

New Life Church, Biggin Hill

Report and Accounts
Year ended 5 April 2022

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

NEW LIFE CHURCH, BIGGIN HILL
CHARITY INFORMATION
FOR THE YEAR ENDED 5 APRIL 2022

Trustees	J Chambers (resigned 10 November 2022) N Hardwick J Price T Stirk G Wales D White S Turner I Smith (appointed 3 June 2021) J Wicking (appointed 3 June 2021)
Key Staff - Church Elders	S Turner G Wales
Governing Document	CIO - Constitution dated 12 December 2016
Charity Registration Number	1172916
Principal Address	Main Road Biggin Hill TN16 3BB
Independent Examiner	Stephen Mathews FCA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	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 April 2021 to April 2022.

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 people from any background, any situation, any age group.
- Restoring New Testament principles via education, evangelism, caring for our local community and for people 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 in response to the teachings of the Bible.
- Engaging members of the church to serve. We are blessed to have many unpaid volunteers who choose to serve our community without formal 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 events and in administration. The value and number of hours that these volunteers give is not quantifiable. We feel that it is the service of every member of our church whether employed or not in showing the unconditional love of Christ through good deeds that have a positive effect on our community.
- Contributing financially-The financial resources of the church are given by the members freely and willingly and their private assets are regularly used for the work of the church.

Public Benefit In undertaking the planning of the many activities organised 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 and also undertake a training course for trustees run by respected charity advisers who are involved in church and Christian charity leadership 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)

- 1 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:
 - 1 select suitable accounting policies and apply them consistently;
 - 1 observe the methods and principles in the Charities SORP;
 - 1 make judgements and estimates that are reasonable and prudent;
 - 1 state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
 - 1 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.

Church staffing

In 2019 Jordan Brown was appointed on a 2 year fixed term contract for the purpose of training in church leadership. When this came to an end in September 2021 Jordan and his wife felt a calling to pursue further work at Dihlabeng Church and school in Clarens, South Africa, linked to us via the Regions Beyond group of churches. Many of the church members were extremely faithful in their generosity to help fund their year. Jordan's work load at New Life Church has been divided between a number of other paid and volunteer members of the church. Megan Park who had been employed as administrative staff has taken on much of this work especially youth work in which she excels.

Volunteer members have taken over the sound, website management and online Sunday service responsibilities.

Two new trustees were appointed by the elders in March 2021 -Isaac Smith and James Wicking. They both completed the training course -and have already become highly valued members of the trustee team.

With great joy two new Church Elders were appointed on 27/3/22:- Isaac Smith and Rob Lewis. The role of an elder is similar to that of a father in a family. An elder should bring direction, discipleship (and discipline) devotion and doctrine to the family of God in the church. Elders are not served by the church, but serve the church with leadership gifts. Rob and Isaac will bring their own particular blend of gifting to the church in this way.

Priorities Identified in 2021

- 1) How, through demonstrations of our faith, can we begin to correct the negative effect COVID has had on our local community
- 2) The effect COVID has had on people's mental health and the need for the church in their pastoral role to help those suffering and bring hope with faith and fellowship.
- 3) Undertaking a full Risk review and acting on the findings
- 4) Looking at how the leadership team could be expanded
- 5) Consider 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 whilst travel restrictions apply.

Progress made on these priorities:

The COVID pandemic has had such far reaching effects on the community with not only illness and loss but the inability to meet as a church. As taught in the Bible the Church is not a building but a gathered people and this inability to meet led to isolation and in some people despair and weakening of faith. Although the church officially reopened in November 2020 the Elders and Trustees felt the need to protect vulnerable people and thus proceeded cautiously. A booking system was used so that numbers in the room would not go above 50 and tables and chairs were spaced to allow social distancing. Worship restarted joyfully (although cautiously with masks on!) in July 2021. As restrictions lifted nationally, the Elders were careful in allowing time for nervous, vulnerable members to gain confidence to attend and seating has continued to be well spaced. Initially many still preferred to view Church from home, and so the online service on Sundays and the "10 at 10" (daily Devotionals) continued. These services have allowed elderly, infirm and other vulnerable individuals, as well as visitors locally and abroad, to have an ongoing connection with the Church. The services have been viewed by some as far away as Africa, India and Australia. Zoom has still featured strongly in many meetings locally and across the world and is expected to continue to do so for some time.

Mental health - Following the pandemic, and as mental health has been such an issue, a Group was started (called Magnify: Renewing Your Mind) in September led by one of our Pastors and focusing on mental health issues. Meeting monthly for a couple of hours, the Group has been for those who feel the weight of unhelpful thoughts affect their walk with God and the way they feel about themselves. The Group has addressed the need to know biblical truth that sets us free, provided strategies to help our relationships with other people and encouraged attendees to reflect on their thinking about God and His plans and purposes for their lives. It has included some teaching, discussion, prayer and a task to be completed each month to help people to change and overcome fears and other difficulties. The group has been very successful, has grown considerably and was most welcomed by those who attended.

Kids and Youth Work-

New Life Youth was back up and running after the pandemic on Friday evenings in October with youth members from year 7 through to year 13 meeting at the building. It remains a great, safe place for our young people and their friends to hang out, play games and reconnect. Historically many young people from the community who have not grown up in a church family, have come to know Christ this way.

New Life Kids Devotionals -During August and September 2021 the youth leaders sent the kids home with devotionals encouraging them to do these at home with their families.. They were to be a resource to encourage discussion, prayer and to help our New Life Kids grow in their own relationships with God.

Risk management -A full risk review was undertaken by the Church staff in late 2021. This has resulted in a report highlighting the key areas where action needs to be taken to minimise our risks. An action plan has been put together and this is being implemented by the relevant Elders, administrative, leadership and trustees teams.

Leadership team - As well as the two new Elders we have also been able to expand the leadership team to include 6 members who have started a course in leadership funded by the church that began in January 2021 and will continue for 3 years. These leaders are stewards of the church who are committed to serving the church and bringing enthusiasm, empathy and faithfulness to the Church community.

Achievements and Performance

- **Safeguarding-** in response to changes within safeguarding standards a new safeguarding procedure has been implemented that meets all the required standard new application process for serving. This covers all ministry areas with children, youth, vulnerable adults and even small groups. The team has been re-organised and strengthened by addition of church members who work professionally in different sectors of safeguarding, and are thus helping to ensure all the necessary administration for our safeguarding procedures is completed and all relevant checks are up to date.
- **Foodbank** -The food bank that ran so successfully during the pandemic isolation was closed locally when need reduced and the stock was donated to Westerham food bank. Westerham food bank continues to support the community with donations from New Life Church that are collected weekly from the church foyer. We also provide volunteers for them from within our church family.
- Most of our “in- house” **Home Church 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. For the most part these started to meet in person again towards the end of 2021. Fun, faith and friendship were the main focus. Other regular groups restarting included – **Connect** (for retired) members of the church and community, **Women's group, walking for fitness, Running club** among many others.
- The **Sunday morning services** On Sunday 19th September our in person meetings restarted; initially, no Kids clubs were held so families were encouraged to sit together at tables where pre-prepared children's activities were available. The full Sunday service for New Life Kids club and Youth reopened in mid November 2021.
- **Gather to Pray** on Wednesdays. Gather to Pray continued on Zoom throughout the pandemic and restarted in person meetings the first of which had a Youth Focus on 15th September 2021 in order to pray specifically for our youth ministry. These meetings include prayer and worship for local, national and personal reasons.
- **Transform Bromley** For a number of years a group of churches from across the London Borough of Bromley have been joining together to pray and practically serve Bromley. There have been some wonderful 'joint initiatives' and a real sense of togetherness. These gatherings continued online but also in person to share vision, celebrate what God is doing and pray for our communities.
- **Alpha course** –We welcomed 5 people who wanted to find out more about the Christian faith, in person, at the church with a hot meal provided by volunteers on Wednesday evenings throughout September and October 2021. There was also a **Youth Alpha Course** in June and July 2021. We were so encouraged by the consistency of our young people through-out the course and believe that it will bear much fruit in the coming months and years.
- The Annual **Remembrance Day Service** at the Biggin Hill War memorial was a much smaller affair due to COVID numbers but a small gathering of local dignitaries, people from our church and other churches in the area was organised which was streamed online live for the benefit of community members who could not attend this year.

- **Global Prayer Meetings** were held on two occasions where people gathered online with brothers and sisters from all over the world joining together regardless of the time zone to pray for specific parts of the world.
- The group of churches that we relate to, known as **Regions Beyond**, has been severely restricted during this past year. The leadership team have met every 2 to 3 weeks on Zoom (with leaders from the UK, the Middle East, Africa, India and Australia). Regions Beyond operates as a separate charity and has continued to run on a minimal budget but towards the end of the year re-gathered the leadership team in South Africa with Simon Turner attending on behalf of NLCBH. An offering will be taken up during 2022 to support Regions Beyond's church planting programme and ministry amongst the poor.
- **Biggin Hill Carnival** was held on 4th September 2021. The church helped to serve the community by providing stewards for the car parking and 'Carnival Pastors' who cared for the stall holders all day providing them with hot and cold drinks and snacks. There was also a New Life Church stall where there were people on hand to give information about the church with a friendly welcome. Many community members subsequently commented on the generosity and kindness they experienced through New Life and it created many opportunities for conversations as to our motivation and love for God and our community.
- The church hosted **The Christian Institute** in November as they spoke on 'Identity Matters...' The meeting explored topics such as "how we live depends on our answer to the question "who am I?" It showed a biblical perspective on how identity determines how Christians should respond to many contemporary issues, such as radical gender ideology and challenges to the sanctity of all human life from conception.
- **Christmas Light Switch on-** held at the church for the local community was back as a joyful in-person gathering in late November.
- **Christmas Grotto and Marketplace** - It is a longstanding and very well received event in our community bringing everyone together selling cakes, crafts and gifts by local community members and organisations along with a Christmas crib.
- **Christmas Eve Carol Service and the Christmas Day service** were able to be in-person this year as well as being streamed to the live Facebook page. Festive drinks and snacks were also served.
- **Church Weekend Away** It was wonderful to be able to reconnect as a Church with 80 members gathering together on a weekend away near Tonbridge in April 2022, for a family time of fellowship, fun and faith building! Teaching was carried out on a theme from John's Gospel with Bible verses about "light". There was much enthusiasm with adults and children working together to discuss the teachings and decorate the hall with the Bible verses. The weekend went well. High points were seeing all generations enjoying meals and fun times together, times spent enjoying outdoor activities managed by the staff at Carrotty Wood, and having church meetings in a relaxed 'Sunday School for grown-ups' type of setting which was accessible for all of us together rather than our usual adults/youth/children's groups. Feedback from those who attended was very positive.

Plans for the future

- 1) To continue to rebuild faith and togetherness within the church and community after the pandemic
- 2) Focus on the youth with restarting youth meetings and a potential trip to Newday (if circumstances allow).
- 3) To try and restart the “Friday shoppers” group that benefited the elderly in the community allowing them to sit and have a chat with drinks and cakes after their weekly shop whilst waiting for transport home.
- 4) To be able to restart Baptisms in our Baptismal pool (that sadly had to stop due to the COVID pandemic due to health and safety reasons)

Finances and Reserves

As we emerged from the COVID 19 pandemic, a cautious approach continued to be taken to the management of the Church finances.

The Church finances are kept under regular review as a matter of course; our membership continued to give faithfully and generously with monthly giving averaging over £12,000 per month.

As it was largely a season of ‘re-gathering’, there were no overseas mission trips and our outreach programme was necessarily curbed in a number of areas as we were generally cautious in arranging large scale events. Therefore, our main operational expenditure for the period were staff costs and ‘overheads’ such as building maintenance and insurances. There was continued investment in equipment to improve our capability to stream services, prayer meetings and daily devotionals online.

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.

Our income from general giving covered most of our operational costs for 2021/22, with the shortfall being covered from 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 2021/22, £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 2021/22, free reserves amounted to approximately £300,000. These funds have not been specifically designated yet; nonetheless there are outline plans to use some of the reserves for longer term church development and strengthening of the Leadership team as well as for local church planting.

Since the end of the financial year, regular giving continues to average about £12,000 per month which is largely covering our operational costs. Our reserves are strong; the Trustees

thus 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 2021/22 Accounts.

On behalf of the Trustees:

(signed) *Simon Turner*

Trustee: Simon Turner

(signed) *Neil Hardwick*

Trustee: Neil Hardwick

Date of approval of Trustee Report: 11 January 2023

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 2022 on pages 11 to 19 following, which have been prepared on the basis of the accounting policies set out on pages 13 to 14.

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

Stephen Mathews FCA
Institute of Chartered Accountants in England and Wales

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: 12 January 2023

NEW LIFE CHURCH, BIGGIN HILL
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5 APRIL 2022

		Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	Note	£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	182,684	99,119	281,803	298,196
Charitable activities	4	5,085	-	5,085	(773)
Total income and endowments		<u>187,769</u>	<u>99,119</u>	<u>286,887</u>	<u>297,423</u>
EXPENDITURE ON:					
Charitable activities	5	222,196	83,619	305,816	275,830
Total expenditure		<u>222,196</u>	<u>83,619</u>	<u>305,816</u>	<u>275,830</u>
Net income/(expenditure)		(34,428)	15,499	(18,929)	21,593
Transfers between funds	12	(1,025)	1,025	-	-
Net movement in funds		<u>(35,453)</u>	<u>16,524</u>	<u>(18,929)</u>	<u>21,593</u>
Reconciliation of funds:					
Total funds brought forward		336,174	54,397	390,571	368,979
Total funds carried forward	12	<u>300,721</u>	<u>70,921</u>	<u>371,643</u>	<u>390,572</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 13 - 18 form part of these accounts.

NEW LIFE CHURCH, BIGGIN HILL
BALANCE SHEET
FOR THE YEAR ENDED 5 APRIL 2022

	Note	General Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
FIXED ASSETS					
Tangible assets	7	13,870		13,870	15,852
		<u>13,870</u>	<u>-</u>	<u>13,870</u>	<u>15,852</u>
CURRENT ASSETS					
Debtors	8	42,355		42,355	40,791
Cash at bank and in hand	9	249,433	70,921	320,354	340,970
		291,788	70,921	362,710	381,761
CREDITORS: Amounts falling due within one year	10	4,937		4,937	7,041
Net current assets / (liabilities)		<u>286,851</u>	<u>70,921</u>	<u>357,773</u>	<u>374,720</u>
Total assets less current liabilities		<u>300,721</u>	<u>70,921</u>	<u>371,643</u>	<u>390,572</u>
TOTAL NET ASSETS		<u>300,721</u>	<u>70,921</u>	<u>371,643</u>	<u>390,572</u>
FUND BALANCES	12				
Unrestricted Funds					
General funds		170,151	-	170,151	192,933
Designated funds		130,570	-	130,570	143,241
		<u>300,721</u>	<u>-</u>	<u>300,721</u>	<u>336,174</u>
Restricted Funds		-	70,921	70,921	54,398
		<u>300,721</u>	<u>70,921</u>	<u>371,643</u>	<u>390,572</u>

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

James Wicking

TRUSTEE: James Wicking

DATE: 11 January 2023

Charity number: 1172916

The notes on page 13 - 18 form part of these accounts.

NEW LIFE CHURCH, BIGGIN HILL
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 5 APRIL 2022

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.
- ii) 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 2022

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 £2,000 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 2022 £	Total 2021 £
Donations of cash and similar	234,385	243,368
Legacies receivable	-	10,200
Income tax recoverable	42,426	40,830
Government grants (note 3a)	-	2,212
Other grants receivable	4,992	1,586
	<u>281,803</u>	<u>298,196</u>

a Government grants comprise:

	Total 2022 £	Total 2021 £
Job Retention Scheme grants	-	2,212
	<u>-</u>	<u>2,212</u>

4 Charitable activities

	Total 2022 £	Total 2021 £
Church activities	5,085	(773)
	<u>5,085</u>	<u>(773)</u>

NEW LIFE CHURCH, BIGGIN HILL
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 5 APRIL 2022

5 Charitable expenditure

	Total 2022 £	Total 2021 £
a Costs incurred directly on specific activities		
<u>Church activity</u>		
Salaries and pastoral support	136,377	141,097
Pastoral expenses and conferences	17,792	2,861
Mission teams and travel (2021 flight refunds)	7,470	(794)
Evangelism	4,541	775
Youth work and events	2,111	1,577
Grants payable (Note 5c)	100,284	96,518
	<u>268,575</u>	<u>242,033</u>
b Costs incurred on support & administration		
<u>Governance costs</u>		
Accounts preparation and independent examiner's fee	3,600	4,000
	<u>3,600</u>	<u>4,000</u>
<u>Church activity</u>		
Property and office	22,721	18,964
Insurance	3,472	3,473
Sundry expenses	5,467	5,378
Depreciation	1,982	1,982
	<u>37,241</u>	<u>33,797</u>
Total expenditure	<u>305,816</u>	<u>275,830</u>

The fee payable to the independent examiner for preparing and examining the accounts is detailed above; in addition the charity paid £875 (2021: £875) and £150 (2021: £120) to Stewardship for payroll bureau and consultancy helpline membership respectively.

c Grants payable

	Institutions £	Individuals £	2022 £	2021 £
Mission support	14,040	10,700	24,740	25,507
Relief of poverty	5,560	1,000	6,560	3,832
Educational grants	68,809	-	68,809	66,958
Other grants	175	-	175	222
	<u>88,584</u>	<u>11,700</u>	<u>100,284</u>	<u>96,518</u>
<i>For 2020/21</i>				
	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>

The charity's principal grants to institutions comprised:

	2022 £	2021 £
Dihlabeng Nursery School, South Africa	68,809	66,958
Regions Beyond UK (Church planting and relief of poverty)	14,400	14,400
Hope for tomorrow (Education and poverty relief in Burundi)	3,400	2,400
Jubilee Church Hull	600	2,400
Gateway Church (Segamat Malaysia)	-	2,028
Salvation Army, Athens (refugee relief)	-	1,439
Breakthrough Trust	1,200	1,200
Grants to institutions for less than £1,000 each	175	422
	<u>88,584</u>	<u>91,246</u>

NEW LIFE CHURCH, BIGGIN HILL
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 5 APRIL 2022

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

	2022	2021
	£	£
Gross wages and salaries	112,861	119,664
Social security	7,204	7,341
Pension costs	16,170	13,074
	<u>136,235</u>	<u>140,079</u>

The average monthly number of employees during the year was 4 (2021: 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	2022 £
Trustees:				
G Wales	37,150	-	11,820	48,970
S Turner	45,750	-	3,120	48,870
				<u>97,840</u>

The following amounts were payable in the previous year:

	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>

During the year key management received employment benefits totalling £97,840 (2021: £91,527).

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 2022 £
Cost			
At 6 April 2021	19,815	-	19,815
Additions	-	-	-
At 05 April 2022	<u>19,815</u>	<u>-</u>	<u>19,815</u>
Accumulated depreciation			
At 6 April 2021	3,964	-	3,964
Charge for the year	1,982	-	1,982
At 05 April 2022	<u>5,945</u>	<u>-</u>	<u>5,945</u>
Net book value			
At 05 April 2022	<u>13,870</u>	<u>-</u>	<u>13,870</u>
At 6 April 2021	<u>17,834</u>	<u>-</u>	<u>17,834</u>

The charity uses the building at 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 2022

8 Debtors

	2022 £	2021 £
Falling due within one year:		
Tax recoverable	42,355	40,791
	<u>42,355</u>	<u>40,791</u>
Total debtors	<u><u>42,355</u></u>	<u><u>40,791</u></u>

9 Cash at Bank and in Hand

	2022 £	2021 £
Cash at bank with immediate access	320,354	340,970
	<u>320,354</u>	<u>340,970</u>

10 Creditors: liabilities falling due within one year

	2022 £	2021 £
Trade creditors	-	1,649
Accruals	4,937	5,392
	<u>4,937</u>	<u>7,041</u>

11 Pension commitments

During the year employer's pension contributions totalling £16,170 (2021: £13,074) were payable to defined contribution personal pension schemes. Pension contributions of £1,337 (2021: £1,391) were owing at the balance sheet date.

12 Funds

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

	Opening balance 2022 £	Incoming resources 2022 £	Outgoing resources 2022 £	Transfers in the year 2022 £	Closing balance 2022 £
<i>Designated Funds</i>					
Legacy	143,241	-	(12,671)	-	130,570
	<u>143,241</u>	<u>-</u>	<u>(12,671)</u>	<u>-</u>	<u>130,570</u>
<i>General Unrestricted Funds</i>	192,933	187,769	(209,525)	(1,025)	170,151
Total Unrestricted Funds	<u>336,174</u>	<u>187,769</u>	<u>(222,196)</u>	<u>(1,025)</u>	<u>300,721</u>
<i>Restricted Funds</i>					
Child sponsorship fund	47,366	74,043	(73,844)	-	47,565
Burundi	214	-	-	-	214
Regions Beyond UK Fund	1,421	-	-	-	1,421
Missionary support fund	1	25,076	(9,526)	-	15,551
Overseas church funds	773	-	-	-	773
Dihlabeng support	508	-	-	125	633
Catering van fund	469	-	-	-	469
Biggin Hill projects fund	2,627	-	-	-	2,627
Crisis Care	1,018	-	(250)	900	1,669
	<u>54,397</u>	<u>99,119</u>	<u>(83,619)</u>	<u>1,025</u>	<u>70,921</u>
Aggregate of funds	<u><u>390,571</u></u>	<u><u>286,887</u></u>	<u><u>(305,816)</u></u>	<u><u>-</u></u>	<u><u>371,643</u></u>

NEW LIFE CHURCH, BIGGIN HILL
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 5 APRIL 2022

<i>Comparative figures for 2020</i>	Opening balance £	Incoming resources £	Outgoing resources £	Transfers in the year £	Closing balance £
Designated Funds					
Legacy	99,210	10,200	(19,141)	52,972	143,241
	99,210	10,200	(19,141)	52,972	143,241
Unrestricted general funds	214,215	217,435	(185,745)	(52,972)	192,933
	313,425	227,635	(204,886)	-	336,174
Restricted Funds					
Child sponsorship fund	47,661	66,663	(66,958)		47,366
Burundi	214	-	-		214
Regions Beyond UK Fund	1,421	-	-		1,421
Regions Beyond	0	-	-		-
Missionary support fund	1	-	-		1
Overseas church funds	773	-	-		773
Dihlabeng support	508	-	-		508
Athens appeal fund	1,440	-	(1,439)		-
Catering van fund	469	-	-		469
Biggin Hill projects fund	3,068	-	(441)		2,627
Crisis Care	-	3,125	(2,107)		1,018
	55,554	69,788	(70,945)	0	54,397
Aggregate of funds	368,979	297,423	(275,830)	-	390,571

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 current financial crises.

The Missionary Support Fund is to assist funding of mission workers in the UK and abroad.

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:

- received donations totalling £33,634 (2021: £29,525) from related parties (which includes trustees, anyone closely connected to them and key management).
- paid no expenses (2021: £nil) to trustees whilst carrying out duties associated with being trustees; reimbursements 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 2022

		Unrestricted Funds - General		Unrestricted Funds - Designated		Restricted Funds		Total Funds	Total Funds
		2022	2021	2022	2021	2022	2021	2022	2021
	Note	£	£	£	£	£	£	£	£
INCOME AND ENDOWMENTS FROM:									
Donations and legacies	3	182,684	218,208	-	10,200	99,119	69,788	281,803	298,196
Other charitable activities	4	5,085	(773)			-	-	5,085	(773)
Total income and endowments		187,769	217,435	-	10,200	99,119	69,788	286,887	297,423
EXPENDITURE ON:									
Charitable activities:	5	209,525	185,745	12,671	19,141	83,619	70,945	305,816	275,830
Total Expenditure		209,525	185,745	12,671	19,141	83,619	70,945	305,816	275,830
Net gains/(losses) on investments								-	-
Net income/(expenditure)		(21,757)	31,690	(12,671)	(8,941)	15,499	(1,156)	(18,929)	21,593
Transfers between funds	12	(1,025)	(52,972)		52,972	1,025	-	-	-
Net movement in funds		(22,782)	(21,282)	(12,671)	44,031	16,524	(1,156)	(18,929)	21,593
Reconciliation of funds:									
Total funds brought forward		192,933	214,215	143,241	99,210	54,398	55,555	390,573	368,980
Total funds carried forward	12	170,152	192,933	130,570	143,241	70,922	54,398	371,644	390,573