

# New Life Bible Church

Report and Accounts

Period ended 31 January 2025

Stewardship   
*Active generosity*

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

**NEW LIFE BIBLE CHURCH**  
**CHARITY INFORMATION**  
**FOR THE PERIOD ENDED 31 JANUARY 2025**

<b>Trustees</b>	Rev Eric Johnston (Chairman)
	Clive Chalkley                      resigned 20 October 2025
	Sybil Coppin-Babajide
	Jason Holmes
	Jared Johnston
	Raymond Lawson
	Tochukwu Kanu
	Yvonne Ellis                      appointed 11 December 2024
	Lazar Der Gregorian              appointed 11 December 2024

<b>Key Staff</b>	Rev E L Johnston and Mrs M Johnston
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<b>Governing Document</b>	CIO Constitution dated 18 March 2019 as amended on 19 April 2022
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<b>Charity Registration Number</b>	1182503
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<b>Principal Address</b>	48 Hawthorne Avenue Ruislip Middlesex HA4 8SS
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<b>Independent Examiner</b>	Archie McDowall BA, CA Stewardship 1 Lamb's Passage London EC1Y 8AB
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<b>Bankers</b>	Barclays Bank plc
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## Trustees' Annual Report for the period

	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
<b>From</b>	01	02	2024	<b>To</b>	31	01	2025

### Section A

### Reference and administration details

**Charity name** New Life Bible Church

**Other names charity is known by** NLBC

**Registered charity number (if any)** 1182503

C/o 48 Hawthorne Avenue

Ruislip

Middlesex

**Postcode**

HA4 8SS

#### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Eric Johnston	Chairman/Trustee		
2	Mr Clive Chalkley	Trustee	resigned 20/10/2025	
3	Mrs Sybil Coppin-Babajide	Trustee		
4	Mr Jason Holmes	Trustee		
5	Mr Jared Johnston	Trustee		
6	Mr Tochukwu Kanu	Trustee		
7	Mr Raymond Lawson	Trustee		
8	Miss Yvonne Ellis	Trustee	Newly Appointed 11/12/24	
9	Mr Lazar Der Gregorian	Trustee	Newly Appointed 11/12/24	
10				

#### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	CIO Foundation Constitution
How the charity is constituted (eg. trust, association, company)	CIO
Trustee selection methods (eg. appointed by, elected by)	Elected by agreement of all Trustees

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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## Section C Objectives and activities

### Summary of the objectives of the charity set out in its governing document

(1) To advance the Christian faith by promoting spiritual renewal among individuals and churches through appropriate training or opportunities to meaningfully engage in the service of the Gospel, including rallying together for public events of prayer and worship of city-wide festivals to enlighten others about Jesus Christ, in accordance with the statements of belief and doctrine appearing in the Schedule, for the benefit of public, in England, Wales or abroad.

(2) To prevent or relieve poverty anywhere in the world by providing grants, items, and services to individuals in need and/or charities or

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

organisations assisting with the provision of education, training, healthcare projects, and all the necessary support designed to enable individuals to generate a sustainable income and to be self-sufficient.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission and thus the church continues to;

- Provide Sunday worship services, Wednesday night & Saturday morning Bible classes where the Gospel of Christ is shared, and individuals are encouraged to be active in their faith;
- Active youth programme as they meet regularly to strengthen their faith and give them a safe space to ask questions that are relevant to their Christian growth;
- Run a ministry for single parents, called Fresh Start;
- A Seniors' Ministry to assist the elderly with their needs (physical, emotional, mentally & spiritually);
- Provide a social arm in the form of a Netball Club for mothers and daughters, which strengthens families and community life.
- Encouraging members to actively share their faith;

#### **Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grant-making.
- policy programme related investment;
- contribution made by volunteers.

## **Section D**

## **Achievements and performance**

## Section D

## Achievements and performance

### Summary of the main achievements of the charity during the year

We continue having services at the temporary location @ Holy Trinity Wealdstone, as well as facilitating monthly meetings via zoom.

We have had various events within our community network of churches, such as Churches Together, Good Friday Walk of Witness March (Mar 2024) and Evangelism Outreach Days in Wealdstone (Apr, Dec 2024).

Our Single Parents Pastor (SPP), who heads up Fresh Start, our Single Parents' Ministry, continued to facilitate prayer for the community on Tuesday mornings and Bible studies on Thursday evenings.

A monthly afternoon tea initiative was introduced this year to foster fellowship, prayer and support amongst the church/community.

The SPP organised a day trip to Bournemouth, for single parents and their children (Aug 2024).

Fresh Start also partnered with Family Holiday Trust to enable some single parents and their families to enjoy a holiday break.

Our SPP has also advocated for single parents in the church/community in terms of their housing and supporting them with the appropriate advice and benefits that they are entitled to.

Our youth group had meetings (bi-weekly) on Sundays where the Word of God and Christian values was deposited into their lives. They also had a variety of social events, periodically throughout the year.

Our men & women's ministries were also active in hosting various meetings, as well as social events.

Our Junior Church teachers attended a conference in Eastbourne in Feb 2024 to get ideas and tips and be refreshed.

A special 40 Year Celebration of New Life's History as a Church/Organisation was enjoyed over two days, with past members being invited back for the event (Oct 24).

A Netball Awards Event, celebrating the achievements of individuals in the club for the year (Oct 2024).

Various ministry trips to Adjumani (Mar 2024), Uganda Unity Conference (Aug 2024), South Africa (Dec 2024) to support and strengthen Pastors and churches we have partnered with over the years.

Our last event for the year end was our annual corporate prayer and fasting week (January 2025).

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

The Trustee's policy on reserves at the end of the year is to have at least a yearly average of one month's income in the accounts.

Going forward, to maintain a surplus for future years, we will adopt a workable procedure to ensure that our reserves are more than a month's income and that we do not have a deficit balance at the end of the year.

### Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity’s principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees’ report above.  
Signed on behalf of the charity’s trustees

Signature(s)	<div>Jason Holmes</div> <div>Jason Holmes (Nov 25, 2025 11:49:27 GMT)</div>
Full name(s)	Jason Holmes
Position (e.g. Secretary, Chair, etc)	Trustee
Date	Nov 25, 2025

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

I report to the charity trustees on my examination of the accounts of the Charity for the period ended 31 January 2025 on pages 8 to 18 following, which have been prepared on the basis of the accounting policies set out on pages 10 to 11.

**Responsibilities and basis of report**

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

I report in respect of my examination of the 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 ICAS, 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.

*Archie McDowall*

Archie McDowall (Nov 25, 2025 16:10:00 GMT)

Archie McDowall BA, CA  
Institute of Chartered Accountants of Scotland

Stewardship  
1 Lamb's Passage  
London  
EC1Y 8AB

Date: Nov 25, 2025



**NEW LIFE BIBLE CHURCH**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE PERIOD ENDED 31 JANUARY 2025**

	Note	Unrestricted Combined Funds £	Restricted Combined Funds £	Total Funds Combined 2025 £	Total Funds Trust 2024 £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	3	305,009	23,473	328,482	393,298
Charitable activities	4	-	350	350	1,120
Investments	5	1,681	164	1,845	862
<b>Total income and endowments</b>		<b>306,690</b>	<b>23,987</b>	<b>330,677</b>	<b>395,280</b>
<b>EXPENDITURE ON:</b>					
Charitable activities	6	322,959	49,875	372,834	332,604
<b>Total expenditure</b>		<b>322,959</b>	<b>49,875</b>	<b>372,834</b>	<b>332,604</b>
<b>Net income/(expenditure)</b>		<b>(16,269)</b>	<b>(25,888)</b>	<b>(42,157)</b>	<b>62,676</b>
<b>Transfers between funds</b>	13	(29,697)	29,697	-	-
<b>Net movement in funds</b>		<b>(45,966)</b>	<b>3,809</b>	<b>(42,157)</b>	<b>62,676</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		111,538	82,533	194,071	131,395
<b>Total funds carried forward</b>	13	<b>65,572</b>	<b>86,342</b>	<b>151,914</b>	<b>194,071</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 pages 10 to 17 form part of these accounts.

**NEW LIFE BIBLE CHURCH**  
**BALANCE SHEET**  
**AS AT 31 JANUARY 2025**

	Note	Unrestricted Funds General Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds General Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
<b>FIXED ASSETS</b>									
Tangible assets	8	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-
<b>CURRENT ASSETS</b>									
Debtors	9	2,814	-	-	2,814	3,591	-	-	3,591
Cash at bank and in hand	10	10,487	62,471	86,342	159,300	42,484	73,854	82,533	198,871
		13,301	62,471	86,342	162,114	46,075	73,854	82,533	202,462
<b>CREDITORS: Amounts falling due within one year</b>	11	10,200	-	-	10,200	8,390	-	-	8,390
<b>Net current assets / (liabilities)</b>		3,101	62,471	86,342	151,914	37,685	73,854	82,533	194,071
<b>Net assets / (liabilities)</b>		3,101	62,471	86,342	151,914	37,685	73,854	82,533	194,071
<b>TOTAL NET ASSETS</b>		3,101	62,471	86,342	151,914	37,685	73,854	82,533	194,071
<b>FUND BALANCES</b>	13								
Unrestricted Funds									
General funds		3,101	-	-	3,101	13,679	-	-	13,679
Designated funds		-	62,471	-	62,471	-	97,860	-	97,860
		3,101	62,471	-	65,572	13,679	97,860	-	111,539
Restricted Funds		-	-	86,342	86,342	-	-	82,533	82,533
		3,101	62,471	86,342	151,914	13,679	97,860	82,533	194,071

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

Jason Holmes  
Jason Holmes (Nov 25, 2025 11:49:27 GMT)  
 Jason Holmes

Nov 25, 2025  
 \_\_\_\_\_  
 DATE

Charity number: 1182503

The notes on pages 10 to 17 form part of these accounts.

**NEW LIFE BIBLE CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE PERIOD ENDED 31 JANUARY 2025**

**1 Statutory Information**

The charity is trust 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.

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.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects.

Investment income represents income generated by the charity's assets and includes income from letting the charity's property and bank interest.

**NEW LIFE BIBLE CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE PERIOD ENDED 31 JANUARY 2025**

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 cost of raising funds is not significant and has not been separately disclosed.

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.

d) Fund accounting

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

e) Tangible fixed assets

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

Equipment	Over 3 to 7 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) Leased assets

Leases which do not transfer substantially all the risks and rewards of ownership to the charity are classified as operating leases. Operating lease payments are recognised as an expense on a straight-line basis over the lease term (unless another systematic basis is more representative of use).

g) 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.

h) 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.

i) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

j) Critical accounting estimates and areas of judgement

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

- i) The annual depreciation charge for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.
- ii) The constructive obligation for grants payable is based on an assessment of the likely duration of the supported activity. Again this estimate is re-assessed annually and the obligation is adjusted to reflect current expectations.

**NEW LIFE BIBLE CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE PERIOD ENDED 31 JANUARY 2025**

<b>3 Donations and legacies</b>	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Donations of cash and similar	175,256	19,312	194,568	218,311
Donations in kind			-	-
Other grants receivable	91,856	4,161	96,017	135,423
Legacies receivable			-	-
Income tax recoverable	37,897	-	37,897	39,564
	<u>305,009</u>	<u>23,473</u>	<u>328,482</u>	<u>393,298</u>
<b>4 Income from charitable activities</b>	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Fresh Start trips	-	350	350	1,120
	<u>-</u>	<u>350</u>	<u>350</u>	<u>1,120</u>
<b>5 Investment income</b>	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Other income	1,681	164	1,845	861
	<u>1,681</u>	<u>164</u>	<u>1,845</u>	<u>861</u>
<b>6 Charitable expenditure</b>	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
<b>a Costs incurred directly on specific activities</b>				
Employment costs	249,634	-	249,634	230,434
Property costs:				
Rent	16,318	-	16,318	10,847
Utilities	-	-	-	-
Other building costs	161	-	161	134
Church activities	16,875	-	16,875	24,467
Work with children and youth	4,743	-	4,743	2,624
Fresh start ministries	-	8,358	8,358	10,363
Mission activities	6,696	20,198	26,894	3,008
Telephones	2,240	-	2,240	1,866
Grants payable	17,305	21,319	38,624	39,181
	<u>313,972</u>	<u>49,875</u>	<u>363,847</u>	<u>322,924</u>
<b>b Costs incurred on support &amp; administration</b>				
Governance costs	5,134	-	5,134	4,744
Office and support costs	3,853	-	3,853	4,287
Depreciation of tangible fixed assets	-	-	-	648
	<u>8,987</u>	<u>-</u>	<u>8,987</u>	<u>9,680</u>
<b>Total expenditure</b>	<u>322,959</u>	<u>49,875</u>	<u>372,834</u>	<u>332,604</u>
The fee payable to the independent examiner for preparing and examining the accounts was £3,000 (2024: £3,000); in addition the charity paid £200 (2024: £200) to Stewardship for consultancy fees. No other fees to Stewardship for any other services.				
<b>c Grants payable</b>		Institutions £	Individuals £	2025 £
Grants for local support		361	11,610	11,971
Grants for mission support		18,030	8,623	26,653
		<u>18,391</u>	<u>20,234</u>	<u>38,625</u>

**NEW LIFE BIBLE CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE PERIOD ENDED 31 JANUARY 2025**

The comparatives for the previous year are as follows:

	<i>Institutions</i>	<i>Individuals</i>	<i>2024</i>
	£	£	£
Grants for local support	3,000	1,589	4,589
Grants for mission support	20,595	13,947	34,542
	<u>23,595</u>	<u>15,536</u>	<u>39,131</u>

The charity's principal grants to institutions comprised:

	<i>2025</i>	<i>2024</i>
	£	£
SIM International [Ghana (previously Kenya)]	17,300	16,815
DJE International [USA]	280	3,780
Other Institutions, value <£1,000	811	-
	<u>18,391</u>	<u>20,595</u>

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

	<i>2025</i>	<i>2024</i>
	£	£
Gross wages and salaries	212,068	206,757
Social security	17,444	15,926
Pension costs	9,343	7,751
	<u>238,855</u>	<u>230,434</u>

The average monthly number of employees during the year was 7 (2024: 7). 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:

	<i>Wages &amp; salaries</i>	<i>Other employment benefits</i>	<i>Employer pension contributions</i>	<i>2025</i>
				£
Trustees:				
Eric Johnston (CIO trustee)	58,977	-	2,422	61,399
Key management connected to trustees:				
Merilee Johnston (wife of Eric Johnston)	20,375	-	880	21,255
				<u>82,654</u>

The following amounts were payable in the previous year:

	<i>Wages &amp; salaries</i>	<i>Other employment benefits</i>	<i>Employer pension contributions</i>	<i>2024</i>
				£
Trustees:				
Eric Johnston (CIO trustee)	62,057	-	-	62,057
Key management connected to trustees:				
Merilee Johnston (wife of Eric Johnston)	21,224	-	-	21,224
				<u>83,281</u>

Eric Johnston and Merilee Johnston served as church leaders and received the above payments for serving in that capacity, not for serving as trustees; as advised to the Charity Commission on formation of the charity. No other trustees received employment benefits in the current year.

**NEW LIFE BIBLE CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE PERIOD ENDED 31 JANUARY 2025**

<b>8 Tangible fixed assets</b>	<b>Fittings and equipment</b>	<b>Total</b>
	<b>£</b>	<b>2025</b>
		<b>£</b>
Cost		
At 31 January 2024	82,781	82,781
At 31 January 2025	82,781	82,781
Accumulated depreciation		
At 31 January 2024	82,781	82,781
Charge for the year	-	-
At 31 January 2025	82,781	82,781
Net book value		
At 31 January 2025	-	-
At 31 January 2024	-	-
<b>9 Debtors</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Falling due within one year:		
Tax recoverable	2,814	3,591
<b>Total debtors</b>	<b>2,814</b>	<b>3,591</b>
<b>10 Cash at Bank and in Hand</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Bank operating accounts	159,300	198,871
	<b>159,300</b>	<b>198,871</b>
<b>11 Creditors: liabilities falling due within one year</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Deposits received	-	-
Accruals	10,200	8,390
	<b>10,200</b>	<b>8,390</b>

**NEW LIFE BIBLE CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE PERIOD ENDED 31 JANUARY 2025**

**12 Pension commitments**

During the year employer's pension contributions totalling £6,741 (2024: £6,741) were payable to defined contribution personal pension schemes.

**13 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 £	Gains and losses 2025 £	Closing balance 2025 £
<i>Designated Funds</i>						
Mission Fund Kenya/Ghana	9,794	162	-	(3,201)	-	6,755
Audio Visual	3,141	-	-	(407)	-	2,734
Mission Strategy	18,588	-	-	(11,248)	-	7,340
Sundry projects	42,331	-	-	(35,111)	-	7,220
Building fund	24,006	1,519	-	12,897	-	38,422
	<u>97,860</u>	<u>1,681</u>	<u>-</u>	<u>(37,070)</u>	<u>-</u>	<u>62,471</u>
<i>General Unrestricted Funds</i>	13,678	305,009	(322,959)	7,373	-	3,101
	<u>111,538</u>	<u>306,690</u>	<u>(322,959)</u>	<u>(29,697)</u>	<u>-</u>	<u>65,572</u>
<i>Restricted Funds</i>						
Mission funds (Uganda)	-	2,370	(27,866)	25,496	-	-
Mission funds (General)	3,959	68	-	1,911	-	5,938
Building fund	72,922	10	-	-	-	72,932
Fresh Start	5,651	9,309	(8,719)	1,230	-	7,471
Needy saints fund	-	12,230	(13,290)	1,060	-	-
	<u>82,533</u>	<u>23,987</u>	<u>(49,875)</u>	<u>29,697</u>	<u>-</u>	<u>86,342</u>
 Aggregate of funds	 <u>194,071</u>	 <u>330,678</u>	 <u>(372,834)</u>	 <u>-</u>	 <u>-</u>	 <u>151,914</u>



**NEW LIFE BIBLE CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE PERIOD ENDED 31 JANUARY 2025**

*In the previous year the movements in the charity's funds were as follows:*

	Opening balance 2024 £	Incoming resources 2024 £	Outgoing resources 2024 £	Transfers in the year 2024 £	Gains and losses 2024 £	Closing balance 2024 £
<b>Designated Funds</b>						
Mission Fund Kenya/Ghana	6,121	-	-	3,673	-	9,794
Audio Visual	4,620	-	-	(1,479)	-	3,141
Mission Strategy	14,919	-	-	3,669	-	18,588
Sundry projects	31,859	-	-	10,472	-	42,331
Building fund	-	-	-	24,006	-	24,006
	<u>57,519</u>	<u>-</u>	<u>-</u>	<u>40,341</u>	<u>-</u>	<u>97,860</u>
<b>General Unrestricted Funds</b>	<u>28,491</u>	<u>343,041</u>	<u>(300,682)</u>	<u>(57,172)</u>	<u>-</u>	<u>13,678</u>
<b>Total Unrestricted Funds</b>	<u>102,345</u>	<u>343,041</u>	<u>(300,682)</u>	<u>(16,830)</u>	<u>-</u>	<u>111,538</u>
<b>Restricted Funds</b>						
Mission funds (Uganda)	-	2,862	(16,065)	13,203	-	-
Mission funds (other)	2,132	-	-	1,827	-	3,959
Building fund	34,201	38,721	-	-	-	72,922
Fresh Start	8,442	10,026	(13,363)	547	-	5,651
Needy saints fund	-	215	(2,079)	1,864	-	-
Crown of Blessing fund	5	-	-	(5)	-	-
Covid relief fund	21	-	-	(21)	-	-
Visiting or other ministry	584	-	-	(584)	-	-
Mission funds (Ghana)	-	15	(15)	-	-	-
The Margaret de Souza fund	-	400	(400)	-	-	-
	<u>45,386</u>	<u>52,239</u>	<u>(31,922)</u>	<u>16,830</u>	<u>-</u>	<u>82,533</u>
<b>Aggregate of funds</b>	<u>147,731</u>	<u>395,279</u>	<u>(332,604)</u>	<u>-</u>	<u>-</u>	<u>194,071</u>

**Designated funds**

The Mission Fund Kenya/Ghana relates to funds set aside for the purpose of blessing a supported missionary.

The Audio Visual relates to funds set aside for the purchase of new equipment.

The purpose of the setting funds aside for the Mission Strategy fund is to use these funds to facilitate any mission trips where we sow into their countries by bringing appropriate ministers to strengthen their ministries. Also to support these ministries with resources and assistance for them.

The Sundry projects fund is available to spend on various church projects at the discretion of the church leaders.

The Building fund relates to funds put aside to assist with a new venue for the church.

**Restricted funds**

The Mission funds (Uganda) relates to funds donated for the purpose of assisting River of Life Ministries church who we have supported for a number of years in helping them to build a church building in a township area which, when finished, will be a hub and place for community activities.

The Mission funds (other) is for donations provided for other supported missions.

The Building fund relates to funds donated to assist with a new venue for the church.

The Fresh Start fund relates to funds donated for the purpose of supporting the Fresh Start ministry which aims to support those parenting alone.

The Crown of Blessing fund is for members to support specific projects already funded by the church.

The visiting or other ministry fund relates to funds donated to bless visiting or other speakers.

The Covid Relief fund relates to funds donated to the church for the relief of those suffering financial hardship resulting from the Covid-19 pandemic.

The 2024 comparative figures have been adjusted to show the designated building fund separately from general funds. Previously designated general building funds were included within general unrestricted funds.

**NEW LIFE BIBLE CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE PERIOD ENDED 31 JANUARY 2025**

**14 Transactions with related parties**

During the year the charity:

- a) received donations totalling £156,615 (2024: £157,514) funded by related parties (which includes trustees, anyone closely connected to them and key management).

In addition to the payments disclosed in note 7, during the year the charity also made the following payments to, or for, related parties:

- a) Wawira Johnston, who is closely related to Jared Johnston and Eric Johnston, who are trustees of the charity, received employment benefits totalling £31,471 (2024: £28,570) for providing services to the church.
- b) Caroline Chalkley, who is closely related to Clive Chalkley (a trustee), received employment benefits totalling £37,252 (2024: £33,759) for services to the church.

Except as disclosed in note 7 'Analysis of staff costs', there have been no other transactions with related parties during the year.

**NEW LIFE BIBLE CHURCH**  
**DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES**  
**FOR THE PERIOD ENDED 31 JANUARY 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	305,009	342,278	-	-	23,473	51,020	328,482	393,298
Charitable activities	4	-	-	-	-	350	1,120	350	1,120
Investments	5	-	763	1,681	-	164	99	1,845	862
<b>Total income and endowments</b>		<u>305,009</u>	<u>343,041</u>	<u>1,681</u>	<u>-</u>	<u>23,987</u>	<u>52,239</u>	<u>330,677</u>	<u>395,280</u>
<b>EXPENDITURE ON:</b>									
Charitable activities:	6	<u>322,959</u>	<u>300,682</u>	<u>-</u>	<u>-</u>	<u>49,875</u>	<u>31,922</u>	<u>372,834</u>	<u>332,604</u>
<b>Total Expenditure</b>		<u>322,959</u>	<u>300,682</u>	<u>-</u>	<u>-</u>	<u>49,875</u>	<u>31,922</u>	<u>372,834</u>	<u>332,604</u>
<b>Net income/(expenditure)</b>		<u>(17,950)</u>	<u>42,359</u>	<u>1,681</u>	<u>-</u>	<u>(25,888)</u>	<u>20,317</u>	<u>(42,157)</u>	<u>62,676</u>
<b>Transfers between funds</b>	13	<u>7,373</u>	<u>(57,172)</u>	<u>(37,070)</u>	<u>40,341</u>	<u>29,697</u>	<u>16,830</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds</b>		<u>(10,577)</u>	<u>(14,813)</u>	<u>(35,389)</u>	<u>40,341</u>	<u>3,809</u>	<u>37,147</u>	<u>(42,157)</u>	<u>62,676</u>
<b>Reconciliation of funds:</b>									
Total funds brought forward		<u>13,678</u>	<u>28,491</u>	<u>97,860</u>	<u>57,519</u>	<u>82,533</u>	<u>45,385</u>	<u>194,071</u>	<u>131,395</u>
<b>Total funds carried forward</b>	13	<u><u>3,101</u></u>	<u><u>13,678</u></u>	<u><u>62,471</u></u>	<u><u>97,860</u></u>	<u><u>86,342</u></u>	<u><u>82,533</u></u>	<u><u>151,914</u></u>	<u><u>194,071</u></u>