

# FINDNEWLIFE

England & Wales · Charity number 1121027

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2007-10-01

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

## Contact

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**Address** 4 Cleveland Way  
Stevenage  
SG1 6BZ

**Phone** 01767 686220

**Email** [info@findnewlife.org.uk](mailto:info@findnewlife.org.uk)

**Website** [www.findnewlife.org.uk](http://www.findnewlife.org.uk)

## Activities

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**Objects:** (A) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO IN BIGGLESWADE BEDFORDSHIRE 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 ENGLAND AND WALES AND ARE CONNECTED WITH THE CHARITABLE WORK OF THE TRUST(B) TO RELIEVE SICKNESS FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS OR SERVICES OF ANY KIND, INCLUDING THROUGH THE PROVISION OF COUNSELLING AND SUPPORT IN THE SAID LOCATION AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT.

**Activities:** A Church that is seeking to build a community where everyone is welcomed and accepted, where people grow in faith together, love one another and to teach & demonstrate to people who Jesus is. We also serve the wider community in outreach work - for example in activities such as a monthly meal for the Elderly.

## Classification

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- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

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- **Area of benefit:** BIGGLESWADE
- Bedford
- Central Bedfordshire

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£753	£28,437	-	-
2024-03-31	£27,301	£66,085	-	-
2023-03-31	£48,984	£70,108	-	-
2022-03-31	£70,943	£61,496	-	-
2021-03-31	£56,629	£52,954	-	-

## Trustees

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Name	Role	Appointed
IAN LOVELL	Chair	2015-11-11
DEREK BRISTER		
MARGARET OSIBOWALE		2015-11-11
Olabanji Ajibowu		2021-02-24

**FINDNEWLIFE**

England & Wales - Charity number 1121027

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# Accounts

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**New Life Church, Biggleswade**

**TRUSTEE'S REPORT AND ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**Charity Registration No. 1121027**

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# **New Life Church, Biggleswade**

## **Trustees' annual report for the period:**

**From: April 1st. 2023**

**To: March 31st. 2024**

**Charity name:**

**New Life Church, Biggleswade**

**Charity registration number:**

**1121027**

## **Objectives and activities**

The charitable purpose of New Life Church according to our foundational document is, "The advancement of the Christian faith and the relief of need for the public benefit. New Life Church is seeking to build a community where everyone is welcomed and accepted. It's a sanctuary where people grow in faith together, love one another, develop one another, and teach and demonstrate to people who Jesus is."

## **Trustees Statement regarding Closing the Trust**

Following the changes made in last year's Trustees Report, it soon became evident that the new form of Church was not achieving the results anticipated. The "House Church Approach" and association with the "Discipleship Making Movement" resulted in a loss of active members and a resulting continued drop of income to the extent that membership had dropped to a few families only with the majority not living in Biggleswade.

During the last year, costs exceeded income on a monthly basis and the salaried employees voluntarily offered to take a salary reduction after a review of the decline in income. The Trustees decided to consult Employment consultants with regard to closing the Trust when the income levels dropped lower than a certain amount and to prepare for making the employees redundant.

The trustees consulted with the Catalyst Network of Churches with whom the Church had been in good relationship in the previous year and they introduced us to professional employment and HR advice through consultants.

In February 2024 the trustees commenced formal employment discussions with the two employees which resulted in the Trust giving notice and agreeing an enhanced statutory redundancy package with them.

This was finalised by the end of our financial year and is reported in our income and expenditure statements for the year ended March 2024.

We are now going through a process of making arrangements for the disposal of assets (fully depreciated office equipment and other non-capitalised effects of the church) to other Churches and ensuring that all known liabilities have been discharged.

The intention is to donate the remaining cash to Churches, Charities and previous mission partners in accordance with our local, regional and International charitable objectives.

This will be considered carefully and will be concluded over the next few months.

## Structure, governance, and management

The charity is a Charitable Trust with 4 trustees. Trustees are selected from those who have the requisite governance skills and interpersonal skills to effect change, development, and progress.

## Reference and administrative details

Name: New Life Church, Biggleswade  
Also known as: find new life

Registered Charity: 1121027

Charity Address: 4 Cleveland Way; Great Ashby, Hertfordshire SG1 6BZ

Church Leaders: Mr Alf Ringwood and a leadership team of Elders.

Administrator: Mrs Amanda Ringwood

Trustees:

Trustee name	Office:	Dates if not whole year:	Appointed by:
Banji Ajibowu	Trustee		Elders
Margaret Osibowale	Treasurer		Elders
Brian Gibbins	Trustee	Resigned 08/06/2023	Elders
Derek Brister	Trustee		Elders
Ian Lovell	Trustee		Elders

## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

*Margaret Osibowale and Ian Lovell*

Dated : 30/09/2024

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF NEW LIFE CHURCH**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2024 which are set out on pages 5 - 10

### **Responsibilities and basis of report**

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with my examination which gives me cause to believe that in, any material respect:

- 1) the accounting records were not kept in respect of the charity as required by section 130 of the Act;
- 2) accounts do not accord with those records, or
- 3) the accounts do not comply with the applicable requirements concerning the form and content of account as set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Dated: 9th. May 2024

Mervyn Thomas  
128 Putnoe Lane  
Bedford  
MK41 8LS

## Statement of financial activities for the period 01/04/2022 to 31/03/2023

	Unrestricted	Restricted	Total Funds	Total Funds
Categories of activity	Funds	Funds	2024	2023
	£	£	£	£
<b>Incoming resources Note 3</b>				
Voluntary income	27,148	153	27,301	48,984
<b>Total incoming resources</b>	<b>27,148</b>	<b>153</b>	<b>27,301</b>	<b>48,984</b>
<b>Outgoing resources Note 4</b>				
Costs of Generating Funds	-	-	-	423
Charitable activities	65,932	153	66,085	69,685
<b>Total resources expended</b>	<b>65,932</b>	<b>153</b>	<b>66,085</b>	<b>70,108</b>
Net incoming/(outgoing) resources before transfers	(38,784)	-	(38,784)	(21,124)
<b>Gross transfers between funds Note 7</b>	52,000	(52,000)	-	-
Net movement in funds	13,216	(52,000)	(38,784)	(21,124)
Total funds brought forward	14,887	52,000	66,887	87,067
<b>Total funds carried forward</b>	<b>28,103</b>	<b>-</b>	<b>28,103</b>	<b>66,887</b>

## Balance sheet for the year ended 31/03/2023

	Unrestricted	Restricted	Total Funds	Total Funds
	Funds	Funds	2024	2023
	£	£	£	£
<b>Fixed assets</b>				
Tangible assets Note 5	-	-	-	581
<b>Current assets</b>				
Cash at bank and in hand	27,504	-	27,504	66,306
<b>Total current assets</b>	<b>27,504</b>	<b>-</b>	<b>27,504</b>	<b>66,887</b>
Creditors: amounts falling due within one year Note 6	150	-	150	-
<b>Net current assets/(liabilities)</b>	<b>27,354</b>	<b>-</b>	<b>27,354</b>	<b>66,887</b>
<b>Net assets</b>	<b>27,354</b>	<b>-</b>	<b>27,354</b>	<b>66,887</b>
<b>Funds of the Charity</b>				
Unrestricted funds	28,103	-	28,103	14,887
Restricted income funds Note 7	-	-	-	52,000
<b>Total funds</b>	<b>28,103</b>	<b>-</b>	<b>28,103</b>	<b>66,887</b>

Signed by Margaret Osibowale on behalf of the trustees:

*Margaret Osibowale*

Dated: 30/09/2024

## Notes to the accounts

### 1 BASIS OF PREPARATION

#### 1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognized at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable
- and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

#### 1.2 Going concern

The Charity is a going concern. Income generation through members' donations is maintaining adequate reserves.

#### 1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note 2.

#### 1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

### 2 ACCOUNTING POLICIES

#### 2.1 Income

##### Recognition of income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the Trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

##### Offsetting

There has been no offsetting of assets and liabilities, or income and expenses unless required or permitted by the FRS 102 SORP or FRS 102.

##### Grants and donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

There are no performance-related grants.

<b>Note 3 INCOME</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
	<b>Funds £</b>	<b>Funds £</b>	<b>2024</b>	<b>2023 £</b>
Donations	25,455	153	25,608	39,642
Gift Aid	1,693	-	1,693	9,342
<b>Interest</b>	117			
<b>TOTAL INCOME</b>	<b>27,148</b>	<b>153</b>	<b>27,301</b>	<b>48,984</b>

<b>Note 4 EXPENDITURE</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
	<b>Funds £</b>	<b>Funds £</b>	<b>2023</b>	<b>2022 £</b>
Publicity	-	-	-	423
<b>Total expenditure on generating funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>423</b>
Salaries	27,136		27,136	39,766
Employers National Insurance	1,646		1,646	3,310
Pensions	2,074		2,074	1,651
Expenses, Training			-	697
Redundancy	23,490		23,490	
Rents	5,055		5,055	9,941
Depreciation	581		581	646
Administration and office	2,232		2,232	4,158
Children and Youth	199		199	250
Catering and Events	558		558	2,335
Social Action	150		150	944
International Donations	2,661	153	2,814	3,412
Catalyst Network Contribution			-	2,400
Governance	150		150	175
<b>Total expenditure on charitable activities</b>	<b>65,932</b>	<b>153</b>	<b>66,085</b>	<b>69,685</b>

## Note 5 Creditors and accruals

Analysis of creditors	Amounts falling due within one year	
	2024	2023
	£	£
Accruals and deferred income	150	175
<b>Total</b>	<b>150</b>	<b>175</b>

## Note 6 Tangible fixed assets (Electronic Equipment)

Cost or valuation	2024	2023
	£	£
At the beginning of the year	3,229	2,198
Additions	-	1,031
<b>At end of the year</b>	<b>3,229</b>	<b>3,229</b>

### Depreciation and impairments

Depreciation rate straight line at	20%	20%
At beginning of the year	2,648	2,002
Depreciation	581	646
<b>At end of the year</b>	<b>3,229</b>	<b>2,648</b>

### Net book value

Net book value at the beginning of the year	581	196
<b>Net book value at the end of the year</b>	<b>-</b>	<b>581</b>

## Note 7 FUNDS ANALYSIS

7.1 Movements of all funds summarised in the Statement of Financial Activities for the current year.

Fund Name	Fund balances				Fund balances carried forward
	brought forward	Incoming resources	Outgoing resources	Transfer s	
	£	£	£	£	£
Unrestricted General Church	14,887	27,148	(65,932)	52,000	28,103
Restricted To the Nations Fund	-	153	(153)		-
Designated Building Fund	52,000			(52,000)	-
<b>Total Funds</b>	<b>66,887</b>	<b>27,301</b>	<b>(66,085)</b>	<b>-</b>	<b>28,103</b>

**FINDNEWLIFE**

England & Wales - Charity number 1121027

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# Accounts

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**New Life Church, Biggleswade**

**TRUSTEE'S REPORT AND ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2023**

**Charity Registration No. 1121027**

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# New Life Church, Biggleswade

## Trustees' annual report for the period:

**From:** April 1st. 2022

**To:** March 31st. 2023

**Charity name:**

**New Life Church, Biggleswade**

**Charity registration number:**

**1121027**

## Objectives and activities

The charitable purpose of New Life Church according to our foundational document is, "The advancement of the Christian faith and the relief of need for the public benefit. New Life Church is seeking to build a community where everyone is welcomed and accepted. It's a sanctuary where people grow in faith together, love one another, develop one other, and teach and demonstrate to people who Jesus is."

The wider community is served via outreach work and through activities mentioned below in our key activities.

The trustees are following the Charity Commission guidance on public benefit through the stated activities:

## Achievements and performance

Newlife Church returned to normality between April 2022 and March 2023. The following below outlines our activities during this period and includes our key achievements and performance.

Over the past year, our church has been a hub of spiritual growth, community engagement, and meaningful connections.

### KEY ACHIEVEMENTS IN YEAR

- Launched the Freedom in Christ course and completed in 23/24.
- Engaged a number of visiting speakers through out the year that delivered powerful and inspirational messages.
- Church leadership coaching sessions and pastors and leaders retreat attendance in West Sussex
- Continuous ongoing pastoral, charity and missionary support
- Successful implementation of a monthly café style church service
- Regular monthly family meetings via Zoom
- Ran a spirit led worship and prayer meeting via Zoom called Mission Control
- Weekly Life groups evolved back to face to face and a hybrid group.
- Organised various summer and winter activities; for example; the Newlife festival, pancake social evening, annual carol service, Christmas party and quiz nights.
- Participated in joint events with Churches together; remembrance parade, world prayer day and Vigil in town
- Continuous collaboration with Compassion UK as church members sponsored several children.
- Initiation of the Friday morning devotionals.

## Financial review

In 2022-23 income was £48,984 (£70,943 in the previous year) as gift aided income and regular giving to the church decreased because of reduction in the members of the church that made donations as members exited

the church. There was a steady average income of about £3,200 a month (£4,400 a month in the previous year) this had a major impact on the decrease also of the gift aid income to £9,342 from (£15,816 in the previous year). Expenditure was £70,108 (£61,496), the increase can be mainly attributed to a full year allocation of rents and other face to face expenditure returning to normal after the shutdown. Also, lump sum back pay owed arrears to a staff member.

The trustees reviewed the reserves policy and the previous designated fund has been returned to the general fund as the previous original designation is now not being furthered.

After reviewing the current financial position; £20,000 has been allocated to reserves because of the declining income situation.

The Reserves policy will be reviewed on a quarterly basis to ensure it is relevant and up to date.

## Future plans

1. Implement the operational running of the church to the house church approach.
2. Strengthen the discipleship understanding by harnessing the power of ‘Discovery Bible Studies’ and deepen the spiritual connection through increased prayer initiatives.
3. Run training for core church members to learn and implement Disciple Making Movements (DMM.)
4. Develop plans to increase giving and look at creative ways to raise money for the church with different initiatives. Contactless ways of giving are already being investigated.
5. Proactively exploring cost effective venues and other ways of reducing costs until giving is back up to the desired levels required.
6. To exit the affiliation with Catalyst, New Frontiers and their related eldership and spiritual guidance.
7. To establish new ties and affiliation with DMM for eldership and spiritual guidance.
8. To establish a new leadership to support the operational church model.

## Structure, governance, and management

The charity is a “Charitable Trust with a Spiritual Leadership and 5 trustees. Trustees are selected from those who have the requisite governance skills and interpersonal skills to effect change, development, and progress.

## Reference and administrative details

Name: New Life Church, Biggleswade  
 Also known as: Findnewlife

Registered Charity: 1121027

Charity Address: 4 Cleveland Way; Great Ashby, Hertfordshire SG1 6BZ

Church Leaders: Mr Alf Ringwood and a leadership team of Elders.

Administrator: Mrs Amanda Ringwood

Trustees:

Trustee name	Office:	Dates if not whole year:	Appointed by:
Banji Ajibowu	Trustee		Elders

Margaret Osibowale	Treasurer		Elders
Brian Gibbins	Trustee		Elders
Derek Brister	Trustee		Elders
Ian Lovell	Trustee		Elders

## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:



Margaret Osibowale

Dated : 11/11/2023

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF NEW LIFE CHURCH

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2023 which are set out on pages 7 - 12

### Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with my examination which gives me cause to believe that in, any material respect:

- 1) the accounting records were not kept in respect of the charity as required by section 130 of the Act;
- 2) accounts do not accord with those records, or
- 3) the accounts do not comply with the applicable requirements concerning the form and content of account as set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Dated: 29th September 2023

Mervyn Thomas  
128 Putnoe Lane  
Bedford  
MK41 8LS

## Section A Statement of financial activities for the period 01/04/2022 to 31/03/2023

	Unrestricted	Restricted	Total Funds	Total Funds
Categories of activity	Funds	Funds	2023	2022
	£	£	£	£
Incoming resources Note 3				
Voluntary income	48,144	840	48,984	70,943
<b>Total incoming resources</b>	<b>48,144</b>	<b>840</b>	<b>48,984</b>	<b>70,943</b>
Outgoing resources Note 4				
Costs of Generating Funds	423	-	423	251
Charitable activities	67,901	840	69,685	61,245
<b>Total resources expended</b>	<b>68,324</b>	<b>840</b>	<b>70,108</b>	<b>61,496</b>
Net incoming/(outgoing) resources before transfers	(20,180)	-	(21,124)	9,447
Gross transfers between funds Note 8	20,000	(20,000)	-	-
Net movement in funds	(180)	(20,000)	(21,124)	9,447
Total funds brought forward	15,067	72,000	87,067	77,620
<b>Total funds carried forward</b>	<b>14,887</b>	<b>52,000</b>	<b>65,943</b>	<b>87,067</b>

## Section B Balance sheet for the year ended 31/03/2023

	Unrestricted	Restricted	Total Funds	Total Funds
	Funds	Funds	2023	2022
	£	£	£	£
<b>Fixed assets</b>				
Tangible assets Note 5	581	-	581	196
<b>Current assets</b>				
Cash at bank and in hand	14,306	52,000	66,306	87,071
<b>Total current assets</b>	<b>14,887</b>	<b>52,000</b>	<b>66,887</b>	<b>87,267</b>
Creditors: amounts falling due within one year Note 6	-	-	-	(200)
<b>Net current assets/(liabilities)</b>	<b>14,887</b>	<b>52,000</b>	<b>66,887</b>	<b>87,067</b>
<b>Net assets</b>	<b>14,887</b>	<b>52,000</b>	<b>66,887</b>	<b>87,067</b>

**Funds of the Charity**

Unrestricted funds	14,887		14,887	15,067
Restricted income funds Note7		52,000	52,000	72,000
<b>Total funds</b>	<b>14,887</b>	<b>52,000</b>	<b>66,887</b>	<b>87,067</b>

Signed by Margaret Osibowale on behalf of the trustees:



Margaret Osibowale

Dated: 11/11/2023

### 1 BASIS OF PREPARATION

#### 1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognized at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable
- and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

#### 1.2 Going concern

The Charity is a going concern. Income generation through members' donations is maintaining adequate reserves.

#### 1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note 2.

#### 1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

## 2 ACCOUNTING POLICIES

### 2.1 Income

#### Recognition of income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the Trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

#### Offsetting

There has been no offsetting of assets and liabilities, or income and expenses unless required or permitted by the FRS 102 SORP or FRS 102.

#### Grants and donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

There are no performance-related grants.

<b>Note 3 INCOME</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
	<b>Funds £</b>	<b>Funds £</b>	<b>2023 £</b>	<b>2022 £</b>
Donations	38,802	840	39,642	55,127
Gift Aid	9,342	-	9,342	15,816
<b>TOTAL INCOME</b>	<b>48,144</b>	<b>840</b>	<b>48,984</b>	<b>70,943</b>

<b>Note 4 EXPENDITURE</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
	<b>Funds £</b>	<b>Funds £</b>	<b>2023 £</b>	<b>2022 £</b>
Publicity	423	-	423	251
<b>Total expenditure on generating funds</b>	<b>423</b>	<b>-</b>	<b>423</b>	<b>251</b>
Salaries	39,766	-	39,766	33,688
Employers National Insurance	3,310	-	3,310	2,801
Pensions	1,651	-	1,651	3,301
Guest Speakers	-	-	-	50
Expenses, Training	697	-	697	888
Resources	134	-	134	69
Rents	9,941	-	9,941	6,061
Equipment	419	-	419	1,663
Depreciation	646	-	646	440
Administration and office	2,735	-	2,735	2,382
Bank Charges	72	-	72	98
Pastoral	798	-	798	357
Children and Youth	250	-	250	262
Catering and Events	2,335	-	2,335	1,973
Social Action			944	
International Donations	2,572	840	3,412	3,112
Catalyst Network Contribution	2,400	-	2,400	3,900
Governance	175	-	175	200
<b>Total expenditure on charitable activities</b>	<b>67,901</b>	<b>840</b>	<b>69,685</b>	<b>61,245</b>
<b>TOTAL EXPENDITURE</b>	<b>68,324</b>	<b>840</b>	<b>70,108</b>	<b>61,496</b>

## Note 5 Creditors and accruals

Analysis of creditors	Amounts falling due within one year	
	2023	2022
	£	£
Accruals and deferred income	175	200
<b>Total</b>	<b>175</b>	<b>200</b>

## Note 6 Tangible fixed assets (Electronic Equipment)

Cost or valuation	2023	2022
	£	£
At the beginning of the year	2,198	2,198
Additions	1,031	-
<b>At end of the year</b>	<b>3,229</b>	<b>2,198</b>
<b>Depreciation and impairments</b>		
Depreciation rate straight line at	20%	20%
At beginning of the year	2,002	1,562
Depreciation	646	440
<b>At end of the year</b>	<b>2,648</b>	<b>2,002</b>
<b>Net book value</b>		
Net book value at the beginning of the year	196	636
<b>Net book value at the end of the year</b>	<b>581</b>	<b>196</b>

## Note 7 FUNDS ANALYSIS

### 7.1 Movements of all funds summarised in the Statement of Financial Activities for the current year.

Fund Name	Fund balances	Incoming resources	Outgoing resources	Transfers	Fund balances
	brought forward				carried forward
	£	£	£	£	£
Unrestricted General Church	15,067	48,144	(68,324)	20,000	14,887
Restricted To the Nations Fund	-	612	(612)	-	-
Designated Building Fund	72,000			(20,000)	52,000
<b>Total Funds</b>	<b>87,067</b>	<b>48,756</b>	<b>(68,936)</b>	<b>-</b>	<b>66,887</b>

### 7.2 Reason for Fund Transfers.

£20,000 was transferred from the designated Building fund back to the general fund following a year in which general reserves had fallen to below policy.

### 7.3 Movements of all funds summarised in the Statement of Financial Activities for the previous year.

Fund Name	Fund balances	Incoming resources	Outgoing resources	Transfers	Fund balances
	brought forward				carried forward
	£	£	£	£	£
Unrestricted General Church	17,620	70,331	(60,884)	(12,000)	15,067
Restricted To the Nations Fund	-	612	(612)	-	-
Designated Building Fund	60,000			12,000	72,000
<b>Total Funds</b>	<b>77,620</b>	<b>70,943</b>	<b>(61,496)</b>	<b>-</b>	<b>87,067</b>

**FINDNEWLIFE**

England & Wales - Charity number 1121027

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# Accounts

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**New Life Church, Biggleswade**

**TRUSTEE'S REPORT AND ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2022**

**Charity Registration No. 1121027**

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## New Life Church, Biggleswade

### Trustees' annual report for the period:

From: April 1st. 2021

To: March 31st. 2022

Charity name:

New Life Church, Biggleswade

Charity registration number:

1121027

### Objectives and activities

The charitable purpose of New Life Church according to our foundational document is, "The advancement of the Christian faith and the relief of need for the public benefit. New Life Church is seeking to build a community where everyone is welcomed and accepted. It's a sanctuary where people grow in faith together, love one another, develop one other, and teach and demonstrate to people who Jesus is."

The wider community is served via outreach work and through activities mentioned below in our key activities.

The trustees are following the Charity Commission guidance on public benefit through the stated activities:

### Achievements and performance

Newlife Church did not meet in person between April 2021 and September 2021. Following the announcement by the government that all lockdown limitations would be lifted in July 2021. The plan was to resume in-person meetings at that time. However, the school could not accommodate our return due to their preparation for the September new term. So, whilst most churches returned to in-person services in July, we decided to return in September 21 and not look for an alternative venue; instead, we decided to carry on with our online church service. The following outlines our activities during this period and includes our key achievements and performance.

#### KEY ACHIEVEMENTS IN YEAR

- Continued with Sunday Online Ministry service
- Continued with Zoom coffee time after the Sunday online service
- Daily morning video devotions
- Ongoing pastoral support
- Ran a Tuesday evening equipping group
- Regular monthly family meetings via Zoom
- Ran a spirit led worship and prayer meeting via Zoom called Mission Control
- Weekly Life group became a Zoom group
- Church face to face services and monthly breakfast social gathering resumed
- A new serving group was established
- Organised a Carol service and Xmas party
- 4 days Prayer and fasting were observed and baptism session was held

### Financial review

In 2021-22 income was £70,943 (£56,629 in the previous year) as gift aided income and regular giving to the church increased. There was a steady average income of about £4,400 a month; this had a major impact on the increase of the gift aid income.

Expenditure was £61,496 (£52,954), the increase can be mainly attributed to rents and other face to face expenditure returning to normal after the shutdown.

The trustees reviewed the reserves policy and increased the designated Building Fund by £12,000 leaving £15,000 of free reserves to cover unforeseen drop in income or other eventualities.

## Future plans

1. Create an annual church calendar and a pastoral care team
2. Run a freedom Christ course
3. New Discipleship group to be created
4. Refresh church website
5. Develop additional leaders
6. Diversity awareness training
7. Run a workshop to develop future preachers
8. Christian mindfulness and focussing on spiritual growth
9. Re-launch book club

## Structure, governance, and management

The charity is a “Charitable Trust with a Spiritual Leadership and 4 trustees. Trustees are selected from those who have the requisite governance skills and interpersonal skills to effect change, development, and progress.

## Reference and administrative details

Name: New Life Church, Biggleswade  
 Also known as: find new life

Registered Charity: 1121027

Charity Address: 4 Cleveland Way; Great Ashby, Hertfordshire SG1 6BZ

Church Leaders: Mr Alf Ringwood and a leadership team of Elders.

Administrator: Mrs Amanda Ringwood

Trustees:

Trustee name	Office:	Dates if not whole year:	Appointed by:
Banji Ajibowu	Trustee	February 24th. 2021	Elders
Margaret Osibowale	Treasurer		Elders
Brian Gibbins	Trustee	February23rd. 2022	Elders
Derek Brister	Trustee		Elders
Ian Lovell	Trustee		Elders

## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Handwritten signature of Margaret Osibowale in black ink.

*Margaret Osibowale*

Dated : 31/10/2022

**Independent  
examiner's report on  
the accounts**



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

...Independent Examiner's Report...

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



31st October 2022  
128 Putnoe Lane  
Bedford  
MK41 8LS

## Section A Statement of financial activities

Categories of activity	Unrestricted	Restricted	Total Funds	Total Funds
	Funds	Funds	2022	2021
	£	£	£	£
Incoming resources Note 3				
Voluntary income	70,331	612	70,943	56,629
Total incoming resources	<b>70,331</b>	<b>612</b>	<b>70,943</b>	<b>56,629</b>
Outgoing resources Note 4				
Costs of Generating Funds	251	-	251	152
Charitable activities	60,633	612	61,245	52,802
Governance costs	-	-	-	-
Other resources expended			-	-
Total resources expended	<b>60,884</b>	<b>612</b>	<b>61,496</b>	<b>52,954</b>
Net incoming/(outgoing) resources before transfers	9,447	-	9,447	3,675
Gross transfers between funds Note 8	(12,000)	12,000	-	-
Net movement in funds	(2,553)	12,000	9,447	3,675
Total funds brought forward	17,620	60,000	77,620	73,945
Total funds carried forward	<b>15,067</b>	<b>72,000</b>	<b>87,067</b>	<b>77,620</b>

(Continued)

## Section B Balance sheet

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
<b>Fixed assets</b>				
Tangible assets Note 6	196	-	196	636
<b>Current assets</b>				
Cash at bank and in hand	15,071	72,000	87,071	77,159
<b>Total current assets</b>	<b>15,267</b>	<b>72,000</b>	<b>87,267</b>	<b>77,795</b>
Creditors: amounts falling due within one year Note 7	(200)		(200)	(175)
<b>Net current assets/(liabilities)</b>	<b>15,067</b>	<b>72,000</b>	<b>87,067</b>	<b>77,620</b>
<b>Net assets</b>	<b>15,067</b>	<b>72,000</b>	<b>87,067</b>	<b>77,620</b>
<b>Funds of the Charity</b>				
Unrestricted funds	15,067		15,067	17,620
Restricted income funds Note 8		72,000	72,000	60,000
<b>Total funds</b>	<b>15,067</b>	<b>72,000</b>	<b>87,067</b>	<b>77,620</b>

Signed by Margaret Osibowale on behalf of the trustees:

*Margaret Osibowale*

31st.October 2022

### 1 BASIS OF PREPARATION

#### 1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognized at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable
- and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

#### 1.2 Going concern

The Charity is a going concern. Income generation through members' donations is maintaining adequate reserves.

#### 1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note 2.

#### 1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

### 2 ACCOUNTING POLICIES

#### 2.1 Income

##### Recognition of income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the Trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

##### Offsetting

There has been no offsetting of assets and liabilities, or income and expenses unless required or permitted by the FRS 102 SORP or FRS 102.

##### Grants and donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

There are no performance-related grants.

<b>Note 3 INCOME</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
	<b>Funds £</b>	<b>Funds £</b>	<b>2022 £</b>	<b>2021 £</b>
Donations	54,515	612	55,127	49,544
Gift Aid	15,816	-	15,816	7,085
<b>TOTAL INCOME</b>	<b>70,331</b>	<b>612</b>	<b>70,943</b>	<b>56,629</b>

<b>Note 4 EXPENDITURE</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
	<b>Funds £</b>	<b>Funds £</b>	<b>2022 £</b>	<b>2021 £</b>
Publicity	251	-	251	152
<b>Total expenditure on generating funds</b>	<b>251</b>	<b>-</b>	<b>251</b>	<b>152</b>
Salaries	33,688	-	33,688	33,021
Employers National Insurance	2,801	-	2,801	2,752
Pensions	3,301	-	3,301	2,829
Guest Speakers	50	-	50	100
Expenses, Training, Conferences	888	-	888	1,469
Resources	69	-	69	152
Rents	6,061	-	6,061	1,649
Equipment	1,663	-	1,663	1,176
Depreciation	440	-	440	440
Office	220	-	220	383
Fees and Subscriptions	1,431	-	1,431	1,533
Insurances	731	-	731	729
Bank Charges	98	-	98	69
Pastoral	357	-	357	938
Children and Youth	262	-	262	1,150
Catering and Events	1,973	-	1,973	675
International Donations	2,500	612	3,112	2,562
Catalyst Network Contribution	3,900	-	3,900	1,000
Governance	200	-	200	175
<b>Total expenditure on charitable activities</b>	<b>60,633</b>	<b>612</b>	<b>61,245</b>	<b>52,802</b>
<b>TOTAL EXPENDITURE</b>	<b>60,884</b>	<b>612</b>	<b>61,496</b>	<b>52,954</b>

### **Note 5 Creditors and accruals**

**Amounts falling due within one year**

<b>Analysis of creditors</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Accruals and deferred income	200	175
<b>Total</b>	<b>200</b>	<b>175</b>

**Note 6 Tangible fixed assets (Electronic Equipment)**

<b>Cost or valuation</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
At the beginning of the year	2,198	2,198
Additions	-	-
<b>At end of the year</b>	<b>2,198</b>	<b>2,198</b>
<b>Depreciation and impairments</b>		
Depreciation rate straight line at	20%	20%
At beginning of the year	1,562	1,122
Depreciation	440	440
<b>At end of the year</b>	<b>2,002</b>	<b>1,562</b>
<b>Net book value</b>		
Net book value at the beginning of the year	636	1,076
<b>Net book value at the end of the year</b>	<b>196</b>	<b>636</b>

**Note 7 FUNDS ANALYSIS**

Movements of all funds summarised in the Statement of Financial Activities current year.

<b>Fund Name</b>	<b>Fund balances brought forward</b>	<b>Incoming resources</b>	<b>Outgoing resources</b>	<b>Transfers</b>	<b>Fund balances carried forward</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Unrestricted General Church	17,620	70,331	(60,884)	(12,000)	15,067
Restricted To the Nations Fund	-	612	(612)	-	-
Designated Building Fund	60,000			12,000	72,000
<b>Total Funds</b>	<b>77,620</b>	<b>70,943</b>	<b>(61,496)</b>	<b>-</b>	<b>87,067</b>

**FINDNEWLIFE**

England & Wales - Charity number 1121027

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# Accounts

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**New Life Church, Biggleswade**

**TRUSTEE'S REPORT AND ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2021**

**Charity Registration No. 1121027**

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## Trustees' annual report for the period:

From: April 1st. 2020 To: March 31st. 2021  
Charity name: New Life Church, Biggleswade  
Charity registration number: 1121027

## Objectives and activities

The charitable purpose of New Life Church according to our foundational document is, "The advancement of the Christian faith and the relief of need for the public benefit. New Life Church is seeking to build a community where everyone is welcomed and accepted. It's a sanctuary where people grow in faith together, love one another, develop one other, and teach and demonstrate to people who Jesus is."

The wider community is served via outreach work and through activities mentioned below.

The trustees are following the Charity Commission guidance on public benefit as shown in this report.

## Achievements and performance

- The online ministry of the Church was developed as we entered the Covid lockdown. The church grew via the online ministry and we met on a weekly basis for the service online. Many members of the church were involved in the planning of the services. A weekly video was created with pre-recorded segments of the service which went live @10.30am on Sundays and this was followed by a meeting using the Zoom platform for virtual teas and coffees for a weekly get together after church.
- Regular monthly family meetings via Zoom
- Ran The Bible course via Zoom
- Online prayer meetings and monthly online meetups
- Annual Christmas carols service was held online
- Handing out food parcels to the elderly and little treats to the young ones in the church
- Ongoing pastoral support

## Financial review

In 2020-21 income was £56,629 (£54,742 in the previous year). Originally we had expected a deficit of £13,070; but at the close, we achieved a surplus of £4,140. Income was 3.4% higher than the previous year.

Expenditures were reduced mainly due to the impact of Covid-19 on regular costs e.g. Premises costs that were not incurred during the financial year. Overall the reduction in expenditure was 24%

We were able to be generous in giving to missions in Albania and existing outreach work in the UK and overseas. New Life church currently holds a General Unrestricted Funds Reserve to cover three months of operating expenditure.

We have also designated £60,000 (Still the same as last year) to our Building Fund for the purchase of a church building in the future. The reserves policy was reviewed at the Trustee meetings this year in February and it hasn't changed. As an ongoing practice, the trustees review the financial performance of the church at periodic quarterly meetings during the financial year and one meeting is also designated for the signing off of the annual budget for the following financial year.

## Future plans

1. The plan for this year's services will be to develop what was achieved during lockdown and hopefully return to meeting in person following Government guidelines.  
Our aim is to demonstrate we are a diverse community and bigger than our online church service portrays. This is specifically true of the annual Carol Service which was a great success in 2021 even though online only.
2. Write a five-year vision plan for Newlife church Biggleswade and update policies and procedures, statement of belief etc.
3. Develop our ongoing Ministry in Biggleswade including the new Online Ministry  
We have new people who have joined us during lockdown. We have gained technically skilled people who have been helping us with the church sound and media and now for the first time, the worship team are able to have two teams and work together on a rota basis. We have also gained a person who will concentrate on promoting publicity for the church through social media. The leader of the church will be meeting with the new people to envision them and determine what training is needed.  
The development of key personnel is vital to our growth.
4. Run Freedom in Christ Discipleship course

## Structure, governance, and management

The charity is a "Charitable Trust with a Spiritual Leadership and 4 trustees. Trustees are selected from those who have the requisite governance skills and interpersonal skills to effect change, development, and progress.

## Reference and administrative details

Name:	New Life Church, Biggleswade
Also known as	Find new life
Registered Charity:	1121027
Charity Address:	4 Cleveland Way; Great Ashby, Hertfordshire SG1 6BZ
Church Leaders:	Mr Alf Ringwood and two additional leaders.

Administrator:

Mrs Amanda Ringwood

**Trustees:**

<b>Trustee name</b>	<b>Office:</b>	<b>Date appointed if not whole year:</b>	<b>Appointed by:</b>
Margaret Osibowale	Treasurer		Elders
Vacancy			
Derek Brister	Trustee		Elders
Ian Lovell	Trustee		Elders

**Declarations**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

*Margaret Osibowale*

Dated: 18/01/2022

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF FIND NEW LIFE CHURCH**

on the accounts for the year to 31<sup>st</sup> March 2021 as set out on pages 6 – 11 in this document

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

### **Independent examiner's statement**

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and to state whether particular matters have come to my attention.

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect, the requirements:

- 1) to keep accounting records in accordance with section 130 of the Charities Act, and
- 2) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
- 3) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Mervyn Thomas  
128 Putnoe Lane  
Bedford MK41 8LS

Dated: January 18th. 2022

<b>New Life Church, Biggleswade</b>	Charity: 1121027	CC17a
	<b>Annual accounts for the period</b>	
	From: 01/04/2020 To: 31/03/2021	

## Section A Statement of financial activities

Categories of activity	Unrestricted funds	Restricted income funds	Total 2021	Total 2020
	£	£	£	£
<b>Incoming resources Note 3</b>				
Voluntary income	56,017	612	56,629	54,742
<b>Total incoming resources</b>	<b>56,017</b>	<b>612</b>	<b>56,629</b>	<b>54,742</b>
<b>Outgoing resources Note 4</b>				
Costs of Generating Funds	152	-	152	3,975
Charitable activities	52,190	612	52,802	66,553
Governance costs	-	-	-	-
Other resources expended	-	-	-	-
<b>Total resources expended</b>	<b>52,342</b>	<b>612</b>	<b>52,954</b>	<b>70,528</b>
Net incoming/(outgoing) resources before transfers	3,675	-	3,675	(15,786)
<b>Gross transfers between funds Note 8</b>	-	-	-	-
Net movement in funds	3,675	-	3,675	(15,786)
Total funds brought forward	13,945	60,000	73,945	89,731
<b>Total funds carried forward</b>	<b>17,620</b>	<b>60,000</b>	<b>77,620</b>	<b>73,945</b>

(Continued)

## Section B Balance sheet

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
<b>Fixed assets</b>				
Tangible assets Note 6	636	-	636	1,076
<b>Current assets</b>				
Cash at bank and in hand	17,159	60,000	77,159	73,019
<b>Total current assets</b>	<b>17,795</b>	<b>60,000</b>	<b>77,795</b>	<b>74,095</b>
Creditors: amounts falling due within one year Note 7	(175)		(175)	(150)
<b>Net current assets/(liabilities)</b>	<b>17,620</b>	<b>60,000</b>	<b>77,620</b>	<b>73,945</b>
<b>Net assets</b>	<b>17,620</b>	<b>60,000</b>	<b>77,620</b>	<b>73,945</b>
<b>Funds of the Charity</b>				
Unrestricted funds	17,620		17,620	13,945
Restricted income funds Note 8		60,000	60,000	60,000
<b>Total funds</b>	<b>17,620</b>	<b>60,000</b>	<b>77,620</b>	<b>73,945</b>

Signed by Margaret Osibowale on behalf of the trustees:

*Margaret Osibowale*

18<sup>th</sup> of January 2022

### 1 BASIS OF PREPARATION

#### 1.1 Basis of accounting

- These accounts have been prepared under the historical cost convention with items recognized at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.
- The accounts have been prepared in accordance with:
- the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable
- and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).
- and with the Charities Act 2011.  
The charity constitutes a public benefit entity as defined by FRS 102.

#### 1.2 Going concern

The Charity is a going concern. Income generation through members' donations is maintaining adequate reserves.

#### 1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note 2.

#### 1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

## 2 ACCOUNTING POLICIES

### 2.1 Income

#### Recognition of income

These are included in the Statement of Financial Activities (SoFA) when:

- The charity becomes entitled to the resources;
- It is more likely than not that the Trustees will receive the resources; and
- The monetary value can be measured with sufficient reliability.

#### Offsetting

There has been no offsetting of assets and liabilities, or income and expenses unless required or permitted by the FRS 102 SORP or FRS 102.

#### Grants and donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

There are no performance-related grants.

<b>Note 3 INCOME</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
Donations	48,932	612	49,544	45,017
Gift Aid	7,085	-	7,085	9,725
<b>TOTAL INCOME</b>	<b>56,017</b>	<b>612</b>	<b>56,629</b>	<b>54,742</b>

<b>Note 4 EXPENDITURE</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
Publicity	152	-	152	3,975
<b>Total expenditure on generating funds</b>	<b>152</b>	<b>-</b>	<b>152</b>	<b>3,975</b>
Salaries	33,021	-	33,021	33,021
Employers National Insurance	2,752	-	2,752	2,752
Pensions	2,829	-	2,829	3,065
Guest Speakers	100	-	100	410
Expenses, Training, Conferences	1,469	-	1,469	3,747
Resources	152	-	152	193
Rents	1,649	-	1,649	10,450
Equipment	1,176	-	1,176	2,488
Depreciation	440	-	440	440
Office	383	-	383	248
Fees and Subscriptions	1,533	-	1,533	899
Insurances	729	-	729	726
Bank Charges	69	-	69	55
Pastoral	938	-	938	870
Children and Youth	1,150	-	1,150	195
Catering and Events	675	-	675	1,336
International Donations	1,950	612	2,562	2,562
Catalyst Network Contribution	1,000	-	1,000	2,400
Social Outreach	-	-	-	546
Governance	175	-	175	150
<b>Total expenditure on charitable activities</b>	<b>52,190</b>	<b>612</b>	<b>52,802</b>	<b>66,553</b>
<b>TOTAL EXPENDITURE</b>	<b>52,342</b>	<b>612</b>	<b>52,954</b>	<b>70,528</b>

## Note 5 Creditors and accruals

Analysis of creditors	Amounts falling due within one year	
	2021	2020
	£	£
Accruals and deferred income	175	150
<b>Total</b>	<b>175</b>	<b>150</b>

## Note 6 Tangible fixed assets (Electronic Equipment)

Cost or valuation	2021	2020
	£	£
At the beginning of the year	2,198	2,198
Additions	-	
<b>At end of the year</b>	<b>2,198</b>	<b>2,198</b>
<b>Depreciation and impairments</b>		
Depreciation rate straight line at	20%	20%
At beginning of the year	1,122	682
Depreciation	440	440
<b>At end of the year</b>	<b>1,562</b>	<b>1,122</b>
<b>Net book value</b>		
Net book value at the beginning of the year	1,076	1,516
<b>Net book value at the end of the year</b>	<b>636</b>	<b>1,076</b>

## Note 7 FUNDS ANALYSIS

Movements of all funds are summarised in the Statement of Financial Activities current year.

Fund Name	Fund	Incoming	Outgoing	Transfer	Fund
	balances				resources
	brought				carried
	forward				forward
	£	£	£	£	£
Unrestricted General Church	13,945	56,017	(52,342)		17,620
Restricted To the Nations Fund	-	612	(612)		-
Designated Building Fund	60,000				60,000
<b>Total Funds</b>	<b>73,945</b>	<b>56,629</b>	<b>(52,954)</b>	<b>-</b>	<b>77,620</b>