743/week in 2023)

c. A table of Comparative Financial Performance shows 2023 performance relative to previous years:

Actual	2020	31,367	24,989	6,378
Actual	2021	31,599	16,995	14,604
Actual	2022	29,935	17,887	12,048
Actual	2023	49,918	79,565	-29,648
Actual	2024	35,933	45,928	-9,995

viii. Reserves

New Life Fellowship reserves have decreased by £9.9k from 2023 to 2024, due to building development costs.

Opening Reserves	£ 11,597
In-year Surplus / (Deficit)	(£9,995)
Refunds received	£ 659
Closing Reserves, reconciled to Bank Statement	<u>£ 2,280</u>

ix Independent Examination

BFS Associates Ltd have been appointed to carry out an independent examination of these accounts.

3. Receipts & Payments account 2024

New Life Fellowship UPC

Receipts & Payments account for the period 1 Jan to 31 Dec 2024

	<u>2024</u>	<u>2023</u>
INCOME	35,933	49,918
OPERATIONAL COSTS		
Cash Book Motoring Expenses:		
Cash Book Motoring Expenses:		
Christmas 4 Christ	50	0
Christmas Exp	60	27
DBS	150	145
Insurance	724	591
IT Hardware & Software	156	144
Pastors Allowance	2,750	2,250
Pastors other exp (church)	859	1,142
Phone Costs	0	776
Speakers Love Offering	40	600
Subs	150	150
Sunday School Love Offering	70	50
Supplies	392	219
	5,402	6,095
Other Costs		
Accounting & Finance cost	0	700
CCLI	0	91
Computer Accessories	165	703
Conference	800	0
Council fees	30	40
Building Maintenance	24,472	65,663
Equipment	4,391	332
Father's Day	50	0
General Expenses	392	0
Missions	350	50
Pastoral Tithes	760	200
Rent and Utilities	7,740	1,859
Repairs	0	220
Security Costs	0	764
Smarties	75	120
UPC District Subs	900	1,621
Youth	400	374
	40,526	72,738

Surplus for the Year

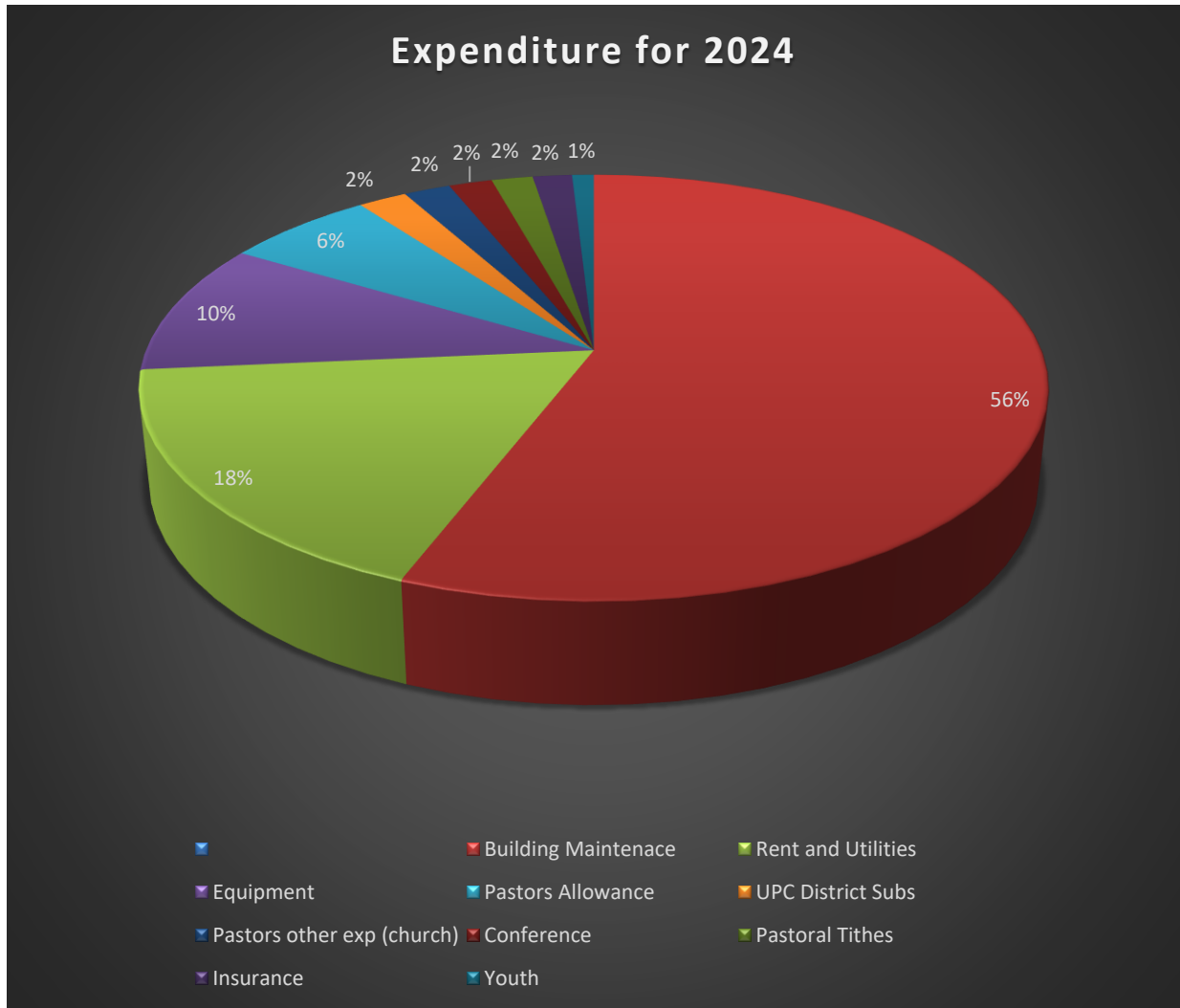
(9,995)

(28,915)

Note:

- a. See Appendix 1 for detail of New Life Fellowship UPC - 2024 Cash flow – Income.
- b. See Appendix 2 for detail of New Life Fellowship UPC - 2024 Cash flow – Expenditure.

4. A Graph Showing the Top 10 Categories of Expenditure in 2024



5. Statement of Assets & Liabilities 2024

New Life Fellowship UPC has rights of ownership, risk, and reward over the following assets.

NOTE: As New Life Fellowship completes its building development and grows its asset base, it will be necessary to re-evaluate its asset value by conducting a proper valuation of the property and by identifying any new fixed assets within the organisation's remit of ownership and control.

Statement of Assets & Liabilities as at 31st December 2024

		<u>2024</u>	<u>2023</u>
<u>Non-current assets</u>			
Church Building		387,000	387,000
<u>CURRENT ASSETS</u>			
NLF Project Account	544	544	
NLF Current Account	<u>7,082</u>	<u>20,342</u>	
	7,626	20,886	
<u>CURRENT LIABILITIES</u>			
<u>Creditors</u>			
Loan amount to be repaid	<u>5,346</u>	<u>8611</u>	
		2,280	12,275
<u>NET ASSETS</u>		<u>389,280</u>	<u>399,275</u>
<u>Financed By</u>			
Reserves b/f			
Building	387,000		387,000
Opening Capital at at 1st Jan 2024	11,597		40,512
PCU	678		678
		399,275	428,190
In the Year 2024 deficit		<u>(9,995)</u>	<u>(28,915)</u>
		<u>389,280</u>	<u>399,275</u>

6. Independent Examiner Report

i. Independent accountant's report to the Trustees

Mr Brian Smartt was appointed to conduct an independent audit for the New Life Fellowship UPC 2024 accounts.

ii. Responsibilities of trustees and independent accountant

Trustees of New Life Fellowship UPC are responsible for preparation of the accounts and should consider that the audit requirement of Charities Act 2011.

It is the Auditor's responsibility to state, on the basis of procedures specified in the General Directions given by the Charities Act 2011, whether particular matters have come to attention.

iii. Basis of independent accountant's report

The Auditor's examination was carried out in accordance with the General Directions given by the Charity Commissioners. It includes:

1. A review of the accounting records kept by New Life Fellowship UPC, and a comparison of the accounts presented with these records.
2. Consideration of any unusual items or disclosures in the accounts, seeking explanation from trustees in respect of any such matters. **Note: there were none.**

iv. Independent accountant's statement

In carrying out my investigation and assessment of the financial position of New Life Fellowship UPC, there are **no matters of concern.**

Examination done by Mr Brian Smartt on behalf of BFS Associates Ltd (reg number 08166031)

Appendix 1: New Life Fellowship UPC - 2024 Cash flow – Income.

	<u>Jan</u>	<u>Feb</u>	<u>Mar</u>	<u>Apr</u>	<u>May</u>	<u>Jun</u>	<u>Jul</u>	<u>Aug</u>	<u>Sep</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>	<u>Total</u>
	£	£	£	£	£	£	£	£	£	£	£	£	£
Opening balance - Current a/c	11,731	-4,631	-3,888	-3,842	-3,899	-2,322	-65	1,097	994	2,330	803	2,572	-39
Opening balance - NLF Proj 50	544	-	-	-	0	-	-	-	-	-	-	-	-
	12,275	-4,631	-3,888	-3,842	-3,899	-2,322	-65	1,097	994	2,330	803	2,572	-39
<u>Income</u>													
Tithes & Offering	2,697	2,116	2,243	3,311	4,438	2,827	2,282	2,447	2,806	1,815	2,325	2,379	31,684
UPC Disc Contribution	73	-	-	-	-	-	-	-	-	-	-	-	73.45
Gift Aid	-	-	-	-	-	-	-	-	-	-	-	-	0
Building fund	-	-	-	-	750	-	525	2,900	-	-	-	-	4175
PCU Loan	-	-	-	-	-	-	-	-	-	-	-	-	0
Returned funds	-	-	-	-	-	-	-	-	-	-	-	-	0
Total Income	2,771	2,116	2,243	3,311	5,188	2,827	2,807	5,347	2,806	1,815	2,325	2,379	35,933

Appendix 2: New Life Fellowship UPC - 2024 Cash flow – Expenditure**Expenditure**

Building works	18,000	-	-	-	1,425	-	-	-	644	1,339	-	3,064	24,472
Christmas Expenses	-	-	-	-	-	-	-	-	-	-	-	60	60
Christmas & Christ	50	-	-	-	-	-	-	-	-	-	-	-	50
Computers & Accessories	-	-	-	-	49	-	-	-	9	-	-	107	165
Conference	-	-	-	-	-	-	250	550	-	-	-	-	800
Council fees	-	-	-	10	-	10	-	-	-	10	-	-	30
DBS	-	-	-	-	-	-	-	-	-	-	150	-	150
Electric equipment	-	-	-	-	-	-	-	4,391	-	-	-	-	4,391
Fathers day	-	-	-	-	-	-	50	-	-	-	-	-	50
Fees & Subs	-	150	-	-	-	-	-	-	-	-	-	-	150
Gas	163	960	1,914	2,283	953	209	49	55	44	211	406	492	7,740
General Expenses	-	-	-	73	53	166	-	-	52	-	-	48	392
Insurance	5	5	5	5	69	5	5	-	-	626	-	-	724
Loan repayment - PCU	556	-	278	278	556	-	556	-	278	556	-	556	3,611
Love Gift - speaker	-	-	-	-	-	-	40	-	-	-	-	-	40
Love gift - Sunday School	-	-	-	-	-	-	50	-	20	-	-	-	70
Missions	50	-	-	-	-	-	-	-	-	-	-	300	350
Pastor Tithes	300	-	-	-	-	180	-	100	80	100	-	-	760
Pastors Expenses	103	8	-	219	101	-	120	104	93	-	-	112	859
Smarties	-	-	-	-	-	-	75	-	-	-	-	-	75
Stipend	250	250	-	500	250	-	250	250	250	500	-	250	2,750
Water	-	-	-	-	-	-	-	-	-	-	-	-	-
Youth	200	-	-	-	-	-	200	-	-	-	-	-	400
Zoom	-	-	-	-	156	-	-	-	-	-	-	-	156
	19,677	1,373	2,196	3,368	3,611	570	1,644	5,450	1,471	3,341	556	4,989	48,246
Monthly Surplus / (Deficit)	(16,906)	743	46	(57)	1,576	2,257	1,163	(103)	1,335	(1,527)	1,769	(2,610)	(12,314)

NEW LIFE FELLOWSHIP UPC

England & Wales - Charity number 1099988

Accounts



New Life Fellowship UPC

ANNUAL REPORT & ACCOUNTS 2023



Registered charity no. 1099988
New Life Fellowship UPC, Bilston, West Midlands

Table of Contents

<u>PAGE TITLE</u>	<u>PAGE NUMBER</u>
Pastor’s Introduction to 2023	2-3
Trustees’ Report 2023	4-6
Receipts & Payments Account 2023	7-8
A Graph Showing the Top 10 Categories of Expenditure in 2023	9
Statement of Assets & Liabilities 2023.....	10
Independent Examiner Report	121
Appendix 1 & 2: New Life Fellowship UPC - 2023 Cash flow – Income & Expenditure.....	132-13



ANNUAL REPORT AND ACCOUNTS TO BE SIGNED BY TRUSTEES:

NAME:

NAME:

SIGNATURE:

SIGNATURE:

DATE:

DATE:



1. Pastor's Introduction to 2023



Greetings in the mighty name of our Lord Jesus:

The year 2023 continued with the outreach program within our community with a focus to provide support to those who are greatly in need. Our Youth club continues to support and reach out to the youth within our community. The plan for an extension started during the latter part of the year, which has given the youth sufficient space for their indoor activities and other forms of collaborative work to give the youth direction and guidance as a community initiative. The building work is progressing.

The Coffee Morning in conjunction with the MacMillan Cancer Support Charity continued throughout the year. Our community is welcome to join us for a 'cuppa' and a chat as well as participate in some arts and craft activities. The Soup Kitchen and Food Bank have seen slow progress as there hasn't been much interest from the community.

We continue to promote the importance of Safeguarding our Children and Vulnerable People within our community during the month of November.

Glory to God, in Jesus' Name.

Reverend B. S. Ramruttun

2. Trustees' Report 2023

i. Annual Report for the Year Ending 31 December 2023

New Life Fellowship UPC, Bilston, West Midlands, is registered with the Charity Commission (Charity no. 1099988) and constituted by a Deed of Trust.

ii. Responsibilities of the Trustees

As the trustees of New Life Fellowship UPC, in accordance with the Charities Act 2011 Provision 162: Charity trustees to prepare Annual Reports, we are responsible for the following:

(1) Preparing, in respect of each financial year of the charity, an annual report containing:

(a) Such a report by the trustees on the activities of the charity during that year, and

(b) Such other information relating to the charity or to its trustees or officers, as may be prescribed by regulations made by the Secretary of State.

iii. Charitable Objects

The Object of New Life Fellowship UPC is to:

- Promote the advancement of the Christian religion, the worship of God, the exhortation to faith in Christ, and the relief of persons who are sick or in necessitous circumstances.

iv. Organisational Structure

The responsibility for day-to-day administration and operation of New Life Fellowship UPC belongs to the Board of Trustees, comprising:

Mr. T Haycock

Mrs. D Ramruttun

Mr David Thomas

Mr. A Paul

v. Appointment of the Trustees

New Life Fellowship UPC trustees are appointed/re-appointed annually. David Thomas was appointed on 17th December 2023.

vi. Review of the Non-Financial Activities

The New Life Fellowship Trust is organisationally stable and continues to grow as we have an established group of members. No Gift Aid was claimed during the year.

vii. Review of the Financial Activities

The New Life Fellowship Trust is financially stable. In accordance with the Charities Act 2011 Provision 133: Account and statement an option for lower-income charities, the accounts include a Receipts and Payments Account and a Statement of Assets and Liabilities. Cashflow Statements are also included (Appendix 1 and Appendix 2)

In summarising the 2023 financial performance, the following points can be noted:

a. The Operational **deficit** for 2023, after all incomes and expenditures, is **(£28,915)**.

b. Pledges, Tithes, Offerings **£38,631** in the year. This averaged out as:

£3,219/month (£2,614/month in 2023)

£743/week (£603/week in 2023)

c. A table of Comparative Financial Performance shows 2023 performance relative to previous years:

Comparative Financial performance

	Year	Inc £	Exp £	Net £
Actual	2006	7,856	8,016	-160
Actual	2007	7,512	9,145	-1,633
Actual	2008	11,807	6,169	5,638
Actual	2009	7,090	7,024	66
Actual	2010	8,135	7,871	264
Actual	2011	5,664	7,418	-1,754
Actual	2012	13,745	8,936	4,809
Actual	2013	20,368	23,116	-2,748
Actual	2014	16,236	15,308	928
Actual	2015	24,713	24,005	708
Actual	2016	22,698	21,076	1,622
Actual	2017	14,542	18,243	-3,701
Actual	2018	29,607	15,996	13,611
Actual	2019	23,155	35,633	-12,478
Actual	2020	31,367	24,989	6,378
Actual	2021	31,599	16,995	14,604
Actual	2022	29,935	17,887	12,048
Actual	2023	49,918	79,565	-29,648

viii. Reserves

New Life Fellowship reserves have decreased by £29k from 2022 to 2023, due to building development costs.

Opening Reserves	£ 40,512
In-year Surplus / (Deficit)	(£29,648)
Refunds received	£ 659
Closing Reserves, reconciled to Bank Statement	£ 11,597

ix Independent Examination

BFS Associates Ltd have been appointed to carry out an independent examination of these accounts.

3. Receipts & Payments account 2023

New Life Fellowship UPC

Receipts & Payments account for the period 1 Jan to 31 Dec 2023

<u>Income</u>	2023	2022
	£	£
Tithes & Offering	38,631	29,935
Gift Aid	7,346	0
District contribution	2,797	0
Building fund	1,144	0
Total Income	49,918	29,935
<u>Expenditure</u>		
Building	65,663	0
CCLI	91	85
Christmas Expenses	27	50
Computer Accessories	703	1594
Council fees	40	590
DBS	145	291
Equipment	332	0
Fees & Subscription	150	800
Fixtures & Fittings	579	579
General Love Offering	186	186
Insurance	559	559
IT Hardware & Software	144	144
Missions	50	300
Pastoral Tithes	200	650
Pastors other exp (church)	1,142	1,503
Pastors Stipend	2,250	2,750
Planning fees	0	1004
Professional Fees	700	575
Rent and Utilities	1,859	2,029
Repairs	220	1,155
Security Costs	764	809
Smarties	120	50
Speakers Love Offering	600	300
Sunday School Love Offering	50	50
Supplies	219	381
Telephony & ITC	776	789
UPC District Sub	1,621	400
Youth	374	263

Total Expenditure

79,565

17,887

In-year Surplus/(Deficit)

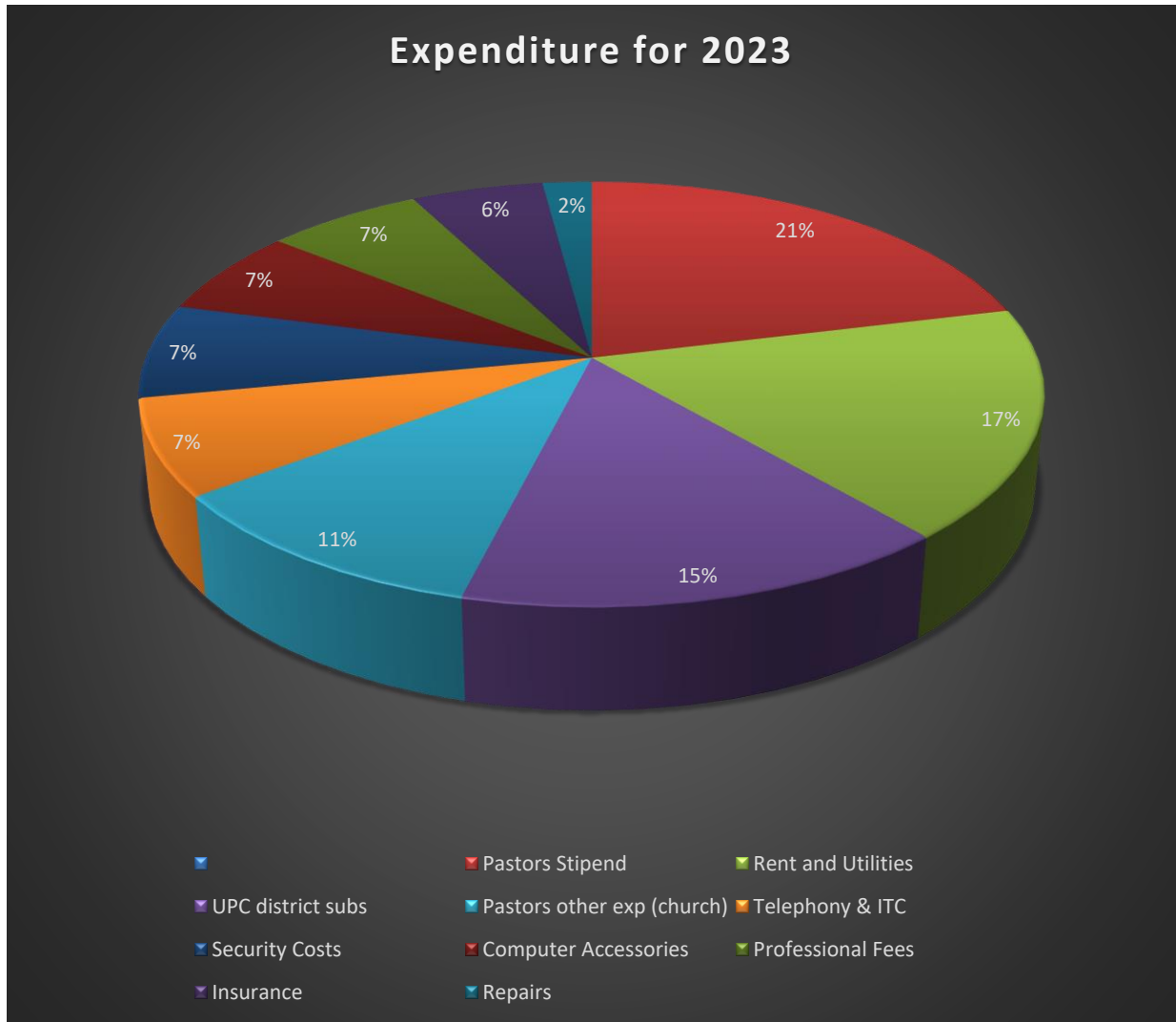
(29,648)

12,048

Note:

- a. See Appendix 1 for detail of New Life Fellowship UPC - 2023 Cash flow – Income.
- b. See Appendix 2 for detail of New Life Fellowship UPC - 2023 Cash flow – Expenditure.

4. A Graph Showing the Top 10 Categories of Expenditure in 2023



5. Statement of Assets & Liabilities 2023

New Life Fellowship UPC has rights of ownership, risk, and reward over the following assets.

NOTE: As New Life Fellowship completes its building development and grows its asset base, it will be necessary to re-evaluate its asset value by conducting a proper valuation of the property and by identifying any new fixed assets within the organisation's remit of ownership and control.

New Life Fellowship UPC

Statement of Assets & Liabilities as at 31st December 2023

		<u>2023</u>	<u>2022</u>
<u>Non-current assets</u>			
Church Building		387,000	387,000
<u>CURRENT ASSETS</u>			
NLF Project Account	544		12,544
NLF Current Account	<u>20,342</u>		<u>28,646</u>
	20,886		41,189
<u>CURRENT LIABILITIES</u>			
<u>Creditors</u>			
Loan amount to be repaid	<u>8,611</u>	<u>0</u>	
	8,611	12,275	0
			41,189
<u>NET ASSETS</u>		<u>399,275</u>	<u>428,189</u>
<u>Financed By</u>			
Reserves b/f			
Building	387,000		387,000
Opening Capital at at 1st Jan 2023	40,512		28,464
PCU	678		678
		428,190	416,142
In the Year 2023 deficit		<u>(28,915)</u>	<u>12,048</u>
		<u>399,275</u>	<u>428,189</u>

6. Independent Examiner Report

i. Independent accountant's report to the Trustees

Mr Brian Smartt was appointed to conduct an independent audit for the New Life Fellowship UPC 2023 accounts.

ii. Responsibilities of trustees and independent accountant

Trustees of New Life Fellowship UPC are responsible for preparation of the accounts and should consider that the audit requirement of Charities Act 2011.

It is the Auditor's responsibility to state, on the basis of procedures specified in the General Directions given by the Charities Act 2011, whether particular matters have come to attention.

iii. Basis of independent accountant's report

The Auditor's examination was carried out in accordance with the General Directions given by the Charity Commissioners. It includes:

1. A review of the accounting records kept by New Life Fellowship UPC, and a comparison of the accounts presented with these records.
2. Consideration of any unusual items or disclosures in the accounts, seeking explanation from trustees in respect of any such matters. **Note: there were none.**

iv. Independent accountant's statement

In carrying out my investigation and assessment of the financial position of New Life Fellowship UPC, there are **no matters of concern.**

Examination done by Mr Brian Smartt on behalf of BFS Associates Ltd (reg number 08166031)

Appendix 1: New Life Fellowship UPC - 2023 Cash flow – Income.

	<u>Jan</u>	<u>Feb</u>	<u>Mar</u>	<u>Apr</u>	<u>May</u>	<u>Jun</u>	<u>Jul</u>	<u>Aug</u>	<u>Sep</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>	<u>Total</u>
	£	£	£	£	£	£	£	£	£	£	£	£	£
Opening balance - Current a/c	28,646	42,102	45,629	49,252	52,481	58,010	44,509	45,092	53,185	55,416	36,608	18,347	20,886
Opening balance - NLF Proj 50	12,544	-	-	-	(12,000)	-	-	-	-	-	-	-	-
	41,190	42,102	45,629	49,252	40,481	58,010	44,509	45,092	53,185	55,416	36,608	18,347	20,886
<u>Income</u>													
Tithes & Offering	2,364	3,243	5,860	3,720	3,923	2,478	2,767	2,307	2,398	2,992	2,575	4,004	38,631
UPC Disc Contribution	-	1,100	-	-	1,500	197	-	-	-	-	-	-	2796.75
Gift Aid	-	-	-	-	-	-	-	7,346	-	-	-	-	7346
Building fund	94	50	-	-	1,000	-	-	-	-	-	-	-	1144
PCU Loan	-	-	-	-	-	10,000	-	-	-	-	-	-	10000
Returned funds	-	-	-	-	-	-	-	-	-	-	-	-	0
Total Income	2,458	4,393	5,860	3,720	6,423	12,674	2,767	9,653	2,398	2,992	2,575	4,004	59,918

Appendix 2: New Life Fellowship UPC - 2023 Cash flow – Expenditure

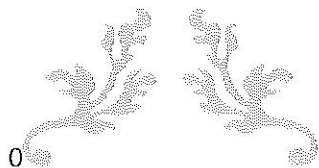
Expenditure

Broadband	59	59	59	59	68	68	68	68	68	68	68	68	776
Building works	-	-	-	-	-	25,363	-	-	-	20,000	20,300	-	65,663
CCLI	-	-	-	-	-	-	-	-	-	-	-	91	91
Christmas Expenses	-	-	-	-	-	-	-	-	-	-	-	27	27
Christmas & Christ	-	-	-	-	-	-	-	-	-	-	-	53	53
Computers & Accessories	-	243	-	-	-	-	377	-	-	-	-	83	703
Conference	-	251	-	-	-	-	1,217	-	-	-	-	-	1,468
Council fees	10	-	20	-	-	-	-	-	-	-	0	10	40
DBS	-	-	-	-	-	-	-	-	-	-	145	-	145
Electric equipment	332	-	-	-	-	-	-	-	-	-	-	-	332
Fathers day	-	-	-	-	-	-	50	-	-	-	-	-	50
Fees & Subs	-	150	-	-	-	-	-	-	-	-	-	-	150
Gas	533	-	626	68	112	38	32	20	36	41	40	50	1,596
General Expenses	-	-	84	-	-	91	-	20	-	25	-	-	219
Insurance	-	-	-	-	-	-	-	-	-	591	-	-	591
Loan repayment - PCU	-	-	-	-	-	-	278	278	-	556	-	278	1,389
Love Gift - speaker	-	100	200	-	-	200	-	-	-	100	-	-	600
Love gift - Sunday School	-	-	-	-	-	-	50	-	-	-	-	-	50
March 4 Christ	-	-	-	-	-	-	50	-	-	-	-	-	50
Missions	50	-	-	-	-	-	-	-	-	-	-	-	50
Pastor Tithes	100	-	100	-	-	-	-	-	-	-	-	-	200
Pastors Expenses	148	-	248	-	158	103	-	161	-	87	-	238	1,142
Professional	-	-	-	-	-	-	-	700	-	-	-	-	700
Repairs	-	-	-	-	-	-	-	-	-	-	220	-	220
Security	63	63	63	63	63	63	63	63	63	63	63	69	764
Smarties	-	-	-	-	100	-	-	-	-	20	-	-	120
Stipend	250	-	500	-	250	250	-	250	-	250	-	500	2,250
Water	-	-	263	-	-	-	-	-	-	-	-	-	263
Youth	-	-	74	300	-	-	-	-	-	-	-	-	374
Zoom	-	-	-	-	144	-	-	-	-	-	-	-	144
	1,545	866	2,237	490	895	26,176	2,184	1,560	167	21,800	20,836	1,465	80,221
Monthly Surplus / (Deficit)	913	3,527	3,623	3,229	5,529	(13,501)	583	8,093	2,231	(18,808)	(18,261)	2,539	(20,303)

NEW LIFE FELLOWSHIP UPC

England & Wales - Charity number 1099988

Accounts



New Life Fellowship UPC

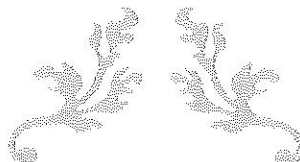
ANNUAL REPORT & ACCOUNTS 2022



Registered charity no. 1099988
New Life Fellowship UPC, Bilston, West Midlands

Table of Contents

<u>PAGE TITLE</u>	<u>PAGE NUMBER</u>
Pastor’s Introduction to 2022	2-3
Trustees’ Report 2022	4-6
Receipts & Payments Account 2022	7-8
A Graph Showing the Top 10 Categories of Expenditure in 2022	9
Statement of Assets & Liabilities 2022	10
Independent Examiner Report.....	121
Appendix 1 & 2: New Life Fellowship UPC - 2022 Cash flow – Income & Expenditure	132-13



ANNUAL REPORT AND ACCOUNTS TO BE SIGNED BY TRUSTEES:

NAME: Bhagwanduth KAMRUTTUR

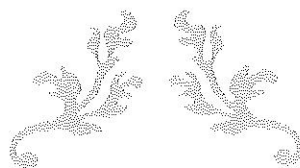
NAME:

SIGNATURE: B. K. Kamruttur

SIGNATURE:

DATE: 25 / 8 / 2023

DATE:



1. Pastor's Introduction to 2022



Greetings in the mighty name of our Lord Jesus:

The year 2022 started with much enthusiasm and exciting plans for a regular outreach programme within our community and with a focus to provide support to those who are greatly in need. Our Youth club continues to support and reach out to the youth within our community. We have plans in place to expand upstairs within our church with a large extension which will give the youth sufficient space for their indoor activities and other forms of collaborative work to give the youth direction and guidance as a community initiative.

The Trust also decided to launch a monthly Coffee Morning in conjunction with the MacMillan Cancer Support Charity in September. This initiative was put in place after the loss of one of our church members to this disease and we wanted to raise awareness and funds for this charity. Our community are welcome to join us for a cuppa and a chat as well as participate in some arts and craft activities. We also launched a weekly Soup Kitchen and Food Bank in December as another outreach arm and support for the community which gathered much interest on its launch.

We also promoted the importance of Safeguarding our Children and Vulnerable People within our community during the month of November.

Glory to God, in Jesus' Name.

Reverend B. S. Ramruttun

2. Trustees' Report 2022

i. Annual Report for the Year Ending 31 December 2022

New Life Fellowship UPC, Bilston, West Midlands, is registered with the Charity Commission (Charity no. 1099988) and constituted by a Deed of Trust.

ii. Responsibilities of the Trustees

As the trustees of New Life Fellowship UPC, in accordance with the Charities Act 2011 Provision 162: Charity trustees to prepare Annual Reports, we are responsible for the following:

(1) Preparing, in respect of each financial year of the charity, an annual report containing:

- (a) Such a report by the trustees on the activities of the charity during that year, and
- (b) Such other information relating to the charity or to its trustees or officers, as may be prescribed by regulations made by the Secretary of State.

iii. Charitable Objects

The Object of New Life Fellowship UPC is to:

- Promote the advancement of the Christian religion, the worship of God, the exhortation to faith in Christ, and the relief of persons who are sick or in necessitous circumstances.

iv. Organisational Structure

The responsibility for day-to-day administration and operation of New Life Fellowship UPC belongs to the Board of Trustees, comprising:

Mr. T Haycock

Mrs. D Ramruttun

Bishop A Francis

Mr. A Paul

v. Appointment of the Trustees

New Life Fellowship UPC trustees are appointed/re-appointed annually. No changes to the appointments were reported from 2022.

vi. Review of the Non-Financial Activities

The New Life Fellowship Trust is organisationally stable and continues to grow as we have an established group of members. No Gift Aid was claimed during the year.

vii. Review of the Financial Activities

The New Life Fellowship Trust is financially stable. In accordance with the Charities Act 2011 Provision 133: Account and statement an option for lower-income charities, the accounts include a Receipts and Payments Account and a Statement of Assets and Liabilities. Cashflow Statements are also included (Appendix 1 and Appendix 2)

In summarising the 2022 financial performance, the following points can be noted:

- a. The Operational **surplus** for 2022, after all incomes and expenditures, is £12,048.
- b. Pledges, Tithes, Offerings **£29,935** in the year. This averaged out as:

£2,614/month	(£2,495/month in 2022)
£603/week	(£576/week in 2022)

c. A table of Comparative Financial Performance shows 2022 performance relative to previous years:

Comparative Financial performance

	Year	Inc £	Exp £	Net £
Actual	2006	7,856	8,016	-160
Actual	2007	7,512	9,145	-1,633
Actual	2008	11,807	6,169	5,638
Actual	2009	7,090	7,024	66
Actual	2010	8,135	7,871	264
Actual	2011	5,664	7,418	-1,754
Actual	2012	13,745	8,936	4,809
Actual	2013	20,368	23,116	-2,748
Actual	2014	16,236	15,308	928
Actual	2015	24,713	24,005	708
Actual	2016	22,698	21,076	1,622
Actual	2017	14,542	18,243	-3,701
Actual	2018	29,607	15,996	13,611
Actual	2019	23,155	35,633	-12,478
Actual	2020	31,367	24,989	6,378
Actual	2021	31,599	16,995	14,604
Actual	2022	29,935	17,887	12,048

viii. Reserves

New Life Fellowship reserves have increased by £12k from 2021 to 2022, due to better cost control in spite of the economic uncertainty:

Opening Reserves	£ 28,484
In-year Surplus / (Deficit)	£ 12,048
Refunds received	£ 678
Closing Reserves, reconciled to Bank Statement	<u>£ 40,512</u>

ix Independent Examination

BFS Associates Ltd have been appointed to carry out an independent examination of these accounts.

3. Receipts & Payments account 2022

New Life Fellowship UPC

Receipts & Payments account for the period 1 Jan to 31 Dec 2022

<u>Income</u>	2022	2021
	£	£
Tithes & Offering	29,935	31,139
Gift Aid	0	0
Other Income	0	500
Unpaid Chq	0	-40
Total Income	29,935	31,599
<u>Expenditure</u>		
CCLI	85	117
Christmas Expenses	50	81
Computer Accessories	1,594	603
Council fees	590	0
DBS	291	129
Design fees	0	1,680
Equipment	0	551
Fees & Subscription	800	150
Fixtures & Fittings	579	0
General Love Offering	186	166
Hardship Fund	0	300
Insurance	559	531
IT Hardware & Software	144	0
Missions	300	0
Pastoral Tithes	650	100
Pastors other exp (church)	1,503	1,255
Pastors Stipend	2,750	3,250
Planning fees	1,004	462
Professional Fees	575	575
Rent and Utilities	2,029	2,404
Rent Car Park	0	40
Repairs	1,155	0
Security Costs	809	782
Smarties	50	0
Speakers Love Offering	300	613
Stationery Office / Printing	0	1,690
Sunday School Love Offering	50	89
Supplies	381	466

New Life Fellowship UPC

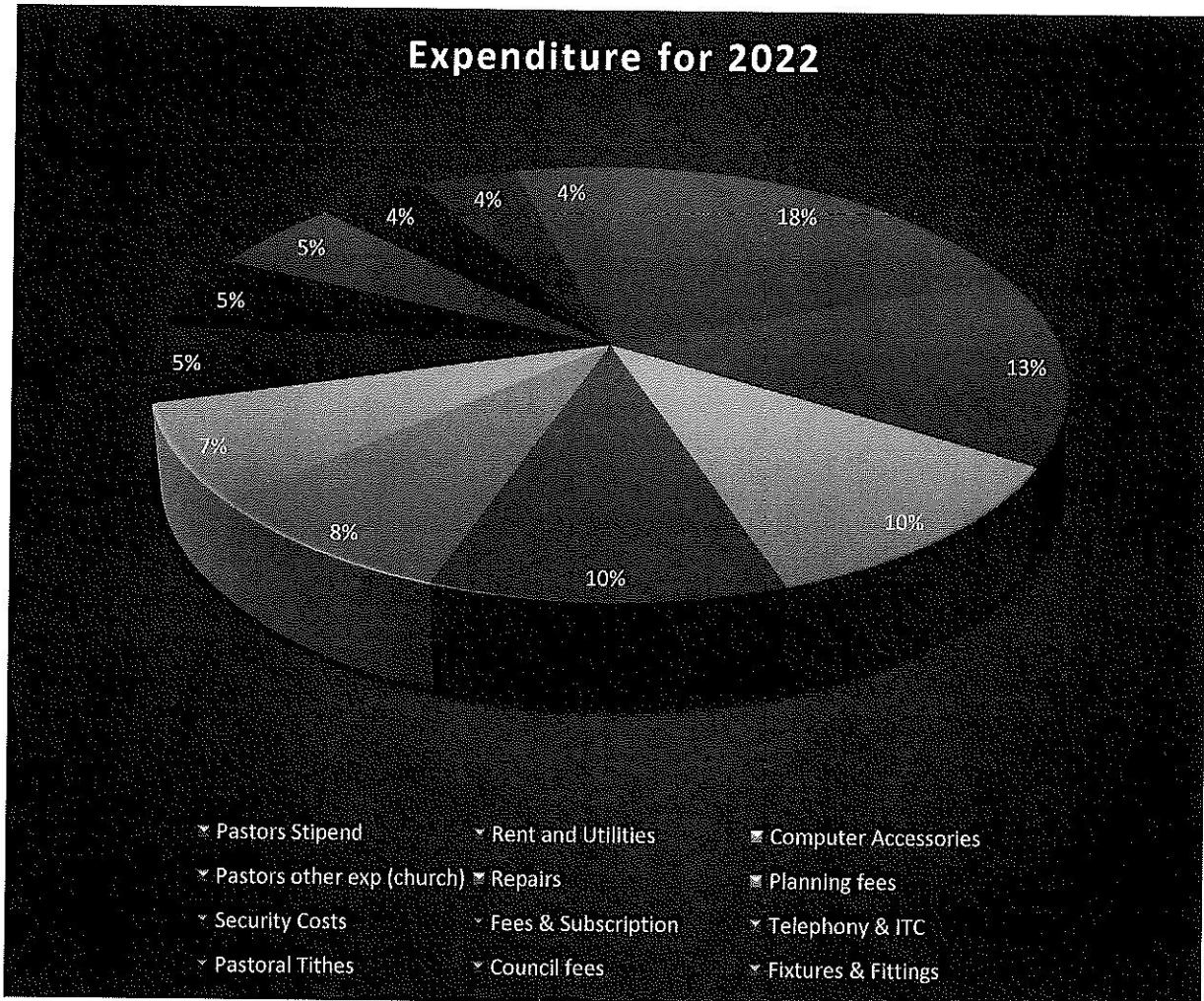
2022

Telephony & ITC	789	461
UPC District Sub	400	500
Youth	263	0
Total Expenditure	<u>17,887</u>	<u>16,995</u>
In-year Surplus/(Deficit)	<u>12,048</u>	<u>14,604</u>

Note:

- a. See Appendix 1 for detail of New Life Fellowship UPC - 2022 Cash flow – Income.
- b. See Appendix 2 for detail of New Life Fellowship UPC - 2022 Cash flow – Expenditure.

4. A Graph Showing the Top 10 Categories of Expenditure in 2022



5. Statement of Assets & Liabilities 2022

New Life Fellowship UPC has rights of ownership, risk, and reward over the following assets.

NOTE: As New Life Fellowship completes its building development and grows its asset base, it will be necessary to re-evaluate its asset value by conducting a proper valuation of the property and by identifying any new fixed assets within the organisation's remit of ownership and control.

Statement of Assets & Liabilities as at 31st December 2022

		<u>2022</u>	<u>2021</u>
<u>Non-current assets</u>			
Church Building		387,000	387,000
<u>CURRENT ASSETS</u>			
NLF PCU Account	12,544	12,525	
NLF Current Account	<u>28,646</u>	<u>16,598</u>	
	41,189	29,123	
<u>CURRENT LIABILITIES</u>			
<u>Creditors</u>			
Loan amount to be repaid	<u>0</u>	<u>0</u>	29,123
	0	41,189	
<u>NET ASSETS</u>		<u>428,189</u>	<u>416,123</u>
<u>Financed By</u>			
Reserves b/f			
Building	387,000	387,000	
Opening Capital at at 1st Jan 2022	28,464	13,860	
Refunds	678	659	
		416,142	401,519
In the Year 2022 surplus		<u>12,048</u>	<u>14,604</u>
		<u>428,189</u>	<u>416,123</u>

6. Independent Examiner Report

i. Independent accountant's report to the Trustees

Mr Brian Smartt was appointed to conduct an independent audit for the New Life Fellowship UPC 2022 accounts.

ii. Responsibilities of trustees and independent accountant

Trustees of New Life Fellowship UPC are responsible for preparation of the accounts and should consider that the audit requirement of Charities Act 2011.

It is the Auditor's responsibility to state, on the basis of procedures specified in the General Directions given by the Charities Act 2011, whether particular matters have come to attention.

iii. Basis of independent accountant's report

The Auditor's examination was carried out in accordance with the General Directions given by the Charity Commissioners. It includes:

1. A review of the accounting records kept by New Life Fellowship UPC, and a comparison of the accounts presented with these records.
2. Consideration of any unusual items or disclosures in the accounts, seeking explanation from trustees in respect of any such matters. **Note: there were none.**

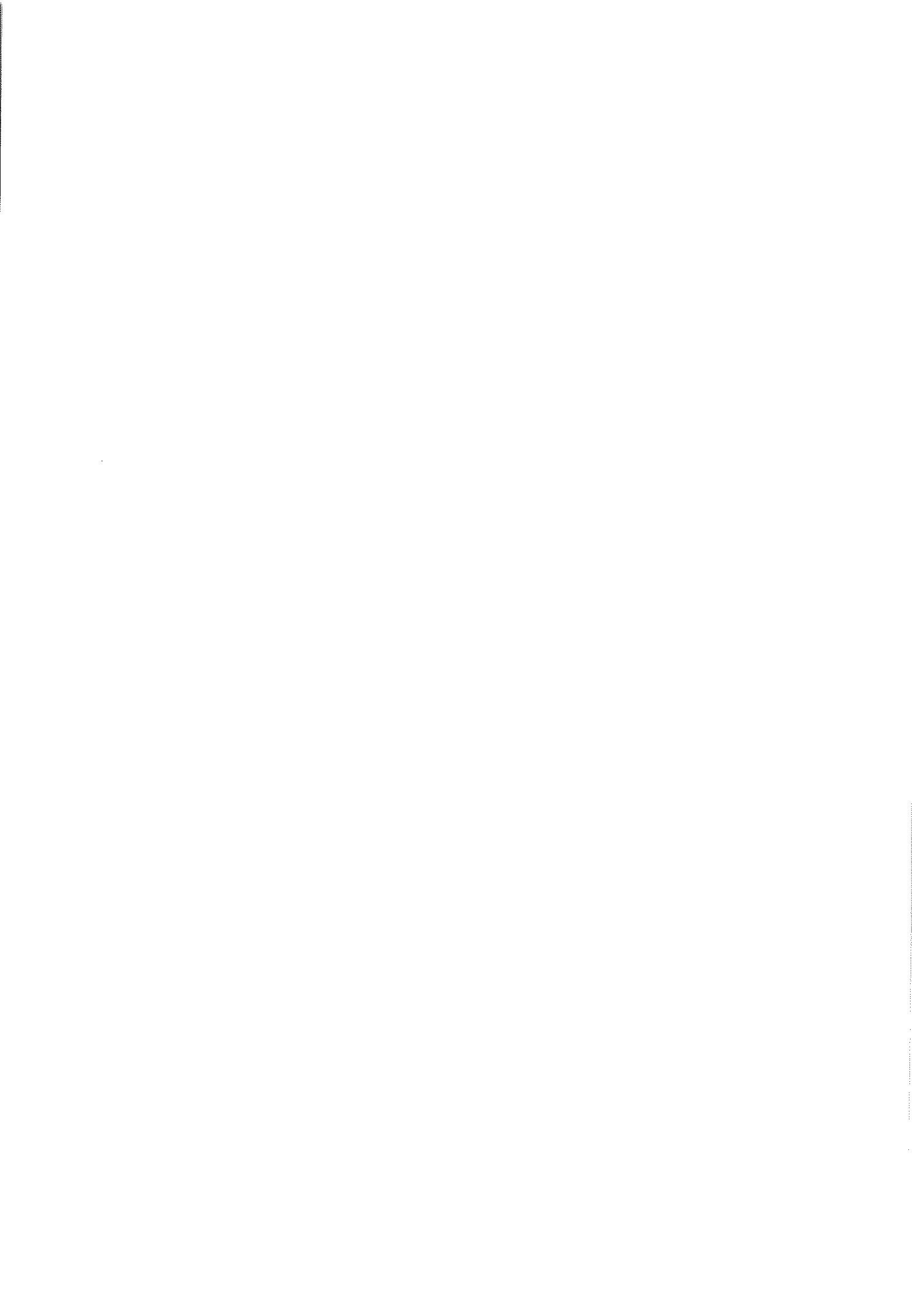
iv. Independent accountant's statement

In carrying out my investigation and assessment of the financial position of New Life Fellowship UPC, there are **no matters of concern.**

Examination done by Mr Brian Smartt on behalf of BFS Associates Ltd (reg number 08166031)

Appendix 1: New Life Fellowship UPC - 2022 Cash flow - Income.

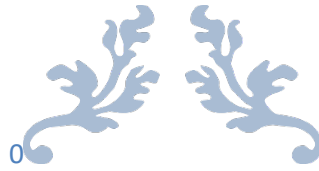
Opening balance - Current a/c	28,464	28,618	29,675	29,390	31,644	32,987	34,958	36,489	36,738	38,785	38,919	39,583	40,512
Opening balance - NLF Proj 50	13,159	-	-	-	-	-	-	-	-	-	-	-	-
	28,464	28,618	29,675	29,390	31,644	32,987	34,958	36,489	36,738	38,785	38,919	39,583	40,512
<u>Income</u>													
Tithes & Offering	1,972	3,918	1,683	2,706	3,118	2,198	2,115	2,194	2,348	2,946	2,158	2,579	29,935
UPC Disc Contribution	-	-	-	-	-	-	-	-	-	-	-	-	0
Gift Aid	-	-	-	-	-	-	-	-	-	-	-	-	0
Pledge	-	-	-	-	-	-	-	-	-	-	-	-	0
Baptism	-	-	-	-	-	-	-	-	-	-	-	-	0
Returned funds	-	-	-	-	-	-	-	-	-	-	-	-	0
Total Income	1,972	3,918	1,683	2,706	3,118	2,198	2,115	2,194	2,348	2,946	2,158	2,579	29,935



NEW LIFE FELLOWSHIP UPC

England & Wales - Charity number 1099988

Accounts



New Life Fellowship UPC

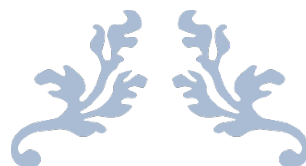
ANNUAL REPORT & ACCOUNTS 2021



Registered charity no. 1099988
New Life Fellowship UPC, Bilston, West Midlands

Table of Contents

<u>PAGE TITLE</u>	<u>PAGE NUMBER</u>
Pastor’s Introduction to 2021	3-4
Trustees’ Report 2021	5-7
Receipts & Payments Account 2021	8
A Graph Showing the Top 10 Categories of Expenditure in 2021	9
Statement of Assets & Liabilities 2021	10
Independent Examiner Report.....	121
Appendix 1 & 2: New Life Fellowship UPC - 2021 Cash flow – Income & Expenditure	132-13



ANNUAL REPORT AND ACCOUNTS TO BE SIGNED BY TRUSTEES:

NAME: Mr T Haycock

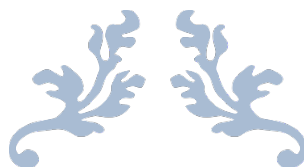
NAME:

SIGNATURE: Mr T Haycock

SIGNATURE:

DATE: 28th Oct 2022

DATE:



1. Pastor's Introduction to 2021



Greetings in the mighty name of our Lord Jesus:

The year 2021 began with members of New Life Fellowship Bilston returning to normality after the Covid-19 restrictions with the church being open for service but with special measures in place. A few visitors took church membership, and the church organised a monthly men's meeting called 'Mentor.'

In February, the roof collapsed in the church office causing some damage. The church an online fundraiser called 'Go Fund Me' to assist with the required repairs.

The members continue to grow spiritually from strength to strength. We also launched a YouTube channel to help those who are housebound and unable to attend our Sunday services. We also launched our Wednesday Services by Zoom as well as in-person. In March, we had a Zoom Seminar on Mental Health with a guest speaker, Dr James B Hughes from the US which attracted several guests from around the UK which was a help to the church community.

Our Youth Community project is ongoing in reaching out to the youth within the surround community by arranging sports activity in the local park, bowling, go karting as well as indoor

activities within the Youth Club. In June, we launched our church podcast which hosts guests from around the UK and overseas sharing their life experience and giving encouraging words. This has continued to be popular.

We have a weekly Outreach Programme in Bilston town centre supporting those in need. In October, we had another guest speaker from the US, Bro Mark Shutes who gave a Seminar on Identity. We ended the year with a Christmas Carol Service Outreach in Bilston town centre which was well received as shoppers stopped to join in with the carols.

Glory to God, in Jesus' Name.

Reverend B. S. Ramruttun

2. Trustees' Report 2021

i. Annual Report for the Year Ending 31 December 2021

New Life Fellowship UPC, Bilston, West Midlands, is registered with the Charity Commission (Charity no. 1099988) and constituted by a Deed of Trust.

ii. Responsibilities of the Trustees

As the trustees of New Life Fellowship UPC, in accordance with the Charities Act 2011 Provision 162: Charity trustees to prepare Annual Reports, we are responsible for the following:

(1) Preparing, in respect of each financial year of the charity, an annual report containing:

(a) Such a report by the trustees on the activities of the charity during that year, and

(b) Such other information relating to the charity or to its trustees or officers, as may be prescribed by regulations made by the Secretary of State.

iii. Charitable Objects

The Object of New Life Fellowship UPC is to:

- Promote the advancement of the Christian religion, the worship of God, the exhortation to faith in Christ, and the relief of persons who are sick or in necessitous circumstances.

iv. Organisational Structure

The responsibility for day-to-day administration and operation of New Life Fellowship UPC belongs to the Board of Trustees, comprising:

Mr. T Haycock
Bishop A Francis

Mrs. D Ramruttun
Mr. A Paul

v. Appointment of the Trustees

New Life Fellowship UPC trustees are appointed/re-appointed annually. No changes to the appointments were reported from 2020.

vi. Review of the Non-Financial Activities

The New Life Fellowship Trust is organisationally stable and continues to grow as we have an established group of members. No Gift Aid was claimed during the year.

vii. Review of the Financial Activities

The New Life Fellowship Trust is financially stable. In accordance with the Charities Act 2011 Provision 133: Account and statement an option for lower-income charities, the accounts include a Receipts and Payments Account and a Statement of Assets and Liabilities. Cashflow Statements are also included (Appendix 1 and Appendix 2)

In summarising the 2021 financial performance, the following points can be noted:

a. The Operational **surplus** for 2021, after all incomes and expenditures, is £14,604

b. Pledges, Tithes, Offerings **£31,599** in the year. This averaged out as:

£2,614/month (£2,614/month in 2020)

£603/week (£603/week in 2020)

c. A table of Comparative Financial Performance shows 2021 performance relative to previous years:

Comparative Financial performance

	Year	Inc £	Exp £	Net £
Actual	2006	7,856	8,016	-160
Actual	2007	7,512	9,145	-1,633
Actual	2008	11,807	6,169	5,638
Actual	2009	7,090	7,024	66
Actual	2010	8,135	7,871	264
Actual	2011	5,664	7,418	-1,754
Actual	2012	13,745	8,936	4,809
Actual	2013	20,368	23,116	-2,748
Actual	2014	16,236	15,308	928
Actual	2015	24,713	24,005	708
Actual	2016	22,698	21,076	1,622
Actual	2017	14,542	18,243	-3,701
Actual	2018	29,607	15,996	13,611
Actual	2019	23,155	35,633	-12,478
Actual	2020	31,367	24,989	6,378
Actual	2021	31,599	16,995	14,604

viii. Reserves

New Life Fellowship reserves have increased by £15k from 2020 to 2021, due to general reduction in costs and transfer of £12.5k to PCU account:

Opening Reserves	£ 13,860
In-year Surplus / (Deficit)	£ 14,604
Refunds received	£ 659
Closing Reserves, reconciled to Bank Statement	<u>£ 29,123</u>

ix Independent Examination

BFS Associates Ltd have been appointed to carryout an independent examination of these accounts.

3. Receipts & Payments account 2021

New Life Fellowship UPC

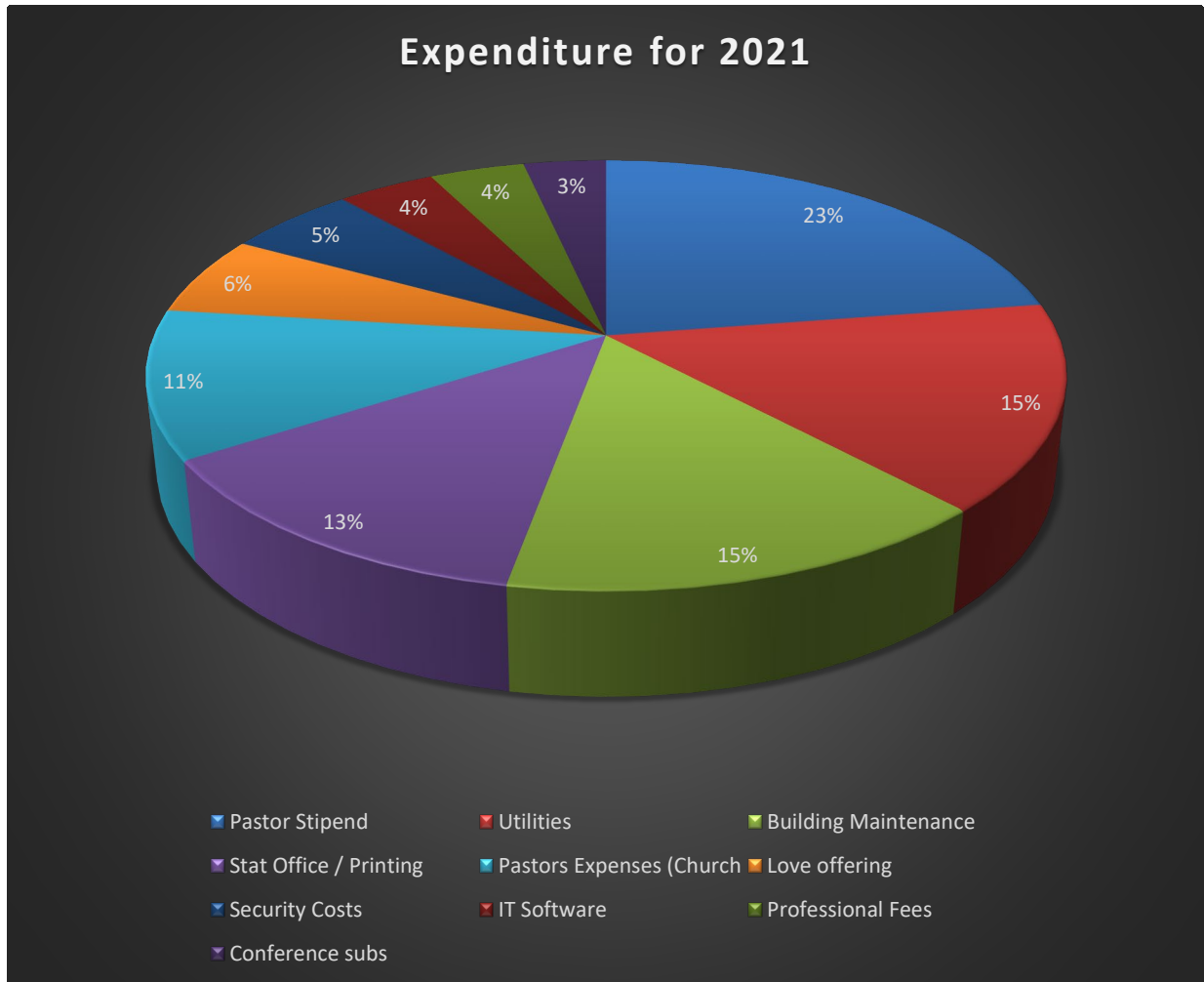
Receipts & Payments account for the period 1 Jan to 31 Dec 2021

	2021	2020
	£	£
<u>Income</u>		
Tithes & offering	31,139	22,609
Unpaid Cheque	-40	0
Gift Aid	0	7,477
Other Income	500	1,281
	<u>31,599</u>	<u>31,367</u>
<u>Expenditure</u>		
Pastors Stipend	3,250	2,200
Pastors other exp (church)	1,255	2,124
Stationery Office / Printing	1,690	445
Telephony & ITC	461	490
IT Hardware & Software	603	570
Love Offering	779	100
Supplies	466	129
Insurance	531	688
Utilities	2,404	1,595
Professional Fees	575	500
CCLI	117	0
Missions	0	480
Hardship Fund	300	900
Fees & Subscription	150	728
UPC District Sub	500	83
Rent Car Park	40	40
DBS	129	0
Pastoral Tithes	100	500
Building Maintenance	2,142	10,619
Security Costs	782	773
Equipment	551	2,027
Christmas Expenses	81	0
Sunday School Love Offering	89	0
	<u>16,995</u>	<u>24,989</u>
In-year Surplus/(Deficit)	<u>14,604</u>	<u>6,378</u>

Note:

- a. See Appendix 1 for detail of New Life Fellowship UPC - 2021 Cash flow - Income
- b. See Appendix 2 for detail of New Life Fellowship UPC - 2021 Cash flow – Expenditure

4. A Graph Showing the Top 10 Categories of Expenditure in 2021



5. Statement of Assets & Liabilities 2021

New Life Fellowship UPC has rights of ownership, risk, and reward over the following assets.

NOTE: As New Life Fellowship completes its building development and grows its asset base, it will be necessary to re-evaluate its asset value by conducting a proper valuation of the property and by identifying any new fixed assets within the organisation's remit of ownership and control.

New Life Fellowship UPC

Statement of Assets & Liabilities as at 31st December 2021

		<u>2021</u>	<u>2020</u>
<u>Non-current assets</u>			
Church Building		387,000	387,000
<u>CURRENT ASSETS</u>			
NLF Project Account	12,525		25
NLF Current Account	<u>16,598</u>	<u>14,494</u>	
	29,123	14,519	
<u>CURRENT LIABILITIES</u>			
<u>Creditors</u>			
Loan amount to be repaid	<u>0</u>	<u>0</u>	
	0	29,123	14,519
<u>NET ASSETS</u>		<u>416,123</u>	<u>401,519</u>
<u>Financed By</u>			
Reserves b/f			
Building	387,000		387,000
Opening Capital at at 1st Jan 2020	13,860		7,482
Refunds	659		
		401,519	394,482
In the Year 2021 surplus		<u>14,604</u>	<u>6,378</u>
		<u>416,123</u>	<u>400,860</u>

6. Independent Examiner Report

i. Independent accountant's report to the Trustees

Mr Brian Smartt was appointed to conduct an independent audit for the New Life Fellowship UPC 2021 accounts.

ii. Responsibilities of trustees and independent accountant

Trustees of New Life Fellowship UPC are responsible for preparation of the accounts and should consider that the audit requirement of Charities Act 2011.

It is the Auditor's responsibility to state, on the basis of procedures specified in the General Directions given by the Charities Act 2011, whether particular matters have come to attention.

iii. Basis of independent accountant's report

The Auditor's examination was carried out in accordance with the General Directions given by the Charity Commissioners. It includes:

1. A review of the accounting records kept by New Life Fellowship UPC, and a comparison of the accounts presented with these records.
2. Consideration of any unusual items or disclosures in the accounts, seeking explanation from trustees in respect of any such matters. **Note: there were none.**

iv. Independent accountant's statement

In carrying out my investigation and assessment of the financial position of New Life Fellowship UPC, there are **no matters of concern.**

Examination done by Mr Brian Smartt on behalf of BFS Associates Ltd (reg number 08166031)

Appendix 1: New Life Fellowship UPC - 2021 Cash flow – Income

	<u>Jan</u>	<u>Feb</u>	<u>Mar</u>	<u>Apr</u>	<u>May</u>	<u>Jun</u>	<u>Jul</u>	<u>Aug</u>	<u>Sep</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>	<u>Total</u>
	£	£	£	£	£	£	£	£	£	£	£	£	£
Opening balance - Current a/c	13,863	15,986	17,848	19,587	20,431	21,412	25,647	25,052	26,014	26,700	28,463	28,410	28,464
Opening balance - NLF Proj 50	659	-	-	-	-	12,500	-	-	-	-	-	-	-
	13,863	15,986	17,848	19,587	20,431	21,412	25,647	25,052	26,014	26,700	28,463	28,410	28,464
Income													
Tithes & Offering	3,154	3,366	2,666	1,767	2,226	4,985	3,305	2,120	1,931	1,662	1,935	2,021	31,139
UPC Disc Contribution	-	-	-	-	-	-	-	-	-	-	-	-	0
Gift Aid	-	-	-	-	-	-	-	-	-	-	-	-	0
Pledge	-	-	-	-	-	-	-	-	-	500	-	-	500
Baptism	-	-	-	-	-	-	-	-	-	-	-	-	0
Returned funds	-	-	-	-	-	-	-	-	-	-	-	-	0
Total Income	3,154	3,366	2,666	1,767	2,226	4,985	3,305	2,120	1,931	2,162	1,935	2,021	31,639

Appendix 2: New Life Fellowship UPC - 2021 Cash flow – Expenditure

Expenditure

Parking	-	-	-	10	-	10	-	-	10	-	-	10	40
Pastors Expenses	213	107	-	137	100	129	225	119	246	-	113	213	1,602
Insurance	-	-	-	-	-	-	-	-	-	-	531	-	531
Fees & Subs	-	-	32	-	150	-	-	-	-	-	129	85	396
Stipend	250	250	250	250	250	250	500	250	250	-	250	500	3,250
Professional	-	-	-	-	-	-	-	-	-	-	575	-	575
Pastor Tithes	-	100	-	-	-	-	-	-	-	-	-	-	100
Broadband	38	38	38	38	38	38	38	38	38	38	38	38	461
Printing	148	177	-	148	-	-	1,304	90	-	-	-	-	1,867
Gas	243	101	265	-	239	95	16	11	-	29	-	149	1,147
Electricity	74	74	74	74	74	74	74	74	74	74	74	74	888
Water	-	-	-	-	-	-	-	-	-	192	-	-	192
Security	65	65	65	65	65	65	65	65	65	65	65	68	782
Equipment	-	116	90	-	-	-	-	-	-	-	-	276	482
Building Works	-	-	-	-	-	-	1,680	-	462	-	-	-	2,142
Computer Accessories	-	226	28	-	329	-	-	10	-	-	-	-	592
Love Gift - general	-	-	-	51	-	-	-	-	-	-	100	15	166
Love Gift - speaker	-	250	-	150	-	-	-	-	100	-	113	-	613
Love gift - Sunday School	-	-	-	-	-	89	-	-	-	-	-	-	89
Conference	-	-	-	-	-	-	-	500	-	-	-	-	500
Hardship	-	-	-	-	-	-	-	-	-	-	-	300	300
General Expenses	-	-	45	-	-	-	-	-	-	-	-	239	283
Rev Entry	-	-	40	-	-	-	-	-	-	-	-	-	-
	1,031	1,504	926	924	1,245	750	3,901	1,158	1,245	398	1,988	1,967	16,998
Monthly Surplus / (Deficit)	2,123	1,862	1,740	844	981	4,235	(596)	962	686	1,763	(54)	54	14,641

NEW LIFE FELLOWSHIP UPC

England & Wales - Charity number 1099988

Accounts



New Life Fellowship UPC

ANNUAL REPORT & ACCOUNTS 2020



Registered charity no. 1099988
New Life Fellowship UPC, Bilston, West Midlands

Table of Contents

<u>PAGE TITLE</u>	<u>PAGE NUMBER</u>
Pastor’s Introduction to 2020	3-4
Trustees’ Report 2020	5-7
Receipts & Payments Account 2020	8
A Graph Showing the Top 10 Categories of Expenditure in 2020	9
Statement of Assets & Liabilities 2020	10
Independent Examiner Report.....	121
Appendix 1 & 2: New Life Fellowship UPC - 2020 Cash flow – Income & Expenditure	132-13



ANNUAL REPORT AND ACCOUNTS TO BE SIGNED BY TRUSTEES:

NAME: John Trevor Haycock

NAME:

SIGNATURE: J. T. Haycock

SIGNATURE:

DATE: 25/10/21

DATE:



1. Pastor's Introduction to 2020



Greetings in the mighty name of our Lord Jesus:

During the majority of 2020, New Life Fellowship Bilston's church facility was closed due to the government restrictions for the COVID-19 pandemic. However, the church's members and its departments moved to congregate online using various platforms where there was much participation in our mid-week & Sunday Services. We also had visitors joining our services and we were guested with several national speakers from within our organisation.

Our church outreach programme continued within the community in the form of phone calls and the use of the Zoom platform. New Life Fellowship supported our church members who'd suffered or impacted with financial hardship.

Despite the government's lockdown restrictions, the church continued to grow from strength to strength which resulted in five new souls receiving water baptism.

The church building's flat roof requires repair.

Overall, the church membership has been steady & stable, and the account remains sustainable

Glory to God, in Jesus' Name.

Reverend B. S. Ramruttun

2. Trustees' Report 2020

i. Annual Report for the Year Ending 31 December 2020

New Life Fellowship UPC, Bilston, West Midlands, is registered with the Charity Commission (Charity no. 1099988) and constituted by a Deed of Trust.

ii. Responsibilities of the Trustees

As the trustees of New Life Fellowship UPC, in accordance with the Charities Act 2011 Provision 162: Charity trustees to prepare Annual Reports, we are responsible for the following:

(1) Preparing, in respect of each financial year of the charity, an annual report containing:

(a) Such a report by the trustees on the activities of the charity during that year, and

(b) Such other information relating to the charity or to its trustees or officers, as may be prescribed by regulations made by the Secretary of State.

iii. Charitable Objects

The Object of New Life Fellowship UPC is to:

- Promote the advancement of the Christian religion, the worship of God, the exhortation to faith in Christ, and the relief of persons who are sick or in necessitous circumstances.

iv. Organisational Structure

The responsibility for day-to-day administration and operation of New Life Fellowship UPC belongs to the Board of Trustees, comprising:

Mr. T Haycock
Bishop A Francis

Mrs. D Ramruttun
Mr. A Paul

v. Appointment of the Trustees

New Life Fellowship UPC trustees are appointed/re-appointed annually. No changes to the appointments were reported from 2019.

vi. Review of the Non-Financial Activities

The New Life Fellowship Trust is organisationally stable and continues to grow as we have an established group of members. There was Gift Aid claim made in the year that related to previous years donations.

vii. Review of the Financial Activities

The New Life Fellowship Trust is financially stable. In accordance with the Charities Act 2011 Provision 133: Account and statement an option for lower-income charities, the accounts include a Receipts and Payments Account and a Statement of Assets and Liabilities. Cashflow Statements are also included (Appendix 1 and Appendix 2)

In summarising the 2020 financial performance, the following points can be noted:

a. The Operational **surplus** for 2020, after all incomes and expenditures, is £6,378

b. Pledges, Tithes, Offerings & Gift Aid totalled **£31,367** in the year. This averaged out as:

£2,614/month (£1,877/month in 2019)

£603/week (£433/week in 2019)

c. A table of Comparative Financial Performance shows 2020 performance relative to previous years:

Comparative Financial performance

	Year	Inc £	Exp £	Net £
Actual	2006	7,856	8,016	-160
Actual	2007	7,512	9,145	-1,633
Actual	2008	11,807	6,169	5,638
Actual	2009	7,090	7,024	66
Actual	2010	8,135	7,871	264
Actual	2011	5,664	7,418	-1,754
Actual	2012	13,745	8,936	4,809
Actual	2013	20,368	23,116	-2,748
Actual	2014	16,236	15,308	928
Actual	2015	24,713	24,005	708
Actual	2016	22,698	21,076	1,622
Actual	2017	14,542	18,243	-3,701
Actual	2018	29,607	15,996	13,611
Actual	2019	23,155	35,633	-12,478
Actual	2020	31,367	24,989	6,378

viii. Reserves

New Life Fellowship reserves have increased by £7k from 2019 to 2020, partly due to a £7k gift aid claim made in Jan 2020:

Opening Reserves	£ 8,096
In-year Surplus / (Deficit)	£ 6,378
Refunds received	£ 659
Closing Reserves, reconciled to Bank Statement	<u>£ 15,133</u>

ix Independent Examination

BFS Associates Ltd have been appointed to carryout an independent examination of these accounts.

3. Receipts & Payments account 2020

New Life Fellowship UPC

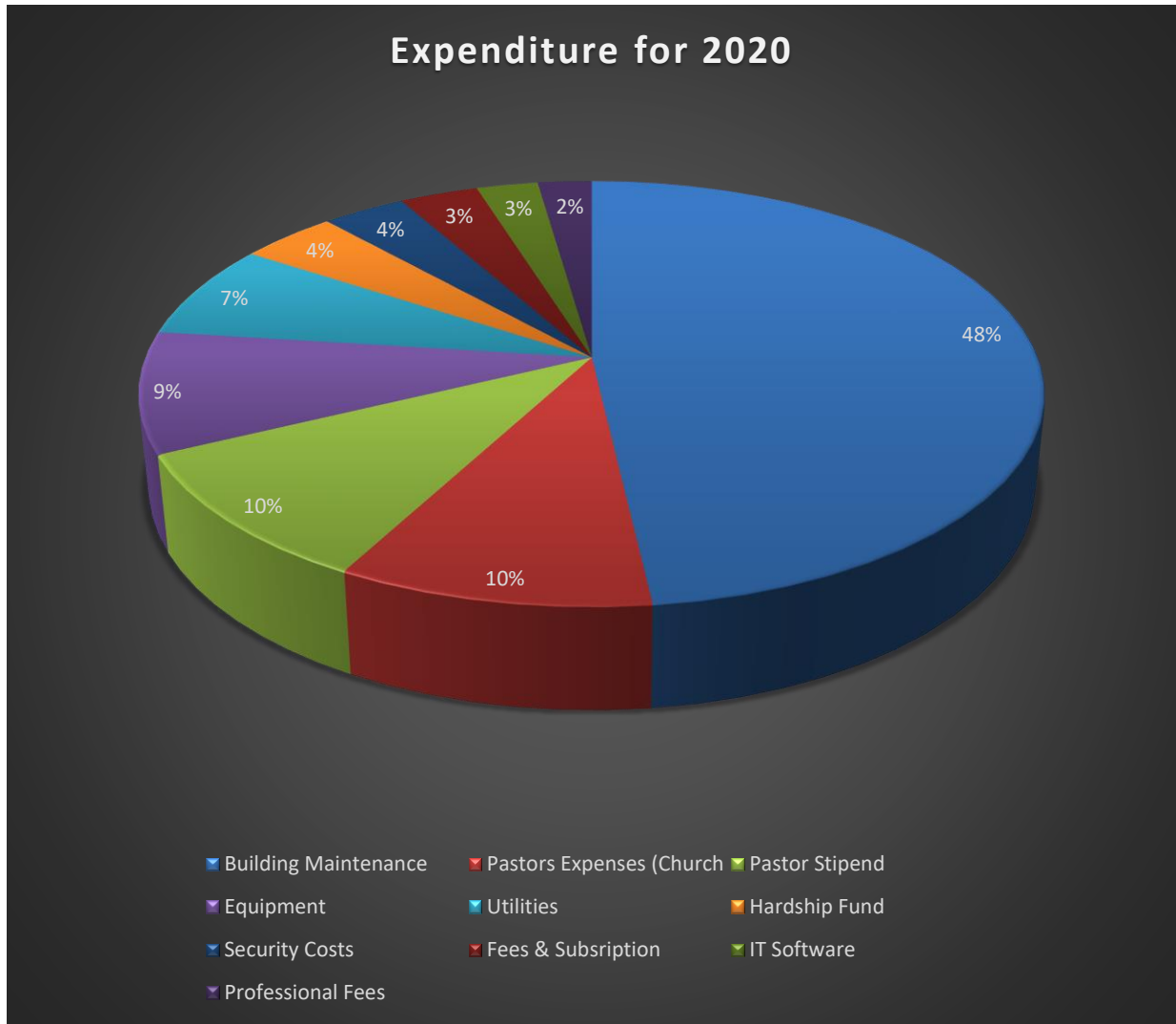
Receipts & Payments account for the period 1 Jan to 31 Dec 2020

	2020	2019
	£	£
<u>Income</u>		
Tithes & offering	22,609	22,521
Grant Income	0	0
Gift Aid	7,477	0
Other Income	1,281	634
Total Income	<u>31,367</u>	<u>23,155</u>
 <u>Expenditure</u>		
Pastors Stipend	2,200	4,056
Pastors other exp (church)	2,124	0
Stationery Office / Printing	445	591
Telephony & ITC	490	70
IT Hardware & Software	570	0
Love Offering	100	186
Supplies	129	154
Insurance	688	1,042
Utilities	1,595	2,858
Professional Fees	500	575
Charitable & Goodwill donations	0	1,170
Missions	480	50
Hardship Fund	900	0
Fees & Subscription	728	1,252
UPC District Sub	83	0
Rent Car Park	40	40
Magazine/Books	0	72
Pastoral Tithes	500	0
Building Maintenance	10,618	21,054
Security Costs	773	899
Equipment	2,027	1,023
Fixture, Fittings & Furniture	0	541
Sundry Items	0	0
Total Expenditure	<u>24,989</u>	<u>35,633</u>
 In-year Surplus/(Deficit)	<u>6,378</u>	<u>(12,478)</u>

Note:

- a. See Appendix 1 for detail of New Life Fellowship UPC - 2020 Cash flow - Income
- b. See Appendix 2 for detail of New Life Fellowship UPC - 2020 Cash flow – Expenditure

4. A Graph Showing the Top 10 Categories of Expenditure in 2020



5. Statement of Assets & Liabilities 2020

New Life Fellowship UPC has rights of ownership, risk, and reward over the following assets.

NOTE: As New Life Fellowship completes its building development and grows its asset base, it will be necessary to re-evaluate its asset value by conducting a proper valuation of the property and by identifying any new fixed assets within the organisation's remit of ownership and control.

New Life Fellowship UPC

Statement of Assets & Liabilities as at 31st December 2020

		<u>2020</u>	<u>2019</u>
<u>Non-current assets</u>			
Church Building		387,000	387,000
<u>CURRENT ASSETS</u>			
NLF Project Account	639	639	
NLF Current Account	14,494	7,458	
	<u>15,133</u>	<u>8,097</u>	
<u>CURRENT LIABILITIES</u>			
<u>Creditors</u>			
Loan amount to be repaid	<u>0</u>	<u>0</u>	
		15,133	8,097
	0	0	
<u>NET ASSETS</u>		<u>402,133</u>	<u>395,097</u>
<u>Financed By</u>			
Reserves b/f			
Building	387,000		387,000
Opening Capital at at 1st Jan 2020	8,096		20,574
Refunds	659		
		395,755	407,574
In the Year 2020 surplus		<u>6,378</u>	<u>(12,478)</u>
		<u>402,133</u>	<u>395,096</u>

6. Independent Examiner Report

i. Independent accountant's report to the Trustees

Mr Brian Smartt was appointed to conduct an independent audit for the New Life Fellowship UPC 2020 accounts.

ii. Responsibilities of trustees and independent accountant

Trustees of New Life Fellowship UPC are responsible for preparation of the accounts and should consider that the audit requirement of Charities Act 2011.

It is the Auditor's responsibility to state, on the basis of procedures specified in the General Directions given by the Charities Act 2011, whether particular matters have come to attention.

iii. Basis of independent accountant's report

The Auditor's examination was carried out in accordance with the General Directions given by the Charity Commissioners. It includes:

1. A review of the accounting records kept by New Life Fellowship UPC, and a comparison of the accounts presented with these records.
2. Consideration of any unusual items or disclosures in the accounts, seeking explanation from trustees in respect of any such matters. **Note: there were none.**

iv. Independent accountant's statement

In carrying out my investigation and assessment of the financial position of New Life Fellowship UPC, there are **matters of concern**.

Examination done by Mr Brian Smartt on behalf of BFS Associates Ltd (reg number 08166031)

Appendix 1: New Life Fellowship UPC - 2020 Cash flow – Income

	<u>Jan</u>	<u>Feb</u>	<u>Mar</u>	<u>Apr</u>	<u>May</u>	<u>Jun</u>	<u>Jul</u>	<u>Aug</u>	<u>Sep</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>	<u>Total</u>
	£	£	£	£	£	£	£	£	£	£	£	£	£
Opening balance - Current a/c	8,096	8,021	8,109	6,330	6,482	6,449	7,021	9,083	9,796	11,478	11,295	13,080	15,132
Opening balance - NLF Proj 50	639	-	-	-	-	-	-	-	-	-	-	-	-
	8,096	8,021	8,109	6,330	6,482	6,449	7,021	9,083	9,796	11,478	11,295	13,080	15,132
<u>Income</u>													
Tithes & Offering	1,983	1,642	1,216	702	1,492	1,220	3,292	1,181	2,744	1,956	2,231	2,950	22,609
UPC Disc Contribution	650	616	-	-	-	-	-	-	-	-	-	-	1266
Gift Aid	7,477												7477
Pledge	-	-	-	-	-	-	-	-	-	-	15	-	15
Baptism	-	-	-	-	-	-	-	-	-	-	-	-	0
Returned funds	-	-	-	471	-	187	-	30	194	299	-	444	1,625
Total Income	10,109	2,258	1,216	1,173	1,492	1,407	3,292	1,211	2,938	2,255	2,246	3,395	32,992

Appendix 2: New Life Fellowship UPC - 2019 Cash flow – Expenditure

Expenditure

Parking	-	-	10	-	-	10	-	-	10	-	-	10	40
Pastors Expenses	372	149	303	-	272	316	-	109	96	344	-	164	2,124
Insurance	219	219	-	-	-	-	-	-	-	250	-	-	688
Fees & Subs	-	300	-	-	194	-	-	50	-	-	129	55	728
Stipend	-	200	400	-	200	400	-	200	200	400	-	200	2,200
Professional	-	-	-	-	-	-	-	-	-	500	-	-	500
Pastor Tithes	100	-	-	-	200	-	100	-	-	-	-	100	500
Broadband	66	38	39	38	38	38	39	38	39	38	39	38	490
Printing	148	-	-	-	-	-	148	-	148	-	-	-	445
Gas	39	87	87	868	6	6	329	6	6	6	6	149	1,595
Security	59	65	65	65	65	65	65	65	65	65	65	65	773
Equipment	98	524	407	-	-	-	499	-	499	-	-	-	2,027
Building Works	8,615	523	1,235	-	-	-	-	-	-	-	-	-	10,373
Computer Accessories	236	-	-	-	-	-	-	-	-	253	-	81	570
Building Maintenance	135	-	-	50	-	-	-	-	-	60	-	-	245
Christmas 4 Christ	48	-	-	-	-	-	-	-	-	-	-	-	48
Fathers Day	-	-	-	-	-	-	50	-	-	-	-	-	50
Smarties	-	-	-	-	50	-	-	-	-	-	-	-	50
Missions	-	-	-	-	50	-	-	-	-	-	-	181	231
Philippine Pledge	-	-	-	-	-	-	-	-	-	-	-	200	200
Speakers Love Gift	-	-	-	-	-	-	-	-	-	-	-	100	100
Conference	-	33	-	-	-	-	-	-	-	-	-	-	33
Hardship	-	-	450	-	450	-	-	-	-	-	-	-	900
General Expenses	49	32	-	-	-	-	-	-	-	-	-	-	81
Rev Entry	-	-	-	-	-	-	-	30	194	521	222	-	967
	10,185	2,170	2,995	1,021	1,525	835	1,230	498	1,257	2,438	461	1,343	25,957
Monthly Surplus / (Deficit)	(75)	88	(1,779)	153	(33)	572	2,062	713	1,682	(183)	1,785	2,051	