



New Life CHURCH

GREAT CORNARD

Looking Up | Looking In | Looking Out

TRUSTEE'S REPORT FOR THE YEAR ENDED 31ST DECEMBER 2024

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 31st 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:

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:

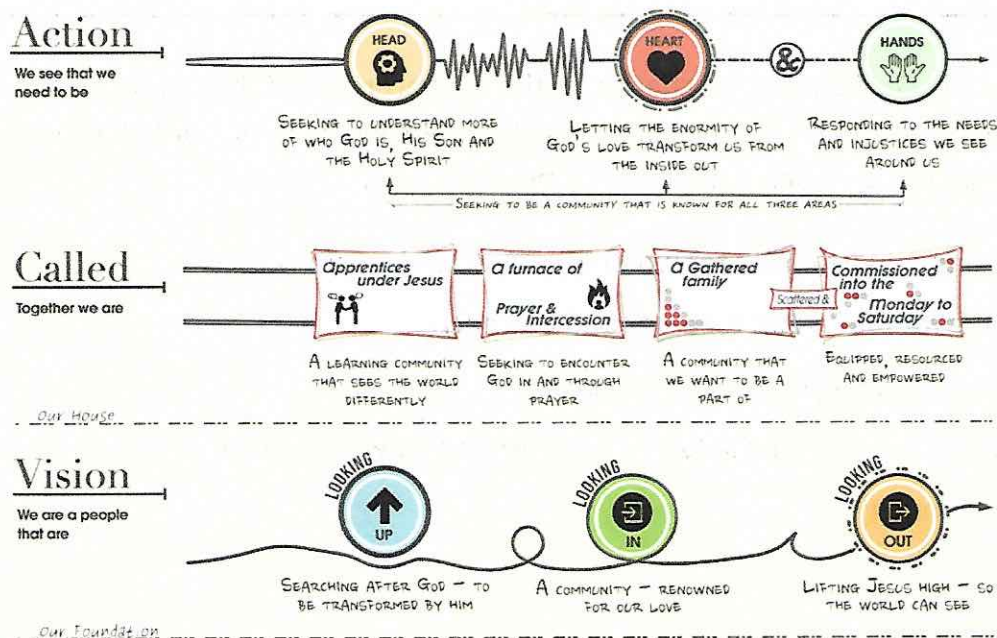
The Elders [Matt Warnock, Stu Clarke and Ben Troughton] of the church meet weekly to cover the day-to-day topics and then on a bi-monthly basis for areas that require further discussion. The other month the Elders meet together with the wider leadership team, to consider the strategic direction of the 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

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

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 pastoral 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

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 4th 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

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
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
			-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	52,217	38,516	-	90,732	84,302
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	52,217	38,516	-	90,732	84,302
A3 Payments					
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
			-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	62,099	31,262	-	93,361	94,086
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	62,099	31,262	-	93,361	94,086
Net of receipts/(payments)	- 9,882	7,254	-	2,629	9,784
A5 Transfers between funds	-£1,000.00	£1,000.00	-	-	-
A6 Cash funds last year end	36,937	2,809	-	39,746	49,530
Cash funds this year end	26,055	11,062	-	37,117	39,746

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 £

B1 Cash funds

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	-	-
Total cash funds	26,055	11,062	-

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

Unrestricted
funds

to nearest £

Restricted
funds

to nearest £

Endowment
funds

to nearest £

B2 Other monetary assets

	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

Details

Fund to which
asset belongs

Cost (optional)

Current value
(optional)

B3 Investment assets

		-	-
		-	-
		-	-
		-	-
		-	-

Details

Fund to which
asset belongs

Cost (optional)

Current value
(optional)B4 Assets retained for the
charity's own use

Sound and visual equipment	Unrestricted	-	-
Computer Equipment	Unrestricted	-	-
Chairs	Unrestricted	-	-
Abis Footprints stock	Restricted	-	-
		-	-
		-	-
		-	-
		-	-
		-	-

Details

Fund to which
liability relatesAmount due
(optional)When due
(optional)

B5 Liabilities

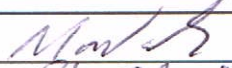

		-	
		-	
		-	
		-	
		-	

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