

# New Life Church Biggin Hill

Report and Accounts  
Year ended 5 April 2021

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**NEW LIFE CHURCH BIGGIN HILL**  
**CHARITY INFORMATION**  
**FOR THE YEAR ENDED 5 APRIL 2021**

<b>Trustees</b>	J Chambers N Hardwick J Price T Stirk G Wales D White S Turner I Smith (appointed 3 June 2021) J Wicking (appointed 3 June 2021)
<b>Key Staff - Church Elders</b>	S Turner G Wales
<b>Governing Document</b>	CIO - Constitution dated 12 December 2016
<b>Charity Registration Number</b>	1172916
<b>Principal Address</b>	Main Road Biggin Hill TN16 3BB
<b>Independent Examiner</b>	Stephen Mathews FCA Stewardship 1 Lamb's Passage London EC1Y 8AB
<b>Bankers</b>	National Westminster Bank plc Station Rd, Paddock Wood Tonbridge TN12 6EP

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The trustees have pleasure in submitting the Report and Accounts for the period 5<sup>th</sup> April 2020 to 4<sup>th</sup> April 2021.

Our main objectives as a church and a charity are to promote the Christian Faith in Biggin Hill, the UK and in other Countries around the world.

Our Vision – is to make known to the local community, the Love of Christ and the Grace of God demonstrated in the life, death and resurrection of Jesus Christ.

Our strategy in achieving these objectives continues by:

- Gathering together ordinary people from any background, any situation, any age group.
- Restoring New Testament principles via education, evangelism, caring for our local community and for our own within the Church.
- Being a community committed to love and care for each other and to bring blessing to the area in which we live as we have been taught in The Bible.
- Engaging members of the church to serve. We are blessed to have many unpaid volunteers who choose to serve our community without recognition. They lend their time and often their equipment freely giving to our wonderful community in “salt and light” by praying, visiting the sick, training others, organising worship and in administration. The value and number of hours that these volunteers give is not quantifiable. We feel that it is the work of every member of our church whether employed or not that showing the unconditional love of Christ through good deeds has a positive effect on our community.
- Contributing financially-The financial resources of the church are given by the members and their private assets are regularly used in the work of the church.

Public Benefit In the planning of the many activities undertaken during this year, we have taken into account the Charities Commission guidance on public benefit and in particular in relation to the guidance relating to the advancement of religion. We have sought to ensure that all our activities are available and open to all within the community in which we serve, both in the provision of services of worship and in provision of community activity and support.

### Structure, Governance and management

The charity is a member of the Evangelical Alliance and the Baptist Union and is established within Regions Beyond - part of the Newfrontiers family of Churches. Directions relating to the charity are made by the Trustees, in consultation with the Elders, who are responsible for governing the life and teaching of the church. Day to day decisions on expenditure and activities are decided by the staff and volunteers in charge of different areas of the church, with budgets set and monitored by the Trustees. In general, the responsibility for appointment of Trustees rests with the Elders. New Trustees are primarily selected from the members of the church and from leaders of other local churches sharing the same vision, since this means the Trustee body is wholeheartedly involved in seeing the mission of the church worked out in practice. On being appointed, new Trustees will spend time with the existing Trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates.

Responsibilities of trustees under charity law -The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards. (United Kingdom Generally Accepted Accounting Practice)

- ☐ Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:
  - ☐ select suitable accounting policies and apply them consistently;
  - ☐ observe the methods and principles in the Charities SORP;
  - ☐ make judgements and estimates that are reasonable and prudent;
  - ☐ state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
  - ☐ prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### Acknowledgement

The Trustees extend their thanks for the hard work and faithful service of the Elders and those who served during this unusual and challenging year in many different ways, particularly to the staff, who have, once again, served the community of the Church. They also express their gratitude for the generosity of those supporting the objectives and vision of the Church.

## The Year in Summary

The 12 months from April 2020 to March 2021 was one dominated by the Covid-19 pandemic. It changed communities and it changed how churches worked.

The Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived.

As a result the trustees, elders and members of the church were committed to supporting the community and each other in a very difficult year.

### Priorities Identified in 2020

- 1) With the advent of the COVID-19 the main priority was focusing on how to maintain contact with all our church members and the community in a way that was accessible and helpful for building faith and in practical ways.
- 2) COVID-19 again further highlighted the needs of our community and the need to respond to those requiring help for example those isolated in the community needing food and medicines.
- 3) The closure of 'in person' church meetings involved updating the social media for the church and upgrading the website.
- 4) The aim to continue the events we as a church usually participate in within the community without any infection risk - eg Christmas lights event and Remembrance Sunday etc.
- 5) The need to reach out to other people and Churches within the Regions Beyond group who were struggling due to COVID or other reasons and also to find ways to keep in contact with our Church families across the world without being able to travel.

### Progress made on these priorities:

- 1) **Covid19 Crisis Response-** During the initial national lockdown in March 2020 we recognised that there was a significant need to provide a vital link for those who are especially vulnerable in our community. The need for essential shopping, collection and delivery of prescriptions and emotional support was extensive so we set about establishing a Mutual Aid group consisting of church members and members of our local community. We established a recruitment process for the volunteers and a method to remove as much risk as possible from providing this service. We dealt with 755 members of our community during this time and completed over £16,000 worth of shopping.

- 2) Alongside this service we also established a short term **foodbank** to be able to provide crisis food packages for families and individuals who were in need. We relied on food donations and donations of finance from within the church and the community and were able to help 43 different households with this ministry. As the need reduced we donated all of our stock to the food bank in Westerham and continue to support them.
- 3) Staff and volunteers were able to play a significant part in the church life and in wider areas of the community with setting up the kids work online (during COVID lockdown), organising the live feed for our Sunday worship, keeping the Youth social media pages updated, posting daily devotionals on our Facebook page, manning the foodbank. In addition they were also part of the Sunday preaching team, undertaking a Bible & Leadership course and running a community church group.
- 4) **The virtual church & Social Media-** The church, like many others, had to learn how to become “virtual” during the lockdown periods. This began simply by using Facebook to broadcast, but we soon became more sophisticated and utilised YouTube for those who were unable to use Facebook. For those without the internet, we produced DVDs. Our worship songs were produced using musicians in their own homes, collaborating together and emailing their contributions to bring together choral and instrumental parts. Although this was time consuming the church responded very well to the task. Preaching was also recorded and transmitted successfully and together with the musical side of things, new skills were developed during a hard time that have benefited us going forward. We made extensive use of Zoom to connect together as much as possible. We also managed to reach out to a much wider group through broadcasting with engagement from far and wide, including Africa, India and even Australia. Our numbers engaging live online fluctuated from as many as 130 down to at least 80, with total weekly viewing in the average region of 500. We also began a daily devotional “10@10” - 10 minutes at 10am each day to help and encourage people, especially alone, during lockdown. Here is a response from a thankful participant *“During lockdown 10@10 was a lifeline giving both biblical teaching and social contact in a time of need. It became the centrepiece of our days and was much appreciated”*

#### Achievements and Performance

- Most of our “in- house” **Community groups** managed to continue during the Covid lockdown period by meeting online. For many this has been a real lifeline especially for those who were shielding.
- The **Sunday morning services** continued every week without fail and even though we were unable to meet in person we still met and encouraged each other online during the service. Some kids services were also able to be held via zoom before the main service.
- **Prayer meetings** were also held weekly on zoom with up to 40 people meeting together - these were loud, fun, encouraging and prayerful and were a wonderful way of catching up with each other.
- **Alpha course** – 3 courses were held throughout the year with 2 of them being for the local community to find out more about the Christian faith and one was run for church members. Although we couldn’t share a meal together, the course was able to go ahead online.

- The **Remembrance Day Service** at the Biggin Hill Cenotaph was a much smaller affair but there was able to be a small gathering from our church along with other churches in the area which was streamed online live.
- The church has for the past few years engaged with like-minded churches in the organisation known as **Regions Beyond**. Like all other aspects of pandemic life, this has been a challenge, but again there have been attempts to gather online and through Zoom and using other broadcast facilities. There have been special prayer meetings and also offerings taken up among the churches for international work among the poor, who have been disproportionately hit hard by COVID, and this has been distributed through the Regions Beyond Charity.
- Sadly many of the “usual” meetings, visits and events within the church or the community were either cancelled or postponed due to the COVID-19 pandemic - however some events still went ahead- (even if they were mostly online!)
  - Christmas- During the winter lockdown period, we facilitated a community wide online **virtual light switch-on for our Christmas** lights. This involved very many people right across our community from many organisations. Each one contributed and we managed to include the schools who were still operating at that time. This was viewed by 7.8k people. You can find it here <https://www.facebook.com/newlifebh/videos/687083322243113>
  - We also managed to coordinate and produce a **Christmas online carol service**. This again involved very many people from the community and these events gained thousands of “views” (online engagement) across our community and were very well received. This was a wonderful opportunity to demonstrate the support and stability of a local church.

### Plans for the future

To continue reaching out to everyone in the church during this challenging time during the COVID pandemic with online services and encouragement for all that need it.

The intention is to be flexible and responsive to the needs of the community as they arise and specific plans have not been made given the uncertainties over what will be the situation in 2021 and 2022 in the United Kingdom and the other parts of the world which are specifically supported by the church.

There will need to be further updates to the audio-visual system to allow for this to occur.

### Finances and Reserves

As reported elsewhere, the period under review was dominated by the COVID 19 pandemic.

At the onset of the pandemic, we were blessed that our reserves and our finances as a whole, were in a strong position. The Church finances are kept under regular review as a matter of course, but as the possible impact of COVID 19 became clearer, a detailed financial risk review was undertaken, taking the pessimistic starting point that our income from general Giving would be severely impacted. Against that scenario, planned expenditure was pruned back to help

counter the possible drop in income. In practice, the membership continued to give both faithfully and generously so that our general income for 2020/21 (including one-off gifts) was slightly ahead of the previous financial year.

Our expenditure, particularly outreach projects, was necessarily curbed in a number of areas due to lock downs and bans on overseas travel. Therefore, our main operational expenditure for the period were staff costs and 'overheads' such as building maintenance and insurances. There was additional investment in equipment to enable services, prayer meetings and daily devotionals to be streamed online.

The Government's Furlough scheme was used to cover some staff costs where appropriate.

We were pleased to maintain our full outward financial support programme with regular gifts for mission and outreach projects in both the UK and Africa.

With our income from general Giving easily covering our Operational costs for 2020/21, there was no need to dip into our reserves.

The Trustees have set a policy of retaining sufficient reserves to cover at least 3 months general expenditure i.e to cover the normal day to day costs of running the Church and keeping the building open. In the Financial Year 2020/21, £55,000 was considered a prudent level of general reserve to be held.

The level of general reserves continues to be monitored regularly in conjunction with the Elders. Currently there are no plans for large scale capital expenditure.

At the end of the financial year 2020/21, unrestricted reserves amounted to approximately £336,000, with £143,000 designated for specific longer-term purposes (such as church planting, technology resources and developmental staffing) and £193,000 not specifically designated yet. Nonetheless there are outline plans to use some of the reserves for longer term church development including possible strengthening of the Leadership team, as well as for local church planting.

Since the end of the financial year, regular Giving has averaged about £12,500 per month which is covering our operational costs. The Trustees continue to believe the Charity will be in operation and able to meet all liabilities as they fall due, for at least 12 months from the date of the signing of the 2020/21 Accounts.

***On behalf of the Trustees:***

(signed)

Trustee: Gareth Wales

(signed)

Trustee: Neil Hardwick

Date of approval of Trustee Report: 1 February 2022



**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**NEW LIFE CHURCH BIGGIN HILL**  
**('the Charity')**

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 5 April 2021 on pages 9 to 17 following, which have been prepared on the basis of the accounting policies set out on pages 11 to 12.

**Responsibilities and basis of report**

As the charity's trustees of the Charitable Incorporated Organisation 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**

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Stephen Mathews FCA  
Institute of Chartered Accountants in England and Wales

Stewardship  
1 Lamb's Passage  
London  
EC1Y 8AB

Date: 2 February 2022

**NEW LIFE CHURCH BIGGIN HILL**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 5 APRIL 2021**

		Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	Note	£	£	£	£
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	3	228,408	69,788	298,196	349,680
Charitable activities	4	(773)	-	(773)	5,537
<b>Total income and endowments</b>		<u>227,635</u>	<u>69,788</u>	<u>297,423</u>	<u>355,216</u>
<b>EXPENDITURE ON:</b>					
Charitable activities	5	204,886	70,945	275,830	370,745
<b>Total expenditure</b>		<u>204,886</u>	<u>70,945</u>	<u>275,830</u>	<u>370,745</u>
<b>Net income/(expenditure)</b>		22,749	(1,156)	21,593	(15,529)
<b>Transfers between funds</b>	12	-	-	-	-
<b>Net movement in funds</b>		<u>22,749</u>	<u>(1,156)</u>	<u>21,593</u>	<u>(15,529)</u>
<b>Reconciliation of funds:</b>					
Total funds brought forward		313,425	55,554	368,979	384,507
<b>Total funds carried forward</b>	12	<u>336,174</u>	<u>54,398</u>	<u>390,572</u>	<u>368,979</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on page 11 - 16 form part of these accounts.

**NEW LIFE CHURCH BIGGIN HILL**  
**BALANCE SHEET**  
**FOR THE YEAR ENDED 5 APRIL 2021**

	Note	General Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
<b>FIXED ASSETS</b>					
Tangible assets	7	15,852		15,852	17,834
		<u>15,852</u>	<u>-</u>	<u>15,852</u>	<u>17,834</u>
<b>CURRENT ASSETS</b>					
Debtors	8	40,791		40,791	43,941
Cash at bank and in hand	9	286,573	54,398	340,970	314,763
		327,364	54,398	381,761	358,704
<b>CREDITORS: Amounts falling due within one year</b>	10	7,041		7,041	7,560
<b>Net current assets / (liabilities)</b>		<u>320,323</u>	<u>54,398</u>	<u>374,720</u>	<u>351,145</u>
<b>Total assets less current liabilities</b>		<u>336,174</u>	<u>54,398</u>	<u>390,572</u>	<u>368,978</u>
<b>TOTAL NET ASSETS</b>		<u>336,174</u>	<u>54,398</u>	<u>390,572</u>	<u>368,978</u>
<b>FUND BALANCES</b>	12				
Unrestricted Funds					
General funds		192,933	-	192,933	214,214
Designated funds		143,241	-	143,241	99,210
		<u>336,174</u>	<u>-</u>	<u>336,174</u>	<u>313,424</u>
Restricted Funds		-	54,398	54,398	55,554
		<u>336,174</u>	<u>54,398</u>	<u>390,572</u>	<u>368,978</u>

The financial statements were approved by the Board of Trustees and were signed on its behalf by:

TRUSTEE: Neil Hardwick

SIGNED

DATE: 1 February 2022

Charity number: 1172916

The notes on page 11 - 16 form part of these accounts.

**NEW LIFE CHURCH BIGGIN HILL**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2021**

**1 Statutory Information**

The charity is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

**2 Accounting Policies**

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP")", with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') requires charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view'.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the trustees have considered the impact of Covid-19 and have concluded that its impact on net income will not be material.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The Charities SORP requires charities with income over £500,000 to allocate costs to the various activities undertaken by the charity. The nature of the work of the church is considered to be so integrated that the core charitable activity costs are considered to be for the one activity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

**NEW LIFE CHURCH BIGGIN HILL**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2021**

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £1,000 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Equipment	Over 5 years
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The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

g) Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

h) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

**3 Donations and legacies**

	Total 2021 £	Total 2020 £
Donations of cash and similar	243,368	297,233
Legacies receivable	10,200	10,000
Income tax recoverable	40,830	42,446
Government grants (note 3a)	2,212	-
Other grants receivable	1,586	-
	<u>298,196</u>	<u>349,680</u>

**a** Government grants comprise:

Job Retention Scheme grants

Total 2021 £	Total 2020 £
2,212	-
<u>2,212</u>	<u>-</u>

**4 Charitable activities**

	Total 2021 £	Total 2020 £
Church activities (conference refunds 2021)	(773)	5,537
	<u>(773)</u>	<u>5,537</u>

**NEW LIFE CHURCH BIGGIN HILL**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2021**

**5 Charitable expenditure**

	Total 2021 £	Total 2020 £
<b>a Costs incurred directly on specific activities</b>		
<u>Church activity</u>		
Salaries and pastoral support	141,097	135,180
Pastoral expenses and conferences	2,861	16,518
Mission teams and travel (2021 flight refunds)	(794)	12,140
Evangelism	775	1,735
Youth work and events	1,577	5,300
Grants payable (note 5c)	96,518	154,561
	<u>242,033</u>	<u>325,435</u>
<b>b Costs incurred on support &amp; administration</b>		
<u>Governance costs</u>		
Accounts preparation and independent examiner's fee	4,000	4,020
	<u>4,000</u>	<u>4,020</u>
<u>Church activity</u>		
Property and office	18,964	25,730
Insurance	3,473	3,678
Sundry expenses	5,378	9,900
Depreciation	1,982	1,982
	<u>33,797</u>	<u>45,310</u>
<b>Total expenditure</b>	<u>275,830</u>	<u>370,745</u>

The fee payable to the independent examiner for preparing and examining the accounts is detailed above; in addition the charity paid £875 (2020: £948) and £120 (2020: £120) to Stewardship for payroll bureau and consultancy helpline membership respectively.

**c Grants payable**

	Institutions £	Individuals £	2021 £	2020 £
Mission support	21,907	3,600	25,507	60,750
Relief of poverty	2,160	1,672	3,832	5,051
Educational grants	66,958	-	66,958	79,503
Other grants	222	-	222	762
	<u>91,246</u>	<u>5,272</u>	<u>96,518</u>	<u>146,066</u>
<i>For 2019/20</i>				
	Institutions £	Individuals £	2020 £	2019 £
Mission support	48,153	12,597	60,750	87,350
Relief of poverty	4,908	143	5,051	540
Educational grants	79,503	-	79,503	64,081
Other grants	182	580	762	5,100
	<u>132,746</u>	<u>13,320</u>	<u>146,066</u>	<u>157,071</u>

The charity's principal grants to institutions comprised:

	2021 £	2020 £
Dihlabeng Nursery School, South Africa	66,958	79,173
Regions Beyond UK (church planting and relief of poverty)	14,400	32,720
Hope for Tomorrow	2,400	2,000
Jubilee Church Hull	2,400	2,000
Gateway Church (Segamat Malaysia)	2,028	-
Salvation Army, Athens (refugee relief)	1,439	-
Breakthrough Trust	1,200	1,000
Dihlabeng Church, South Africa	-	2,030
Grace Community Church Edenbridge	-	10,000
Gateway Church Wrexham	-	2,400
Grants to institutions for less than £1,000 each	422	923
	<u>91,246</u>	<u>132,246</u>

**NEW LIFE CHURCH BIGGIN HILL**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2021**

**6 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses**

	2021 £	2020 £
Gross wages and salaries	119,664	116,761
Social security	11,341	7,820
Pension costs	13,074	5,687
	<u>144,079</u>	<u>130,268</u>

The average monthly number of employees during the year was 5 (2020: 5). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The charity's key management comprise the trustees and the key staff named on the Charity Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2021 £
Trustees:				
G Wales	34,567	-	9,305	43,872
S Turner	44,625	-	3,030	47,655
				<u>91,527</u>

The following amounts were payable in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2020 £
Trustees:				
G Wales	33,927	-	2,150	36,077
S Turner	42,000	-	2,880	44,880
				<u>80,957</u>

During the year key management received employment benefits totalling £91,527 (2020: £80,957).

G Wales and S Turner served as church leaders and received the above payments for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

No other trustees received employment benefits in either the current or those that acted as trustees in the preceding year.

**7 Tangible fixed assets**

	Fixtures, fittings and equipment £	Vehicles £	Total 2021 £
Cost			
At 6 April 2020	19,815	-	19,815
Additions	-	-	-
At 05 April 2021	<u>19,815</u>	<u>-</u>	<u>19,815</u>
Accumulated depreciation			
At 6 April 2020	1,982	-	1,982
Charge for the year	1,982	-	1,982
At 05 April 2021	<u>3,964</u>	<u>-</u>	<u>3,964</u>
Net book value			
At 05 April 2021	<u>15,852</u>	<u>-</u>	<u>15,852</u>
At 6 April 2020	<u>17,834</u>	<u>-</u>	<u>17,834</u>

The charity uses the building at 168 Main Road, Biggin Hill, Kent. The charity does so on the basis of the trust deed between The London Baptist Property Board Limited and Biggin Hill Baptist Church, Kent dated 19 August 1963. The cost of repair and improvements are met by the funds of the charity.

**NEW LIFE CHURCH BIGGIN HILL**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2021**

**8 Debtors**

	2021 £	2020 £
<b>Falling due within one year:</b>		
Tax recoverable	40,791	43,941
	<u>40,791</u>	<u>43,941</u>
<b>Total debtors</b>	<u>40,791</u>	<u>43,941</u>

**9 Cash at Bank and in Hand**

	2021 £	2020 £
Cash at bank with immediate access	340,970	314,302
Petty cash	-	461
	<u>340,970</u>	<u>314,763</u>

**10 Creditors: liabilities falling due within one year**

	2021 £	2020 £
Trade creditors	1,649	2,220
Accruals	5,392	5,340
	<u>7,041</u>	<u>7,560</u>

**11 Pension commitments**

During the year employer's pension contributions totalling £16,011 (2020: £5,687) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2020: £nil).

**12 Funds**

During the year the movements in the charity's funds were as follows:

	Opening balance 2021 £	Incoming resources 2021 £	Outgoing resources 2021 £	Transfers in the year 2021 £	Closing balance 2021 £
<i>Designated Funds</i>					
Legacy	99,210	10,200	(19,141)	52,972	143,241
	<u>99,210</u>	<u>10,200</u>	<u>(19,141)</u>	<u>52,972</u>	<u>143,241</u>
<i>General Unrestricted Funds</i>	214,215	217,435	(185,745)	(52,972)	192,933
	<u>214,215</u>	<u>217,435</u>	<u>(185,745)</u>	<u>(52,972)</u>	<u>192,933</u>
<b>Total Unrestricted Funds</b>	<u>313,425</u>	<u>227,635</u>	<u>(204,886)</u>	<u>-</u>	<u>336,174</u>
<i>Restricted Funds</i>					
Child sponsorship fund	47,661	66,663	(66,958)		47,366
Burundi	214	-	-		214
Regions Beyond UK Fund	1,421	-	-		1,421
Regions Beyond	-	-	-		-
Missionary support fund	1	-	-		1
Overseas church funds	773	-	-		773
Dihlabeng support	508	-	-		508
Athens appeal fund	1,440	-	(1,439)		0
Catering van fund	469	-	-		469
Biggin Hill projects fund	3,068	-	(441)		2,627
Crisis Care	-	3,125	(2,107)		1,018
	<u>55,554</u>	<u>69,788</u>	<u>(70,945)</u>	<u>0</u>	<u>54,398</u>
<b>Aggregate of funds</b>	<u>364,086</u>	<u>297,423</u>	<u>(275,830)</u>	<u>-</u>	<u>390,572</u>



**NEW LIFE CHURCH BIGGIN HILL**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2021**

<i>Comparative figures for 2020</i>	Opening balance £	Incoming resources £	Outgoing resources £	Transfers in the year £	Closing balance £
Designated Funds					
Legacy	4,938	10,000	(41,686)	125,958	99,210
	4,938	10,000	(41,686)	125,958	99,210
Unrestricted general funds	313,379	224,311	(197,518)	(125,958)	214,215
	318,317	234,311	(239,204)	-	313,425
<b>Restricted Funds</b>					
Child sponsorship fund	42,980	84,578	(79,898)		47,661
Burundi	-	214	-		214
Tajikistan support fund	415	-	(415)		-
Regions Beyond UK Fund	3,451	11,490	(13,520)		1,421
Regions Beyond	-	10,000	(10,000)		-
Missionary support fund	144	-	(143)		1
Overseas church funds	773	-	-		773
Dihlabeng support	-	2,538	(2,030)		508
Athens appeal fund	70	1,370	-		1,440
Catering van fund	469	-	-		469
Biggin Hill projects fund	9,223	10,714	(16,870)		3,068
Edenbridge Church fund	8,666	-	(8,666)		0
	66,190	120,905	(131,541)	-	55,554
Aggregate of funds	384,507	355,216	(370,745)	-	368,979

*Designated funds*

The Legacy fund is a designated fund set aside from legacies received. Amounts held are for major long term projects

*Restricted funds*

Child sponsorship fund is for sponsorship of children who are unable to afford schooling for education at Dihlabeng School in South Africa

The Regions Beyond fund is for the support of projects and church planting under the auspices of the Regions Beyond family of churches. The funds are normally granted to Regions Beyond UK (registered charity number 1152827).

The Biggin Hill projects fund is for projects associated with refurbishing and improving the church's premises.

The purpose of the Crisis Care fund is to support local people experiencing problems in the Covid-19 pandemic lockdown.

All other funds arise from offerings and other gifts for specific projects as indicated by the fund name.

**13 Transactions with related parties**

During the year the charity:

- a) received donations totalling £29,525 (2020: £30,797) from related parties (which includes trustees, anyone closely connected to them and key management).
- b) did not pay any expenses to trustees (2020: £nil) whilst carrying out duties associated with being trustees. Reimbursement for expenses incurred, when acting as agent for the charity or incurred when undertaking employment duties not connected with serving as a trustee, are not included in this disclosure.

**NEW LIFE CHURCH BIGGIN HILL**  
**DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES**  
**FOR THE YEAR ENDED 5 APRIL 2021**

		Unrestricted Funds - General		Unrestricted Funds - Designated		Restricted Funds		Total Funds	Total Funds
	Note	2021	2020	2021	2020	2021	2020	2021	2020
		£	£	£	£	£	£	£	£
<b>INCOME AND ENDOWMENTS FROM:</b>									
Donations and legacies	3	218,208	219,729	10,200	10,000	69,788	119,951	298,196	349,680
Other charitable activities	4	(773)	4,582			-	954	(773)	5,537
<b>Total income and endowments</b>		<b>217,435</b>	<b>224,311</b>	<b>10,200</b>	<b>10,000</b>	<b>69,788</b>	<b>120,905</b>	<b>297,423</b>	<b>355,216</b>
<b>EXPENDITURE ON:</b>									
Charitable activities:	5	185,745	197,518	19,141	41,686	70,945	131,541	275,830	370,745
<b>Total Expenditure</b>		<b>185,745</b>	<b>197,518</b>	<b>19,141</b>	<b>41,686</b>	<b>70,945</b>	<b>131,541</b>	<b>275,830</b>	<b>370,745</b>
<b>Net gains/(losses) on investments</b>								-	-
<b>Net income/(expenditure)</b>		<b>31,690</b>	<b>26,794</b>	<b>(8,941)</b>	<b>(31,686)</b>	<b>(1,156)</b>	<b>(10,636)</b>	<b>21,593</b>	<b>(15,529)</b>
<b>Transfers between funds</b>	12	<b>(52,972)</b>		<b>52,972</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>(21,282)</b>	<b>(99,164)</b>	<b>44,031</b>	<b>94,272</b>	<b>(1,156)</b>	<b>(10,636)</b>	<b>21,593</b>	<b>(15,529)</b>
<b>Reconciliation of funds:</b>									
Total funds brought forward		214,215	313,379	99,210	4,938	55,555	66,191	368,980	384,508
<b>Total funds carried forward</b>	12	<b>192,933</b>	<b>214,215</b>	<b>143,241</b>	<b>99,210</b>	<b>54,398</b>	<b>55,555</b>	<b>390,573</b>	<b>368,980</b>