

Trustees Report and Financial Statement

For year ended 31 December 2022

New Life Christian Fellowship (Bedford)

Charity Registration No: 1118340

Trustees Report and Financial Statement

For year ended 31 December 2022

New Life Christian Fellowship (Bedford)

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Trustees Report and Financial Statement
For year ended 31 December 2022

Charity Information

Trustees are:

Isaac Masih (Chairman)
Sanjiv Melvin
Parvin Masih

Church Pastor

Piara S Bhatti

Charity Number is:

1118340

**Operational/Registered
Office is:**

NLCF (Bedford)
16 Bedford Road
Kempston Bedford MK42 8AD
Tel: 01234 356125
Website: newlife-bedford.com
Email address: info@newlife-bedford.com

Independent Examiner is:

Excel Accountants (Beds) Ltd
Excel House, 3 Duke Street
Bedford. MK40 3HR

Principle Bankers are:

National Westminster Bank PLC
81 High Street
Bedford. MK40 1NY

New Life Christian Fellowship (Bedford)

Trustees Report

For year ended 31 December 2022

Constitution and aims of the charity

New Life Christian Fellowship Bedford is a independent local church which has been established for over 35 years in Bedford, which works with other local churches within the area, nationally and abroad.

The Following Trustees held office throughout the year:

Isaac Masih (Chairman)
Sanjiv Melvin
Parvin Masih

The objectives of the charity are:

The advancement of the Christian religion in the UK and Worldwide.

The advancement for the public benefit of religious and other education.

The relief of the aged, poor, sick and disabled.

Any other charitable purpose that the Trustees see fit.

Statement of the trustee's responsibilities:

The financial statements have been prepared in accordance with the applicable accounting standards and with current charity law in the form of 'Accounting by Charities' the Statement of Recommended Practice'(SORP), in order to give a true and fair view of the state of affairs of the charity and of its financial results for the year. In preparing the financial statements, the Trustees are required to:

Select suitable accounting policies and apply them consistently. Make judgements and estimates that are reasonable and prudent.

Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the relevant law. They are also responsible for safeguarding the assets of the Charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

New Life Christian Fellowship (Bedford)

Trustees Report

For year ended 31 December 2022

Activities and Achievements

- Our aim as trustees is to establish an effective leadership to govern the church. The principal operations, activities and achievements of the charity for 2022 are listed below and are all being carried out from our base at 16 Bedford Road Kempston.
 - Weekly open meetings were held throughout the year for Christian worship prayer, teaching and evangelism.
 - Midweek discipleship meetings social activities open to all were also held throughout the year. The building was open during the week to help and counsel church members and other members of the local community.
 - Continued its support of other churches locally/ nationally in the UK and abroad.
- We continue to support Bedford Food Bank a local charity which provides, food to the homeless and families who are going through financial hardship.
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Approved by the trustees and signed on their behalf:

Isaac Masih (Trustee) Chairman

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New Life Christian Fellowship (Bedford)

Independent Examiner's report to the Trustees **For year ended 31 December 2022**

Constitution and aims of the charity

Respective Responsibilities of Trustees and Independent Examiner

As the Trustees of New Life Christian Fellowship (Bedford) you are responsible for the preparation of the accounts; you consider that the audit requirement of Section 43(2) of the Charities Act 1993(the Act) does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of Regulation 25 Regulation 7 of the Charities (accounts and reports) Regulations 1995 and state, on the basis of procedures specified in the General Directions given by the Charity, whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions by the Charity Commission under Section 43(7) (b) of the Act. The examination includes a review of the accounting records kept by the New Life Christian Fellowship (Bedford) and a comparison of the accounts with those records. It also includes

Considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in any audit, and consequently I do
Not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements to ensure that:
 - proper accounting records are kept (in accordance with section 41 of the Act); and
 - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or
- 2) To which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Excel Accountants (Beds) Ltd
Excel House, 3 Duke Street
Bedford. MK40 3HR

Date:

New Life Christian Fellowship (Bedford)

Statement of Financial Activities For year ended 31 December 2022

	Notes	Unrestricted General Fund	Restricted Funds	Year to 31 December 2022 Total	Year to 31 December 2021 Total
	£	£	£	£	£
Incoming Resources					
Donations		45,944		45,944	39,920
Investment Income		2		2	2
Gift Aid		7,691		7,691	7,987
Total Incoming Resources		53,637	0	53,637	47,909
Resources Expended					
Direct Charitable Expenditure		1,291		1,291	415
Pastoral Expenses		0		0	0
Evangelism and Mission		4,329		4,329	2,379
Management and Administration		27,976		27,976	24,534
Building Expenses		4,614		4,614	1,606
Total Resources Expended		38,210	0	38,210	28,934
Net Movement in Funds		15,427		15,427	18,975
Brought forward 17 November 2020		587,735		587,735	568,760
Balance at 31 December 2021		603,162	0	603,162	587,735

New Life Christian Fellowship (Bedford)

Balance Sheet As at 31 December 2022

	Notes	31-Dec-22	31-Dec-21
	£	£	£
Fixed Assets			
Tangible Asset		501,141	501,999
Current Assets			
Income Tax on Gift Aid Recoverable		23,536	15,845
Cash at bank and in hand		82,143	72,294
Creditors: amount due within one year			
Creditors and Accruals		(3,657)	(2,403)
Net Current Assets		102,022	85,736
Net Assets		<u>603,163</u>	<u>587,735</u>
Financed by:			
Unrestricted General Fund		603,162	587,735
Restricted Funds		0	0
Total Funds		<u>603,162</u>	<u>587,735</u>

The notes on pages 9 to 13 form part of these accounts.

Approved by the Trustees and signed on

Isaac Masih (Trustee) Chairman

New Life Christian Fellowship (Bedford)

Balance Sheet As at 31 December 2022

Notes to the accounts

1 Accounting Policies

(a) Accounting convention

The accounts have been prepared under the historic cost convention.

(b) Basis of Preparation

These accounts have been prepared according to the Statement of Recommended Practice for Charities.

(c) Donations and gifts

Donations are included in the Statement of Financial Activities when the Trustees are reasonably certain of the amount to be received, the date of receipt and that any conditions for receipt have not been met.

(d) Tax Credits

Tax credits on covenanted income are included in the accounts when the associated donation is recognised.

(e) Fixed Assets

Expenditure of under £5,000 on the acquisition of fixed assets is written off as incurred.

(f) Investment Income

Bank interest is included in the Statement of Financial Activities when received.

(g) Voluntary support

The Charity relies on the continued voluntary commitment of the Trustees and other members of the Church. The cost of this voluntary support has not been valued within the financial statements. The trustees receive no remuneration.

(h) Unrestricted, designated and restricted funds

Unrestricted funds are those to be used for general purpose of the Charity at the discretion of the trustees.

Designated funds are funds set aside by the trustees to be used for a particular purpose that can be periodically augmented or reduced from the unrestricted general funds at the discretion of the trustees.

New Life Christian Fellowship (Bedford)

Financial Statements for the year ended 31 December 2022

Notes to the accounts

	2022		2021	
	£	£	£	£
2. Grants and Funding Income				
Audio Visual equipment		0		0
3. General Fund Expenditure				
Direct Charitable Expenditure				
Sunday School – Children	71		0	
Party Refreshment/Catering	1,041		0	
Flowers/Decorations etc	179		415	
		<u>1,291</u>		<u>415</u>
Evangelism and Mission				
Donations Given	4,329		2,379	
		<u>4,329</u>		<u>2,379</u>
Management and Administration				
Salaries and Pension	15,000		15,000	
PPS	180		0	
Audio/Visual Equipment	1,275		617	
IT Equipment	1,364		199	
Telephone	533		554	
Insurance	1,516		1,732	
Accountancy	1,416		936	
		<u>21,284</u>		<u>19,038</u>

New Life Christian Fellowship (Bedford)

Financial Statements for the year ended 31 December 2022

Notes to the accounts

	2022		2021	
	£	£	£	£
Management and Administration (continued)				
Bank Charges	125		47	
Membership and Subscriptions	570		450	
Depreciation	858		1,142	
Sundry	142		68	
Rates	1,488		656	
Light & Heat	3,509		3,133	
		<u>27,976</u>		<u>24,534</u>
Building Expenses				
Repairs and Maintenance	4,614		1,606	
		<u>4,614</u>		<u>1,606</u>
		<u>38,210</u>		<u>28,934</u>

New Life Christian Fellowship (Bedford)

Financial Statements for the year ended 31 December 2022

Notes to the accounts

	Unrestricted £	Restricted £	2022 £	2021 £
4. Net Assets				
Tangible Asset	501,141		501,141	501,999
	<hr/> 501,141	<hr/> 0	<hr/> 501,141	<hr/> 501,999
Interest bearing bank account	2,154		2,154	2,149
Current bank accounts	79,988		79,988	70,144
ST – Cash and Bank	<hr/> 82,142	<hr/> 0	<hr/> 82,142	<hr/> 72,293
Debtors – Income Tax Recoverable	23,536		23,536	15,845
Creditors	-1,113		-1,113	-1,083
Accruals	-2,544		-2,544	-1,320
Net Assets	<hr/> 603,162	<hr/> 0	<hr/> 603,162	<hr/> 587,734

New Life Christian Fellowship (Bedford)

Financial Statements for the year ended 31 December 2022

Notes to the accounts

£

6. Tangible Fixed Assets

Tangible Fixed Assets

Freehold Property

At 31st Dec 2021	498,569
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Equipment	4,713
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Additions in year	
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Accumulated Depreciation	-1,283
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Depreciation charge	-858
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At 31st Dec 2022	<u>501,141</u>
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Improvements

At 31st Dec 2021	
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Additions in year	
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At 31st Dec 2022	<u>0</u>
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Total Fixed Assets

At 31st Dec 2021	<u>498,994</u>
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At 31st Dec 2022	501,141
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