

# New Life Church, Biggin Hill

Report and Accounts  
Year ended 31 March 2025

Stewardship   
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**NEW LIFE CHURCH, BIGGIN HILL**  
**CHARITY INFORMATION**  
**FOR THE YEAR ENDED 31 MARCH 2025**

<b>Trustees</b>	C Goodson N Hardwick J Price (resigned October 2025) I Smith S Turner (resigned September 2025) G Wales D White J Wicking
<b>Key Staff</b>	S Turner (Elder) (resigned September 2025) M Thornett (Staff - Operations) T Lewis (Staff - Pastoral) I Smith (Elder) R Lewis (Elder)
<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 (Main Account) Station Road, Paddock Wood Tonbridge TN12 6EP  Kingdom Bank (Savings Account for Reserves) Beeston, Nottingham, NG9 2RS

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The trustees have pleasure in submitting the Report and Accounts for the period 1<sup>st</sup> April 2024 to 31<sup>st</sup> March 2025.

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, and 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 considered 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 the 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 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)

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.
- 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.

### **Acknowledgment**

The Trustees extend their thanks for the hard work and faithful service of the Elders and those who served during this year in many 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.

### Pastor's notes for the year

It is great to end another year reflecting on all that we have been involved in both locally within Biggin Hill, further afield in our wider borough and internationally too. Held within this report you will see how we work out our value of being 'a local church with an international vision' as we provide for and serve our local community through events, groups and finance, whilst also being active across the nations.

We are an evangelical Church built upon apostolic and prophetic foundations to display and express the love and grace of God within the spheres of influence that we have. We are committed to worship, prayer, evangelism, discipleship and maintaining an environment where all can grow in their Christian faith.

We believe the Bible is entirely relevant to today's troubled world and gives us hope for the future and eternal life to all who call on the name of the Lord Jesus.

Our elders, working alongside our leadership team and trustees have faithfully discharged their responsibilities during the last year and we continue to look forward to all God has planned for us.

Specifically, we are pleased to report as follows:

### Church Staffing – Trustees and Paid Staff

- There have been no changes to our board of trustees during this reporting period.
- In March 2025 our Administrative Support Assistant left us for full-time work elsewhere. It was decided that her duties would be redistributed amongst the other full-time members of church staff and volunteers. We are grateful to her for the service she gave during her period of employment.
- In September 2024 a member of staff, who had been temporarily employed, left us to take up a church leadership role. Together with his wife, they will be serving full-time in Thornton Heath, London. We are extremely grateful for all his skills and for the valuable input he has had in the life of our church. He, and his wife will be both missed.
- In September 2024 we had a new female intern start her 11 months of service at NLC. As part of this internship she will be engaged in the ID (Intentional Discipleship) course which provides theological training via Zoom every Monday, and week long training blocks every other month. Her main role at NLC will be management of the church's social media, youth leadership and other administrative duties and serving opportunities.

### Priorities Identified in 2023 - 2024 report and how they have progressed

#### *1. To continue to build on gathering the community together in growing group life:*

We have continued through 2024/2025 with 3 active House groups meeting regularly in mid week evenings, in member's homes. These groups get together for fellowship, worship and Bible study.

Added to this there are now a few other groups who meet together during the day, at the church building on different days of the week, and at different times. This facilitates access to Bible study and fellowship for those members who are mainly only available during the day.

The 'Big Small Group' which began in the summer of 2023, meets weekly on Wednesday evenings at the church building. It is well attended and provides a mid-week focus for teaching, discipleship, and friendship. Being more fluid and slightly less formal than the main House groups, it has proved to be a good introduction for those new to the church allowing them to get to know others and experience more of church life. Additionally it allows those whose life style may not allow regular attendance at a smaller House Group, to benefit from Bible teaching and fellowship.

## *2. To plan for the future of leadership at NLC:*

We continue to grow our leadership team and to build into the training and equipping of those in whom we recognize the potential for leadership, at all stages and ages. In September 2024, 4 church members embarked on a 2 year church leadership training course.

Our Pastoral Community Outreach Leader, together with her husband, have now taken on some responsibility on the management committee for the annual Biggin Hill Carnival. This is a key high-profile community event and will boost the church's profile with the wider community.

## *3. To continue to help other churches in the UK and around the world with prayer and financial support:*

In 2024/2025 these support projects have included,

- Regular financial grants to the 'Hope for Tomorrow Global' charity, which works with the largely destitute community in Burundi, to lift them out of poverty and empower them towards self-sufficiency.
- Support to our wider family of churches through Regions Beyond. We provide a regular grant to Regions Beyond UK, to help with Church planting and leadership training in the UK. We take up a Special Offering each year to help with Overseas Church planting and development, particularly in poorer nations.
- This year, in particular, we have committed to supporting a new church plant in Penang, Malaysia, which is a part of our wider family of churches, within Regions Beyond (as above).

## **Other achievements and performance**

### **Ongoing pastoral/ outreach and discipleship groups and events-**

- **Weekly Worship** – Each Sunday, we gather to worship at the Church building. Our services are open to all the community and include prayer and worship, the spoken Word, Youth and Children's' Ministry, and a time for fellowship.
- **Family Meetings** – Two meetings were held during the year, to provide the membership with progress updates on our plans, vision and finances.
- **Fortify Men's Breakfast** – we hosted several men's breakfast events with guest speakers and testimonies. These events were open to the wider community and provided an opportunity for Church members to invite friends and relatives.
- **Magnify Groups** – These study groups have focused this year on:  
**Renewing Your Mind**, a once a month group meeting to give biblical teaching and discussion on aspects and problems connected to Mental Health.
- **Small Groups** – our Small Groups have continued to run with 3 main groups meeting in homes during the week, with the addition of the slightly less formal 'Big Small Group' meeting at the

main church building on Wednesday evenings. In addition, other groups meet in the church building during the day, on different days of the week.

- **Stay and Play** – a Friday morning activity group aimed at mothers, and toddlers, which has been instigated by some of our young mothers. This is open to the wider community and held in the main church hall. It is extremely well attended by mums, dads, carers and grandparents alike, plus their little ones.
- **Youth Group and Newday** – Our Youth Group, meets on a Friday evening, and for teaching on Sunday mornings. It has continued to grow, providing a much needed, secure place for our young people aged 11 – 18 to meet and share time together. In August 2024 a number of our young people and our youth leaders, attended Newday, the young people's evangelistic outreach camp, in Norwich. This was a marvelous opportunity for them to encounter God in a personal way, whilst doing life together and having a lot of fun. We are grateful to our youth leaders, and others who gave up time to go with them and serve in this way. In January 2025 a further weekend away, at a residential centre in Ashdown Forest, was organised with the intention of building on the experiences, and gospel seeds sown in their young lives during Newday.
- **Other Groups include - Connect** – a meeting place in the church for retired members of the church and local community. **Board Games Café** – This meets on the first Saturday of the month and is open to any in the community who enjoy playing various board games. **Ladies Dance-Fit class** – Friday evenings and open to the community.
- **Courses throughout 2024/25 have included - The Alpha Course** – helping those wanting to know more about Christianity and answering their questions. 5 people attended the course run in April'24, which included a home cooked meal. Of those 5, 1 made a commitment of faith, 1 was baptised, 1 is still connected with the church through a weekday activity. **Freedom in Christ** – a 10 week course with a focused study guide. It was attended by 15 members of the church. This ran in March '25.

#### Administration and Maintenance

- **Policies** – We have continued with the general revision and review of all church policies, prioritizing, **Risk Management**, including **Health and Safety**.
- **Sound Desk and Equipment** – we have enlarged our sound desk and updated and overhauled the technical equipment giving us a much more effective and robust system.
- **Food Hygiene** – we have had several people who are responsible for catering, complete a food hygiene and kitchen safety course.

#### Events involving our Regions Beyond/New Frontiers Apostolic family and World Nations

- **Sponsorship Support for Dihlabeng Christian School, South Africa**– New Life Church has had a long association with Dihlabeng Christian School which serves an impoverished area in Clarens, SA. We continue to administer financial support for the school through the UK Sponsorship Programme which facilitates funds for the school from over 80 sponsors, and other donations and contributions. Visits are made to the school at least annually and regular contact is maintained via online technology.
- **Partnering with Regions Beyond** – We pride ourselves as being a local Church but with an International vision. In the latter regard, we partner with **Regions Beyond** – a worldwide 'family' of Churches, as we believe more is achieved by working together. Through this Global network

we have been able to help finance church planting and leadership training in developing nations across the world. Via Regions Beyond UK, we regularly give finance to support church planting and training in the UK.

- **Team to South Africa** — In March '25 a multi-aged team of 10 people, including one child, from New Life Church travelled to South Africa. They first attended a 3 day 'Simunye' ('Fellowship') conference in Johannesburg, then travelled on to Clarens, Free State, to spend time with the people and projects associated with Dihlabeng Christian Church and Dihlabeng Christian School. Some of the team took a day trip across into Lesotho to meet with the leaders of the church there and learn about successful subsistence farming projects under the teaching of 'Farming God's Way', which have been developed in the village of Reobotho. It was a wonderful time of meeting other members of God's wider family. Much was learnt about the culture and the challenges of life in South Africa. For all but a few, this was their first visit to the country.
- **Regions Beyond Hub Meetings** – Hub meetings took place in Hull (National Hub – May '24), Worthing (National Hub – Oct '24) and Dubai (Global Hub – Nov '24).
- **Other Overseas Visits** – visits were also made by our Pastor to encourage and support churches and projects in Egypt and India (Jan '25) and Penang (March '25).

#### Events involving the Biggin Hill Community

We continually seek to understand the needs of the surrounding community and how we can actively engage with them.

- We again hosted the Residents Association Annual General meeting – a wonderful opportunity to warmly welcome the whole community into our church building.
- The Annual Remembrance Day Service was held this year at St Mark's church in Biggin Hill in early November with many members of New Life Church attending.
- Our Thursday Shopping service, in conjunction with Biggin Hill Community Care, is well attended and open to local elderly people. They are provided with transport, assistance with their shopping in the supermarket next door to our building, refreshments and a chance to sit and chat for a while and meet each other.
- **Biggin Hill Carnival** - was held in June '24 – once again we helped serve the wider community by providing Marshalls to help with the car parking, helping to set up and take down the stalls, serving the stall holders with hot and cold refreshments and snacks, manning an information and chat area for the Church. Each year people who live in Biggin Hill comment favorably on how well we serve them and it is the perfect setting for showing God's encouragement to be like "salt and light".
- **Biggin Hill Outside Gym** – In April 2024 the community group, 'Friends of the Park' provided an area in our local park containing outside gym equipment for the use and health benefits of all users. As a church we contributed towards the cost of this venture, with our name being included on the plaque next to the equipment, alongside other community groups.
- **Christmas Light Switch On** - we hosted the annual 'Christmas Lights Switch On' ceremony at the end of November '24. The event was well supported by the local community, with participation from each of the local Primary Schools. We received much positive feedback.
- **Christmas Eve Carol Service and Christmas Day Service** - both services were well attended and full of joy, as we celebrated together the full meaning of the Christmas Season.
- **Christmas Outreach Celebrations for the Community** – In early December we invited Doug Hurley, a Christian children's entertainer to host a fun-filled afternoon for young children. This was attended by over 100 members of the community and church. It was particularly targeted



to the young families who attend 'Stay and Play' but entertained many others too. It successfully communicated the Christmas message in a most enjoyable way.

- **Quiz Night** – In October '24 we hosted a quiz night to raise funds for Dihlabeng Christian School. This was to specifically to provide First Aid equipment, and funds to support staff training in First Aid at the school, and to enable a volunteer nurse from the UK to provide first aid assistance to the children and staff, plus health education to the children's families within the wider community. This was open to church members and friends from the community. It was well attended and a very enjoyable evening.
- **Westerham Food Bank** - this necessary service has continued to be supported both practically and financially by NLC through 2024/2025.

#### Other Church Events

- **Baptisms** – We had the pleasure of baptising 2 people at Easter '24.
- **May '24** – we held a dedication service for a young family with their first child.
- **January '25** – We held a 24/7 Week of Prayer. We met together at various time allocated slots throughout the week, in a designated room, to pray for our Church, our local Community and issues in the wider world.
- **Come Dine With Us** – This is an evening set across various houses with people from the Church meeting to share a simple meal with others whom they didn't know particularly well. It has proved to be a lot of fun and a simple but effective way to bring people together, especially those who are new to church or living on their own. Building on the success of last year, we held two 'Come Dine with Us' evenings, in June '24 and March '25.

#### Plans for the future

1. As our lead pastor resigned from the church in September 2025, the current eldership have taken on the responsibility for oversight of our activities until more permanent plans can be established.
2. We will continue to build and strengthen our Home Group network to help gather the community together in small groups to hear and study the Good news of The Bible
3. Through our partnership with Regions Beyond, we will continue to help other churches in the UK and around the world, with prayer, financial support and active mentoring.
4. We will continue to engage with the local Community in order to understand and meet their needs for spiritual guidance
5. To continue to engage and empower our membership to help achieve our vision and strategy. We will actively encourage our members to participate fully in church activities and take on volunteer roles to help serve the Church and develop their own gifts .

#### Finances and Reserves

The Church finances are kept under regular review by the Trustees ; during the financial year under report, our membership continued to give both faithfully and generously.

Our Income from General Giving increased by c£6,000 for the period. We also benefited from a legacy of nearly £39,000 from the Estate of a Church member.

Income for the year also included 'grants' totalling £11,540 from Grace Community Church, Edenbridge and Regions Beyond UK, both in recognition of support given to them by New Life Church staff .

Total Income for the year thus showed an increase of £27,503 from the previous reporting period.

Our main operational expenditure for the period were staff costs and 'overheads' such as building maintenance, energy costs and insurances. In line with staff changes (see Pastor's Notes) our salary costs although high for the reporting period in question, are forecast to reduce for the next financial year. In 2024 we invested in a major upgrade to our Sound desk and equipment which will benefit our worship Services

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

The shortfall between Income and Expenditure for 2024/25, was borne from reserves. We do recognise that we need to assess our costs against likely future Income and a detailed review of our Finances is planned ahead of the 2026 reporting period.

At the end of the Financial year 2024/25, free reserves amounted to approximately £252,000.

The Trustees 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.

At the end of the Financial Year 2024/25, our Reserves Policy was fully reviewed and agreed at a level of £75,000 . Going forward, we will continue to review this figure regularly in conjunction with the Elders.

The current excess of around £175,000 (between Reserve Policy level and actual amount available) is expected to be used for developing the staff and leadership team. The Trustees are very conscious of the uncertainties in the operating and funding environment at the present time and wish to ensure that they can maintain and potentially develop activities to advance the Christian faith, relieve poverty and hardship both within the church, the community and abroad, hence why the amount held is temporarily higher than the policy figure.

Since the end of the financial year 2024/25, regular Giving from Church members averages about £13,000 per month which largely covers 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 2024/25 Accounts.

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

Isaac Smith  
Isaac Smith (Jan 7, 2026 12:29:50 GMT) .....

Trustee: Isaac Smith

Neil Hardwick  
Neil Hardwick (Jan 7, 2026 15:12:11 GMT) .....

Trustee: Neil Hardwick

Jan 7, 2026  
Date of approval of Trustee Report .....

**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 31 March 2025 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.

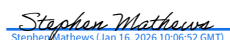
**Independent examiner's statement**

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 (Jan 16, 2026 10:06:52 GMT)

Stephen Mathews FCA  
Institute of Chartered Accountants in England and Wales

Stewardship  
1 Lamb's Passage  
London  
EC1Y 8AB

Date: Jan 16, 2026

**NEW LIFE CHURCH, BIGGIN HILL**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 MARCH 2025**

		Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	Note	£	£	£	£
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	3	254,108	91,894	346,002	345,398
Charitable activities	4	31,725	-	31,725	9,176
Investments	5	825	-	825	-
Other income		1,711	-	1,711	439
<b>Total income and endowments</b>		<b>288,369</b>	<b>91,894</b>	<b>380,263</b>	<b>355,013</b>
<b>EXPENDITURE ON:</b>					
Charitable activities	6	302,821	93,141	395,962	397,422
<b>Total expenditure</b>		<b>302,821</b>	<b>93,141</b>	<b>395,962</b>	<b>397,422</b>
<b>Net income/(expenditure)</b>		<b>(14,452)</b>	<b>(1,247)</b>	<b>(15,699)</b>	<b>(42,409)</b>
<b>Transfers between funds</b>	14	469	(469)	-	-
<b>Net movement in funds</b>		<b>(13,983)</b>	<b>(1,716)</b>	<b>(15,699)</b>	<b>(42,409)</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		265,079	60,116	325,195	367,604
<b>Total funds carried forward</b>	14	<b>251,096</b>	<b>58,400</b>	<b>309,496</b>	<b>325,195</b>

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**

**As at 31 March 2025**

	Note	General Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
<b>FIXED ASSETS</b>					
Tangible assets	9	17,333		17,333	9,907
		<u>17,333</u>	<u>-</u>	<u>17,333</u>	<u>9,907</u>
<b>CURRENT ASSETS</b>					
Debtors	10	45,785		45,785	51,931
Cash at bank and in hand	11	198,882	58,400	257,282	278,155
		244,667	58,400	303,067	330,086
<b>CREDITORS: Amounts falling due within one year</b>	12	10,904		10,904	14,798
<b>Net current assets / (liabilities)</b>		<u>233,763</u>	<u>58,400</u>	<u>292,163</u>	<u>315,288</u>
<b>Total assets less current liabilities</b>		<u>251,096</u>	<u>58,400</u>	<u>309,496</u>	<u>325,195</u>
<b>TOTAL NET ASSETS</b>		<u>251,096</u>	<u>58,400</u>	<u>309,496</u>	<u>325,195</u>
<b>FUND BALANCES</b>	14				
Unrestricted Funds					
General funds		91,165	-	91,165	131,668
Designated funds		159,931	-	159,931	133,411
		<u>251,096</u>	<u>-</u>	<u>251,096</u>	<u>265,079</u>
Restricted Funds		-	58,400	58,400	60,116
		<u>251,096</u>	<u>58,400</u>	<u>309,496</u>	<u>325,195</u>

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

James Wicking

TRUSTEE

*James Wicking*

James Wicking (Jan 7, 2026 15:22:17 GMT)

SIGNED

Jan 7, 2026

DATE

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 31 MARCH 2025**

**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.

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 31 MARCH 2025**

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 2025	Total 2024
	£	£
Donations of cash and similar	258,701	275,992
Legacies receivable	38,989	10,000
Income tax recoverable	48,112	54,156
Other grants receivable	200	5,250
	<u>346,002</u>	<u>345,398</u>

**4 Charitable activities**

	Total 2025	Total 2024
	£	£
Church activities	20,185	9,176
Services delivery	11,540	-
	<u>20,185</u>	<u>9,176</u>

**5 Investment income**

	Total 2025	Total 2024
	£	£
Bank interest	825	-
	<u>825</u>	<u>-</u>

**NEW LIFE CHURCH, BIGGIN HILL**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**6 Charitable expenditure**

	Total 2025 £	Total 2024 £
<b>a Costs incurred directly on specific activities</b>		
<u>Church activity</u>		
Salaries and pastoral support	165,347	144,003
Pastoral expenses and conferences	33,127	24,312
Mission teams and travel	17,622	5,125
Evangelism	1,456	3,207
Youth work and events	11,920	15,259
Grants payable (Note 5c)	119,505	145,654
	<u>348,977</u>	<u>337,560</u>
<b>b Costs incurred on support &amp; administration</b>		
<u>Governance costs</u>		
Accounts preparation and independent examiner's fee	4,020	3,600
	<u>4,020</u>	<u>3,600</u>
<u>Church activity</u>		
Property and office	29,460	42,092
Insurance	4,217	4,028
Sundry expenses	6,261	8,159
Depreciation	3,027	1,982
	<u>46,985</u>	<u>59,861</u>
<b>Total expenditure</b>	<u>395,962</u>	<u>397,421</u>

The fee payable to the independent examiner for preparing and examining the accounts is detailed above; in addition the charity paid £766 (2024: £756) and £210 (2024: £150) to Stewardship for payroll bureau and consultancy helpline membership respectively.

**c Grants payable**

	Institutions £	Individuals £	2025 £	2024 £
Mission support	32,240	5,800	38,040	59,406
Relief of poverty	3,950	4,500	8,450	14,036
Educational grants	72,777	-	72,777	70,976
Other grants	238	-	238	1,235
	<u>109,204</u>	<u>10,300</u>	<u>119,504</u>	<u>145,654</u>
<i>For 2023/24</i>				
	Institutions £	Individuals £	2024 £	2023 £
Mission support	47,156	12,250	59,406	42,451
Relief of poverty	13,556	480	14,036	8,391
Educational grants	70,976	-	70,976	75,900
Other grants	1,235	-	1,235	200
	<u>132,924</u>	<u>12,730</u>	<u>145,654</u>	<u>128,942</u>

The charity's principal grants to institutions comprised:

	2025 £	2024 £
Sponsorship Dihlabeng Christian School (SDCS), South Africa	72,777	70,776
Regions Beyond UK (Church planting and relief of poverty)	25,400	35,479
Stewardship (Church plant in Birmingham)	3,600	-
Hope For Tomorrow (Education and poverty relief in Burundi)	2,400	7,469
Beulah Family Church	2,000	-
Westerham Food Bank	1,550	500
Cornerstone Penang	1,000	-
Kings Arms Lydney	-	12,000
Biggin Hill Friends of the Parks	-	1,000
Keystone Church, South Africa	-	3,600
Grants to institutions for less than £1,000 each	478	2,100
	<u>109,204</u>	<u>132,924</u>



**NEW LIFE CHURCH, BIGGIN HILL**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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

	2025	2024
	£	£
Gross wages and salaries	147,100	121,372
Social security	9,756	7,999
Pension costs	7,609	14,594
Other employment costs- relocation		
	<u>164,465</u>	<u>143,965</u>

The average monthly number of employees during the year was 4 (2024: 4). 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	2025 £
Trustees:				
S Turner	50,952	-	3,530	<u>54,482</u>
				<u>54,482</u>

The following amounts were payable in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2024 £
Trustees:				
G Wales	29,491	-	8,993	38,484
S Turner	48,479	-	3,335	<u>51,814</u>
				<u>90,298</u>

During the year key management received employment benefits totalling £142,851 (2023: £90,298).

S Turner served as church leader and received the above payments for serving in that capacity, not for serving as a trustee; 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.

**9 Tangible fixed assets**

	Fixtures, fittings and equipment £	Vehicles £	Total 2025 £
Cost			
At 1 April 2024	19,815	-	19,815
Additions	10,453	-	10,453
At 31 March 2025	<u>30,268</u>	<u>-</u>	<u>30,268</u>
Accumulated depreciation			
At 1 April 2024	9,908	-	9,908
Charge for the year	3,027	-	3,027
At 31 March 2025	<u>12,935</u>	<u>-</u>	<u>12,935</u>
Net book value			
At 31 March 2025	<u>17,333</u>	<u>-</u>	<u>17,333</u>
At 1 April 2024	<u>9,907</u>	<u>-</u>	<u>9,907</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 31 MARCH 2025**

**10 Debtors**

	2025 £	2024 £
<b>Falling due within one year:</b>		
Tax recoverable	45,785	51,931
	<u>45,785</u>	<u>51,931</u>
<b>Total debtors</b>	<u>45,785</u>	<u>51,931</u>

**11 Cash at Bank and in Hand**

	2025 £	2024 £
Cash at bank with immediate access	231,674	278,155
Notice deposits (with a term of three months or less)	25,608	-
	<u>257,282</u>	<u>278,155</u>

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

	2025 £	2021 £
Trade creditors	6,166	10,381
Accruals	4,738	4,417
	<u>10,904</u>	<u>14,798</u>

**13 Pension commitments**

During the year employer's pension contributions totalling £14,756 (2024: £15,594) were payable to defined contribution personal pension schemes. Pension contributions of £718 (2024: £817) were owing at the balance sheet date.

**14 Funds**

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

	Opening balance 2025 £	Incoming resources 2025 £	Outgoing resources 2025 £	Transfers in the year 2025 £	Closing balance 2025 £
<i>Designated Funds</i>					
Legacy	133,411	38,989	(2,016)	(10,453)	159,931
	<u>133,411</u>	<u>38,989</u>	<u>(2,016)</u>	<u>(10,453)</u>	<u>159,931</u>
<i>General Unrestricted Funds</i>	131,668	249,380	(300,805)	10,922	91,165
Total Unrestricted Funds	<u>265,079</u>	<u>288,369</u>	<u>(302,821)</u>	<u>469</u>	<u>251,096</u>
<i>Restricted Funds</i>					
Sponsorship Dihlabeng Christian School (SDCS)	53,519	72,521	(76,098)	-	49,942
Burundi	-	675	(600)	-	75
Regions Beyond UK Fund	3,616	10,329	(13,402)	-	543
Regions Beyond Grant	-	833	(521)	-	312
Special offering - Kingdom 2025	-	6,498	(1,000)	-	5,498
Special Offering - Newday	-	538	-	-	538
Catering van fund	469	-	-	(469)	-
Crisis Care	992	-	-	-	992
Warm Space Fund	500	-	(500)	-	-
2023 Special Offering fund	1,020	-	(1,020)	-	-
2024 Mission fund	-	500	-	-	500
	<u>60,116</u>	<u>91,894</u>	<u>(93,140)</u>	<u>(469)</u>	<u>58,400</u>
Aggregate of funds	<u>325,195</u>	<u>380,263</u>	<u>(395,961)</u>	<u>-</u>	<u>309,496</u>

**NEW LIFE CHURCH, BIGGIN HILL**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

<i>Comparative figures for 2024</i>	Opening balance £	Incoming resources £	Outgoing resources £	Transfers in the year £	Closing balance £
Designated Funds					
Legacy	130,570	10,000	(7,159)	-	133,411
	130,570	10,000	(7,159)	-	133,411
Unrestricted general funds	170,619	225,752	(264,431)	(272)	131,668
	301,189	235,752	(271,590)	(272)	265,079
<b>Restricted Funds</b>					
Sponsorship Dihlabeng Christian School (SDCS)	55,141	71,438	(73,694)	633	53,519
Regions Beyond UK Fund	1,397	21,959	(19,740)	-	3,616
Regions Beyond India Fund	-	2,725	(2,725)	-	-
Missionary support fund	7,193	-	(7,193)	-	-
Dihlabeng Church support	633	-	-	(633)	-
Catering van fund	469	-	-	-	469
Crisis Care	1,582	-	(590)	-	992
Warm Space Fund	-	500	-	-	500
2023 Special Offering fund	-	6,042	(5,022)	-	1,020
2024 Mission fund	-	16,597	(16,869)	272	-
	66,415	119,261	(125,832)	-	60,116
Aggregate of funds	367,605	355,013	(397,422)	(272)	325,195

**Designated funds**

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

**Restricted funds**

Sponsorship Dihlabeng Christian School (SDCS) 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.

The Warm Space fund was created over the winter period 2022/23 to provide a 'Community warm space' in the Church building. Although open to anyone, it was aimed particularly at those who may have been struggling to heat their homes.

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

**15 Transactions with related parties**

During the year the charity:

- a) received donations totalling £33,782 (2024: £43,241) from related parties (which includes trustees, anyone closely connected to them and key management).
- b) Mr G Wales (a trustee) received £250 for travel costs and for providing teaching services to the church.
- c) Miss A Turner, who is closely related to Simon Turner, a trustee, undertook a training program including an internship with the church during the year. She was paid a bursary and other expenses of £3,977 during the year.
- d) paid no other expenses (2024: £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 31 MARCH 2025**

		Unrestricted Funds - General		Unrestricted Funds - Designated		Restricted Funds		Total Funds	Total Funds
	Note	2025	2024	2025	2024	2025	2024	2025	2024
		£	£	£	£	£	£	£	£
<b>INCOME AND ENDOWMENTS FROM:</b>									
Donations and legacies	3	215,119	216,137	38,989	10,000	91,894	119,261	346,002	345,398
Other charitable activities	4	31,725	9,176			-	-	31,725	9,176
Investments	5	825	-			-	-	825	-
Other income		1,711	439			-	-	1,711	439
<b>Total income and endowments</b>		<b>249,380</b>	<b>225,752</b>	<b>38,989</b>	<b>10,000</b>	<b>91,894</b>	<b>119,261</b>	<b>380,263</b>	<b>355,013</b>
<b>EXPENDITURE ON:</b>									
Charitable activities:	6	300,805	264,431	2,016	7,159	93,141	125,832	395,962	397,422
<b>Total Expenditure</b>		<b>300,805</b>	<b>264,431</b>	<b>2,016</b>	<b>7,159</b>	<b>93,141</b>	<b>125,832</b>	<b>395,962</b>	<b>397,422</b>
<b>Net gains/(losses) on investments</b>								-	-
<b>Net income/(expenditure)</b>		<b>(51,425)</b>	<b>(38,679)</b>	<b>36,973</b>	<b>2,841</b>	<b>(1,247)</b>	<b>(6,571)</b>	<b>(15,700)</b>	<b>(42,409)</b>
<b>Transfers between funds</b>	14	10,922	(272)	(10,453)		(469)	272	-	-
<b>Net movement in funds</b>		<b>(40,503)</b>	<b>(38,951)</b>	<b>26,520</b>	<b>2,841</b>	<b>(1,716)</b>	<b>(6,299)</b>	<b>(15,700)</b>	<b>(42,409)</b>
<b>Reconciliation of funds:</b>									
Total funds brought forward		131,668	170,619	133,411	130,470	60,117	66,415	325,196	325,196
<b>Total funds carried forward</b>	14	<b>91,165</b>	<b>131,668</b>	<b>159,931</b>	<b>133,411</b>	<b>58,400</b>	<b>60,117</b>	<b>309,496</b>	<b>282,786</b>

**NEW LIFE CHURCH, BIGGIN HILL**  
**CHARITY INFORMATION**  
**FOR THE YEAR ENDED 31 MARCH 2025**

<b>Trustees</b>	C Goodson N Hardwick J Price (resigned October 2025) I Smith S Turner (resigned September 2025) G Wales D White J Wicking
<b>Key Staff</b>	S Turner (Elder) M Thornett (Staff - Operations) T Lewis (Staff - Pastoral) I Smith (Elder) R Lewis (Elder)
<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 (Main Account) Station Road, Paddock Wood Tonbridge TN12 6EP  Kingdom Bank (Savings Account for Reserves) Beeston, Nottingham, NG9 2RS

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