



# 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:

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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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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.*

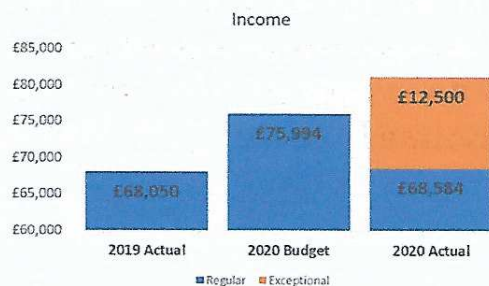


## 2020 New Life Church Financial Report

### 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.

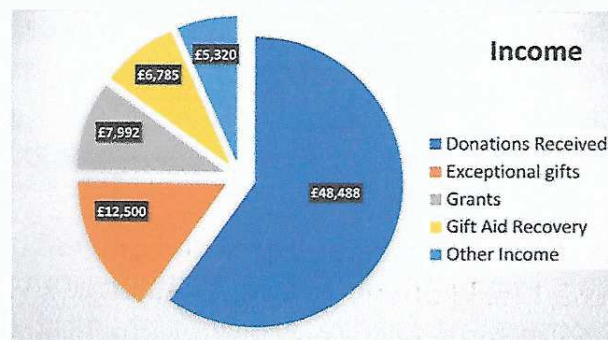
This was largely due to receiving two exceptional gifts during 2020 – one of £10,000 for general church funds and one of £2,500 for our Abi's Footprints work.

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.



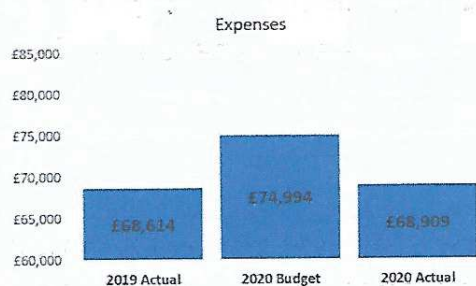
We received a further £6,785 from gift aid recovery and £5,320 from other income. Other income is primarily from Ben's schools work and the Monday Night Football – both activities had to stop during the pandemic, which resulted in lower income.

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.

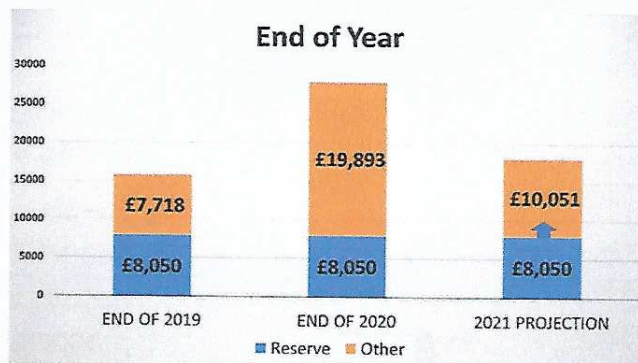


Our budget income is £68,017 (split £8,208 on our Abi's Footprints initiative and £59,809 for other NLC work) and our budget expense is £77,859 (split £10,090 on AF and £67,769 on NLC). Therefore, our net financial position for 2021 is budgeted to be -£9,842

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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## Receipts and payments accounts

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For the period from	Period start 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> (agree balances with receipts and payments account(s))	<b>21,152.81</b>	<b>6,790.57</b>	<b>-</b>

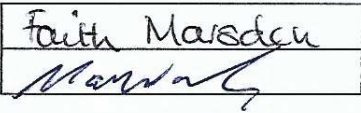
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

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

	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	-	-
			-	-
			-	-
			-	-
			-	-

	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 WARNOCK	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