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New Life Fellowship UPC

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# ANNUAL REPORT & ACCOUNTS 2020



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

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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:

|                     |                        |
|---------------------|------------------------|
| <b>£2,614/month</b> | (£1,877/month in 2019) |
| <b>£603/week</b>    | (£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 | <b><u>£ 15,133</u></b> |

### 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

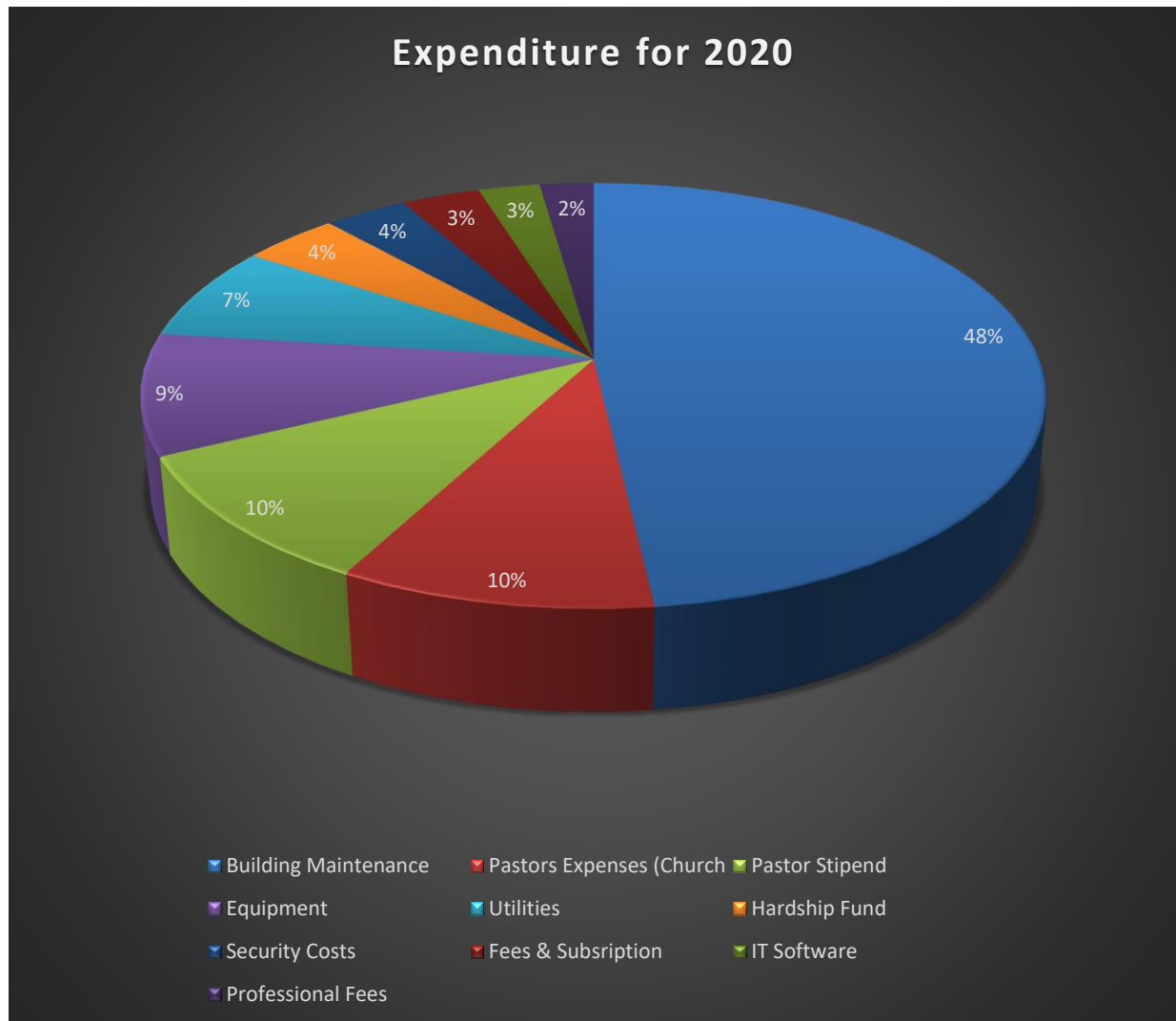
#### Receipts & Payments account for the period 1 Jan to 31 Dec 2020

|                    |                                  | 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             |
|                    | <b>Total Income</b>              | <b>31,367</b> | <b>23,155</b>   |
| <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               |
|                    | <b>Total Expenditure</b>         | <b>24,989</b> | <b>35,633</b>   |
|                    | <b>In-year Surplus/(Deficit)</b> | <b>6,378</b>  | <b>(12,478)</b> |

**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>     |
|------------------------------------|---------------|----------------|-----------------|
| <b><u>Non-current assets</u></b>   |               |                |                 |
| Church Building                    |               | 387,000        | 387,000         |
| <b><u>CURRENT ASSETS</u></b>       |               |                |                 |
| NLF Project Account                | 639           | 639            |                 |
| NLF Current Account                | <u>14,494</u> | <u>7,458</u>   |                 |
|                                    | 15,133        | 8,097          |                 |
| <b><u>CURRENT LIABILITIES</u></b>  |               |                |                 |
| <b><u>Creditors</u></b>            |               |                |                 |
| Loan amount to be repaid           | <u>0</u>      | <u>0</u>       |                 |
|                                    | 0             | 15,133         | 8,097           |
| <b><u>NET ASSETS</u></b>           |               | <u>402,133</u> | <u>395,097</u>  |
| <b><u>Financed By</u></b>          |               |                |                 |
| Reserves b/f                       |               |                |                 |
| Building                           | 387,000       |                | 387,000         |
| Opening Capital at at 1st Jan 2020 | 8,096         |                | 20,574          |
| Refunds                            | 659           |                |                 |
|                                    |               | <b>395,755</b> | <b>407,574</b>  |
| 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           | -            | -            | -            | -            | -            | -            | -            | -            | -             | -             | -             | -             |
|                               | <b>8,096</b>  | <b>8,021</b> | <b>8,109</b> | <b>6,330</b> | <b>6,482</b> | <b>6,449</b> | <b>7,021</b> | <b>9,083</b> | <b>9,796</b> | <b>11,478</b> | <b>11,295</b> | <b>13,080</b> | <b>15,132</b> |
| <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         |
| <b>Total Income</b>           | <b>10,109</b> | <b>2,258</b> | <b>1,216</b> | <b>1,173</b> | <b>1,492</b> | <b>1,407</b> | <b>3,292</b> | <b>1,211</b> | <b>2,938</b> | <b>2,255</b>  | <b>2,246</b>  | <b>3,395</b>  | <b>32,992</b> |

## 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           |
|                                    | <b>10,185</b> | <b>2,170</b> | <b>2,995</b>   | <b>1,021</b> | <b>1,525</b> | <b>835</b> | <b>1,230</b> | <b>498</b> | <b>1,257</b> | <b>2,438</b> | <b>461</b>   | <b>1,343</b> | <b>25,957</b> |
| <b>Monthly Surplus / (Deficit)</b> | <b>(75)</b>   | <b>88</b>    | <b>(1,779)</b> | <b>153</b>   | <b>(33)</b>  | <b>572</b> | <b>2,062</b> | <b>713</b> | <b>1,682</b> | <b>(183)</b> | <b>1,785</b> | <b>2,051</b> |               |