

**Newlife Church, Palmers Green**

**Registered Charity no. 1180315**

**Trustees' Annual Report and Financial Statements**

**for the year ended 30 April 2025**

## **Newlife Church, Palmers Green**

### **Annual Report and Financial Statements**

The trustees present their report and financial statements for the year ended 30 April 2025

#### **Reference and administrative details**

Newlife Church, Palmers Green ('Newlife') is a charitable incorporated organisation with charity registration number 1180315.

Address of the principal office: Newlife Church, Palmers Green  
Newlife Christian Centre  
211 Green Lanes  
London  
N13 4UH

Trustees: Caroline Kingham  
Philip Kingham  
Bruce McGill  
Matthew Rawding  
Brian Shearer  
Ruth Rawding  
Madhu Amruth Raju Udu

Ruth Rawding and Caroline Kingham retired as trustees on 12 May 2025. Caroline Kingham was appointed to serve another term.

#### **Governance**

Newlife is governed by its constitution as a charitable incorporated organisation (CIO), under which it was registered as a charity on 15 October 2018. The trustees are responsible for appointing any new trustees.

Newlife's Leadership team, meet every 3 or 4 weeks, to review and organise Newlife's activities, planning, finances and administration. Three members of the leadership team also serve as trustees.

## Objectives and activities

In brief, the objects of the CIO are, for the public benefit:

the advancement of the Christian faith; and  
the relief of persons in any part of the world who are in need.

Newlife holds Sunday morning worship services at Newlife Christian Centre, which are open to all who wish to come to worship God or to learn more about the Christian faith. There are age-related groups for children on Sunday mornings, and youth meetings and Bible studies at other times. There are also Life Groups held online, in the Centre or in church members' houses during the week, where the Bible is studied and the Christian life exercised in prayer, worship and support. Other Christian exploration courses, such as Alpha and Freedom in Christ, are run from time to time.

In the Centre, Newlife joins with other local churches in an initiative called Mustard Seed, to provide hot meals to local people who struggle to feed themselves. Newlife also run a weekly Toddler Group for local parents and toddlers to attend. Teams go out from Newlife onto the streets of Palmers Green to discuss life and matters of faith with local residents. Other teams visit people in local sheltered housing to meet residents and show God's love to them.

Newlife gave financial support to work in the Enfield area including drug rehabilitation, youth work and street pastor activity. Support was also given to missional activity in the UK, Lebanon, India and Moldova. Gifts were given to those locally who were in financial need.

The trustees believe that Newlife's activities are within the charity's objects and bring benefits, both to Christians and to the local people of Palmers Green, Enfield and beyond, and that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission.

## Operations review

The Mustard Seed and Toddler Group ministries continue to thrive and provide a valuable service to the local community. A weekly prayer meeting has also added to the life of the Church. The Church building is used on a regular basis to host activities in support of the charity's objectives. Away from the Church building, regular Life Group meetings continue in the homes of Church members. These meetings and activities are supplemented by conferences and events for youth and young adults. A successful children's camp was held in partnership with another local Church. The Church also hosted a group of teenagers for a week in July as they participated in missional activities within the Palmers Green area.

The Church also works closely with a network of other local churches to share resources and to support the pursuit of common objectives and missional activities.

Two part time members of staff were appointed during the year to provide support for the operational activities associated with running the Church and maintaining the building.

Information about all our activities can be found on our website [www.newlifepalmersgreen.org.uk](http://www.newlifepalmersgreen.org.uk).

## Financial Review

The trustees have prepared receipts and payments accounts for the year to 30 April 2025, which are presented below, together with a statement of assets and liabilities as at 30 April 2025.

The costs of running the Church have included the installation of new flooring in the Church sanctuary, a weekend away for the whole church, a conference trip for the youth and a mission trip to Uganda. Although giving from the congregation was lower than the last financial year, the church received some one off legacy gifts, and as a result the outcome was an end of year surplus.

### Newlife Church, Palmers Green

#### Receipts and payments account for the year ended 30 April 2025

	Unrestricted Funds	Restricted Funds	Total Funds 2024/25	Total Funds 2023/24
	£	£	£	£
<b>Receipts</b>				
Donations	105,143	30,487	135,630	144,121
Rental income	13,582	0	13,582	12,762
Gift Aid	19,848	2,083	21,930	30,068
Other donations	45,033	0	45,033	2,796
Bank interest received	942	0	942	262
<b>Total Receipts</b>	<b>184,549</b>	<b>32,570</b>	<b>217,118</b>	<b>190,009</b>
<b>Payments</b>				
Church running costs	137,929	26,214	164,143	145,923
Activities	5,277	3,371	8,648	9,874
Giving	15,127	2,986	18,113	17,631
<b>Total Payments</b>	<b>158,334</b>	<b>32,570</b>	<b>190,903</b>	<b>173,428</b>
<b>Surplus / (deficit) for the year</b>	<b>26,215</b>	<b>0</b>	<b>26,215</b>	<b>16,581</b>

### Newlife Church, Palmers Green

#### Statement of assets and liabilities at 30 April 2024

	Unrestricted Funds	Restricted Funds	Total Funds 2024/25	Total Funds 2023/24
Bank balance	106,222	0	106,222	80,198
Cash in hand	208	0	208	17
<b>Total monetary assets</b>	<b>106,430</b>	<b>0</b>	<b>106,430</b>	<b>80,215</b>

**Newlife Church, Palmers Green**  
**Restricted Funds**

	<b>Balance 1 May 2024</b>	<b>Income</b>	<b>Expenditure</b>	<b>Balance 30 Apr 2025</b>
Iranian Community Outreach	16	0	0	16
Overseas Mission Support	0	905	905	0
Member Support	0	2,081	2,081	0
Mission Trips	13	3,001	3,001	13
Conferences & Weekends Away	0	16,281	16,281	0
Building Projects	0	10,303	10,303	0
<b>Total Restricted Funds</b>	<b>28</b>	<b>32,570</b>	<b>32,570</b>	<b>28</b>

**Notes to the accounts**

Newlife has been in operation as a church since 2012, initially as a church plant from Chase Family Church in Enfield. Since 2015 Newlife has met for Sunday worship in the former Baptist Church building at 211 Green Lanes in Palmers Green. Newlife was invited by the Baptist authorities to lease the building, and has done so from early 2019, calling the building Newlife Christian Centre.

*Assets and liabilities*

Newlife leases the building it operates from, and therefore does not regard investment in it as an asset for accounting purposes, although Newlife spends money on improvements to it.

Owned assets are principally chairs and tables, some PA equipment, some kitchen equipment, and resources for the activities carried out.

There was no liability outstanding due to debt or guarantee at 30 April 2025.

*Reserves policy*

The trustees' policy is to retain reserves of at least two months of normal expenditure. Due to consistent donations, but lower costs throughout COVID-19, a healthy reserve was created which enabled Newlife to make gifts to those in a financial crisis, and to organisations that supported those in need.

*Trustees' remuneration*

None of the trustees are paid for their services as trustees. Three trustees have been paid during the year for providing services to Newlife, as follows:

Caroline Kingham	£20,533 Operations Manager (£20,238 in previous year)
Philip Kingham	£26,028 Church Team Leader (£25,654 in previous year)
Bruce McGill	£19,863 Associate Pastor (£19,578 in previous year)

### Approval of report

The annual report and financial statements were approved by the trustees on 29 September 2025 and signed on their behalf by Philip Kingham and Matthew Rawding.



Philip Kingham

Trustee

29 September 2025



Matthew Rawding

Trustee

29 September 2025





# CHARITY COMMISSION FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees/  
members of

NEWLIFE CHURCH, PALMERS GREEN

On accounts for the year  
ended

30 APRIL 2025

Charity no  
(if any)

1180315

Set out on pages

1 - 6

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/04/2025.

Responsibilities and  
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~\*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

*Luna Muncaster*

Date:

16/9/2025

Name:

LUNA MUNCASTER

Relevant professional  
qualification(s) or body  
(if any):

ASSOCIATE CHARTERED ACCOUNTANT (ICAEW)

Address:

40 VERA AVENUE

LONDON

N21 1RG

### Section B

### Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.