

# NEW LIFE CHURCH, GREAT CORNARD

England & Wales · Charity number 1162045

## Details

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**Other names** NEW LIFE CHURCH

**Status** Registered

**Legal form** CIO

**Registered** 2015-06-05

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

## Contact

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**Address** Clover Court  
Minsmere Way  
Great Cornard  
Sudbury  
Suffolk  
CO10 0LB

**Phone** 01787 322 166

**Email** [info@newlifechurch.community](mailto:info@newlifechurch.community)

**Website** <http://newlifechurch.community>

## Activities

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**Objects:** THE OBJECTS OF THE CIO ARE, FOR THE PUBLIC BENEFIT:-4.1. THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF FAITH IN THE EAST OF ENGLAND AND SUCH OTHER PARTS OF THE UNITED KINGDOM AND THE WORLD AS THE CHARITY TRUSTEES SHALL FROM TIME TO TIME DECIDE; AND4.2. THE RELIEF OF THOSE IN NEED DUE TO FINANCIAL HARDSHIP, SICKNESS (WHETHER MENTAL OR PHYSICAL), DISABILITY OR AGE IN THE EAST OF ENGLAND AND SUCH OTHER PARTS OF THE UNITED KINGDOM AND THE WORLD AS THE CHARITY TRUSTEES SHALL FROM TIME TO TIME DECIDE.

**Activities:** New Life Church is an independent evangelical church that began in 2009. We gather weekly on Sundays at Great Cornard Secondary School and during the week in small groups. Our heart is to support the local community, charities, and education, as they seek to support individuals and families in our area. NLC runs ministries throughout the week that directly aim to respond to those local needs.

## Classification

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- **How:** Provides Other Finance, Provides Buildings/facilities/open Space, Provides Services
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

## Geography

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- Essex
- Suffolk

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£90,732	£93,361	-	-
2023-12-31	£84,302	£94,086	-	-
2022-12-31	£73,338	£73,266	-	-
2021-12-31	£88,937	£67,424	-	-
2020-12-31	£81,084	£68,909	-	-

## Trustees

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Name	Role	Appointed
Faith Edith Mary Marsden		2015-06-05
GRAHAM PAUL JACK		2015-06-05
MATTHEW WARNOCK		2015-06-05
RICHARD CHARLES SOPER		2015-06-05
Rev Stuart Robin Clarke		2023-07-27

**NEW LIFE CHURCH, GREAT CORNARD**

England & Wales - Charity number 1162045

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# Accounts

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# New Life CHURCH

GREAT CORNARD

Looking Up | Looking In | Looking Out

TRUSTEE'S REPORT FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2024

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Charity:	New Life Church, Gt. Cornard
Charity No:	1162045
Charity Address:	Community Office, CloverLink [Off Clover Court], Minsmere Way, Gt. Cornard, Sudbury. CO10 0LL
Trustees:	Richard Soper, Matt Warnock, Graham Jack, Faith Marsden, & Stu Clarke

New Life Church is a registered charity and can be regarded as acting on behalf of the congregation meeting together and being known as New Life Church [NLC]. The trustees now have pleasure in presenting their report for the year ended 31<sup>st</sup> December 2024

The report is prepared as part of the church's policy of following best practice and is therefore in line with the 'Statement of Recommended Practice – Accounting and Reporting by Charities' and complies with applicable law.

## CHARITABLE OBJECTS:

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New Life Church, Gt. Cornard is a charity for the advancement of the Christian faith in the area of Gt. Cornard, Suffolk and in areas of the world, where we have similar beliefs / having developed relationships with churches in other countries.

- Providing opportunities for worship, prayer and teaching
- Meeting for fellowship together and outreach
- Providing training in ministry skills
- Providing support for the lonely, sickness [whether mental or physical] and less able in the community

## ORGANISATION & GOVERNANCE:

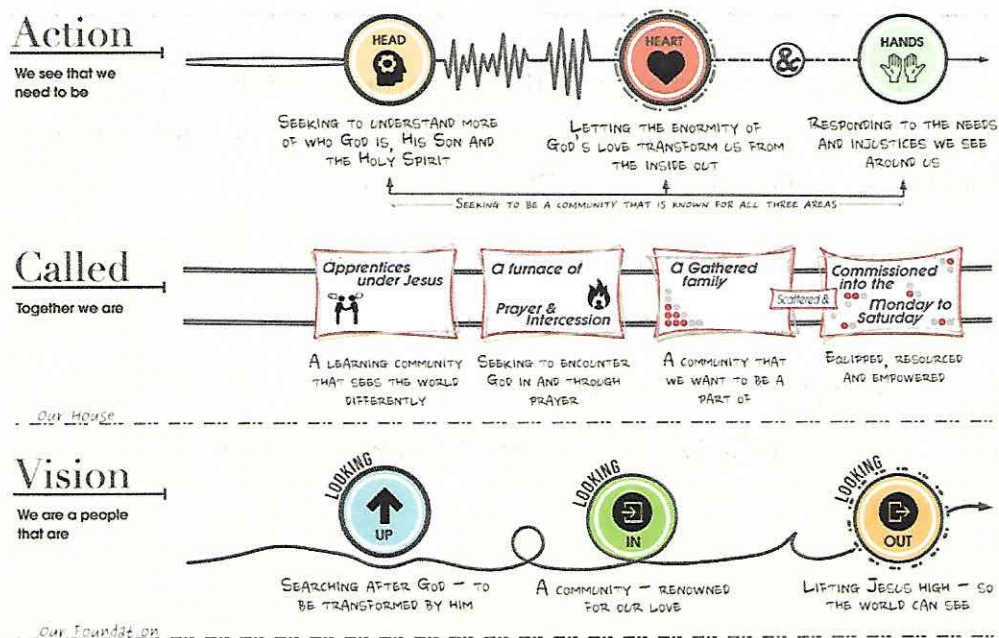
The Elders [Matt Warnock, Stu Clarke and Ben Troughton] of the church meet weekly to cover the day-to-day topics and then on a bi-monthly basis for areas that require further discussion. The other month the Elders meet together with the wider leadership team, to consider the strategic direction of the church. The Elders also have responsibility for the pastoral matters in the church. The day-to-day leadership of various works and ministry areas is devolved to ministry leads who have budgetary accountability for their areas of responsibility.

The Trustees are responsible for legal and administrative matters – The Elders seek to recruit further Trustees based on either relevant expertise and/or reputation in their chosen field of business/ministry.

## REVIEW OF ACTIVITIES:

As we moved entered 2024, we continued to develop our gathered ministry out of Thomas Gainsborough School on Sundays, alongside our CloverLink Community Office in Gt. Cornard. These were a great resource for the church as we sought to minister in and out to our local community.

For ease we have split our review into 4 areas: NLC | Church; NLC Community; Community Engagement and Abi's Footprints Baby Bank



Our weekly teaching plan saw speakers from within our Eldership and wider Leadership Team, as well as welcoming friends from other churches and ministries [Mogs Jones, Emma Denton, Matt Levett, Andy Malcolm (Fishermen's Mission), Stuart & Jude Ayling (Eden's Project), Peter Conlan, Victor Jack, SJ Harknett, Andy Jelfs and Faith Marsden] all contributing into our teaching series.

We started the year focusing on our vision unpacking the second and third string of 'Called: Together we are...' and 'Action: We see that we need to be...' from there we moved into speaking further into LICC's 6M's.

The last weekend of February provided us the wonderful opportunity of baptising 4 adults from the church. From March through to May, we spent time in the book of 1 Thessalonians exploring how Paul's book to the early church can teach and challenge us today. Before as a church family, spending a weekend away at Sizewell Hall.

June and July saw us undertake a 3pt series on 'repentance' and what that means in today's society, before taking on the minor prophet: Haggai. We finished July with another opportunity to baptise some of our young people, having 8 people go through baptism.

The summer holidays see's us give all our volunteers a bit of a break, as we provide a mixture of relaxed services and social options for the church family.

For the last term of 2024, we returned to LICC's 6M's unpacking the final 3 of the series, before exploring the small letter of Philemon. We finished the year working through a 7pt teaching series: Church Culture Revolution, bringing the teaching for the year full circle.

We are in an amazing position where we see all generations make up our church family, with 25 [approx.] being under 18. Allowing us to run weekly activities for creche, kids and youth. These groups continue to undertake change, as the children move through the age groups. As that need has changed, we've undertaken a review to explore how we can continue to meet the needs and challenges of those attending.

Our Life Groups saw growth, as we began 2 new groups – one during the day and another in the evening, both in Gt. Cornard. Our Acton, Gt. Waldingfield, Sudbury and Gt. Cornard continued to support church members practically explore their faith in safe environments where questions can be asked, and discussions had. Time can be spend getting to know each other better, to pray and share at a more personal level.

Further support comes through weekly youth activities, discipleship one2ones/group work, youth mentoring network, home visitation and prayer meetings.

During the year covered by this report, the churches membership went up and down as people made NLC their home with others deciding to move on to new fellowships [Membership sitting 126 DEC24].

With being in a school building, we require a monthly volunteer team to set up, serve and make Sundays happen. Monthly, 46 people undertake different volunteer roles each week as we welcome people into the church.

NLC continued to employ an Office Administrator, increasing their hours in October to 9hrs a week (term time only) to provide support to the Community Pastor and Eldership.

In October, we also advertised and appointed [starting December] a new Community Support Worker [14hrs] to explore and develop our community work out of CloverLink and local community.

## NLC COMMUNITY

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With the appointment of our Community Support Worker, they have been tasked to build a local vision working out of CloverLink our Community Office. We are really excited to see how that can develop and impact our local community.

Part of this ministry is to give back and support stretched and pressured works that support those on fringe of society. God has graciously blessed our new outreach work at Mulberry House (Sheltered Housing), where we can show God's love and care to those on the fringe of society.

Our involvement in Pot Kiln Primary School continues to change as we seek to respond to the priorities and needs of the school. September sees us continue to support their 3-day school residential at Mersea Island. Mentoring continued fortnightly for a 16Yr old student that was not in regular education, before starting in September his catering course at WS College.

Aware of the some of the more practical and pressing needs in our community – we expanded our 'LoveFund' budget to practically be able to support local families, schools and local projects. This was facilitated through food, clothes and gift vouchers along with purchasing wish list items for Pot Kiln PS.

## COMMUNITY ENGAGEMENT

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CloverLink our Community Office continues to support its local community through monthly litter picks, prayer walks into the surrounding area and CloverLink-Up Coffee Morning supporting the local residents close to the Community Office.

The building also provides amazing opportunities for pastorally support, meetings and connecting with its community. Starting in December with the appointment of a new worker, we've begun community drop in's and 'knock on's,' as we seek to get to know and support our neighbours.

Through our developing relationships, we have continued to develop our Monday Night Football for Dad's and Young Lads with over 45+ contacts being involved – Football is the mechanism that helps the team get to know people, their stories and the social aspect helps build friendship and deeper support for the more complex issues that have arisen.

One of the key dates in our church calendar has always been our Sizewell Weekend away, as it provides NLC with the chance to invite these connections together.

Part of our vision has been to enable and encourage individuals to find their frontline, as they get to know people in their circles. LICC has provided language of the scattered and gathered church, with the challenge of what do we do over the 168hours that we are scattered into our Monday to Saturday.

## ABI'S FOOTPRINTS BABY BANK

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During 2024 Abi's Footprints Baby Bank satisfied 267 requests for practical resources from 123 families, directly meeting the resource needs of 150 children aged 0-5 years and indirectly impacting siblings, friends and wider family.

Our new unit has proved its worth with families having the option of coming to the unit to select the clothes and other resources most appropriate for their children; we continue to offer the service of making up and delivering packages to families. We have established a support team which meets at the unit on Tuesdays in term time to sort resources given to us so generously by members of the public; a few mums who have in the past been recipients of packages now participate in the support team when the demands of their family allow. A significant development during the year was opening a Sensory Room at Footprints Stay & Play and moving from opening fortnightly to weekly in term time; in the last academic term during 2024 we averaged 25 adults and 27 ~~carers~~ children at each session, but over the term supported well over 80 families.

Experience has shown that we over-estimated the demand there would be for one-to-one meetings with our Family Support Worker. Several families have cancelled appointments at short notice or not responded to offers of a meeting, but the feedback from those who have gone ahead with a one-to-one meeting has been very positive. A benefit of the Sensory Room at Footprints Stay & Play that we had not foreseen has been that it provided a venue for our Family Support Worker to facilitate conversations between and engage in conversations with several mothers at time.

It would not have been possible to continue the work of Abi's Footprints Baby Bank without a number of grants received from various bodies, of whom the most financially significant are detailed in the Finance section of this report. We are extremely grateful for the support of these organisations.

# New Life Church - Summary of financial position 2024

Our income for the year was £90,732 against £84,302 for 2023. Our expenditure for the year was £93,361 against £94,086 for 2023. Our net balance for the year was -£2,629 against -£9,784 for 2023. Our opening balance at the start of 2024 across all bank accounts was £39,746, and our closing balance was £37,117.

## Income

### Grants and Organisation Gifts

During 2024 we received a total of £27,613 of grant funding, £14,308.44 was towards our Abi's Footprints Baby Bank initiative. The additional £13,305 was for both Abi's Footprints and New Life Church (Cost of Living Fund).

These were as follows:

- £1,200 from the Baby Bank Alliance Development Fund
- £2,000 from the Albert Hunt Trust
- £13,305 from the Community Organisations Cost of Living Fund
- £400 from the Charities Aid Foundation / Warburtons Fund
- £2,000 from Suffolk Community Foundation – JA Grantmaking Programme
- £2,000 from Suffolk Community Foundation – Maurken Fund
- £500 from Baber District Council Locality Award (Councillor Carter)
- £2,008.44 from SCF East of England Co-op Community Cares
- £200 from Sudbury Municipal Charities
- £2,500 from Sudbury Town Council
- £1,500 from the Tudwick Foundation

We also had 3 Gifts of money:

- £200 from Rotary for Abi's Footprints
- £200 from St Gregory's Church Carol Service
- £500 from Churches Together in Sudbury for the NLC Support Worker

### Gift Aid recovery

We received £6,335.29 in Gift Aid recovery during 2024 on donations between Q4 2023 and Q2 2024. The Q3 2024 payment was not received in 2024 because we were waiting for change of Financial Personnel to be recognised by HMRC – the outstanding amount was £2,281.

### Abi's Footprints

Total income towards Abi's Footprints was £23,529 – of which just £1,784 was from individual donations towards day-to-day operations.

### New Life Church

Income, excluding Gift Aid, for New Life Church activities totalled £46,863 of which £45,992 was from individual donations.

## Other Activities

Other income included £2,250 for Monday Night Football and £4,844 for our Sizewell Weekend.

## Expenditure

### Employment Costs

Employment costs are our largest expense – totalling £39,052. £4,949 for Abi's Footprints and £34,103 for NLC, this includes the first month's salary for the newly appointed Community Support Worker

### Buildings and Rents (including maintenance)

This is our second largest expense – totalling £22,130.

- £8,700 for rent and maintenance of the Baby Bank facility – This was £2,750 less than it should have been as the December payment didn't go out to beginning of January
- £2,511 was for rent and maintenance on our Great Cornard office/hub,
- £2,500 for hire of AFC Sudbury for our football outreach.
- £3,856 for the hire of Sizewell Hall for our church weekend away.
- £3,010 for hire of Thomas Gainsborough School for our Sunday Activities
- £698 for hire of the Stevenson Centre for Stay and Play. This would have been higher by £455 if the Stevenson Centre hadn't given us a grant for the second half of the year. (taken off at the time of invoicing).
- £855 for other venues, including Edens, Assington Hall, Stevenson centre for AGM and Sudbury Baptist Church

### Other Expenditure

#### Baby Bank

Activities of the Baby Bank totalled £4,050. £750 was spent on Supermarket gift cards which were mainly distributed at Christmas. The rest was mainly spent on resources for supply to clients.

#### Stay and Play

Costs, other than rent, totalled £2,050. Of that approx. £1,500 of Grant money was used for new equipment and setting up the Sensory Room. The rest was for printing of literature and refreshments – we get through a lot of biscuits!

### Sunday Morning Activities

The cost of our Sunday Morning services was £6,500, excluding hire of TGS, and a further £1000 on the Kids, Youth and Creche groups.

### Supported Ministry and Gifting

Our gifts in 2024 included:

- £990 for Compassion,
- £3,100 to Edens,
- 1,000 to Future Vision,

- £2,000 to support a missionary family in Asia
- £500 to Tearfund.
- We also gifted £1,820 to support the work of Friendship Church in Bulgaria.

Love Gifts totalling £1,020 were given to deserving people and families in the local community and church community

## 2025 Budget

Our 2025 budget is a budget to reflect the growth in our church, the new Community Support Worker initiative and to reflect the increasing activity at Abi's Footprints at a time where it appears to be more difficult to be awarded grants.

The money for the setup and first year's costs of the Community Support Worker initiative has been available in the bank account since the exceptional gifts received in 2020 and 2021.

We have committed to this project knowing that this, along with other costs will lead to a significant deficit budget of £17,177. This breaks down as Abi's Footprints -£4,627 and NLC -£12,550.

Our projections, based on the closing balances of 2024, show that there will be small positive balances in both the Abi's Footprints and New Life Church General accounts of just under £500 and £3000 respectively. The £13000 reserve fund remains intact.

Looking forward to 2026, this means we will need to increase our income significantly to maintain the current levels of activity in New Life Church and Abi's Footprints.

The budget figure for income is £96,900 (£21000 Abi's Footprints, £75,900 NLC) and for expenses is £114,077 (£25,627 Abi's Footprints and £88,450 NLC)

We are a church that likes to spend what we receive and not generally increase our bank balance, but we will need to work hard during this year, and into 2026, to increase income to maintain similar expenditure levels in 2026.

Attached are copies of the revised budget (updated 4<sup>th</sup> Draft) and projected fund balances, both of which include revisions for actual balances at the end of 2024 , a CC16a Charity commission submission form and a comparison between the budget for 2024 and actual figures.



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity name  
New Life Church

No (if any)  
1162045

## Receipts and payments accounts

CC16a

For the period from	Period start date 01/01/2024	To	Period end date 31/12/2024
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations Received	45,448	10,789		56,237	58,221
Grants	-	27,613		27,613	15,862
Other income	433	113		547	728
Gift Aid Recovery	6,335			6,335	9,491
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>52,217</b>	<b>38,516</b>	<b>-</b>	<b>90,732</b>	<b>84,302</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>52,217</b>	<b>38,516</b>	<b>-</b>	<b>90,732</b>	<b>84,302</b>
<b>A3 Payments</b>					
Consumables	3,010	1,314		4,324	3,872
Donations Given	9,885	3,049		12,935	13,069
Office Costs	406	108		514	533
Recurring Costs	3,256	408		3,664	2,889
Rent and building expenses	6,218	15,912		22,130	32,981
Resources	3,026	4,430		7,456	2,535
Third Party Services	2,868	418		3,286	6,072
Wages, pension and personal development	33,429	5,623		39,052	32,136
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>62,099</b>	<b>31,262</b>	<b>-</b>	<b>93,361</b>	<b>94,086</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>62,099</b>	<b>31,262</b>	<b>-</b>	<b>93,361</b>	<b>94,086</b>
<b>Net of receipts/(payments)</b>	<b>- 9,882</b>	<b>7,254</b>	<b>-</b>	<b>- 2,629</b>	<b>9,784</b>
<b>A5 Transfers between funds</b>	<b>-£1,000.00</b>	<b>£1,000.00</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>36,937</b>	<b>2,809</b>	<b>-</b>	<b>39,746</b>	<b>49,530</b>
<b>Cash funds this year end</b>	<b>26,055</b>	<b>11,062</b>	<b>-</b>	<b>37,117</b>	<b>39,746</b>

### Section B Statement of assets and liabilities at the end of the period

Categories

**B1 Cash funds**

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
Reliance Bank Current Account	14,961	8,441	-
Reliance Bank AF Current Account	428	8,650	-
SBS Sizewell Account	148	10,853	-
SBS Savings Account	10,518	-	-
<b>Total cash funds</b>	<b>26,055</b>	<b>11,062</b>	<b>-</b>

(agree balances with receipts and payments account(s))

**B2 Other monetary assets**

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

**B3 Investment assets**

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

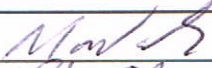

**B4 Assets retained for the charity's own use**

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Sound and visual equipment	Unrestricted	-	-
Computer Equipment	Unrestricted	-	-
Chairs	Unrestricted	-	-
Abis Footprints stock	Restricted	-	-
		-	-
		-	-
		-	-
		-	-
		-	-

**B5 Liabilities**

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	MATTHEW WARNOCK	03/08/25
	STUART CLARKE	03/08/25

# **Independent examiner's report to the trustees of New Life Church, Great Cornard on accounts for the year ended 31 December 2024**

I report to the trustees on my examination of the accounts of the charity ("the Trust") for the year ended 31 December 2024.

## **Responsibilities and basis of report**

As the charity's trustees of the Trust, 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 Trust'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 the examination which give me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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 this report in order to enable a proper understanding of the accounts to be reached.

N K Smith FCA

19 Highbury Way, Great Cornard, Sudbury, Suffolk, CO10 0HE

11 July 2025

**NEW LIFE CHURCH, GREAT CORNARD**

England & Wales - Charity number 1162045

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# Accounts

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# New Life CHURCH



Looking Up | Looking In | Looking Out

TRUSTEE'S REPORT FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2023

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Charity: New Life Church, Gt. Cornard  
Charity No: 1162045  
Charity Address: Community Office, CloverLink [Off Clover Court], Minsmere Way, Gt. Cornard, Sudbury. CO10 0LL  
Trustees: Richard Soper, Matt Warnock, Graham Jack, Faith Marsden, Nigel Bayley & Stu Clarke

New Life Church is a registered charity and can be regarded as acting on behalf of the congregation meeting together and being known as New Life Church [NLC]. The trustees now have pleasure in presenting their report for the year ended 31<sup>st</sup> December 2023

The report is prepared as part of the church's policy of following best practice and is therefore in line with the 'Statement of Recommended Practice – Accounting and Reporting by Charities' and complies with applicable law.

## CHARITABLE OBJECTS:

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New Life Church, Gt. Cornard is a charity for the advancement of the Christian faith in the area of Gt. Cornard, Suffolk and in areas of the world, where we have similar beliefs / having developed relationships with churches in other countries. I.e. Reggio Emilia [Italy] and Ruse [Bulgaria]

- Providing opportunities for worship, prayer and teaching
- Meeting for fellowship together and outreach
- Providing training in ministry skills
- Providing support for the lonely, sickness [whether mental or physical] and less able in the community

## ORGANISATION & GOVERNANCE:

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The Elders [Matt Warnock & Ben Troughton] of the church meet weekly together and then on a monthly basis together with the wider leadership team to consider the strategic direction of the church. The Elders also have responsibility for the pastoral matters in the church. The day-to-day leadership of various works and ministry areas is devolved to ministry leads who have budgetary accountability for their areas of responsibility.

The Trustees are responsible for legal and administrative matters – The Elders seek to recruit further Trustees based on either relevant expertise and/or reputation in their chosen field of business/ministry.

In July we welcomed Stu Clarke onto the Eldership of New Life Church.

## REVIEW OF ACTIVITIES:

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As we moved entered 2023, the use of the bigger space at Thomas Gainsborough School continued alongside our CloverLink Community Office in Gt. Cornard. These were a great resource for the church as we sought to minister into our local community.

For ease we have split our review into 4 areas: NLC | Church; NLC Community; Community Engagement and Abi's Footprints Baby Bank

### NLC | CHURCH

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Our weekly teaching plan saw speakers from within our Eldership and wider Leadership Team, as well as welcoming friends from other churches and ministries [Mogs Jones, Emma Denton, Matt Levett, Andy Malcolm (Fishermen's Mission), Stuart & Jude Ayling (Eden's Project), Ben Wildman (SIM), Victor Jack, SJ Harknett, Andy Jelfs, Home4Good, Val Dufour (Tearfund)] all contributing into our teaching series.

As has become our yearly schedule, we started the year focusing on our vision of Looking Up, Looking In and Looking Out. In February, we moved into more detail of Looking Out through the book of Acts and how the early church 'looked out' into their communities, exploring the practical examples they demonstrated, and how we can relate to them today.

February 2023 saw us celebrate with the Bishop family, as we joined wider family and friends in dedicating their daughter Poppy.

From April to the summer break, we spent time teaching on Philippians that carried over into our Life Groups, the teaching focused on the key themes of Paul's book of transformation, joy, Christ-like thinking, community and generosity.

For the last term of 2023, we moved into the Old Testament looking at the prophet Isaiah, focusing on verses often referenced in the New Testament and how they applied to their first audience. We stayed around the prophets as we finished a mini-series in November 'Looking at Jesus' as King, Servant and Conqueror.

With the changed dynamics of Sunday's meeting together, the options of gathering in person or accessing the live stream of the service continued throughout 2023. Allowing individuals to stay involved and access our Sunday mornings when attending in person is not an option.

Creche continued to develop their teaching resources for our youngest members of the church providing story and creative crafts that constantly bring those stories to life.

The Youth and Junior Church carried on their own specific teaching from Energize looking at practical life issues, bible characters and themes. – We also saw 6 of our youth join the Eden's Project as they attended the Satellites Youth Conference at Peterborough Showground.

Life Groups in Acton, Gt. Waldingfield, Sudbury and Gt. Cornard continued to support church members practically explore their faith in safe environments where questions can be asked, and discussions had. Time can be spend getting to know each other better, to pray and share at a more personal level.

Further support comes through weekly youth activities, discipleship one2ones/group work, youth mentoring network, home visitation and prayer meetings.

During the year covered by this report, the churches membership went up and down as people made NLC their home with others deciding to move on to new fellowships [Membership sitting 110 DEC23].

A mixture of 12 volunteers and members of the NLC's Leadership Team carried on with the LICC Online Learning Hub meeting bi-monthly to explore key areas of teaching from the London Institute of Contemporary Christianity.

NLC continued to employ an Office Administrator on 6hrs a week (term time only) to provide support to the Community Pastor and Eldership. Having been unsuccessful in bringing in a second worker during 2021, we advertised more widely through a variety of paid options.

A key part of 2023, saw our Community Pastor go off on Sabbatical for 3 months between May and July. The plan for these 3 months was worked through at Leadership Team and Trustee's,

as this was the first time we'd offered a sabbatical to a staff member. The plan was broken down into a month of Rest, month of Recuperation and lastly being Refreshed, culminating with a report being fed back to the leadership on return. The final term saw our Community Pastor and Leadership Team exploring the report further and how that effects the role.

## NLC COMMUNITY

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We continued our involvement in the one of the local primary schools – Pot Kiln PS. Offering a combination of pastoral support to children, families and teachers. This was still more focused on Yr. 6's in the summer term supporting the 3-day school residential at Mersea Island.

Linked to the school's work was continuing to mentor fortnightly an upper school student that is not currently based in education currently having been removed from all the local Upper Schools.

Aware of the some of the more practical and pressing needs in our community – we expanded our 'LoveFund' budget to practically be able to support local families, schools and local projects. This was facilitated through food, clothes and gift vouchers along with purchasing wish list items for Pot Kiln PS.

## COMMUNITY ENGAGEMENT

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CloverLink our Community Office continues to support its local community through monthly litter picks, prayer walks into the surrounding area and CloverLink-Up Coffee Morning supporting the local residents close to the Community Office.

The building also provides amazing opportunities for pastorally support, meetings and connecting with its community. CloverLink remains a stopping point for Abi's Footprints clients coming in to help the work to receive support – *further detail on this is found below.*

Through our developing relationships, we have continued to develop our Monday Night Football for Dad's and Young Lads with over 45+ contacts being involved – Football is the mechanism that helps the team get to know people, their stories and the social aspect helps build friendship and deeper support for the more complex issues that have arisen.

One of the key dates in our church calendar has always been our Sizewell Weekend away, as it provides NLC with the chance to invite these connections together.

Part of our vision has been to enable and encourage individuals to find their frontline, as they get to know people in their circles. LICC has provided language of the scattered and gathered

church, with the challenge of what do we do over the 168hours that we are scattered into our Monday to Saturday.

## ABI'S FOOTPRINTS BABY BANK

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2023 was a significant year for Abi's Footprints Baby Bank. Demand for the service continued to grow, impacted by the cost-of-living crisis. During 2023 we directly supported over 360 children, and indirectly well over 1,000 people including siblings, parents, grandparents and friends. According to Government statistics it appears that we are now reaching a remarkably high proportion of children living in poverty in this area.

We continued to provide a family-centred service but by early 2023 we had long-since been unable to invite parents to visit our main 540 sq. ft. facility because nearly every inch was filled with the increased volume of stock required. Volunteers also struggled to cope with the cramped conditions, heavy/awkward lifting, ladders to reach the high racking and so on. Safety was a major concern.

In June 2023 we moved to an adjacent, much larger warehouse (1,900 sq. ft) within which skilled volunteers constructed a well-insulated 'inner room' with a small office and areas for refreshments, information and toddler play. The shelved walls contain 150 manageable boxes for clothing, organised and readily accessible for families and an increasing number of volunteers. On 19th July we celebrated with an 'official' 'Grand Opening' when the Mayor of Sudbury 'cut the ribbon' and gave an encouraging speech.

During the year we were increasingly aware of additional needs that were emerging. These included those fleeing domestic violence suddenly arriving in a strange location with little more than a suitcase and those recruited from abroad to work in the care sector, with little realisation that a seemingly attractive salary would be inadequate to meet the needs of their family. To help the volunteer team respond more adequately to these additional needs, in August 2023 we appointed a part time (7.5 hrs) Family Support Worker to offer more holistic and pastoral support for families in greatest need.

'Footprints Stay & Play' continued to develop from starting September 2022 – Stay and play is a bi-weekly drop-in for mums/carers, babies and toddlers, picking up the threads of our pre-covid 'Oasis' group and moving it to Thursdays to run alongside the local well-baby outreach clinic. This rapidly became a well-established group, filling a much-needed gap in local provision.

## FINANCIAL REPORT:

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### SUMMARY OF FINANCIAL POSITION

Our income for the year was £84,302 against £73,338 for 2022. Our expenditure for the year was £94,086 against £73,266 for 2022. Our net balance for the year was -£9,784 against +£72 for 2022. Our opening balance at the start of 2023 across all bank accounts was £49,530, and our closing balance was £39,746.

### INCOME

#### GRANTS

During 2023 we received a total of £15,862 of grant funding towards our Abi's Footprints Baby Bank initiative. These were as follows:

- £5,000 from Suffolk Community foundation
- £2,000 from the Ganzoni Trust
- £5,000 from Babergh District Council Resilience Funding
- £500 from Suffolk Community Foundation
- £450 from Councillor Smith
- £500 from Councillor Hendry
- £1,000 from Suffolk Community Foundation
- £200 from Sudbury Municipal Charities
- £1,212 from Babergh District Council Capital Grant

#### GIFT AID RECOVERY

We received £9,491 in gift aid recovery during 2023 on donations between Q4 2022 and Q3 2023.

#### ABI'S FOOTPRINTS

Total income towards Abi's Footprints was £21,731 – of which £4,646 were individual donations towards day-to-day operations, and £952 towards the Big Build project.

#### NEW LIFE CHURCH

Income for New Life Church activities totalled £46,410 of which £46,327 were individual donations.

## OTHER ACTIVITIES

Other income included £2,340 for Monday Night Football and £3,990 for our Sizewell Weekend.

## EXPENDITURE

### SALARY

Employment costs remain our largest expense – totalling £32,136. This is made up of:

- £1,787 for the Abi's Footprints Support Worker role
- £2,970 for the New Life Church Administrator role
- £27,379 for the Community Pastor / Church Leader role

### RENTS

Rents are our second largest expense – totalling £21,826. This included £9,710 for our Baby Bank facility – though this included a forward payment of £2,750 on rent for 2024 Q1 as this was included in a grant that needed to be spent by 31<sup>st</sup> December 2023. A further £2,000 was for rent on our Great Cornard office/hub, £2,000 for hire of AFC Sudbury for our football outreach. £3,455 was paid for the hire of Sizewell Hall for our church weekend away. Our Stay and Play mums and babies group cost £574.50 to hire the Stevenson Centre.

## ABI'S FOOTPRINTS BABY BANK

### BABY BANK

Activities of the baby bank totalled £16,725. The largest proportion of this was Rent, totalling.

### STAY AND PLAY

The total cost for this event for the year was £729.13 – of which £574.50 was rent, £99.69 was refreshments, and the remainder was other running costs such as flyer printing.

### BIG BUILD

Our largest project expense in 2023 was £10,527 to fit out the new premises for Abi's Footprints Baby Bank. This was offset by donations of £1,223 meaning a net cost of £9,304. Some building materials were personally purchased and gifted towards this project, reducing the overall cost to us.

## CHURCH SERVICES

The total cost of our Sunday Morning services was £10,048 – with £1,144 on the Kids, Youth and Creche groups and the remaining £8,904 on main hall activities.

We spent £1,208 on Refreshments and £3,379 on Rent. A further £4,174 was spent on external costs – this includes £698 on licences for streaming, music, etc, £252 on teaching plans for younger groups, £618 on online activities (streaming services, podcast host and 4G hotspot) and £2,250 on external preachers.

## SUPPORTED MINISTRY AND GIFTING

We continue to support local, national and international ministries with financial gifts, as well as smaller gifts for those within our church family and wider community when they are going through difficult situations.

Our gifts in 2023 included £552 for Compassion, £2,400 to Eden's, £2,000 to support a missionary family in Asia, £1,000 to Future Vision and £525 to Tearfund.

We also gifted £2,060 to support the work of Friendship Church and Christian Mission Church, both in Bulgaria.

£742 was spent on supermarket gift vouchers to support families known to us through the Baby Bank initiative.

## 2024 BUDGET

Our 2024 budget is based on our actual spends for 2023, adjusted for known increases (such as Salary increases and rent increases) and not including any non-recurring income/expenditure from 2024.

The budget figure for income is £84,545 and for expenses is £87,756.

If achieved, this would be a net deficit of £3,211 and would mean our closing balance would be £36,535 against an opening balance of £39,746.

We are a church that likes to spend what we receive and not generally increase our bank balance, so it is our anticipation that our overall balance will continue to fall during 2024 to offset the exceptional gifts received in 2020 and 2021.


DECLARATION:

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Following the Trustees meeting on 4<sup>th</sup> June 2024 the above Trustees Report was agreed as being a true and fair representation of the work carried out by New Life Church.

Signed: Faith Marsden

Dated: 30.6.24

Signed: 

Dated: 30.6.24

Signed: \_\_\_\_\_

Dated: \_\_\_\_\_



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name New Life Church	No (if any) 1162045
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CC16a

## Receipts and payments accounts

For the period from	Period start date 01/01/2023	To	Period end date 31/12/2023
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations Received	43,522	14,699	-	58,221	-
Grants	-	15,862	-	15,862	-
Other income	329	399	-	728	-
Gift Aid Recovery	9,491	-	-	9,491	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>53,342</b>	<b>30,960</b>	<b>-</b>	<b>84,302</b>	<b>-</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>53,342</b>	<b>30,960</b>	<b>-</b>	<b>84,302</b>	<b>-</b>
<b>A3 Payments</b>					
Rent and building expenses	5,004	27,978	-	32,981	-
Consumables	2,217	1,654	-	3,872	-
Donations Given	9,767	3,302	-	13,069	-
Third Party Services	5,503	569	-	6,072	-
Recurring Costs	2,772	117	-	2,889	-
Wages, pension and personal development	29,088	3,048	-	32,136	-
Resources	885	1,650	-	2,535	-
Office Costs	334	199	-	533	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>55,571</b>	<b>38,516</b>	<b>-</b>	<b>94,086</b>	<b>-</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>55,571</b>	<b>38,516</b>	<b>-</b>	<b>94,086</b>	<b>-</b>
<b>Net of receipts/(payments)</b>	<b>- 2,228</b>	<b>- 7,556</b>	<b>-</b>	<b>- 9,784</b>	<b>-</b>
<b>A5 Transfers between funds</b>	<b>-£3,213.90</b>	<b>£3,213.90</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>42,379</b>	<b>7,151</b>	<b>-</b>	<b>49,530</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>36,937</b>	<b>2,809</b>	<b>-</b>	<b>39,746</b>	<b>-</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Reliance Bank Current Account	25,892	6,484	-
	Reliance Bank AF Current Account	813	2,438	-
	IBS Sizewell Account	-	6,855	-
	IBS Savings Account	10,232	-	-
	<b>Total cash funds</b>	<b>36,937</b>	<b>2,809</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

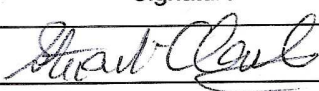
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>	Sound and visual equipment	Unrestricted	-	-
	Computer Equipment	Unrestricted	-	-
	Chairs	Unrestricted	-	-
	Abis Footprints stock	Restricted	-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	STUART CLARKE	25/08/21

# **Independent examiner's report to the trustees of New Life Church, Great Cornard on accounts for the year ended 31 December 2023**

I report to the trustees on my examination of the accounts of the charity ("the Trust") for the year ended 31 December 2023.

## **Responsibilities and basis of report**

As the charity's trustees of the Trust, 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 Trust'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 the examination which give me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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 this report in order to enable a proper understanding of the accounts to be reached.

N K Smith FCA

19 Highbury Way, Great Cornard, Sudbury, Suffolk, CO10 0HE

24 July 2024

**NEW LIFE CHURCH, GREAT CORNARD**

England & Wales - Charity number 1162045

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# Accounts

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# New Life CHURCH



Looking Up | Looking In | Looking Out

## TRUSTEE'S REPORT FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2022

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Charity: New Life Church, Gt. Cornard

Charity No: 1162045

Charity Address: Community Office, CloverLink [Off Clover Court], Minsmere Way, Gt. Cornard, Sudbury. CO10 0LL

Trustees: Richard Soper, Matt Warnock, Graham Jack, Faith Marsden, Nigel Bayley

New Life Church is a registered charity and can be regarded as acting on behalf of the congregation meeting together and being known as New Life Church [NLC]. The trustees now have pleasure in presenting their report for the year ended 31<sup>st</sup> December 2022

The report is prepared as part of the church's policy of following best practice and is therefore in line with the 'Statement of Recommended Practice – Accounting and Reporting by Charities' and complies with applicable law.

### CHARITABLE OBJECTS:

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New Life Church, Gt. Cornard is a charity for the advancement of the Christian faith in the area of Gt. Cornard, Suffolk and in areas of the world, where we have similar beliefs / having developed relationships with churches in other countries. I.e. Reggio Emilia [Italy] and Ruse [Bulgaria]

- Providing opportunities for worship, prayer and teaching
- Meeting for fellowship together and outreach
- Providing training in ministry skills
- Providing support for the lonely, sickness [whether mental or physical] and less able in the community

### ORGANISATION & GOVERNANCE:

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The Elders [Matt Warnock & Ben Troughton] of the church meet weekly together and then on a monthly basis together with the wider leadership team to consider the strategic direction of

the church. The Elders also have responsibility for the pastoral matters in the church. The day-to-day leadership of various works and ministry areas is devolved to ministry leads who have budgetary accountability for their areas of responsibility.

The Trustees are responsible for legal and administrative matters – The Elders seek to recruit further Trustees based on either relevant expertise and/or reputation in their chosen field of business/ministry.

## REVIEW OF ACTIVITIES:

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As we moved into 2022, we began to find our way using the bigger space at Thomas Gainsborough main school building and finally setting up CloverLink to support our local community in Gt. Cornard.

For ease we have split our review into 4 areas: NLC | Church; NLC Community; Community Engagement and Abi's Footprints Baby Bank

## NLC | CHURCH

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Reflecting back into 2021, we felt God had asked us to focus on 'Crying Out in Prayer' looking at: cries of the heart; cries for the church and for our town and local area. This was a special place to start the year, as we welcomed new people to the church and fostered a deeper need and heart for prayer.

We followed this up over 12wks looking at Jesus and how following him changes our lives today. Challenging us to see Jesus in full multi-colour, as: Immanuel, Teacher, Bringer of Life, Justice, Love, Healer, Saviour, the Risen One, Lord and Coming Back. We finished of the year looking at the series Sunday School Theology and how we cannot presume everyone knows the biblical stories and then for those that have been in church for longer, how God can still speak in familiar stories they'd grown up with.

Throughout the year we also welcomed speakers from the Eden's Project, the Fisherman's Mission, OM and SIM to share their work.

We have continued to provide a live stream of the Sunday morning service to help people continue to engage in the Sunday gathering – this remains a challenge with the extra volunteers required each week and extra knowledge to provide the resource. The Live Stream has and continues to be a blessing for those unable to attend through health issues – giving them the opportunity to be involved and see familiar faces.

Creche continued to develop their teaching resources for our youngest members of the church (from HeartShapers) providing story and creative crafts that constantly bring those stories to life.

The Youth and Junior Church carried on their own specific teaching from Energize looking at practical life issues, bible characters and themes. – We also saw 7 of our youth join the Eden's Project as they attended the Satellites Youth Conference at Peterborough Showground.

Life Groups in Acton, Gt. Waldingfield, Sudbury and Gt. Cornard continued to support church members practically explore their faith in safe environments where questions can be asked, and discussions had. Time can be spend getting to know each other better, to pray and share at a more personal level.

Further support comes through weekly youth activities, discipleship one2ones/group work, youth mentoring network, home visitation and prayer meetings.

During the year covered by this report, the churches membership went up and down as people made NLC their home with others deciding to move on to new fellowships [Membership sitting 105 DEC22].

During the year we began exploring the LICC Course as a leadership team, with the second phase looking who could join us a 'champions' in this year long course. It was answering the questions we had as leadership. In how we support people on their frontlines and create a culture at church that empowers and upskills people to reach their own personal frontlines. Eleven have accepted and signed up for course starting Jan23, alongside this we plan for the first term of 2023 to teach on how to Look Out – practical lessons exploring the many ways we see faith shared by Jesus and the early church.

To assist in the practical running of the church we advertised and employed an Office Administrator on 6hrs a week (term time only) to provide support to the Community Pastor and Eldership. Having been unsuccessful in bringing in a second worker during 2021, we advertised more widely through a variety of paid options. We began the interview process with one individual, who sadly removed themselves from the process after 3 meetings.

## NLC COMMUNITY

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Our Community Pastor continues to oversee our outreach into the community. Having started the year focusing on prayer, it was felt that God was asking something different from the big community events. We have sought to use CloverLink more as a lighthouse to the community and to begin to more hands and feet into the surrounding area.

We continued our involvement in the one of the local primary schools – Pot Kiln PS. Offering a combination of pastoral support to children, families and teachers. This was still more focused on Yr. 6's following the pandemic, so access was more limited to 1 or 2 classes rather than the whole school. Weekly I supported a couple of the more complex Yr. 6 children through the year into SATS and to the end of the school year. In the summer term, we supported the school by joining them for the 3-day school residential at Mersea Island.

Through conversations with the Head and Yr. 6 teachers, we looked at a pier support group for September with 8 children (from two classes) that would come with a variety of social/educational needs that effect class time and/or friendships.

With the role of a Governor becoming more paperwork and meetings, it was agreed that Ben would step down as a Governor in March to focus more on practically supporting Yr. 6 students and the Head and the Yr. 6 staff.

Linked to the school's work was continuing to mentor fortnightly an upper school student that is not currently based in education currently having been removed from all the local Upper Schools.

Aware of the some of the more practical and pressing needs in our community – we expanded our 'LoveFund' budget to practically be able to support local families, schools and local projects. This was facilitated through food, clothes and gift vouchers along with purchasing wish list items for Pot Kiln PS.

## COMMUNITY ENGAGEMENT

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CloverLink our Community Office has started to find its own identity as we've started weekly morning prayer meetings, monthly litter picks and prayer walks into the connected community around the building. We have also sought to foster closer relationships with our neighbours and have begun a monthly CloverLink-Up Coffee Morning to help this.

CloverLink remains a stopping point for Abi's Footprints clients coming in to help the work to receive support – further detail on this is found below.

Through our developing relationships, we have continued to develop our Monday Night Football for Dad's and Young Lads with over 40+ contacts being involved – Football is the mechanism that helps the team get to know people, their stories and the social aspect helps build friendship and deeper support for the more complex issues that have arisen.

Part of our vision has been to enable and encourage individuals to find their frontline as they get to know people in their circles. For our Community Pastor this has seen a move from supporting the community as a Governor at Pot Kiln, to undertaking the role of Chairman in the local TRIathlon club.

One of the key dates in our church calendar has always been our Sizewell Weekend away, as it provides NLC with the chance to invite these connections together.

## ABI'S FOOTPRINTS BABY BANK

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Since Abi's Footprints was set up in 2017, times have probably never been tougher for young families, nor demand for our services greater. Due to the cost-of-living crisis many more families are being pushed into poverty and are struggling to provide even the most basic practical essentials for their babies and young children. This is reflected in a steady increase

in the number of requests that our team of volunteers receive directly from families, as well as referrals from health visitors and social workers etc. In 2022 we responded to 283 requests from 111 families for practical essentials for 150 children which was over 40% more than 2021. This trend continues and includes a notable increase in the number of mothers and children from East London fleeing domestic violence and being placed in temporary accommodation in Sudbury.

Our small storage facility at **Stour Valley Business Centre (SVBC), Sudbury**, where we sort, store and prepare goods for delivery, is bursting at the seams and volunteers, many of whom are retirees, are finding it increasingly difficult to work safely within the cramped space, lifting heavy boxes and using ladders for the high racking. We are looking forward to moving June23, to a much larger industrial unit on the same site (SVBC).

When we move in June23, families will be able to visit the new facility where they will be offered a warm welcome, simple refreshments, a listening ear, informal advice if needed, and relevant information about other sources of support. They will be able to select clothes and footwear in comfort, and view and choose anything else they need, ensuring that their child remains safe, warm, comfortable, mobile, stimulated and active, at no financial cost. Many, if not most families, will return several times as their child grows, or as new siblings arrive. We will also be able to build up our team of volunteers with increased confidence, in a safe environment.

Meanwhile we also continue to welcome families to our local 'Hub' at CloverLink in Great Cornard. Here we also invite our elderly Clover Court neighbours to our monthly Clover Link-Up coffee mornings and one or two are involved in our occasional clothes sorting sessions. We also keep in regular touch with those who are house-bound.

Another notable development in the last year has been our new 'Stay & Play' drop-in for mums and babies at the Stevenson Community Centre which we run twice a month alongside the outreach wellbeing and weighing sessions run by Suffolk Children's Service Phoenix Centre in Great Cornard. We began this venture in September 2022 and it is thriving and proving to be very popular and much needed provision, bringing us in touch with many mums in an area where there is very little similar free provision.

Our aim continues to be to share the light and love of Jesus through our words and actions and we thank God for His continuous faithfulness and provision in all that we do.

# 2022 FINANCIAL REPORT

## INTRODUCTION

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Our income for the year was £73,339 and our expenses were £73,266 – matching our intention to be a church that looks to use the resources we are given.

## INCOME

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Our income was £6,178 higher than budget (£67,160) largely down to securing two grants totalling £7,000 for the work of Abi's Footprints. These grants were awarded by the Suffolk Community Foundation. £3,500 was given from the Joy Abbot fund towards the rent on the storage facility for the baby bank, and a further £3,500 was given from the Household Support Fund to alleviate the impact of the Covid pandemic on the community. This was distributed through gift vouchers from Tesco, Sainsburys, Aldi and Clarks for families supported through our Abis Footprints Baby Bank initiative.

Two thirds of our overall income is made up from regular donations to NLC (£40,375) and gift aid recovery (£8,790). Just over £5,000 came from our Sizewell Weekend (£3,389) and Monday Night Football (£1,760).

Donations for special collections brought in £6,855 which was increased by New Life Church to £7,734 and supported individuals and local, national and international organisations including two missionary couples, Tearfund, Compassion, Operation Mobilisation, Friendship Church in Bulgaria, Edens Youth Project, Future Vision, Samaritans Purse and the Bible Society.

Financial donations for the work of Abi's Footprints brought in an additional £4,816.

Despite the pressures on personal finances, our income remained in line budget.

## EXPENDITURE

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Our expenditure was £11,704 lower than budget – primarily due to our continuing search for a second worker, of which £10,500 was planned to be spent.

Salary costs continue to be our largest expenditure. During 2022 a part time administrator was employed, bringing our total employment costs to £28,541 – 39% of all expenditure. Our second largest expenditure was on Abi's Footprints Baby Bank. £13,827 was spent, including £4,800 on rent for the storage location and £1,000 on rent for our Clover Link hub in Great Cornard. A further £3,500 was spent from the Household Support Fund on vouchers. £404 was spent on running the Stay and Play mums and toddler group, with the remaining £4,123 spent on general running costs, and purchasing of items that are supplied new – such as cot mattresses.

Spending on the Monday Night Football outreach initiative was £2,000, and £4,363 was spent on our Sizewell Weekend.

We continue to meet in Thomas Gainsborough School and paid £2,914 rent, and our gifts to external preachers was £1,500.

The above accounts for just over £53,000 of expenditure (73%). The remaining £20,000 was spent on our general running costs including overheads such as insurance, licenses, DBS checks, etc and day-to-day costs such as refreshments, resources, equipment, etc.

## OPENING AND CLOSING BALANCE

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We opened 2022 with £49,458 across all accounts and our closing balance was £49,530. Of this closing balance, £7,151 is held in restricted funds, £34,243 is held in unrestricted funds, and £8,136 is held in our liabilities account.

We will review our liabilities account annually and ensure that we hold sufficient funds to meet any employment or rental contractual requirements should we need to terminate any agreements. The figure will be reviewed and agreed on the understanding that it is unlikely that we would need to withdraw from all agreements at the same time.

## BUDGET FOR 2023

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Our successful grant applications coupled with our inability to secure the employment of a second worker meant that our overall income and expenditure was £11,740 more favourable than anticipated.

While our general income and expenditure have closely matched in the last few years, exceptional gifts of £30,000 in previous years has inflated our balance. It was intended that these gifts would be used for salary for a second worker, meaning we wouldn't have to reduce our activities in other areas to support this role. However, we have not been able to successfully recruit someone into this role, meaning our balance has remained higher than we would like for the last couple of years.

It is our intention that we will budget for expenditure to be higher than income to responsibly reduce our balance.

## DECLARATION:

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Following the Trustees meeting on 26th April 2023 the above Trustees Report was agreed as being a true and fair representation of the work carried out by New Life Church.

Signed: Faith Marsden

Dated: 26.04.23

Signed: 

Dated: 26/4/23

Signed: \_\_\_\_\_

Dated: \_\_\_\_\_



## Receipts and payments accounts

For the period from	Period start date 01/01/2022	To	Period end date 31/12/2022
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations Received	40,415	13,726	-	54,141	67,002
Grants	-	7,000	-	7,000	9,042
Other income	313	3,094	-	3,407	3,470
Gift Aid Recovery	8,790	-	-	8,790	9,423
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>49,518</b>	<b>23,820</b>	<b>-</b>	<b>73,338</b>	<b>88,937</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>49,518</b>	<b>23,820</b>	<b>-</b>	<b>73,338</b>	<b>88,937</b>
<b>A3 Payments</b>					
Bank and currency charges	308	112	-	421	337
Donations given	3,134	11,312	-	14,446	11,038
Local projects and outreach work	-	-	-	-	-
Other expenses	1,951	888	-	2,839	1,558
Professional Fees	4,913	170	-	5,083	4,106
Rent and building expenses	3,019	12,181	-	15,200	11,628
Resources	2,151	2,496	-	4,647	10,401
Stationary, printing and office supplies	417	50	-	467	225
Telephone, internet and postage	1,046	86	-	1,133	1,056
Travel expenses	63	-	-	63	185
Wages, pension and personal development	27,768	1,200	-	28,968	26,890
<b>Sub total</b>	<b>44,771</b>	<b>28,496</b>	<b>-</b>	<b>73,266</b>	<b>67,424</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>44,771</b>	<b>28,496</b>	<b>-</b>	<b>73,266</b>	<b>67,424</b>
<b>Net of receipts/(payments)</b>	<b>4,748</b>	<b>- 4,676</b>	<b>-</b>	<b>72</b>	<b>21,513</b>
<b>A5 Transfers between funds</b>	<b>- 2,810</b>	<b>2,810</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>40,441</b>	<b>9,016</b>	<b>-</b>	<b>49,457</b>	<b>8,669</b>
<b>Cash funds this year end</b>	<b>42,379</b>	<b>7,151</b>	<b>-</b>	<b>49,529</b>	<b>30,182</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Reliance Bank Current Account	34,253	2,185	-
	Reliance Bank AF Current Account	11	6,404	-
	IBS Sizewell Account	-	2,931	-
	IBS Savings Account	8,115	-	-
	<b>Total cash funds</b>	<b>42,379</b>	<b>7,151</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

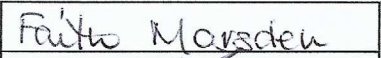

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>	Sound and visual equipment	Unrestricted	-	-
	Computer Equipment	Unrestricted	-	-
	Chairs	Unrestricted	-	-
	Abis Footprints stock	Restricted	-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	FAITH MARSDEN	15.09.23
	MATTHEW WARNECK	1/10/23

# **Independent examiner's report to the trustees of New Life Church, Great Cornard on accounts for the year ended 31 December 2022**

I report to the trustees on my examination of the accounts of the charity ("the Trust") for the year ended 31 December 2022.

## **Responsibilities and basis of report**

As the charity's trustees of the Trust, 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 Trust'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 the examination which give me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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 this report in order to enable a proper understanding of the accounts to be reached.

N K Smith FCA

19 Highbury Way, Great Cornard, Sudbury, Suffolk, CO10 0HE

8 July 2023

**NEW LIFE CHURCH, GREAT CORNARD**

England & Wales - Charity number 1162045

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# Accounts

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# New Life CHURCH



Looking Up | Looking In | Looking Out

Trustee's Report for the year ended 31<sup>st</sup> December 2021

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Charity: New Life Church, Gt. Cornard

Charity No: 1162045

Charity Address: Community Office, CloverLink [Off Clover Court], Minsmere Way, Gt. Cornard, Sudbury. CO10 0LL

Trustees: Richard Soper, Matt Warnock, Graham Jack, Faith Marsden, Nigel Bayley

New Life Church is a registered charity and can be regarded as acting on behalf of the congregation meeting together and being known as New Life Church [NLC]. The trustees now have pleasure in presenting their report for the year ended 31<sup>st</sup> December 2021

The report is prepared as part of the church's policy of following best practice and is therefore in line with the 'Statement of Recommended Practice – Accounting and Reporting by Charities' and complies with applicable law.

## CHARITABLE OBJECTS:

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New Life Church, Gt. Cornard is a charity for the advancement of the Christian faith in the area of Gt. Cornard, Suffolk and in areas of the world, where we have similar beliefs / having developed relationships with churches in other countries. I.e. Reggio Emilia [Italy] and Ruse [Bulgaria]

- Providing opportunities for worship, prayer and teaching
- Meeting for fellowship together and outreach
- Providing training in ministry skills

- Providing support for the lonely, sickness [whether mental or physical] and less able in the community

## ORGANISATION & GOVERNANCE:

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The Elders [Matt Warnock & Ben Troughton] of the church meet weekly together and then on a monthly basis together with the wider leadership team to consider the strategic direction of the church. The Elders also have responsibility for the pastoral matters in the church. The day-to-day leadership of various works and ministry areas is devolved to ministry leads who have budgetary accountability for their areas of responsibility.

The Trustees are responsible for legal and administrative matters – The Elders seek to recruit further Trustees based on either relevant expertise and/or reputation in their chosen field of business/ministry.

## REVIEW OF ACTIVITIES:

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Along with many other organisations with the pandemic still having an effect on the freedom to gather and affecting weekly practice.

## NLC: CHURCH

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We have sought to be creative and review what makes us NLC and how we continue to build community when physical meeting has been challenged. One of the big changes of 2021 saw us move into Thomas Gainsborough main school building from the Sixth Form, allowing more space to be together as we looked to build confidence in gathering and still adhere to governmental guidance on COVID.

Care packages, encouragements, service resources/gifts and Love Fund gifts continued to be a normal aid to supporting community at this time to help people feel part of something bigger.

During the year covered by this report and with the pandemic still affecting weekly attendance, the church has continued to further increase its membership. Seeking to bring relevant and challenging teaching from Crèche all the way up to our adult congregation. Not wanting to just return to our 'normal' Sunday practice, we spent time reviewing Sunday mornings: taking what worked from services online, what hadn't we missed and then put together a hybrid of the team. One of the main challenges from moving online back to physical services was volunteers, so as part

of the review was to also streamline what our volunteers were involved with and the amount of people needed to run a Sunday.

We also saw this as a key time to speak into discipleship within the church looking at teaching series' in: Matthew | God speaking into our Story; Abide, Abiding Habits and The Bible Course (Bible Society)

In looking at our teaching series, both the Youth and Junior Church returned to their own specific teaching and changed their resource. The Adults continuing a longer-term teaching strategy with specific series' tying into Life Group studies. Further support comes through weekly life groups, youth activities, discipleship one2ones/group work, youth mentoring network, home visitation and prayer meetings. During this time we also began another Life Group in Acton, specifically looking to support new Christians or those exploring faith.

## NLC COMMUNITY

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Our Community Pastor continues to oversee our outreach into the community. Supporting and facilitating our community events – With the impact of the pandemic still being felt we again agreed to postpone our community events and sought alternative ways to support the local community through this period. Through our links with the local primary schools, Abi's Footprints Baby Bank and the local Storehouse Food Bank we have provided financial support (Tesco's Vouchers) along with assisting with specific shopping lists of needed items.

Sadly, another element of our work that was hindered was our involvement in both primary schools, we sadly weren't able to begin back at Wells Hall Primary with a change in head teacher and change in focus. Pot Kiln Primary began slowly and was on / off depending on COVID risk assessments, supporting Yr6's and particular children in the community continued alongside through one2one work. My role as a Governor kept me involved in the day to day running of the school, supporting teachers, their families and children in the school.

## COMMUNITY ENGAGEMENT

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A year into CloverLink (Community Office) we have seen slow progress in how we use the building and support the local community. Relationships have started to form and we can see how this could develop further once restrictions and confidence in meeting in smaller (inside) spaces returns for both the church and Abi's Footprints.

Through our developing relationships, we have continued to develop our Monday Night Football for Dad's and Young Lads with over 40+ contacts being involved. Visitation and one2one support and encouragement with families linked to the Primary schools. Our social Book Club continues to meet termly, and our Love Fund responds to practical and/or financial needs that are highlighted in our community.

## ABI'S FOOTPRINTS BABY BANK

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Abi's Footprints Baby Bank began in March 2017 in response to the needs of families struggling in difficult circumstances, to meet the everyday needs of babies and toddlers up to age 3. The age range was extended to 5 years in 2021 as the need increased.

The project is run by a team of volunteers that receive and sort a wide range of items at our storage facility and prepare them for delivery. This could mean, for example, a Moses Basket full of essential clothing, bedding and toiletries for a newborn baby. Or, it could be a stroller, cot-bed and toys for a toddler. Most items are pre-loved and all are provided free of charge.

We also welcome families to visit CloverLink, our local 'hub' in Gt. Cornard, where they can choose and collect the things they need if they prefer. Here we can offer simple hospitality in a more comfortable setting. Similarly, our monthly 'drop-in' OASIS for Mums, Bumps, and Babies offers a relaxed and friendly environment where parents and carers can find a listening ear and informal support.

Requests for help have increased steadily from 79 in 2018 to an anticipated 200+ in 2021 and are often from families returning for further provision for their growing children. This gives the team valuable opportunities to build relationships and hear about the many challenges families face such as sudden job loss, family break up, poor life opportunities, delayed benefits and steadily increasing pressure on family budgets, not least because of rising food and fuel costs.

As the project has grown over the last few years, our heart has always been to look at how we support people holistically be that practically, emotionally or spiritually. As the work has expanded and relationships formed, the gaps in what we are able to offer have become more obvious. We are at an exciting place where, to develop the work further, we need someone with the time and gifting to support the amazing team and grow the pastoral work of Abi's Footprints. This could include, for example, establishing Small Groups, One2One pastoral visits, parenting courses and marriage courses.

# 2021 FINANCIAL REPORT

## ONGOING PANDEMIC UNCERTAINTY

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The ongoing pandemic led to great uncertainty as to when we could begin to think about doing church 'normally' again. While we were unable to meet in person, as a gesture of goodwill we were paying rent at 50% value to Thomas Gainsborough School. We didn't know when we would be meeting in person again, and whether we would be able to hold any of our community events.

## OPENING BALANCES

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Our opening balance across all accounts in 2021 was £27,943. This includes £8,065 held in a savings account to cover us for any liabilities for employment or rent related costs. This leaves £19,878 as working balance split between New Life Church and Abi's Footprints related activities.

## BUDGET FOR 2021

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We tried to take a balanced view to the budget and assume that some operations would resume through the year, and we were also continuing without plans to employ a second worker.

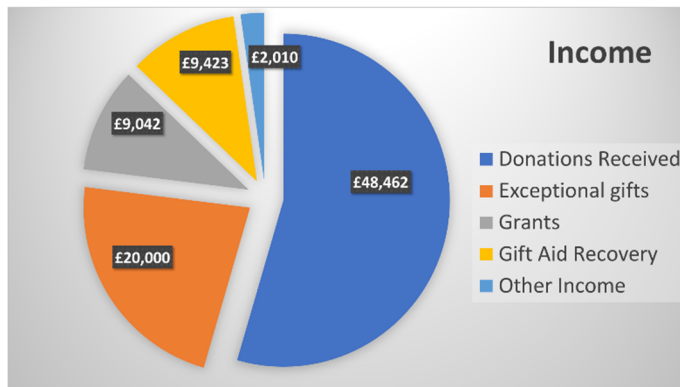
Our balance had grown by just over £12,000 in 2020 – almost in whole due to two gifts given, one of £10,000 to New Life Church and one of £2,500 to our Abi's Footprints initiative.

Given that New Life Church is a church that would not ordinarily grow funds, our budget for 2021 assumed income of £68,017 and expenses of £77,859. It was hoped that we would have a second worker in place for the second half of the year.

## INCOME

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Income for the year was £88,937 against a budget of £68,017, an excess of £20,920. During 2021 we received two further gifts of £10,000 each which accounts for most of the income received more than budget.



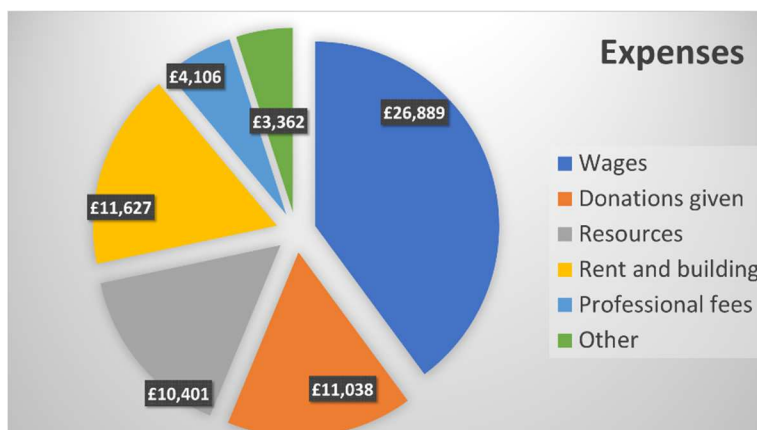
Aside from the exceptional gifts: £48,462 was received from general donations. £9,042 was received from grants. £9,423 was gift aid recovery. £2,010 came from other sources.

Our grant income for the year was received from:

- £5000 for our Abi's Footprints initiative from Suffolk Community Foundation Henry Smith Charity
- £2300 for our Abi's Footprints initiative from Suffolk Community Foundation's Covid Fund
- £909.42 for New Life Church from Suffolk Community Foundations Covid Fund
- £500 for New Life Church from Babergh District Councils Locality Fund.
- £333 for our Abi's Footprints initiative from Waitrose

## EXPENDITURE

Expenditure for the year was £67,423 against a budget of £77,859, an underspend of £10,436. We were unsuccessful in our aim to have a second worker in place for the second half of the year, and having budgeted £10,500 for this salary this primarily explains the underspend.



Our broad expense categories are shown here, with Wages and employment related costs being our largest expense category.

While we continued to pay rent to Thomas Gainsborough School at half the usual rate while we were

not occupying the premises for our services, we continued to pay the usual rental rate for our Abi's Footprints storage facility, and our community hub in Great Cornard.

During 2021 we held several collections for other causes, and the £11,038 is the total of funds given to other organisations and individuals.

## CLOSING BALANCES AND 2022 OUTLOOK

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Due to the reasons outlined above, our balance grew from £27,943 to £49,457. In the latter half of 2021 we were able to meet in person again, so our running costs will increase again because of this. We were blessed to receive a final two £10,000 in exceptional gifts during 2021 from the same source of the £12,500 gifts received in 2020. We are continuing our search for a second worker which will also increase our costs.

Our budget for 2022 has been developed with continued uncertainty against the backdrop of the pandemic. We have kept our income budget in line with our 2021 budget, being £67,160 for 2022 (against £68,017 for 2021) and our expenditure budget is £84,970.

While this is a budget deficit of £17,810 (-£13,900 for NLC and -£3,910 for AF), it assumes that we will have a second worker in place and it will address the surplus of funds built up over the last couple of years.

### DECLARATION:

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Following the Trustees meeting on 27th April 2022 the above Trustees Report was agreed as being a true and fair representation of the work carried out by New Life Church.

X Signed: Faith Marsden

Dated: 13.09.22

Signed: [Signature]

Dated: 17/9/22

Signed: \_\_\_\_\_

Dated: \_\_\_\_\_



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
New Life Church

No (if any)  
1162045

CC16a

## Receipts and payments accounts

For the period from 01/01/2021 To 31/12/2021

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations Received	53,123	13,879		67,002	60,988
Grants	-	9,042		9,042	7,992
Other income	1,801	1,669		3,470	5,320
Gift Aid Recovery	9,423	-		9,423	6,785
	-	-		-	-
	-	-		-	-
	-	-		-	-
	-	-		-	-
<b>Sub total (Gross income for AR)</b>	<b>64,347</b>	<b>24,590</b>	<b>-</b>	<b>88,937</b>	<b>81,085</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>64,347.00</b>	<b>24,590.00</b>	<b>-</b>	<b>88,937.00</b>	<b>81,085</b>
<b>A3 Payments</b>					
Bank and currency charges	285	52		337	
Donations given	3,062	7,976		11,038	
Local projects and outreach work	-	-		-	
Other expenses	1,443	115		1,558	
Professional Fees	4,086	20		4,106	
Rent and building expenses	3,367	8,261		11,628	
Resources	5,103	5,298		10,401	
Stationary, printing and office supplies	178	47		225	
Telephone, internet and postage	960	96		1,056	
Travel expenses	185	-		185	
Wages, pension and personal development	24,868	2,022		26,890	
<b>Sub total</b>	<b>43,537</b>	<b>23,887</b>	<b>-</b>	<b>67,424</b>	<b>-</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>43,537</b>	<b>23,887</b>	<b>-</b>	<b>67,424</b>	<b>-</b>
<b>Net of receipts/(payments)</b>	<b>20,810</b>	<b>703</b>	<b>-</b>	<b>21,513</b>	<b>81,085</b>
<b>A5 Transfers between funds</b>	<b>- 1,522</b>	<b>1,522</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>21,153</b>	<b>6,791</b>	<b>-</b>	<b>27,944</b>	<b>15,768</b>
<b>Cash funds this year end</b>	<b>40,441</b>	<b>9,016</b>	<b>-</b>	<b>49,457</b>	<b>96,853</b>



# **Independent examiner's report to the trustees of New Life Church, Great Cornard**

I report to the trustees on my examination of the accounts of the charity for the year ended 31 December 2021.

## **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 the examination which give me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Act; or
- the accounts do 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 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.

N K Smith FCA

19 Highbury Way, Great Cornard, Sudbury, Suffolk, CO10 0HE

27 July 2022

**NEW LIFE CHURCH, GREAT CORNARD**

England & Wales - Charity number 1162045

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# Accounts

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# New Life CHURCH



Looking Up | Looking In | Looking Out

Trustee's Report for the year ended 31<sup>st</sup> December 2020

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Charity: New Life Church, Gt. Cornard

Charity No: 1162045

Charity Address: Malcolm Allard, 7 Fields View, Sudbury. CO1 1BJ

Trustees: Richard Soper, Matt Warnock, Graham Jack, Faith Marsden, Nigel Bayley

New Life Church is a registered charity and can be regarded as acting on behalf of the congregation meeting together and being known as New Life Church [NLC]. The trustees now have pleasure in presenting their report for the year ended 31<sup>st</sup> December 2020

The report is prepared as part of the church's policy of following best practice and is therefore in line with the 'Statement of Recommended Practice – Accounting and Reporting by Charities' and complies with applicable law.

## Charitable Objects:

New Life Church, Gt. Cornard is a charity for the advancement of the Christian faith in the area of Gt. Cornard, Suffolk and in areas of the world, where we have similar beliefs / having developed relationships with churches in other countries. I.e. Reggio Emilia [Italy] and Ruse [Bulgaria]

- Providing opportunities for worship, prayer and teaching
- Meeting for fellowship together and outreach
- Providing training in ministry skills
- Providing support for the lonely, sickness [whether mental or physical] and less able in the community

## Organisation & Governance:

---

The Elders [Matt Warnock & Ben Troughton] of the church meet weekly together and then on a monthly basis together with the wider leadership team to consider the strategic direction of the church. The Elders also have responsibility for the pastoral matters in the church. The day-to-day leadership of various works and ministry areas is devolved to ministry leads who have budgetary accountability for their areas of responsibility.

The Trustees are responsible for legal and administrative matters – The Elders seek to recruit further Trustees based on either relevant expertise and/or reputation in their chosen field of business/ministry.

## Review of Activities:

---

During the year covered by this report, the church has continued to further increase its membership, seeking to bring relevant and challenging teaching from Crèche all the way up to our adult congregation. Both the Youth and Junior Church have begun to follow the same curriculum, with the Adults continuing a longer-term teaching strategy with specific series' tying into Life Group studies. Further support comes through weekly life groups, youth activities, discipleship one2ones/group work, youth mentoring network, home visitation and prayer meetings. – *Along with many other organisations with the pandemic taking root, the majority of our activities have moved digitally online to YouTube or Zoom to support individuals, we have not been able to meet physically since March when the lockdowns began. We have sought creative ways to engage with our community within the guidelines – key to us as a church is community and we have looked at ways to develop community during this period when it's been almost impossible to meet or congregate. Care packages, encouragements, service resources/gifts and Love Fund gifts have become a normal aid to supporting community at this time to help people feel part of something bigger.*

Our Community Pastor continues to oversee our outreach into the community. Supporting and facilitating our community events – Easter Bash Kids Club, Sizewell Weekend Away, Summer Shine Fun Day, Light Party [Halloween Alternative] and Cornard Christmas Event. Along with our community events we have sought seeker friendly services within our calendar to further link our different community works together. – *In light of the COVID Pandemic we have sadly had to postpone our community events and sought alternative ways to support the local community through this period. Through our links with the local primary schools, Abi's Footprints Baby Bank and the local Storehouse Food Bank we have provided financial support (Tesco's Vouchers) along with assisting with specific shopping lists of needed items.*

Sadly, once the pandemic kicked in and lockdowns began, our involvement in schools completely stopped. One primary school completely ceased their work with us and as yet has not been reintroduced again. The second primary school in our area has welcomed our support, but this has been limited to fit in with their COVID risk assessments, ensuring that we only meet with one child within one class. There is a plan for post lockdown to reintroduce further work with this school.

Community engagement: We have been able this year to open up our community office in one of the local estates. The plan of the facility is to create a local hub for Abi's Footprints Baby Bank alongside creating a local identity/presence for New Life Church. The building has a church office, domestic kitchen, bathroom, storeroom and lounge. COVID has provided the time to set up the building ready for use, being able to give it a fresh coat of paint and setting up the resources required to support the local community. Our plan and hope for 2021 is to fully open up the building and start using it as it was dreamt of.

Through our developing relationships, we have continued to develop our Monday Night Football for Dad's and Young Lads with over 36 contacts being involved. Visitation and one2one support and encouragement with families linked to the Primary schools. Our social Book Club continues to meet termly, and our Love Fund responds to practical and/or financial needs that are highlighted in our community. – *In part this has been able to still occur, within the COVID guidelines and national/local lockdowns meeting up has been more complex. Through the avenues of messenger groups and virtual catch ups this work has continued to develop and support. Our Love Fund has sought additional opportunities to provide and respond to local needs, bringing encouragement alongside loss, loneliness and anxiety during the pandemic.*

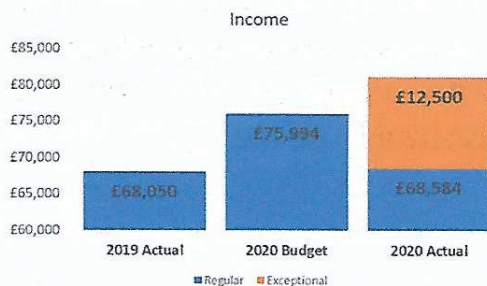
Abi's Footprints Baby Bank continues to foster quality relationships with young mothers and families, providing practical and emotional support for new and growing families. As part of its growth along with the main HQ facilities, additional spaces were acquired for the work: Oasis (Hiring space within a community centre) - a monthly Mother & Toddler group to support families linked to Abi's; additional storage to cater for larger items along at the HQ, with the local Abi's Hub called 'CloverLink' being set up and ready for use in Gt. Cornard. With the pandemic the opening of this resource has been postponed. – *the method and process of support has been largely hindered during the pandemic, with the team needing to isolate for period of team and volunteers unable to take on their normal roles. This has not stopped the team finding and adapting ways of supporting individuals through this time. In 2020 they had 153 requests that covered 78 families.*

## 2020 New Life Church Financial Report

### Opening Financial Position

We entered 2020 with £15,768 held across all our accounts, of which £12,547.67 was held in unrestricted funds and £3,220.33 was held in restricted funds. Of the £12,547.67 unrestricted funds, £8,050.24 was in our liabilities account and £4,497.43 was available for general funds.

### Income for the year



Our income for 2019 was £68,050 and we'd budgeted for an increase in income of around 11½% to £75,994. Our actual income for 2020 was £81,084 which exceeded our budget by £5,090.

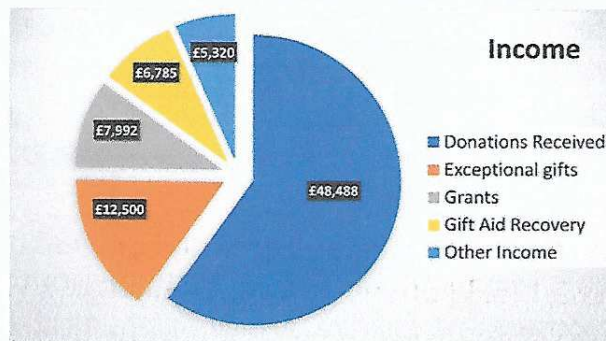
This was largely due to receiving two exceptional gifts during 2020 – one of £10,000 for general church funds and one of £2,500 for our Abi's Footprints work.

Without these, our income would have been £68,584 which is below budget and close to parity with 2019.

### Income sources

Our income for the year was reasonably unaffected due to being unable to meet because of the pandemic as the majority of our income comes through standing orders.

Around three quarters of our income - £60,988 - came from regular donations and the exceptional gifts.



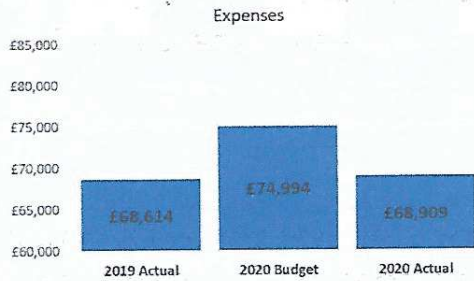
We received a further £6,785 from gift aid recovery and £5,320 from other income. Other income is primarily from Ben's schools work and the Monday Night Football – both activities had to stop during the pandemic, which resulted in lower income.

We received £7,991.66 in grants during 2020, these were from:

- £2,000 from Suffolk Community Foundation towards the rent for our Abi's Footprints initiative
- £5,000 from Henry Smith Charity towards the running costs of our Abi's Footprints initiative
- £991.66 from Babergh District Council towards the setup costs of the Clover Link community hub in Great Cornard

## Expenses for the year

Our budget for 2020 was £74,994 – an increase of £6,380 (around 10%) on 2019 – but our actual expenses for 2020 were £68,909 – an increase of just £295 on 2019.



We always strive to be a church that fully use the financial gifts we have been given, but this year has been an exception to this for several reasons.

The pandemic significantly altered our spending based on the budget set out at the start of the financial year. We were not able to hold any of our free community events during the year (Easter Bash, Summer Shine, Light Party or Cornard Christmas). We had increased costs associated with the equipment and licensing needed for switching to virtual services.

Our net financial change for the year was £12,175 (Income of £81,084 less expenses of £68,909). Without the exceptional gifts of £12,500 then our expenses and income would be close to parity.

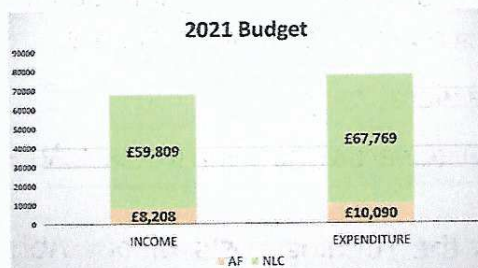
As usual, employment related costs continue to be our largest expense, totalling £26,873.37 (39% of total expenses). We spent £14,094.64 (20.5%) in gifts – this includes money given to ministries and individuals that we support as a church and birthday presents to the kids in Sunday School. Also included in this figure is £704 in gift cards given to local schools to supplement packages they were supplying to support families. This expense was instead of our Cornard Christmas community event.

## Closing financial position

At the end of 2020, we had £27,943.38 across all our accounts, an increase of £12,175.38 on the opening position of £15,768.00

## Budget for 2021

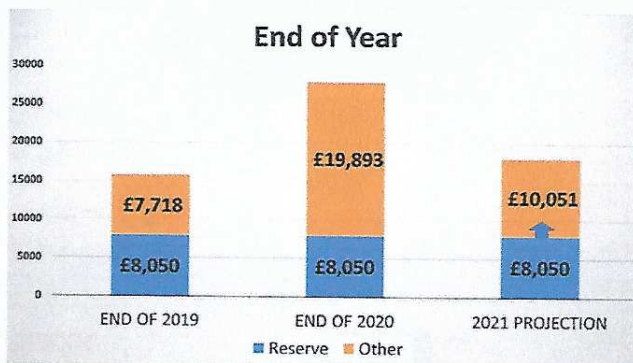
Unusually for New Life Church, we are intentionally running a budget deficit for 2021.



Our budget income is £68,017 (split £8,208 on our Abi's Footprints initiative and £59,809 for other NLC work) and our budget expense is £77,859 (split £10,090 on AF and £67,769 on NLC). Therefore, our net financial position for 2021 is budgeted to be -£9,842

The planned budget deficit is twofold – the first is to address the surplus of £12,175.38 we ran on 2020 in keeping with our aims to be a church that does not hoard finances, and secondly with a hope to be able to recruit a second community worker in the second half of 2021.

If we were able to keep to our budget income and expenses for 2021, then our financial position would see funds in our accounts totalling £18,101 – a marginal increase from the position at the end of 2019 where we held a total of £15,768.



Of the £15,768 held at the end of 2019, £8,050 of this was in our liabilities account (for any rent due, any employment related liabilities for payment in lieu of notice, etc).

If we were to take on a second worker in 2021, we would need to increase our liabilities account to cover any employment related liabilities for our second worker.

Impact on the continuing pandemic on our finances.

Our 2021 budget was challenging to produce, without knowing when restrictions will end allowing us to resume our familiar pattern of meeting and community events. We have tried to take a realistic view within our budgeting, but we will continue to monitor the situation through 2021.

Declaration: \_\_\_\_\_

Following the Trustees meeting on 21st April 2021 the above Trustees Report was agreed as being a true and fair representation of the work carried out by New Life Church.

Signed: Faith Marsden

Dated: 27. 07. 21

Name: FAITH MARSDEN

Signed: Matthew Warnock

Dated: 1 / 8 / 21

Name: MATTHEW WARNOCK

Signed: \_\_\_\_\_

Dated: \_\_\_\_\_

Name: \_\_\_\_\_



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name New Life Church	No (if any) 1,162,045.00
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CC16a

## Receipts and payments accounts

For the period from	Financial year date 01/01/2020	To	Period end date 31/12/2020
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations Received	43,684.57	17,302.93	-	60,987.50	-
Grants	-	7,991.66	-	7,991.66	-
Other income	2,701.02	2,619.20	-	5,320.22	-
Gift Aid Recovery	6,785.06	-	-	6,785.06	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>53,170.65</b>	<b>27,913.79</b>	<b>-</b>	<b>81,084.44</b>	<b>-</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>53,170.65</b>	<b>27,913.79</b>	<b>-</b>	<b>81,084.44</b>	<b>-</b>
<b>A3 Payments</b>					
Bank and currency charges	90.00	21.26	-	111.26	11.25
Donations given	3,199.65	10,594.99	-	13,794.64	2,589.52
Local projects and outreach work	-	300.00	-	300.00	680.00
Other expenses	575.65	405.08	-	980.73	15,416.99
Professional Fees	4,822.96	132.50	-	4,955.46	2,460.50
Rent and building expenses	1,681.75	8,260.63	-	9,942.38	4,771.04
Resources	6,188.77	4,061.98	-	10,250.75	-
Stationary, printing and office supplies	470.38	-	-	470.38	725.32
Telephone, internet and postage	1,006.80	102.09	-	1,108.89	576.40
Travel expenses	121.20	-	-	121.20	183.22
Wages, pension and personal development	24,753.37	2,120.00	-	26,873.37	21,250.69
<b>Sub total</b>	<b>42,910.53</b>	<b>25,998.53</b>	<b>-</b>	<b>68,909.06</b>	<b>48,664.93</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>42,910.53</b>	<b>25,998.53</b>	<b>-</b>	<b>68,909.06</b>	<b>48,664.93</b>
<b>Net of receipts/(payments)</b>	<b>10,260.12</b>	<b>1,915.26</b>	<b>-</b>	<b>12,175.38</b>	<b>- 48,664.93</b>
<b>A5 Transfers between funds</b>	<b>- 1,654.98</b>	<b>1,654.98</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>12,547.67</b>	<b>3,220.33</b>	<b>-</b>	<b>15,768.00</b>	<b>8,668.74</b>
<b>Cash funds this year end</b>	<b>21,152.81</b>	<b>6,790.57</b>	<b>-</b>	<b>27,943.38</b>	<b>- 39,996.19</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Reliance Bank Current Account	12,983.34	1,737.57	-
	Reliance Bank AF Current Account	104.27	4,171.80	-
	IBS Sizewell Account	-	881.20	-
	IBS Savings Account	8,065.20	-	-
	<b>Total cash funds</b>	<b>21,152.81</b>	<b>6,790.57</b>	<b>-</b>
	<small>(agree balances with receipts and payments account(s))</small>			

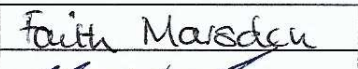
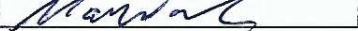
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>	Sound and visual equipment	Unrestricted	-	-
	Computer Equipment	Unrestricted	-	-
	Chairs	Unrestricted	-	-
	Abis Footprints stock	Restricted	-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	FAITH MARSDEN	27.07.21
	MATTHEW WARLOCK	1/8/21

# **Independent examiner's report to the trustees of New Life Church, Great Cornard**

I report to the trustees on my examination of the accounts of the charity for the year ended 31 December 2020.

## **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 the examination which give me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Act; or
- the accounts do 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 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.

N K Smith FCA

19 Highbury Way, Great Cornard, Sudbury, Suffolk, CO10 0HE

3 August 2021