

New Life Church Bristol

Report and Accounts

year ended 31 March 2025

NEW LIFE CHURCH BRISTOL
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31ST MARCH 2025

ADDRESS FOR CORRESPONDENCE	24 Congleton Road St George Bristol BS5 7AP
GOVERNING DOCUMENT	Declaration of Trust dated 29th January 2013
CHARITY REGISTRATION NUMBER	1150750
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Mr R Penska (Chair) Mr D Summerhill Mrs M Moorcraft Mr R Brown Mrs S Hall (Resigned January 2025) Mrs M Copeland (Appointed May 2025)
BANKERS	Barclays Bank
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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NEW LIFE CHURCH BRISTOL

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31ST MARCH 2025

Introduction

New Life Church Bristol (NLC) was registered as a charity on 8 February 2013 and this annual report covers the period for the year ended 31 March 2025. The church has continued to meet at Frenchay Village Hall for Sunday morning meetings during the year with mid-week meetings being held in the homes of church members. During the year the church has continued to reach out to people within the Frenchay and wider community, be involved in city wide projects and missions as well as providing grants and gifts as need was identified. Richard and Kim Brown in their role as Pastors continue to be employed by the Church enabling the links with other churches and the community to be strengthened as well as providing time for teaching and pastoral work within the church. Dave and Nicky Summerhill, together with Richard and Kim, work together combining their differing gifts and abilities to provide an effective leadership team. This report sets out the many achievements of the church against our stated objects.

In January 2025 Sue Hall joined the Leadership Team, stepping down from her role as Chair of Trustees, a role in which she has faithfully and effectively served in for 12 years. Richard Penska, an existing trustee, took on the role of Chair of Trustees in January 2025 for an 18-month period.

Objects and activities

The stated objects of New Life Church Bristol are:

- The advancement of the Christian faith through engaging in worship, bible-based teaching, and the furtherance of the gospel of the Lord Jesus Christ in accordance with the Statement of Beliefs set out in the Trust Deed. This includes extending our work to other areas of the world.
- To undertake the relief of persons who are in need, hardship or sick.

Our principal activities to achieve these objects for the public benefit are:

- The provision of Church services, resources and events for Christians and non-Christians.
- Providing services, resources and events for Children.
- Providing programmes of teaching and discipleship and supporting resources.
- Support to overseas linked Churches and charities.
- Providing pastoral care to those connected with the Church.
- Reaching out to those in need within the Frenchay Community and the wider Bristol area.
- Being a witness for our Christian faith through outreach activities and mission events.
- In collaboration with other charities, develop a project to support the homeless in the local area.
- Providing grants to individuals and organisations to support the outworking of the objects

Further information on these activities and how they have delivered public benefit is described under the section Achievements and Performance below.

Achievements and Performance

The Trustees have considered the Charity Commission's guidance on Public Benefit and the guidance for charities for the advancement of religion when making their decisions and planning activities. The activities and achievements are set out below.

Church services

The church continues to meet at Frenchay Village Hall on a Sunday. The service begins at 10.30 am and involves spirit-led worship, bible-based teaching, and prayer ministry as well as the opportunity to meet and develop supportive relationships. Sunday services function well through the significant volunteering contribution made by members serving in the setting up and packing away of equipment, the worship team, PA function, welcoming team and coffee rota.

All our Sunday morning services are open to the public and we always give a special welcome to any visitors to our meetings since one of God's words over the church was that we would be an oasis for people to come and be refreshed and receive what God is saying to them. As our website states our prayer and hope is that the church will be a place where people will be made to feel welcome and included, where they find a place to belong, come to believe in Jesus and become all they can be.

Much of the teaching on a Sunday was brought by the leadership team with other members also being given opportunity to preach as God inspired them. The leadership invited several visiting speakers including Dave Mitchell, Rob and Pam Scott-Cook and Tim Dobson from Woodlands Church that we are associated with, plus Emma Wall from Ebenezer Church, and Tony Martin from Grace Church Glastonbury. Teaching from Sunday mornings is available to the public through podcasts on the church website.

Children's work

During 2024/25 limited children's work has been provided as part of the Sunday morning service, there is a small team providing a pop-up children's session on a fortnightly basis if there are children in the congregation.

The main thrust of NLC's children's work is through the provision of "Open the Book" assembly sessions in the local primary school. Whilst the team delivering these bible story sessions is interdenominational it is led, resourced and co-ordinated by the NLC Leadership. These school assembly sessions utilise the Bible Society material and are carried out on a fortnightly basis to the whole school. NLC and the Open the Book Team feel privileged to be welcomed into Frenchay Primary School to tell these bible stories in a lively and interactive way and to contribute to the worship programme within the school.

Teaching and discipleship

An important element of church activity, and in advancing the Christian faith is the teaching programmes that serve to deepen the congregation's understanding of the bible and how that impacts on their daily lives. These programmes are framed by the Leadership Team and principally delivered by them, with contributions from other members of the congregation.

Through this year the teaching programme for the church has included: the Nicene Creed; the Beatitudes; Moses; and the Practicing the Way.

In July the New Wine Festival took place in the Bath & West Showground and this was attended by a group from the church. The event provided a wealth of teaching, encouragement, and spiritual direction as well as a time to relax and have fun together. New Wine also organised a leaders' conference in February in Harrogate which was entitled "The time is now" and was attended by members of the leadership team and included worship, bible teaching and messages on current issues. It is an important time for encouraging leaders and to hear what God is saying to the church generally as well as renewing connections between leaders.

Overseas linked churches

The Church has continued its strong links with the Path of Life Ministries in Zambia which is led by Pastor Maureen Luwi. Pastor Maureen is responsible for leading a number of churches within Path of Life Ministries in Zambia based around Solwezi and the surrounding areas. The Church provided financial support to Path of Life Ministries to enable them to extend God's kingdom in this part of the world, deepening the faith of the people in the churches and reaching out to those in need. Financial support was provided for emergency repairs to the church roof and furniture following storm damage and provided funds for a generator due to power supply issues affecting Solwezi. Richard and Kim Brown maintain regular contact with Pastor Maureen through WhatsApp and continued to support her pastorally in her ministry.

The Church also maintains a more informal relationship with Pastor Joseph Kapaso of the Messianic Church in Lusaka. The Church does not provide regular support or funding into the Messianic Church but does respond to emergency or exceptional requests for assistance. In 2024/25 financial support was provided to contribute to building a permanent church structure.

The Beacon of Power Academy School which the church helped to establish in Solwezi, provides an opportunity for those children to attend primary school who normally would not do so due to financial, social and family reasons. Although state education is now free in Zambia, we continue to support the primary school as the state primary schools are significantly over subscribed. This increase in size along with developing regulation of the education system has challenged the ability of the school to operate at its current size.

The Trustees have worked closely with the school over this financial year to reduce the number of classes and staff to ensure that the school remains financially viable over the medium term. This has been achieved but did result in additional financial support during the financial year to pay staff at an appropriate level whilst changes were implemented and to ensure proper redundancy payments were made.

The primary school's only source of funding is through New Life Church and by sponsorship from individuals. Donations by individuals have been classed as restricted income and are titled School4kids. The funding from the church not only provides a high standard of education to some of the most vulnerable children but also supports their families, for example through the provision of mealie meal, a staple part of their diet. Whilst this is a substantial financial commitment for New Life Church this project has the full support of the church congregation.

Approximately every two years representatives from the church visit Zambia to ensure more direct connection to the churches and leaders, and to provide a diligence check on behalf of the trustees. This visit took place April 2025 and therefore some costs associated with that visit are reflected in this year's financial accounts.

Pastoral care

The Church meets during the week to provide a time for informal discussions on Christian teaching, prayer, support to those in need, reaching out to the community as well as social activities and events. One mid-week meeting a month involves the whole church, a couple of weeks in small groups and some weeks are unplanned and kept free for members to outwork their own outreach activities.

The Spiritual Leadership provides support and advice where required to enable people to work through challenges and issues. Although the Leadership team take responsibility for pastoral care, we encourage all members of the Church to reach out to those in need showing the love of God in practical ways. A fund for those in need was available to provide financial assistance to those both inside and external to the Church as the need was identified. This support can extend to support other churches abroad and in this financial year a gift was provided to assist with the impact of the Los Angeles wildfires.

Support to Frenchay Community and wider Bristol area

Part of outworking our objects is to reach out to those in need within the Community and be a witness for our Christian faith. Through this financial year this has very much been delivered through increasing collaboration with other churches and organisations.

The Church has supported the needs of the homeless by providing practical help to the Bristol Churches Shelter project organised by inHope (Charity Number: 298528). This involved working with the City Council to provide shelter for the homeless from October to March. NLCB provided lunch-time support and main meals as well as donations for essential supplies. The impact of the project on both the homeless and the volunteers involved was significant as the volunteers were able to draw alongside people and show unconditional love and compassion to some of the most vulnerable people in the city.

During this year the church, in collaboration with Resound Church, have been able to establish a property to accommodate the homeless, this has been done through the Hope into Action (HiA – Charity Number: 1137686) scheme which encourages private investment into purchasing the property, working alongside a friendship and support group (staffed with volunteers from both churches) and professional empowerment workers from HiA. The property was purchased in April 2024 and had a full complement of three tenants by the end of the financial year.

This year the church took on the responsibility of running a BBQ food stall for the annual Frenchay Flower Show in July 2024. The stall was a huge success raising over £2,000 which was donated to the North Bristol Foodbank.

In March 2025 the church, in conjunction with the Bristol Noise initiative, joined with Waterbrook and Whiteshill churches to organise a free Community Event with over 200 attending as part of promoting a joint Alpha course run by the 3 churches to commence in May 2025.

During the year Church members have also assisted with filling gift bags for prisoners which were given as presents at Christmas organised by a Christian charity called Sixty-One (Charity No. 1159302).

Further support for the poor has also been provided through gifts to foodbanks and to specific individuals.

Outreach activities and Mission events

These activities have been mentioned in other areas of the report, notably the Open the Book Children's assemblies, HiA Home for homeless individuals and the community events.

All church services are open to the public and are more broadly advertised on special occasions such as Easter, Christmas, and Remembrance Sunday, when we do experience more visitors. The church hosted a special Christmas Service ran by 4Front Theatre which was well attended with approximately 90 visitors.

Other outreach activities included encouraging individuals to reach out to their neighbours and friends showing them the love of God.

Provision of grants

The vision of the church is to support those who are in need and further the gospel of Jesus Christ. Tithes and offerings continued to be received by the Church enabling it to provide financial assistance to other organisations as well as covering the running costs of the church. These included Christian ministries such as New Wine, Kintsugi Hope, Noise 365, Sixty-One and inHope Bristol. Small gifts are also given to individuals as need was identified.

The objects and purposes of the Trust are the framework within which the above activities operate and they are measured through an ongoing process of monitoring and evaluation both by the Trustees and the Leadership team. Leadership and Trustee meetings take place roughly every other month plus the occasion ad-hoc meeting depending on need.

Financial Review & Reserves

At the beginning of the year the charity had unrestricted balances of £55,971. Financial giving by church members continues consistently and with no permanent premises, running costs are low and the Trust was able to give out to meet needs as identified by the church and agreed by Trustees. Total income from tithes, offerings and Gift Aid during the year was £103,768 with total expenditure of £89,624. This is an approximately a 40% increase in income partly due an increase in restricted offerings and initiatives.

Included within this income, we received £21,097 in the year in restricted donations all relating to several projects:

- £8,614 for Schools4kids which contributed towards the £27,235 expenditure incurred for the project. The difference was financed through an income transfer from unrestricted funds of £16,679 and existing balances. A balance of £686 remains within the School4kids restricted balances and this will be utilised to contribute to expenditure in 2025/26.
- £4,897 for Hope into Action Home, of which £1,925 remains unspent
- £3,256 for the Flower Show, once the associated costs were applied, this resulted in a donation to North Bristol Foodbank of £2,020. There is no residual balance.
- £4,320 offering for Storm Damage and Food for the Solwezi community all of which was donated in full to the areas of need, with no residual balance.

The Trust continues to pay a salary to Pastor Richard Brown and Kim Brown for the work they do in the church to outwork the Trust objects. Payments adhere to regulations for new living wage levels and tax. During the year funds continued to be invested in the work in Zambia to support the Spiritual Leadership, churches and the running of the school. The Trust was also able to respond with gifts to organisations, charities and individuals as agreed by the Trustees in accordance with Trust objects. Gift aid has been received and has contributed to the balances held.

No fees are charged for services provided by the Church and our operating costs were lower than income by £14,144, after the transfer for Schools4kids.

Unrestricted balances held at the end of the year total £70,133 and these will cover more than 12 month's on-going commitments; £25,000 has been estimated as the balance that needs to be held. A two-year budget has been set and future budget plans will include salary costs for ministry, income and expenditure for the Hope into Action project, training and administration, support for furthering the Christian gospel, investment in Africa, support to the local community and to individuals and organisations as need is identified. The budget and future commitments will be regularly reviewed by Trustees to ensure balances do not increase significantly and funds are used appropriately in accordance with the needs identified by the Spiritual Leadership team.

Structure, governance and management

The Church is governed under the Declaration of Trust which established New Life Church Bristol as a charity on 29th January 2013. The minimum number of Trustees is three; there is no maximum. The Trustees are required to meet four times a year in person or through electronic means agreed by them.

New Trustees are appointed by the Spiritual Leadership and Trustees and take into account the skills that a person could contribute through their qualifications and experience to the furtherance of the objects and management of the charity. In total there were 5 Trustees through much of 2024/25, with Sue Hall stepping down as the Chair of Trustees and as a Trustee in January 2025, the number of trustees at the end of the financial year stands at 4. The trustees will seek to recruit additional trustees in 2025/26.

All Trustees have a copy and are familiar with the Declaration of Trust and the Charity Commission publication CC3 – the Essential Trustee – what you need to know.

The spiritual governance and leadership of the Charity rests with the Leadership Team and they are responsible for appointing their successors. The responsibility of the Trustees is for the management and administration in accordance with the objects of the Trust and the general law. The Trustees fulfil their legal duties taking into account the spiritual direction of the Charity set by the Leadership Team who themselves act in accordance with the Trust Deed and general law.

During 2019 we decided to formally associate with Woodlands Church (Charity No. 1125029), a large church within the city. This relationship continues to be strengthened and NLCB are able to draw on their advice and resources as required.

The church operates with two Service Level agreements:

1. With Hope into Action, this covers the Friendship Support Group and Church responsibilities with regard to the HiA homeless project delivered in collaboration with Resound Church.
2. With Beacon of Power Primary School (S4K) which outlines the annual financial contribution the church will make from 2024 through to 2029.

Statement of Trustees' responsibilities

Charity Law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year. We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities. Richard Brown is a Trustee and receives a salary as the Pastor. All other payments to Trustees were for the reimbursement of appropriate expenses with no private benefit received. All conflicts of interest are disclosed and recorded

Approval

This report was approved by the Trustees and signed on their behalf by:

Richard Penska

Richard Penska (Sep 10, 2025 15:35:48 GMT+1)

R Penska – Chair of Trustees

Date: Sep 10, 2025

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

I report to the trustees on my examination of the accounts of New Life Church Bristol for the year ended 31st March 2025 on pages 10-13 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 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 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

J. Young
J. Young (Sep 11, 2025 09:02:54 GMT+1)

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Sep 11, 2025

NEW LIFE CHURCH BRISTOL
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2025

	Notes	Unrestricted Funds		Restricted Funds	2025	2024
		General Funds	Designated Funds			
		£	£	£	£	£
<i>Income receipts</i>						
Donations, legacies and grants		69,043	-		69,043	55,227
Gift aid receipts		13,239	-	1,088	14,327	15,432
Bank interest		391			391	313
Other Income - School 4 kids				7,526	7,526	8,696
Other Income - Hope into Action				4,897	4,897	-
Other Income - Flower Show				3,256	3,256	-
Other - Africa				4,330	4,330	-
<i>Total receipts</i>		82,673	-	21,096	103,769	79,668
<i>Payments</i>						
Payments in relation to charitable activities undertaken directly	2	37,183	-	1,381	38,564	43,241
Grants paid in relation to charitable activities undertaken by others	3	14,649	-	36,412	51,061	32,136
<i>Total payments</i>		51,832	-	37,793	89,625	75,377
Net of receipts / (payments) before transfers		30,841	-	- 16,696	14,144	4,291
Transfers between funds	6	- 16,679	-	16,679	-	-
Net movement in funds		14,162	-	- 17	14,144	4,291
Cash funds as at last year end		55,971	-	2,628	58,599	54,308
Cash funds at this year end	A	70,133	-	2,611	72,743	58,599

The notes on pages 12-13 form part of these accounts.

NEW LIFE CHURCH BRISTOL
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31ST MARCH 2025

	<u>Unrestricted Funds</u>		Restricted	2025	2024
	General	Designated	funds		
	funds	funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	70,133	-	2,611	72,744	58,599
	<u>70,133</u>	<u>-</u>	<u>2,611</u>	<u>72,744</u>	<u>58,599</u>
B Other monetary assets					
Gift aid due to charity	19,173	-	1,828	21,001	14,327
Other debtors	-	-	-	-	-
	<u>19,173</u>	<u>-</u>	<u>1,828</u>	<u>21,001</u>	<u>14,327</u>
C Liabilities					
Fee for Independent Examination	882	-	-	882	822
	<u>882</u>	<u>-</u>	<u>-</u>	<u>882</u>	<u>822</u>
D Assets retained for charity's own use				Current	2024
				value	value
				£	£
Music and PA equipment				3,800	3,800
Computers and IT				7,111	7,111
Other general equipment				2,822	2,764
				<u>13,734</u>	<u>13,675</u>

The asset values refer to the original purchase price.

The accounts were approved by the trustees and signed on their behalf

by Richard Penska date Sep 10, 2025
Richard Penska (Sep 10, 2025 15:35:48 GMT+1)

R PENSKA

The notes on pages 12-13 form part of these accounts.

NEW LIFE CHURCH BRISTOL

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31ST MARCH 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>			Total	Total
		General funds	Designated funds	Restricted Funds	2025	2024
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Charity Admin		3,536	-	145	3,681	3,052
Rent		3,832	-	-	3,832	3,337
Leaders expenses & Ministry		3,833	-	-	3,833	5,219
Equipment		54	-	-	54	6,434
Salary	Note 4	15,582	-	-	15,582	14,111
Gifts		361	-	-	361	169
General admin plus printing		826	-	-	826	353
Insurance		630	-	-	630	600
Stewardship Examination		892	-	-	892	1,080
Church Hospitality / housekeeping		632	-	-	632	701
Children/Youth/Students		200	-	-	200	533
Worship		170	-	-	170	-
Community Outreach		1,009	-	1,236	2,245	799
Travel and expenses (including Africa trip)	Note 4	5,625	-	-	5,625	6,853
		<u>37,183</u>	<u>-</u>	<u>1,381</u>	<u>38,564</u>	<u>43,241</u>

3 Grants paid in relation to charitable activities undertaken by others

Path of Life Ministries	1,600	-	-	1,600	3,800
Lusaka Church	2,255	-	-	2,255	750
Grants to Individuals (Africa ML)	6,560	-	-	6,560	6,470
School 4 kids	-	-	31,420	31,420	15,800
Hope into Action	-	-	2,971	2,971	-
Sixty:one - Prisoner gift bags	1,000	-	-	1,000	1,000
in-Hope (Bristol)	750	-	-	750	500
New Wine Trust	500	-	-	500	1,000
FFTP Individual	50	-	-	50	1,466
FFTP Institutions	1,219	-	-	1,219	-
Mullers (Bristol Churches City Fund)	-	-	-	-	1,000
North Bristol Foodbank (Flower show)	-	-	2,020	2,020	-
Other UK charities	715	-	-	715	350
	<u>14,649</u>	<u>-</u>	<u>36,412</u>	<u>51,061</u>	<u>32,136</u>

NEW LIFE CHURCH BRISTOL
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2025

4 Transactions with related parties

Richard Brown was paid £7976 which includes mobile phone expenses (2024: £7182) and Kim Brown was paid £7606 (2024: £6927) for their work as Church leaders as permitted by the governing document.

The Africa trip expenses include costs for one trustee and two related persons.

5 Agency

During the year £3,880 was received to cover the direct costs of two additional members going on the Africa trip. The church bank account was used for convenience for the expenditure, which was covered in full by the income. The relevant income and expenditure have been removed as agency funds from the Receipts and Payments accounts this year.

6 Movement of funds

	Balance at 31 March 2024	Receipts	Payments	Transfers	Balance at 31 March 2025
	£	£	£	£	£
General funds	55,971	82,673	-51,832	-16,679	70,133
Designated funds					0
	<u>55,971</u>	<u>82,673</u>	<u>-51,832</u>	<u>-16,679</u>	<u>70,133</u>
Restricted funds					
School4kids	2,628	12,944	-31,565	16,679	686
Hope into Action	-	4,897	-2,971		1,925
Flower Show	-	3,256	-3,256		0
	<u>2,628</u>	<u>21,096</u>	<u>-37,792</u>	<u>16,679</u>	<u>2,611</u>
TOTAL FUNDS	<u><u>58,599</u></u>	<u><u>103,769</u></u>	<u><u>-89,624</u></u>	<u><u>-</u></u>	<u><u>72,744</u></u>

The School4kids fund supports the setting up and running of a school in Solwezi, Zambia for those children who are unable to attend school due to financial and family reasons.

Occasional gifts are made to Pastor Joseph in Lusaka for use in his ministry.











Accounts April 2024 - March 2025_FINAL

Final Audit Report

2025-09-11

Created:	2025-08-20
By:	J. Young (jaimee.young@stewardship.org.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAAPVZcUcj2yr700WYJT0RGbVHIdpnYIZ8T

"Accounts April 2024 - March 2025_FINAL" History

-  Document created by Jaimee Young (jaimee.young@stewardship.org.uk)
2025-08-20 - 12:32:17 PM GMT
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Signature Date: 2025-09-10 - 2:35:48 PM GMT - Time Source: server
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2025-09-10 - 2:35:53 PM GMT
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2025-09-11 - 8:02:29 AM GMT
-  Signer Jaimee Young (jaimee.young@stewardship.org.uk) entered name at signing as J. Young
2025-09-11 - 8:02:52 AM GMT
-  Document e-signed by J. Young (jaimee.young@stewardship.org.uk)
Signature Date: 2025-09-11 - 8:02:54 AM GMT - Time Source: server
-  Agreement completed.
2025-09-11 - 8:02:54 AM GMT