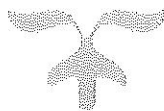


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New Life Fellowship UPC

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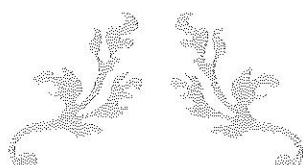
# ANNUAL REPORT & ACCOUNTS 2022



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: Bhagwandutt Ramkuttan

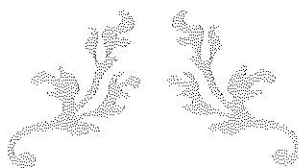
NAME: .....

SIGNATURE: B. Ramkuttan

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:

<b>£2,614/month</b>	(£2,495/month in 2022)
<b>£603/week</b>	(£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	<b><u>£ 40,512</u></b>

### 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>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Tithes & Offering	29,935	31,139
Gift Aid	0	0
Other Income	0	500
Unpaid Chq	0	-40
<b>Total Income</b>	<b>29,935</b>	<b>31,599</b>
<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



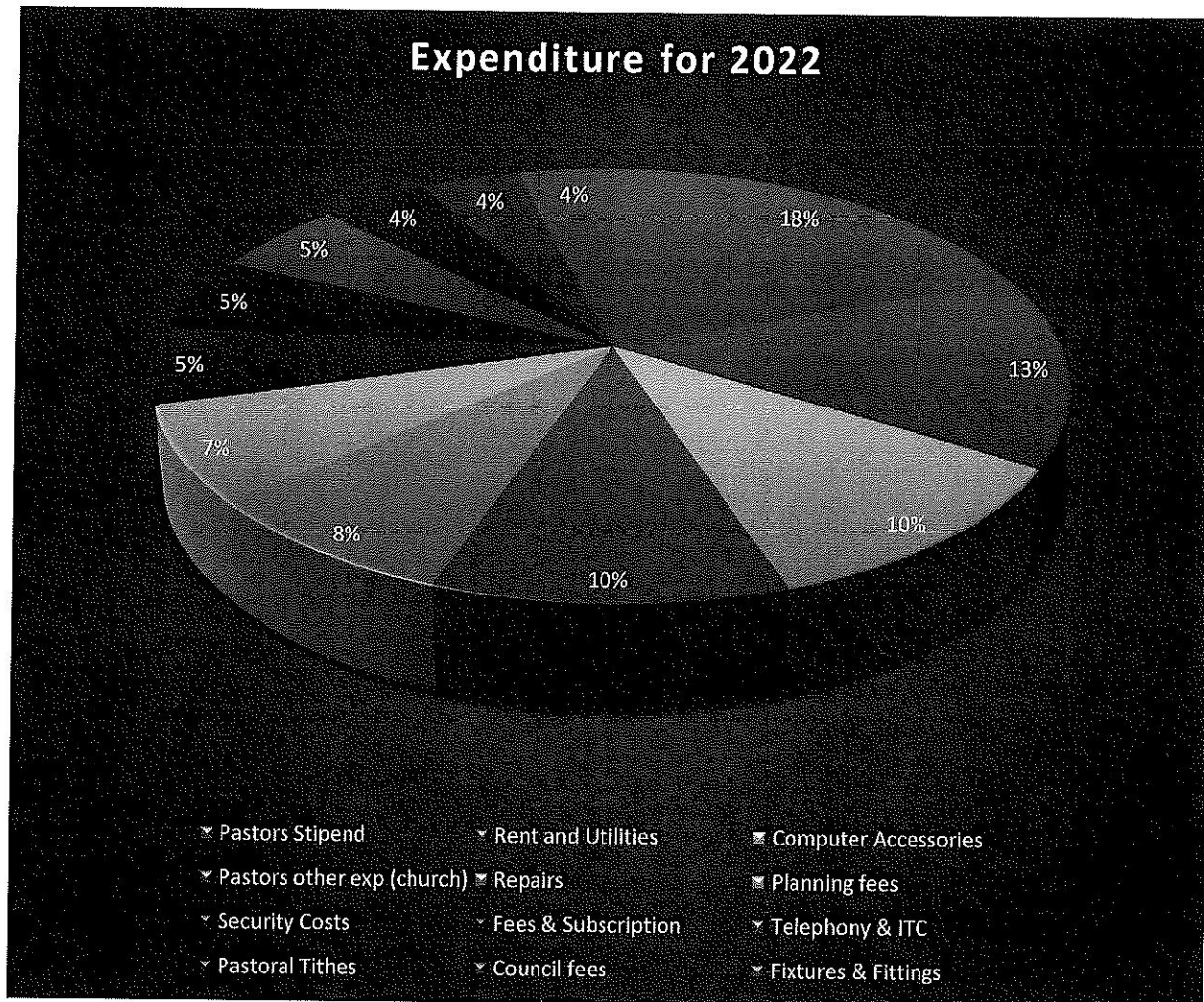
## New Life Fellowship UPC

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>
<b><u>Non-current assets</u></b>			
Church Building		387,000	387,000
<b><u>CURRENT ASSETS</u></b>			
NLF PCU Account	12,544		12,525
NLF Current Account	<u>28,646</u>		<u>16,598</u>
	41,189		29,123
<b><u>CURRENT LIABILITIES</u></b>			
<b><u>Creditors</u></b>			
Loan amount to be repaid	<u>0</u>	<u>0</u>	
	0	41,189	29,123
<b><u>NET ASSETS</u></b>		<u>428,189</u>	<u>416,123</u>
<b><u>Financed By</u></b>			
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	-	-	-	-	-	-	-	-	-	-	-	-
	<b>28,464</b>	<b>28,618</b>	<b>29,675</b>	<b>29,390</b>	<b>31,644</b>	<b>32,987</b>	<b>34,958</b>	<b>36,489</b>	<b>36,738</b>	<b>38,785</b>	<b>38,919</b>	<b>39,583</b>	<b>40,512</b>
<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
<b>Total Income</b>	<b>1,972</b>	<b>3,918</b>	<b>1,683</b>	<b>2,706</b>	<b>3,118</b>	<b>2,198</b>	<b>2,115</b>	<b>2,194</b>	<b>2,348</b>	<b>2,946</b>	<b>2,158</b>	<b>2,579</b>	<b>29,935</b>

## Appendix 2: New Life Fellowship UPC - 2022 Cash flow - Expenditure

<u>Expenditure</u>	155	54	54	54	59	59	59	59	59	59	59	118	789
Broadband	-	-	-	-	-	-	-	-	-	-	-	85	85
CCUJ	50	-	-	-	-	-	-	-	-	-	-	-	50
Christma	-	960	634	-	-	-	-	-	-	-	-	-	1,594
Compute	-	-	-	-	-	-	-	-	-	-	-	-	800
Conferen	-	570	10	-	10	-	-	-	-	-	-	-	590
fees	-	-	-	-	-	-	-	-	-	-	-	-	291
DBS	-	-	-	-	-	-	-	-	-	-	-	-	780
E.on monies returned	-	-	-	-	-	-	-	-	-	-	-	-	780
Electric	-	-	-	-	-	-	-	-	-	-	-	-	1,440
Fees & Subs	-	150	-	-	-	-	-	-	-	-	-	-	400
Fixtures & Fittings	-	-	-	-	-	-	-	-	-	-	-	-	579
Gas	74	200	74	329	193	90	74	100	45	74	71	69	1,369
General Expenses	-	-	-	-	30	-	-	-	-	-	-	-	381
Insurance	-	-	-	-	-	-	-	-	-	-	-	-	559
Love Gift - general	-	-	-	-	35	-	-	-	-	-	-	-	186
Love Gift - speaker	-	-	-	-	-	-	-	-	-	-	-	-	300
Love gift - Sunday School	-	-	-	-	-	-	-	50	-	100	200	-	50
Missions	-	-	-	-	-	-	-	-	-	-	-	-	300
Pastor Tithes	100	250	-	-	100	-	-	-	-	-	-	-	650
Pastors Expenses	-	105	295	-	246	-	133	208	-	-	123	304	1,503
Planning fees	500	504	-	-	-	-	-	-	-	-	-	-	1,004
Professional	-	-	-	-	-	-	-	-	-	-	-	-	575
Repairs	870	-	270	-	-	-	-	15	-	-	-	-	1,155
Security	68	68	68	68	68	68	68	68	68	68	65	63	809
Smarties	-	-	-	-	50	-	-	-	-	-	-	-	50
Stipend	-	-	500	-	500	-	250	500	-	250	250	500	2,750
Youth	-	-	64	-	99	-	-	100	-	-	-	-	263
Zoom	-	-	-	-	144	-	-	-	-	-	-	-	144
<b>Monthly Surplus / (Deficit)</b>	<b>1,817</b>	<b>2,861</b>	<b>1,969</b>	<b>451</b>	<b>1,774</b>	<b>227</b>	<b>584</b>	<b>1,946</b>	<b>301</b>	<b>2,812</b>	<b>1,494</b>	<b>1,650</b>	<b>17,887</b>
	155	1,057	(286)	2,254	1,343	1,971	1,531	249	2,047	134	665	928	12,048



