

---

New Life Fellowship UPC

---

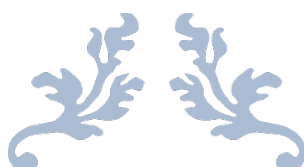
# ANNUAL REPORT & ACCOUNTS 2021



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

# **Table of Contents**

<b><u>PAGE TITLE</u></b>	<b><u>PAGE NUMBER</u></b>
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 .....

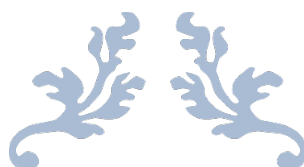
NAME: .....

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	<b><u>£ 29,123</u></b>

### 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

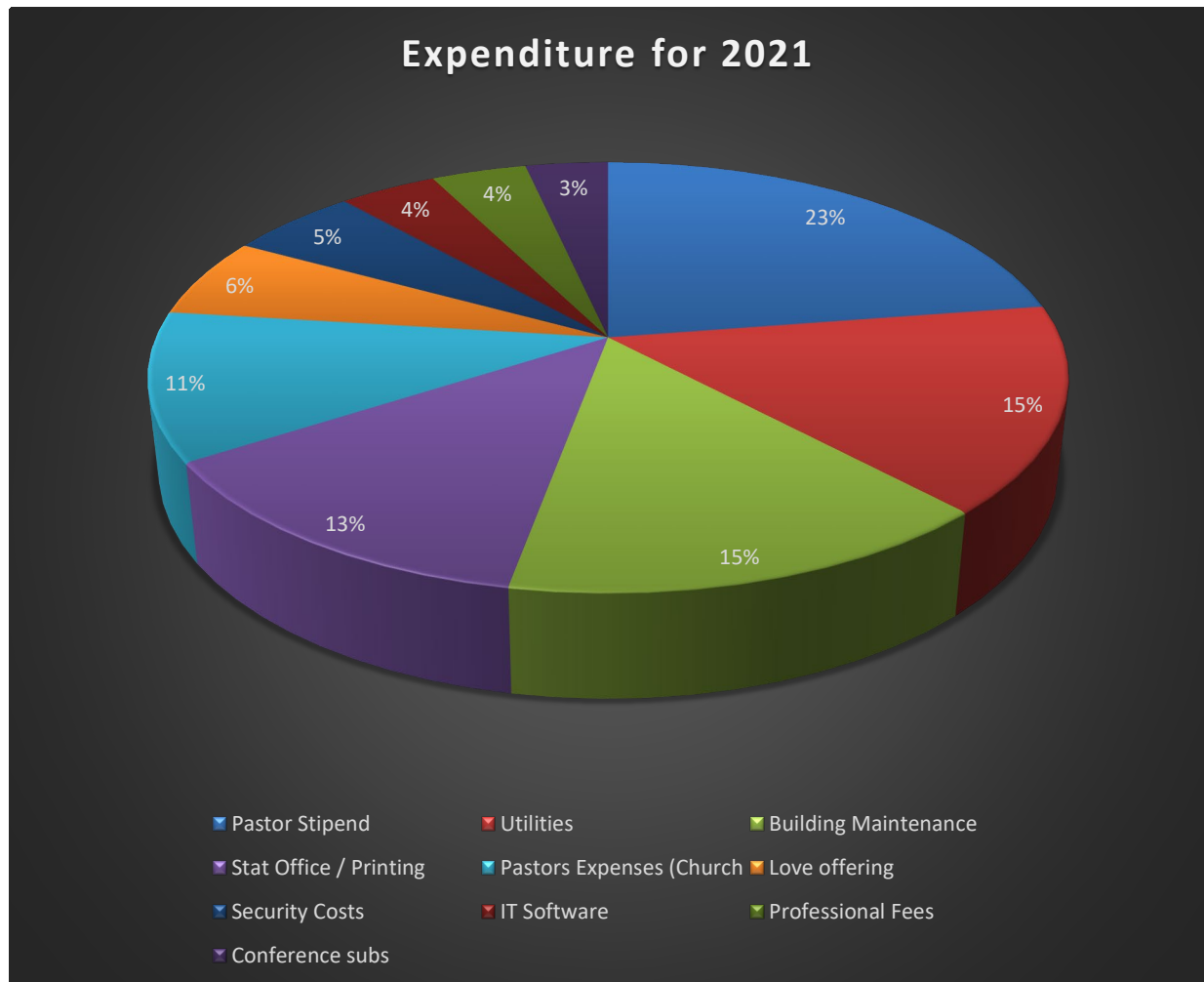
#### Receipts & Payments account for the period 1 Jan to 31 Dec 2021

		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
	<b>Total Income</b>	<b>31,599</b>	<b>31,367</b>
<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
	<b>Total Expenditure</b>	<b>16,995</b>	<b>24,989</b>
	<b>In-year Surplus/(Deficit)</b>	<b>14,604</b>	<b>6,378</b>

**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

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

## 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	-	-	-	-	-	-	-
	<b>13,863</b>	<b>15,986</b>	<b>17,848</b>	<b>19,587</b>	<b>20,431</b>	<b>21,412</b>	<b>25,647</b>	<b>25,052</b>	<b>26,014</b>	<b>26,700</b>	<b>28,463</b>	<b>28,410</b>	<b>28,464</b>
<b>Income</b>													
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
<b>Total Income</b>	<b>3,154</b>	<b>3,366</b>	<b>2,666</b>	<b>1,767</b>	<b>2,226</b>	<b>4,985</b>	<b>3,305</b>	<b>2,120</b>	<b>1,931</b>	<b>2,162</b>	<b>1,935</b>	<b>2,021</b>	<b>31,639</b>

## 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	-	-	-	-	-	-	-	-	-	-
	<b>1,031</b>	<b>1,504</b>	<b>926</b>	<b>924</b>	<b>1,245</b>	<b>750</b>	<b>3,901</b>	<b>1,158</b>	<b>1,245</b>	<b>398</b>	<b>1,988</b>	<b>1,967</b>	<b>16,998</b>
<b>Monthly Surplus / (Deficit)</b>	2,123	1,862	1,740	844	981	4,235	(596)	962	686	1,763	(54)	54	14,641