

NEW LIFE CHURCH CATFORD

England & Wales · Charity number 1185368

Details

Other names NLCC

Status Registered

Legal form CIO

Registered 2019-09-18

Register [View on the Charity Commission register](#)

Contact

Address New Life Church Catford
99 Further Green Road
London
SE6 1JG

Phone 07833318461

Email treasurer@newlifechurchcatford.org

Website www.newlifechurchcatford.org

Activities

Objects: THE OBJECTS OF THE CHURCH ARE:1. FOR THE PUBLIC BENEFIT TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF FAITH THROUGH ACTIVITIES IN SOUTH EAST LONDON, AND FROM TIME TO TIME IN OTHER PARTS OF THE UNITED KINGDOM AND THE WORLD AS THE CHARITY TRUSTEES MAY THINK FIT; AND2. SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE CHARITY TRUSTEES, PUT INTO PRACTICE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF FAITH, INCLUDING BUT NOT LIMITED TO: THE PREVENTION AND RELIEF OF NEED, HARDSHIP AND SICKNESS; THE ADVANCEMENT OF EDUCATION; AND THE PROVISION OF FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR YOUTH, AGE INFIRMITY OR DISABILITY, FINANCIAL HARDSHIP OR SOCIAL CIRCUMSTANCES WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE;PROVIDED THAT THE ADVANCEMENT OF SUCH PURPOSES MUST BE UNDERTAKEN IN A MANNER THAT IS CONSISTENT WITH THE DOCTRINAL DISTINCTIVES AND ETHICAL STATEMENTS AS MAY BE ADOPTED AND AMENDED BY THE CHURCH FROM TIME TO TIME IN ACCORDANCE WITH THE PROVISIONS OF THE CHURCH HANDBOOK.

Activities: New Life Church Catford meets regularly on Sundays for a preached sermon and social activities at Athelney Primary School in Bellingham. We also have regular mid-week bible study meetings (Fellowship

groups) and monthly prayer gatherings. All are welcome.

Classification

- **How:** Provides Services
- **What:** General Charitable Purposes, Religious Activities
- **Who:** The General Public/mankind

Geography

- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£65,844	£61,093	-	-
2024-08-31	£33,544	£49,791	-	-
2023-08-31	£44,278	£55,647	-	-
2022-08-31	£52,844	£61,160	-	-
2021-08-31	£29,660	£13,034	-	-
2020-08-31	£34,700	£11,590	-	-

Trustees

Name	Role	Appointed
Aderemi Solomon Adedire		2019-09-18
Bea Thombs		2019-09-18
Guy Troup		2019-09-18
Pauline Anderson		2024-05-08

NEW LIFE CHURCH CATFORD

England & Wales - Charity number 1185368

Accounts

New Life Church Catford

Report and Accounts

Year ended 31 August 2025

Stewardship 
Active generosity

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

NEW LIFE CHURCH CATFORD
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 AUGUST 2025

ADDRESS FOR CORRESPONDENCE	128 City Road London EC1V 2NX
GOVERNING DOCUMENT	CIO Constitution dated September 2019 as amended July 2021.
CHARITY REGISTRATION NUMBER	1185368
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Aderemi Adedire Pauline Anderson (appointed May 2024) Bea Thombs Guy Troup
BANKERS	CAF Bank Ltd
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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NEW LIFE CHURCH CATFORD
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2025

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are:

a) For the public benefit to advance the Christian faith in accordance with the Statement of Faith through activities in South East London, and from time to time in other parts of the United Kingdom and the world as the charity trustees may think fit; and

b) such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statement of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life;

provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as per pages 3 to 6.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year income increased by £32,300, to £65,840, and expenditure increased by £11,300, to £61,090. As a result the cash held by the charity increased by £4,750, to £23,080, of which £14,640 is unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £24,500 (which equates to about 3 months of budgeted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £14,640 and the trustees are aiming to comply with the policy with additional fundraising in the new financial year.

Governance

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the elders supported by the Ministry Team and Administrator. New trustees are recruited and appointed by a majority vote of the Ministry Team.



TRUSTEE REPORT

2024/2025

Sunday Worship

We at New Life Church Catford (NLCC) have continued to meet regularly for Christian worship on Sundays at Athelney Primary School in Bellingham SE6, a venue that has continued to meet our needs. The format has remained the same as in previous years with everyone gathering initially before the children leave to be taught lessons from the Bible using age-appropriate materials. The main service consists of teachings from the Bible, worship through song and praying. Once a month, the Lord's Supper is celebrated.

Regular Sunday attendees have increased over the last year, averaging 30 adults and 20 school-aged children each week.

Fellowship Group & Prayer Driven

Fellowship Group continues to meet on Wednesday evenings in church members' homes, averaging 8-12 people each week, with an additional women's online group meeting on Tuesdays. We now have 3 women leading the online Bible studies, rather than 1 from the previous year. In 2024/25 we worked through the book of Acts from Chapter 13 concluding a two-year deep dive into book.

We continued to have our Prayer Driven meeting instead of Fellowship Group on the first Wednesday of each month where praying is our priority. Focus is concentrated on our mission partners, our local area, the global church as well as NLCC itself. Member updates are also given at these meetings.

New Life Kids & Creche

New Life Kids (NLK) and Creche ministries continued to flourish at NLCC. We had at least 14 families who regularly attend NLCC, with an average of 15-20 children being taught or looked after each Sunday. This is a slight increase in numbers compared to the previous year.

There is a great team of volunteers who teach, lead, and help the children. All Leaders have been DBS checked and regularly trained to maintain retention and improve recruitment of more volunteers. Due to the increase in both in number of children and children getting older, from September 2025 there will be 3 groups as part of Children's Ministry: Adventurers (KS2), Explorers (EY & KS1) and Creche.

In NLK we continue to use the Mustard Seeds teaching resource, and occasionally Faith in Kids.

In 2024/5 we taught the children from the book of Judges, Ruth and Samuel, covering the life of King David. We did "A Prophetic Christmas" looking at how Jesus's birth/the Christmas Story fulfils the Old Testament. We taught the children about the King of God's Kingdom from the book of Mark.

During August, NLK and Creche were paused to provide our leaders and helpers with a much-needed break. Instead, an optional space for young children and parents in the dining hall was provided, and the sermon relayed into this hall for the parents to listen to.

NLK & Creche continues to be overseen by an Elder of the Church and is coordinated by a Church Deacon.

Men's Ministry

Over the last twelve months the men's ministry has been fruitful, with regular meetings scheduled into the calendar. Once every month the men gather for corporate prayer or hold an activity to help build fellowship with another. The plan is to continue with these foundations for the upcoming year.

Women's Ministry

Women's ministry continues to flourish, making space to build relationships with existing members and regulars as well as new visitors. Two women-only events were held over the year focusing on navigating everyday issues within a biblical context. We've been actively encouraging members to consider taking Cornhill courses to step into leadership roles and encourage personal growth.

Evangelism/Outreach

Evangelism continues to be a priority at NLCC with our evangelistic endeavours doing consistently well throughout the year. London City Mission (LCM) agreed to continue partnering with us for another year while we continue build a core team of in-house evangelists.

Thursday morning door-knocking continues to bear fruit with weekly visitors to our Sunday services averaging 1 or 2 a week. The teams that go out in the Bellingham estate consist of New Lifers, LCM members and others from local churches sharing the same mission. There have been a few people who have and continue to attend our Sunday services regularly because of door-knocking.

We've continued to evangelise once a month in Catford's town centre, with a group of 6-10 New Lifers engaging the locals with Gospel conversations, music and "visuals". This has also resulted in visitors to NLCC on Sunday.

Fundraising

Our "soft" fundraising efforts in 2024/25 resulted in an increase in gifting by members and regular attendees, as well as donations from other local churches and individuals who have heard about the work we're doing in Bellingham, Catford. We were able to boost our reserves and continue operating in the area.

We received funds specifically for leadership training and for the engagement for a 3-year contracted employee to work alongside and support the Elders.

As costs continue to rise, we plan to continue fundraising, focusing our efforts on securing support for our one staff Elder.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Guy Troup

Date: _____

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

NEW LIFE CHURCH CATFORD

I report to the trustees on my examination of the accounts of New Life Church Catford ('the charity') for the year ended 31 August 2025 on pages 8 to 11 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 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 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. 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.

Jaimée Young
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date:

NEW LIFE CHURCH CATFORD
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	Unrestricted Funds			2025 £	2024 £
		General Funds £	Designated Funds £	Restricted Funds £		
Income receipts						
Donations and grants	6	44,311	-	15,076	59,387	28,908
Gift aid receipts		4,894	-	-	4,894	2,524
Weekend away		1,515	-	-	1,515	2,000
Charitable activities		-	-	-	-	50
Interest		48	-	-	48	63
Total receipts		<u>50,768</u>	<u>-</u>	<u>15,076</u>	<u>65,844</u>	<u>33,544</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	53,863	-	6,730	60,593	49,416
Grants paid in relation to charitable activities undertaken by others	3	500	-	-	500	375
Total payments		<u>54,363</u>	<u>-</u>	<u>6,730</u>	<u>61,093</u>	<u>49,791</u>
Net of receipts / (payments) before		(3,594)	-	8,346	4,752	(16,247)
Transfers between funds	6	-	-	-	-	-
Net movement in funds		<u>(3,594)</u>	<u>-</u>	<u>8,346</u>	<u>4,752</u>	<u>(16,247)</u>
Cash funds as at last year end		18,231	-	100	18,331	34,578
Cash funds at this year end	A	<u>14,637</u>	<u>-</u>	<u>8,446</u>	<u>23,083</u>	<u>18,331</u>

The notes on pages 10 - 11 form part of these accounts.

NEW LIFE CHURCH CATFORD
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 AUGUST 2025

	Notes	<u>Unrestricted Funds</u>			2025 £	2024 £
		General funds £	Designated funds £	Restricted funds £		
A Cash funds						
Cash at bank with immediate access		14,637	-	8,446	23,083	18,331
		<u>14,637</u>	<u>-</u>	<u>8,446</u>	<u>23,083</u>	<u>18,331</u>
B Other monetary assets						
Gift aid due to charity		5,739	-	2,519	8,258	4,823
		<u>5,739</u>	<u>-</u>	<u>2,519</u>	<u>8,258</u>	<u>4,823</u>
C Liabilities						
Falling due within one year						
Pension due		147	-	-	147	147
Fee for Independent Examination		1,080	-	-	1,080	912
		<u>1,227</u>	<u>-</u>	<u>-</u>	<u>1,227</u>	<u>1,059</u>

D Assets retained for charity's own use

	Fund to which asset belongs	Value 2025 £	Value 2024 £
Equipment	General	2,000	2,000
		<u>2,000</u>	<u>2,000</u>

The trustees have used insurance values for contents and equipment as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

Guy Troup

Date: _____

The notes on pages 10 - 11 form part of these accounts.

NEW LIFE CHURCH CATFORD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

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.

	Unrestricted Funds		Restricted Funds	2025	2024
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Employment costs	Note 4	32,887	-	32,887	32,827
Rent		11,600	-	11,600	9,600
Repairs, maintenance and equipment		1,454	-	1,454	1,707
Outreach and other ministries	Note 6	2,578	6,730	9,308	2,270
Insurance		215	-	215	215
Weekend away		3,031	-	3,031	495
Governance and legal fees		1,428	-	1,428	1,404
Administration and support costs		552	-	552	897
Other costs		117	-	117	-
		<u>53,863</u>	<u>-</u>	<u>60,593</u>	<u>49,416</u>

3 Grants paid in relation to charitable activities undertaken by others

Grants for:					
Organisations		500	-	500	375
Individuals		-	-	-	-
		<u>500</u>	<u>-</u>	<u>500</u>	<u>375</u>

4 Transactions with related parties

Aderemi Adedire, a trustee, served as a church leader and was paid £32,300 [2024: £32,300] for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document, and include employer pension contributions.

No other payments were made to trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

NEW LIFE CHURCH CATFORD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2025

5 Acting as agent

During the year, the charity received money on behalf of Ashburnham Christian Trust for the church weekend away which related to specific places paid for by attendees. This income was received as agent; the receipts totalling £4,452 [2024: £3,713], and the subsequent payments, are excluded from the Receipts and Payments account.

6 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	18,231	50,768	(54,363)	-	14,637
Restricted funds					
Leadership / Cornhill training	-	15,076	(6,730)	-	8,346
Hardship fund	100	-	-	-	100
	<u>100</u>	<u>15,076</u>	<u>(6,730)</u>	<u>-</u>	<u>8,446</u>
Total funds	<u>18,331</u>	<u>65,844</u>	<u>(61,093)</u>	<u>-</u>	<u>23,083</u>

The Leadership / Cornhill training fund relates to donations given specifically for equipping members to improve their handling of the bible, lead small bible study groups and to preach.

The Hardship fund is to provide immediate help to members and regular attendees (and those outside the church on a case by case basis) who may find themselves unable to afford food or pay an essential bill. Approval is required from an Elder and the Treasurer.

NEW LIFE CHURCH CATFORD

England & Wales - Charity number 1185368

Accounts

New Life Church Catford

Report and Accounts

Year ended 31 August 2024

Stewardship 
Active generosity

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

NEW LIFE CHURCH CATFORD
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 AUGUST 2024

ADDRESS FOR CORRESPONDENCE	128 City Road London EC1V 2NX
GOVERNING DOCUMENT	CIO Constitution dated September 2019 as amended July 2021.
CHARITY REGISTRATION NUMBER	1185368
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Aderemi Adedire Pauline Anderson (appointed May 2024) Bea Thombs Guy Troup
BANKERS	CAF Bank Ltd
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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NEW LIFE CHURCH CATFORD
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2024

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are:

a) For the public benefit to advance the Christian faith in accordance with the Statement of Faith through activities in South East London, and from time to time in other parts of the United Kingdom and the world as the charity trustees may think fit; and

b) such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statement of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life;

provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.

Review of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Sunday worship

We at New Life Church Catford (NLCC) have continued to meet regularly for Christian worship on Sundays. The format has remained the same where everyone is together initially before the children are taught lessons from the Bible separately using age-appropriate materials. The main service consists of teachings from the Bible, worship through song and praying. Once a month the Lord's Supper is celebrated.

In October 2023 Sunday services moved from The Fellowship Inn in Bellingham, due to the venue becoming unavailable, to Athelney Primary School in the same area. Not only does the school meet the needs of NLCC having two large halls, a library for creche and a large playground for the children to play in, cost savings were made.

Since moving to the new location, regular Sunday attendees, including children have averaged around fifty people each week with that number steadily increasing.

Fellowship Group & Prayer Driven

Fellowship Group continues to meet on Wednesday evenings in church members' homes. In 2023/24 we studied Acts chapters 1 to 13 together using a resource produced by our partner church, Grace Church Brockley. On average around 8 to 10 people attend Fellowship Group each week, with a similar number of people, mainly women, meeting online during the day. Our aim is to train up more Fellowship Group leaders in the future.

On the first Wednesday of each month we have a 'Prayer Driven' meeting instead of Fellowship Group. At this meeting we pray for NLCC, our mission partners, the global church and give any updates to our church members.

New Life Kids & Creche

New Life Kids (NLK) & Creche continues to be a flourishing ministry at NLCC. We have at least 10 families who are regularly attending NLCC and on average around 15 children attending NLK & Creche each Sunday.

There is a great team of volunteers who teach, lead and help the children. All the leaders are DBS checked and we're endeavouring to train up and retain our current leaders and helpers as well as recruit more.

In NLK we continue to mainly use Mustard Seeds and occasionally Faith in Kids teaching material.

In 2023/24 we taught the children from the Prophets, 'The King of Christmas' from Matthew's gospel, the Sermon on the Mount, parables from Luke's gospel, 'The King on the Cross' from Mark's gospel at Easter, the seven signs in John's gospel and 'Mission Unstoppable' (Acts chapters 1 - 14).

Over the summer we like to give our leaders and helpers a break and depart from our normal routine. Accordingly, we joined NLK and Creche kids together. In Summer 2024 we used the Minno Bible Stories videos.

Guy Troup continues to oversee the ministry as an elder of the church with the help of two coordinators for New Life Kids and one for New Life Creche. Mustard Seeds material is tailored and used for both groups.

Men's ministry

In spite of a slow start, the Men's Ministry has seen a steady and fruitful growth over 2023/2024, meeting regularly outside of Sunday church services after a plan and meeting schedule were put in place. The meetings consist of a combination of a group prayer meeting once a month after the Sunday service; Weekly Wednesday morning Prayer via zoom and quarterly socials/meetings. We have consistently seen an average of 12/13 men attending the after service prayer meeting, and for the men's prayer group on Wednesdays (6am) 4-5 men join regularly.

Women's ministry

Women's ministry continues to flourish. We have continued to seek and serve women who are consistently attending NLCC and making space to build relationships with new visitors.

In May we had a social event, a walk through Beckenham Place park. This was a lovely turn out followed by lunch in Beckenham mansion. This was a great time to spend together with some of the women and their little children in a social setting.

Since we've been evangelising through door knocking and outside meets in the local area, there has been an increase in the number of women attending Sunday Services. This has been a great encouragement and hopefully we'll see great outcomes in future.

Evangelism/Outreach

In March 2024, we entered into a church partnership with London City Mission (LCM). The aim of the partnership is to help us to reach our neighbourhood with the Gospel. Through forward planning and having a structure in place, which includes once a month evangelising in Catford Broadway and weekly door knocking on Thursdays on the Bellingham Estate, there has been a significant rise in the number of newcomers and visitors to NLCC.

On average 5-7 people go out monthly to evangelise while on Thursdays the average is 3-6 people.

Fundraising

Since NLCC has been employing a full-time Elder, the church has been operating at loss. However we were fortunate to have funds to support us while we continued to meet on Sunday. Those funds have now been depleted and we are now using our reserves. We wanted to put a strategy in place to fundraise during the year but due to unforeseen circumstances this was delayed until the start of September 2024. So far we've had a favourable response to the soft launch of our campaign from partner churches, external funding and individuals both within NLCC and elsewhere.

New trustee

The Trustees agreed in May 2024 to appoint Pauline Anderson to the NLCC board to expand the field of expertise offered both from a faith perspective and a secular one. Pauline brings with her a wealth of experience as a partner/council member of one of our sister churches; a civil servant at HMRC and a Justice of the Peace/Magistrate for 25 years volunteering in the community. She officially joined the board at the start of the 2024/2025 academic year.

FIEC

In Autumn 2023 we decided to affiliate with the Fellowship of Independent Evangelical Churches (FIEC). It is hoped that being part of a nationwide network of churches will give us a source of encouragement and support. Furthermore, it adds credibility and accountability to us as a church.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year income decreased by £10,700, to £33,500, and expenditure decreased by £5,900, to £47,800. As a result the cash held by the charity decreased by £16,200, to £18,300, of which £18,200 is unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £21,000 (which equates to about 5 months of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £18,200 and the charity is aiming to comply with the policy by the end of April 2025.

Governance

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the elders supported by the Ministry Team and Administrator. New trustees are recruited and appointed by a majority vote of the Ministry Team.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Guy Troup

Date: _____

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
NEW LIFE CHURCH CATFORD

I report to the trustees on my examination of the accounts of New Life Church Catford ('the charity') for the year ended 31 August 2024 on pages 7 to 10 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 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 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. 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.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date:

NEW LIFE CHURCH CATFORD
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2024

Notes	<u>Unrestricted Funds</u>		Restricted Funds £	Total 2024 £	Total 2023 £	
	General Funds £	Designated Funds £				
Income receipts						
Donations	28,908	-	-	28,908	31,315	
Gift aid receipts	2,524	-	-	2,524	12,568	
Weekend away	-	-	2,000	2,000	-	
Charitable activities	50	-	-	50	338	
Interest	63	-	-	63	57	
Total receipts	31,544	-	2,000	33,544	44,278	
Payments						
Payments in relation to charitable activities undertaken directly	2	48,921	-	495	49,416	55,647
Grants paid in relation to charitable activities undertaken by others	3	375	-	-	375	-
Total payments		49,296	-	495	49,791	55,647
Net of receipts / (payments) before transfers		(17,752)	-	1,505	(16,247)	(11,370)
Transfers between funds	6	18,130	-	(18,130)	-	-
Net movement in funds		378	-	(16,625)	(16,247)	(11,370)
Cash funds as at last year end		17,853	-	16,725	34,578	45,948
Cash funds at this year end	A	18,231	-	100	18,331	34,578

The notes on page 9-10 form part of these accounts.

NEW LIFE CHURCH CATFORD
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 AUGUST 2024

	<u>Unrestricted Funds</u>		Restricted funds £	Total 2024 £	Total 2023 £
	General funds £	Designated funds £			
A Cash funds					
Current account	18,231	-	100	18,331	34,578
	<u>18,231</u>	<u>-</u>	<u>100</u>	<u>18,331</u>	<u>34,578</u>
B Other monetary assets					
Gift aid due to charity	4,823	-	-	4,823	2,117
	<u>4,823</u>	<u>-</u>	<u>-</u>	<u>4,823</u>	<u>2,117</u>
C Liabilities					
Falling due within one year:					
Pension due	147	-	-	147	147
Fee for Independent Examination	912	-	-	912	900
	<u>1,059</u>	<u>-</u>	<u>-</u>	<u>1,059</u>	<u>1,047</u>
D Assets retained for charity's own use					
			Fund to which asset belongs	Value 2024 £	Value 2023 £
Equipment			General	2,000	2,000
				<u>2,000</u>	<u>2,000</u>

The trustees have used insurance values for contents and equipment as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by _____ date _____
 Guy Troup

The notes on page 9-10 form part of these accounts.

NEW LIFE CHURCH CATFORD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2024

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

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.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2024	Total 2023
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Employment costs	32,827	-	-	32,827	32,583
Rent	9,600	-	-	9,600	16,650
Repairs, maintenance and equipment	1,707	-	-	1,707	1,230
Outreach and other ministries	2,270	-	-	2,270	2,281
Insurance	215	-	-	215	207
Weekend away	-	-	495	495	-
Governance and legal fees	1,404	-	-	1,404	1,429
Administration and support costs	897	-	-	897	1,210
Other costs	-	-	-	-	58
	<u>48,921</u>	<u>-</u>	<u>495</u>	<u>49,416</u>	<u>55,647</u>
3 Grants paid in relation to charitable activities undertaken by others					
Organisations	375	-	-	375	-
Individuals	-	-	-	-	-
	<u>375</u>	<u>-</u>	<u>-</u>	<u>375</u>	<u>-</u>
4 Transactions with related parties					
Aderemi Adedire, a trustee, served as a church leader and was paid £31,500 [2023: £31,500] for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.					
No other payments were made to trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.					
5 Acting as agent					
During the year, the charity received money on behalf of Ashburnham Christian Trust for the church weekend away which related to places paid for by attendees. This income was received as agent; the receipts totalling £3,713, and the subsequent payments, are excluded from the Receipts and Payments account.					

NEW LIFE CHURCH CATFORD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2024

6 Movement of funds	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	17,853	31,544	(49,296)	18,130	18,231
	<u>17,853</u>	<u>31,544</u>	<u>(49,296)</u>	<u>18,130</u>	<u>18,231</u>
Restricted funds					
Building project	16,625	-	-	(16,625)	-
Away day	-	2,000	(495)	(1,505)	-
Hardship fund	100	-	-	-	100
	<u>16,725</u>	<u>2,000</u>	<u>(495)</u>	<u>(18,130)</u>	<u>100</u>
Total funds	<u>34,578</u>	<u>33,544</u>	<u>(49,791)</u>	<u>-</u>	<u>18,331</u>

The funds from the Building project were transferred to the general fund with permission from the donors.

A donation was given for the church Away Day to enable all to attend who otherwise wouldn't have been able to. The remaining funds were transferred to the general fund with permission from the donor.

NEW LIFE CHURCH CATFORD

England & Wales - Charity number 1185368

Accounts

New Life Church Catford

Report and Accounts
Year ended 31 August 2023

Stewardship 
Active generosity

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

NEW LIFE CHURCH CATFORD
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 AUGUST 2023

ADDRESS FOR CORRESPONDENCE	128 City Road London EC1V 2NX
GOVERNING DOCUMENT	CIO Constitution dated September 2019 as amended July 2021.
CHARITY REGISTRATION NUMBER	1185368
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Aderemi Adedire Thomas Quinn (resigned March 2023) Bea Thombs Guy Troup
BANKERS	HSBC UK Bank plc CAF Bank Ltd
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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NEW LIFE CHURCH CATFORD
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2023

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 August 2023.

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are:

a) For the public benefit to advance the Christian faith in accordance with the Statement of Faith through activities in South East London, and from time to time in other parts of the United Kingdom and the world as the charity trustees may think fit; and

b) such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statement of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life;

provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.

Review of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Sunday worship

We at New Life Church Catford (NLCC) continued to meet for Christian worship on Sundays from 10.30am to 12.00pm. The first quarter of the service has everyone together including children who were then taught lessons from the bible separately using age-appropriate materials. The main service consists of a teaching from the bible, worship through song and praying. Regular Sunday attendees, including children, averaged around fifty people each week.

NLCC continues to use various means, including the church mailing list, NLCC's WhatsApp Group, the church's website and Instagram page as well as through word of mouth to reach out to the local community.

During 2022/2023 NLCC continued to meet at Catford Mews until early October when the venue increased the hire costs of the two cinema screens we used for services and New Life Kids. The Trustees decided a more cost-effective venue was needed and subsequently we started to meet at The Fellowship Inn in Bellingham SE6. The new venue with its ninety-seat cinema and additional space for the children was where we continued to meet for the remainder of the financial year.

Midweek fellowship

NLCC holds a midweek fellowship for adults meeting together to encourage one another. People hear about our midweek fellowship through various means, including church mailing list, word of mouth, church website and WhatsApp group.

Two groups of between eight to ten adults met at different church members' homes on Wednesdays and Thursdays during term time throughout 2022/23. However due to less people attending these groups, towards the end of the financial year, it was decided to combine the two groups into one which now meet on Wednesday evenings.

Men's ministry

In 2022/2023 we met together as men to collaboratively look at scripture and understand the purpose and aims of meeting together as men. The aim is to create a shared understanding of the utility of the men's ministry.

We continued to use the tool of prayer partners to encourage the men to pray and care for each other's spiritual well-being up until Summer 2023, when it was decided to use our time during the weekly Fellowship meetings to do this.

Socially we had a bowling evening and an evening of prayer and pizza, however we hope to have more socials and spiritual gatherings in the year ahead to encourage more engagement with one another. We continued to pray for more men to join the church and for them to be rooted and grow in their walk with the Lord, as well as praying for opportunities to evangelise through community events and personal connections.

Women's ministry

This year our woman's ministry has been a time of deepening growth in serving and building relationships. We made the decision as core leaders to merge our 'prayer partner' set up with our bible studies groups after constructive feedback on how past experiences have been. This has allowed more space to connect over longer periods with a less structured approach.

In March we had an event on evangelism. This set up was a short talk with discussion questions. A very informal dialogue around how we can share our faith in a way that glorifies God and respects the person we're sharing with. The ladies were encouraged by transparency and an intimate time to reflect on our individual journeys to the faith.

In summer we had a woman's BBQ social. Our socials are generally a time to just enjoy each other and allowing relationships to deepen.

Overall, there has been consistency in women who called our church their "home", now serving and involving themselves more communally. Recently we had some visitors which has been a great encouragement, however, we are always so grateful for the relationships that have grown over the past few years.

New Life Kids & Creche

New Life Kids (NLK) & Creche continues to be a flourishing ministry at NLCC. We have at least ten families who are regularly attending NLCC and, on average, thirteen children attend NLK & Creche. We had highs of 19 attendees in November 2022 and 18 attendees in June 2023.

There is a great team of volunteers who teach, lead and help the children. We seek to ensure that there are enough DBS checked leaders in attendance every Sunday. We are endeavouring to retain our current leaders and helpers and recruit more. In July 2023 we had a training session for the whole church regarding NLK & Creche. We also had safeguarding training for the whole church.

In 2022/23 we have taught the children Mark's gospel and the Exodus and the 'Journey to the promised land' stories in the Old Testament. We have also done a series on identity called, "Who am I?" We did "Luke's first Christmas" for Christmas 2022 and "The Wonder of Easter" for Easter 2023. We have used Mustard Seeds and Faith in Kids teaching material. Over the summer we used SuperBook to show videos to the kids which covered Genesis to Revelation.

There was a change in the leadership of NLK & Creche at the end of summer 2023. We are hoping to recruit someone to co-ordinate the creche ministry separately.

Music ministry

We continue to enjoy singing together in our Sunday gathering and at Prayer Driven. The music team comprises of one guitarist, a percussion player and two singers, and we have been grateful for the additional support of a musician from a partner church recently.

We also continue to use our videos for Sundays when the musicians are not available to sing/play (due to other serving commitments) and have recently introduced new backing tracks that mean we can have live singers even if there are no instruments to play.

The music team meets occasionally to plan and pray, and to rehearse new songs together, as the time on a Sunday is very limited. We plan to hold more of these rehearsals this year. Musicians from NLCC also served at a worship night for several local churches in the summer, which was a great encouragement.

Christmas 2022

In 2022, we had three advent services. In the weeks leading up to these services, church members were encouraged to invite their friends and neighbours. In addition, other noteworthy Christmas activities included Carol singing outside The Fellowship Inn and the screening of a child friendly Christmas film at the same venue. The film was well attended by local families who had been invited through flyers and word of mouth.

Easter 2023

Our Good Friday service followed our regular pattern of a joint Good Friday service with some other South East London churches that we partner with. People from all the represented churches met at Honor Oak Christian Fellowship Centre.

Our Easter Sunday service was at Fellowship Inn. NLCC put together an Easter all-age guest service featuring songs, prayers, and a short, age-appropriate Easter message.

Baptism Service 2023

On 26 June 2023, two attendees of our congregation were baptised. They also officially became members of the church. The baptism was attended by guests invited by the baptism candidates, who were mostly the friends and family of those being baptised.

Street evangelism

Every month, before our Sunday service begins, a handful of people from NLCC stand outside our venue to tell those, who stopped to talk, the good news of Jesus. Depending on availability and capacity, this can range from one or two Sundays a month.

Spotlight

Spotlight is a termly apologetics event, 'casting light where culture and Christian belief intersect'. It aims to engage with thoughtful cultural questions that may relate to life and meaning; especially for those who are unchurched. In the year ending August 2023, NLCC did not run any Spotlight event due to capacity.

We are considering whether this initiative works in the context we find ourselves, but we continue to explore ways to engage our community. In October 2022, a member of our church took part in a local initiative called Catford Arts Trail. She presented some of her artwork in the home of one of our church members. Her portraits included some of our church members. She used it as an opportunity to engage local people who came to see her work with thoughtful questions about what it means to be made in God's image.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year income decreased by £8,570, to £44,280, and expenditure decreased by £5,510, to £55,650. As a result the cash held by the charity decreased by £11,370, to £34,580, of which £17,850 is unrestricted and can be used for any charitable purpose.

With regards to the decrease in funds this year, we've reduced our hire costs significantly and will be engaging in a fundraising campaign starting straight after our AGM in March 2024.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than 4 months of budgeted unrestricted expenditure (which equates to about £21,000) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £17,850 and the charity is aiming to comply with the policy over the coming year.

Governance

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the elders supported by the Ministry Team and Administrator. New trustees are recruited and appointed by a majority vote of the Ministry Team.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

G. Troup

Guy Troup

Date: 21 February 2024

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
NEW LIFE CHURCH CATFORD**

I report to the trustees on my examination of the accounts of New Life Church Catford ('the charity') for the year ended 31 August 2023 on pages 7 to 9 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 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 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. 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.

J. Young

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 07 March 2024

NEW LIFE CHURCH CATFORD
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2023

	Notes	Unrestricted Funds		Restricted Funds	Total 2023	Total 2022
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations and grants		31,215	-	100	31,315	49,315
Gift aid receipts		12,568	-	-	12,568	3,497
Income from courses and events		-	-	-	-	30
Charitable activities		338	-	-	338	-
Other		57	-	-	57	2
Total receipts		44,178	-	100	44,278	52,844
Payments						
Payments in relation to charitable activities undertaken directly	2	55,647	-	-	55,647	60,360
Grants paid in relation to charitable activities undertaken by others	3	-	-	-	-	800
Total payments		55,647	-	-	55,647	61,160
Net of receipts / (payments) before transfers		(11,470)	-	100	(11,370)	(8,316)
Transfers between funds	5	-	-	-	-	-
Net movement in funds		(11,470)	-	100	(11,370)	(8,316)
Cash funds as at last year end		29,323	-	16,625	45,948	54,263
Cash funds at this year end	A	17,853	-	16,725	34,578	45,948

The notes on page 9 form part of these accounts.

NEW LIFE CHURCH CATFORD
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 AUGUST 2023

	<u>Unrestricted Funds</u>			Total 2023 £	Total 2022 £
	General funds £	Designated funds £	Restricted funds £		
A Cash funds					
Current account	17,853	-	16,725	34,578	45,948
	<u>17,853</u>	<u>-</u>	<u>16,725</u>	<u>34,578</u>	<u>45,948</u>
B Other monetary assets					
Gift aid due to charity	2,117	-	-	2,117	7,898
	<u>2,117</u>	<u>-</u>	<u>-</u>	<u>2,117</u>	<u>7,898</u>
C Liabilities					
Falling due within one year:					
Pension due	147	-	-	147	-
Fee for Independent Examination	900	-	-	900	648
Accrued expenses	-	-	-	-	2,000
	<u>1,047</u>	<u>-</u>	<u>-</u>	<u>1,047</u>	<u>2,648</u>
D Assets retained for charity's own use					
				Value 2023 £	Value 2022 £
Equipment				2,000	2,000
				<u>2,000</u>	<u>2,000</u>

The trustees have used insurance values for contents and equipment as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by **G. Troup**

date 21 February 2024

Guy Troup

The notes on page 9 form part of these accounts.

NEW LIFE CHURCH CATFORD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2023

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

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.

		<u>Unrestricted Funds</u>		Restricted	Total	Total
		General	Designated	Funds	2023	2022
		funds	funds	Funds	£	£
		£	£	£	£	£
2	Payments in relation to charitable activities undertaken directly					
	Employment costs	32,583	-	-	32,583	31,418
	Rent	16,650	-	-	16,650	23,734
	Repairs, maintenance and equipment	1,230	-	-	1,230	1,417
	Outreach and other ministries	2,281	-	-	2,281	1,157
	Insurance	207	-	-	207	207
	Governance and legal fees	1,429	-	-	1,429	1,284
	Administration and support costs	1,210	-	-	1,210	1,138
	Other costs	58	-	-	58	5
		<u>55,647</u>	<u>-</u>	<u>-</u>	<u>55,647</u>	<u>60,360</u>

3 Grants and gifts paid to others

Individuals	-	-	-	-	800
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>800</u>

4 Transactions with related parties

Aderemi Adedire, a trustee, served as a church leader and was paid £31,500 [2022: £30,000] for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document. He has also been paid a total of £550 towards heat and light costs.

No other payments were made to trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

5 Movement of funds

	Opening	Receipts	Payments	Transfers	Closing
	balance	£	£	£	balance
	£	£	£	£	£
General funds	29,323	44,178	(55,647)	-	17,853
	<u>29,323</u>	<u>44,178</u>	<u>(55,647)</u>	<u>-</u>	<u>17,853</u>
Restricted funds					
Building project	16,625	-	-	-	16,625
Hardship fund	-	100	-	-	100
	<u>16,625</u>	<u>100</u>	<u>-</u>	<u>-</u>	<u>16,725</u>
Total funds	<u>45,948</u>	<u>44,278</u>	<u>(55,647)</u>	<u>-</u>	<u>34,578</u>

NEW LIFE CHURCH CATFORD

England & Wales - Charity number 1185368

Accounts

New Life Church Catford

Report and Accounts

Year ended 31 August 2022

Stewardship 
Active generosity

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

NEW LIFE CHURCH CATFORD
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 AUGUST 2022

ADDRESS FOR CORRESPONDENCE	128 City Road London EC1V 2NX
GOVERNING DOCUMENT	CIO Constitution dated September 2019 as amended July 2021.
CHARITY REGISTRATION NUMBER	1185368
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Aderemi Adedire Thomas Quinn Bea Thombs Guy Troup
BANKERS	HSBC UK Bank plc CAF Bank Ltd
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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NEW LIFE CHURCH CATFORD
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2022

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 August 2022.

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are:

- a) For the public benefit to advance the Christian faith in accordance with the Statement of Faith through activities in South East London, and from time to time in other parts of the United Kingdom and the world as the charity trustees may think fit; and
- b) such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statement of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life;

provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.

Review of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Sunday worship

New Life Church Catford [NLCC] has continued to hold a Christian service of worship every Sunday at 10.30am in one of the cinema screening rooms at Catford Mews (SE6 4JU), with separate adult and children's programmes. The location benefits from being in the heart of Catford which is easily accessible to local people, however we have been looking for alternate accommodation where we can accommodate a growing children's church. We continue to teach the Bible, sing, and pray together with regular attendees numbering forty-two including children.

Most of the preaching and leading was done by members of NLCC's church family, however over the year we had several guest speakers from our sister churches, mainly Grace Church Brockley and Grace Church Sydenham, come to teach from the Bible.

Most people hear about our Sunday services through NLCC's mailing list, the church's social media, website and via word of mouth.

Midweek fellowship

Our Midweek Fellowship Group is a time where the church family and visitors meet to study the Bible together and encourage one another in their spiritual journey with Christ. We met every Wednesday during term-time at the Salvation Army Catford (SE6 2HE). Attendance varied from week to week, a marked contrast to when we met online during the Covid 19 lockdowns, so it was agreed that the venue location should be changed, and we should revert to meeting in church family's homes from the start of the next academic year (September 2022). Again, social media, NLCC's mailing list and word of mouth were the main ways people heard about these groups.

Men's ministry

The Men's ministry had been consistent in its operation over the last academic year, establishing "Prayer Twos" whereby the men are encouraged to pray and support their partner for a month, and then are paired with a different male partner in church the following month. Furthermore, the men met up quarterly to relax and have fellowship with one and another.

We pray that during the next Academic year more men would subscribe to "Prayer Twos" and that this would not be a tokenistic exercise but rather a meaningful one where we encourage each other in our dependence on God.

Women's ministry

NLCC has seen a few new women join our church family over the past academic year. Having come out of the world of lockdown due to Covid, we felt it important to start meeting with one another starting with informal meet ups to build relationships with the new women who have started to attend Sunday Services. We had a very relaxed pampering event, which a lot of the mothers hugely appreciated. Much of our encouragement was also to get our women plugged into monthly "Prayer Twos" bible studies and Sunday gatherings. This would not only help us to understand where they are spiritually but also to know whether they are interested in committing to joining the church family.

Conversations were had around joining any events Grace Church Brockley [GCB] our sister church, might have in future to alleviate extra work for us being a small church. We had a joint gathering with GCB in December 2021. There was a small turnout, but it was great to gather and connect.

In the summer we had a barbecue for the women at a NLCC member's home. This had a great turnout with much food, many discussions, and a short bible-focussed talk from one of our women.

A few of our new visitors have recently become members of NLCC which has been an encouragement. It has been a great year of growth and strengthening of relationships amongst the women of NLCC.

New Life Kids & Creche

The year started with seven children attending New Life Kids [NLK]. This steadily grew as the Autumn term progressed, so that on average, thirteen children would attend NLK on a regular basis throughout the year. On 22nd May 2022, we had a high turnout of twenty-three children attending NLK with our lowest number attending on a Sunday being seven.

Regarding teaching, we started Mark's gospel, 'The Ology of the Church' and 'The Adventure of Christmas' in the Autumn term. In the Spring term we did Psalms, David, Solomon, and the Easter story from Luke's gospel. In the summer, we continued with Mark's gospel and covered the Meals with Jesus. Mustard Seeds and Faith in Kids as teaching resources.

There was a change in the leadership of NLK with J Quinn stepping down at the end of June 2022. G Troup took up the leadership of NLK for the remainder of the academic year. Several new volunteers were recruited, and DBS checked over the year, to support the increasing numbers of children attending.

We started the beginning of the year with eight volunteers and by the end of the year we had twelve volunteers.

Christmas 2021

'The Adventure of Christmas' was the theme of our teaching across Advent 2022, which followed the journey of three characters in the Bible, as they encountered the momentous news about the birth of Jesus – and their reactions to this news.

Apart from the Advent services, other Christmas activities included taking to the streets of Catford to tell people the momentous news about the birth of Jesus and invite them to our Advent services.

Spotlight

Spotlight is a termly apologetics event, 'casting light where culture and Christian belief intersect.' It aims to engage with thoughtful cultural questions that may relate to life and meaning; especially for those who are unchurched. In the year ending August 2022, NLCC did not run any Spotlight events due to a desire to concentrate on the growing church family.

Easter 2022

Our Good Friday service followed our regular pattern of a joint Good Friday service with some of the other Southeast London churches that we partner with. People from all the represented churches met at Honor Oak Christian Fellowship Centre.

Our Easter Sunday service was held at Catford Mews, which was an all-age guest service featuring songs, prayers, and a short, age-appropriate Easter message.

Street evangelism

Every second Saturday of the month, members from NLCC would meet in the centre of Catford to talk with anyone who would stop to discuss the Christian message. In the last few months of the academic year, this activity had been infrequent due to lack of numbers and clashes in the NLCC calendar.

Thanksgiving dedication

On 22 May 2022, a child in our congregation had a Thanksgiving (Dedication) service at the request of their mother. The service was attended by many guests, mostly the friends and family of the mother, but also some family and friends from the father's side.

Other news

At the beginning of the calendar year, an opportunity to purchase a church building had been presented to us. Significant funds were raised but at the last minute the sellers decided to increase their offer price which we were unable to match.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year income increased by £23,200, to £52,800, and expenditure increased by £48,100, to £61,200. As a result the cash held by the charity decreased by £8,300, to £45,900, of which £29,300 is unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £21,000 (which equates to about 4 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £29,300 and the charity is complying with its reserves policy.

Governance

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the elders supported by the Ministry Team and Administrator. New trustees are recruited and appointed by a majority vote of the Ministry Team.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Guy Troup

Date: 21 February 2023

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
NEW LIFE CHURCH CATFORD

I report to the trustees on my examination of the accounts of New Life Church Catford ('the charity') for the year ended 31 August 2022 on pages 7 to 9 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 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 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. 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.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 07 March 2023

NEW LIFE CHURCH CATFORD
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2022

	Notes	Unrestricted Funds		Restricted Funds	Total 2022	Total 2021
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations and grants		39,315	-	10,000	49,315	24,679
Gift aid receipts		3,497	-	-	3,497	4,948
Income from courses and events		30	-	-	30	32
Other		2	-	-	2	1
Total receipts		42,844	-	10,000	52,844	29,660
Payments						
Payments in relation to charitable activities undertaken directly	2	60,360	-	-	60,360	13,034
Grants paid in relation to charitable activities undertaken by others	3	-	-	800	800	-
Total payments		60,360	-	800	61,160	13,034
Net of receipts / (payments) before transfers		(17,516)	-	9,200	(8,316)	16,626
Transfers between funds	5	(500)	-	500	-	-
Net movement in funds		(18,016)	-	9,700	(8,316)	16,626
Cash funds as at last year end		47,338	-	6,925	54,263	37,637
Cash funds at this year end	A	29,323	-	16,625	45,948	54,263

The notes on page 9 form part of these accounts.

NEW LIFE CHURCH CATFORD
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 AUGUST 2022

	<u>Unrestricted Funds</u>			Total 2022 £	Total 2021 £
	General funds £	Designated funds £	Restricted funds £		
A Cash funds					
Current account	29,323	-	16,625	45,948	41,194
Savings	-	-	-	-	13,069
	<u>29,323</u>	<u>-</u>	<u>16,625</u>	<u>45,948</u>	<u>54,263</u>
B Other monetary assets					
Gift aid due to charity	7,898	-	-	7,898	3,497
	<u>7,898</u>	<u>-</u>	<u>-</u>	<u>7,898</u>	<u>3,497</u>
C Liabilities					
Falling due within one year:					
Fee for Independent Examination	648	-	-	648	504
Accrued expenses	2,000	-	-	2,000	2,628
	<u>2,648</u>	<u>-</u>	<u>-</u>	<u>2,648</u>	<u>3,132</u>

D Assets retained for charity's own use	Value 2022 £
Equipment	2,000
	<u>2,000</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by Guy Troup date 21 February 2023

The notes on page 9 form part of these accounts.

NEW LIFE CHURCH CATFORD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2022

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

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.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2022	Total 2021
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Employment costs	31,418	-	-	31,418	-
Rent	23,734	-	-	23,734	4,141
Repairs, maintenance and equipment	1,417	-	-	1,417	729
Outreach and other ministries	1,157	-	-	1,157	1,185
Youth and children's work	-	-	-	-	17
Insurance	207	-	-	207	176
Governance and legal fees	1,284	-	-	1,284	1,510
Administration and support costs	1,138	-	-	1,138	5,249
Other costs	5	-	-	5	28
	<u>60,360</u>	<u>-</u>	<u>-</u>	<u>60,360</u>	<u>13,034</u>

3 Grants and gifts paid to others

Organisations					
Individuals	-	-	800	800	-
	<u>-</u>	<u>-</u>	<u>800</u>	<u>800</u>	<u>-</u>

3 Transactions with related parties

Aderemi Adedire, a trustee, served as a church leader and was paid £30,000 [2021: nil] for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

No other payments were made to trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

4 Acting as agent

During the year, the charity received money to meet a need which was significantly supported by the church membership. This income was received as agent; the receipt of £2,000, and the subsequent payment, are excluded from the Receipts and Payments account.

NEW LIFE CHURCH CATFORD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2022

5 Movement of funds	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	47,338	42,844	(60,360)	(500)	29,323
	<u>47,338</u>	<u>42,844</u>	<u>(60,360)</u>	<u>(500)</u>	<u>29,323</u>
Restricted funds					
Grant for Administrator role	6,625	-	-	(6,625)	-
Building project	-	10,000	-	6,625	16,625
Hardship fund	300	-	(800)	500	-
	<u>6,925</u>	<u>10,000</u>	<u>(800)</u>	<u>500</u>	<u>16,625</u>
Total funds	<u>54,263</u>	<u>52,844</u>	<u>(61,160)</u>	<u>-</u>	<u>45,948</u>

The transfer from the Administrator role fund to the Building project fund was with permission from donor of the original grant.

NEW LIFE CHURCH CATFORD

England & Wales - Charity number 1185368

Accounts

New Life Church Catford

Report and Accounts

Year ended 31 August 2021

Stewardship 
Active generosity

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

NEW LIFE CHURCH CATFORD
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 AUGUST 2021

ADDRESS FOR CORRESPONDENCE	Kemp House 152-160 City Road London EC1V 2NX
GOVERNING DOCUMENT	CIO Constitution dated September 2019 as amended July 2021.
CHARITY REGISTRATION NUMBER	1185368
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Aderemi Adedire Zimuzo Okoli (resigned August 2021) Thomas Quinn Bea Thombs Guy Troup
BANKERS	HSBC UK Bank plc CAF Bank Ltd
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Page 7	Receipts and Payments Account
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NEW LIFE CHURCH CATFORD
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2021

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 August 2021.

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are:

a) For the public benefit to advance the Christian faith in accordance with the Statement of Faith through activities in South East London, and from time to time in other parts of the United Kingdom and the world as the charity trustees may think fit; and

b) such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statement of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life;

provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Sunday worship

Every Sunday, New Life Church Catford [NLCC] holds a Christian service of worship, with separate adult and children's programmes. Regular Sunday worshippers number around 35 including children. People hear about our Sunday service through various means, including the church mailing list, the church WhatsApp group, our church website, social media, and by word of mouth.

Our Sunday service is held at Catford Mews in one of their cinema screens (SE6 4JU) at 10:30am. We've been meeting there regularly in-person since September 2020. As the Covid-19 lockdown eased, our services were a hybrid of in-person and zoom meetings. Those who came in-person had to book one of the limited places available whilst others joined on zoom. We kept track and trace throughout this period. We reverted to in-person only services on May 30th 2021.

Baptism 2021

Once a year, a baptism service is planned where those who are professing or have recently professed faith in Jesus, get an opportunity to do so in public. These services have the components of a regular Sunday, but differ slightly. Baptism candidates are interviewed and baptised. It is also generally busier than our regular service as baptism candidates tend to invite their friends and family along. On 21 March 2021, two members of our congregation were baptised. A mobile baptistry was brought in and assembled on sight. This happened on 21 March 2021 at St Laurence Church (SE6 2TS). The baptismal service was attended both in-person and online.

Midweek Fellowship

Every Wednesday, New Life Church Catford holds a midweek fellowship for adults, with mainly adults meeting together to encourage one another. People hear about our midweek fellowship through various means, including the church mailing list, word of mouth, the church website and our WhatsApp groups.

The midweek meets centrally at Salvation Army Catford (SE6 2HE). We largely met on zoom until early this year. We met in-person and on zoom. Those who came in-person continued to meet whilst adhering to COVID guidelines such as wearing face masks, using a one-way system of entry and exit. We reverted to in-person meeting only on May 26.

Berea (Youth Group)

Berea has adapted well to the lockdown and continued to carry out group sessions online going through the film 'A pilgrims progress' uncovering the journey of a Christian. We delved through scenarios which the youth were challenged to figure out how scripture applies to each individual situation.

Summer time we enjoyed a joint social with Grace Church Brockley [GCB] in the park where we played games and heard a testimony.

New Life Kids

New Life Kids (NLK) has largely continued as last year. The numbers have fluctuated as families join or leave the church and we have always been able to welcome extra children who are visiting. Two DBS checked adult volunteers leave the service before the sermon with all children up to the age of 11. 0-3 year olds have supervised playtime although they are welcome to listen to the Bible story if they want to. 3-11 year olds are engaged with Bible teaching and related activities to help them understand and respond to the Bible passage. Usually we use Mustard Seeds teaching material and we have mostly been able to cover the same Bible passages that are being preached in the sermon. This has been very helpful for families to be able to discuss their learning together and for NLK volunteers to have continuity in their own Bible learning from week to week.

Catford Mews has kindly offered NLK the use of screen 2 or 3 if it is not being used on a Sunday morning. It is really great to have this space for the children to use but it is far from reliable - we only find out on the morning whether or not the screen will be available. Otherwise, NLK meets in a corner of the foyer area, with some sofas, a table and chairs and a small floor space for toys. On the plus side, this makes the church more visible to public coming into Catford Mews, but it is still not ideal for little children who want to run around.

Praise God for new children joining NLK, for faithful volunteers who work hard to teach them, for being able to study the same Bible passages as the rest of the church and for children praying in response to what they have learned. Please pray for God to raise up some more volunteers and for God to work in the hearts of the children to repent and believe in the gospel throughout the week.

Women's Ministry

Throughout 2020 and 2021 our focus was to maintain connection with our women online and if possible, socially distanced in person. We had an online event with a guest speaker, whereby numerous conversations were had with women from NLCC and invited guests.

As lockdown restrictions eased, we held our first meeting in person in June, outside. We had a few guests and found it extremely beneficial to connect after life in lockdown. We also encouraged 1-2-1 meet ups with our 'prayer partners'. Many women have found this to be helpful and a great way of building deeper relationships with each other.

Spotlight

Spotlight is a termly apologetics event, 'casting light where culture and Christian belief intersect.' It aims to engage with thoughtful cultural questions that may relate to life and meaning; especially for those who are not churchgoers. In the year ending August 2021, NLCC ran one Spotlight event in October 2020. We used the Catford Mews cinema where we watched the short documentary, "The Social Dilemma," with a panel taking questions and engaging in discussion at the end. It has a good amount of interest with around 25-30 attending.

The Leadership Project

The Leadership Project launched in September 2019 as a monthly intensive training course to prepare Christian men and women in South East London for ministry leadership. We run this jointly with four other local churches, whose pastors contribute to the teaching programmes, and selected church members from across the churches attend for the training.

The 2019/20 training was covering bible teaching on pastoral ministry from 1 Timothy, overview of basic Christian doctrines, and practical exercises in thinking through challenging ministry scenarios. We met online throughout 2020/21 where we offered a training programme that covered bible teaching on the church from Ephesians, overview of Church History and ministry scenario exercises. The Leadership Project will not be continuing in 2021 due to limited capacity for those who both run and attend the training.

Christmas 2020

We themed our teaching across advent 2020 as 'The Christmas We All Want'. Given the year most people have had with the COVID-19 pandemic, the ensuing lockdowns and the longing that we will be able to meet with our loved ones and have the Christmas we want, the advent services addressed this theme of the Christmas that we "should all want" as seen in the biblical accounts of the Christmas message.

Aside from advent services, noteworthy Christmas activities included taking to the streets and giving out some Christmas arts and crafts for kids whilst engaging adults with the Christmas message as told in the Bible.

Easter 2021

Due to the COVID-19 pandemic, and the mass gathering that six local churches meeting together would cause, we opted for a joint Good Friday YouTube service with some other South East London churches, whom we would usually have met in-person with on Good Friday.

As Catford Mews was closed due to lockdown restrictions, we had our Easter Sunday service at St Laurence church (SE6 2TS). NLCC put together an Easter day all-age guest service featuring songs, prayers, and a short, age-appropriate Easter message. The service was a hybrid of both in-person and online worship. Attendees had to pre-book and we also kept a track and trace record and provided hand sanitisers.

Street Evangelism

Every second Saturday of the month, a handful of people from NLCC meet at the centre of Catford to engage with those who stopped to talk to us about the Christian message. This came to a complete halt during lockdown. When some of the lockdown restrictions eased, and the rule of six was introduced on March 29, we took the streets again – with face masks and hand sanitisers, in a social-distanced manner.

International Café

Zim Okoli, one of two of NLCC's co-pastors provided some training for the International Cafe team over the summer before the cafe re-started in September 2020. Numbers have been lower than hoped for, with just one regular at the moment. The elders will conduct a ministry review at the end of 2021 to assess whether to continue the International Cafe in 2022.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year income decreased by £5,000, to £29,700, and expenditure decreased by £1,400, to £13,000. As a result the cash held by the charity increased by £16,600, to £54,300, of which £47,300 is unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than 4 months' of unrestricted budgeted expenditure (which is approximately £23,000 so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £47,300 and the charity is complying with its reserves policy.

Governance

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the elders supported by the Ministry Team and Administrator. New trustees are recruited and appointed by a majority vote of the Ministry Team.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Signed: Bea Thombs

Date: 12 January 2022

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
NEW LIFE CHURCH CATFORD

I report to the trustees on my examination of the accounts of New Life Church Catford ('the charity') for the year ended 31 August 2021 on pages 7 to 9 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 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 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. 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.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 27 January 2022

NEW LIFE CHURCH CATFORD
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2021

	Notes	Unrestricted Funds		Restricted Funds	Total 2021	Total 2020
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		15,144	-	-	15,144	23,036
Gift aid receipts		4,948	-	-	4,948	-
Other grants		9,535	-	-	9,535	11,313
Income from courses and events		32	-	-	32	166
Other		1	-	-	1	190
Total receipts		29,660	-	-	29,660	34,704
Payments						
Payments in relation to charitable activities undertaken directly	2	9,659	-	3,375	13,034	11,589
Total payments		9,659	-	3,375	13,034	11,589
Net of receipts / (payments) before transfers		20,001	-	(3,375)	16,626	23,116
Transfers between funds	4	-	-	-	-	-
Net movement in funds		20,001	-	(3,375)	16,626	23,116
Cash funds as at last year end		27,337	-	10,300	37,637	14,522
Cash funds at this year end	A	47,338	-	6,925	54,263	37,637

The notes on page 9 form part of these accounts.

NEW LIFE CHURCH CATFORD
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 AUGUST 2021

	<u>Unrestricted Funds</u>			Total 2021 £	Total 2020 £
	General funds £	Designated funds £	Restricted funds £		
A Cash funds					
Current account	34,269	-	6,925	41,194	36,987
Savings	13,069	-	-	13,069	650
	<u>47,338</u>	<u>-</u>	<u>6,925</u>	<u>54,263</u>	<u>37,637</u>
B Other monetary assets					
Gift aid due to charity	3,497	-	-	3,497	1,301
	<u>3,497</u>	<u>-</u>	<u>-</u>	<u>3,497</u>	<u>1,301</u>
C Liabilities					
Falling due within one year:					
Fee for Independent Examination	504	-	-	504	441
Accrued expenses	2,628	-	-	2,628	134
	<u>3,132</u>	<u>-</u>	<u>-</u>	<u>3,132</u>	<u>575</u>
D Assets retained for charity's own use					
				Value 2021 £	Value 2020 £
Equipment				965	600
				<u>965</u>	<u>600</u>

Current values have been estimated by the trustees.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by Guy Troup date 12 January 2022

The notes on page 9 form part of these accounts.

NEW LIFE CHURCH CATFORD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2021

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

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.

	Unrestricted Funds		Restricted Funds	Total 2021	Total 2020
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Rent	4,141	-	-	4,141	7,214
Repairs, maintenance and equipment	729	-	-	729	-
Outreach and other ministries	1,185	-	-	1,185	770
Youth and children's work	17	-	-	17	560
Insurance	176	-	-	176	164
Governance and legal fees	1,510	-	-	1,510	1,282
Administration and support costs	1,874	-	3,375	5,249	1,121
Conferences and events	-	-	-	-	479
Other costs	28	-	-	28	-
	<u>9,659</u>	<u>-</u>	<u>3,375</u>	<u>13,034</u>	<u>11,589</u>

3 Transactions with related parties

No payments were made to trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

4 Movement of funds

	Balance at	Receipts	Payments	Transfers	Balance at
	31Aug2020				31Aug2021
	£	£	£	£	£
General funds	<u>27,337</u>	<u>29,660</u>	<u>(9,659)</u>	<u>-</u>	<u>47,338</u>
	<u>27,337</u>	<u>29,660</u>	<u>(9,659)</u>	<u>-</u>	<u>47,338</u>
Restricted funds					
Grant for Administrator role	10,000	-	(3,375)	-	6,625
Hardship fund	300	-	-	-	300
	<u>10,300</u>	<u>-</u>	<u>(3,375)</u>	<u>-</u>	<u>6,925</u>
Total funds	<u>37,637</u>	<u>29,660</u>	<u>(13,034)</u>	<u>-</u>	<u>54,263</u>

NEW LIFE CHURCH CATFORD

England & Wales - Charity number 1185368

Accounts

New Life Church Catford

Report and Accounts

year ended 31 August 2020

stewardship[®]

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NEW LIFE CHURCH CATFORD
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 AUGUST 2020

ADDRESS FOR CORRESPONDENCE	Kemp House 152-160 City Road London EC1V 2NX
GOVERNING DOCUMENT	CIO Constitution dated September 2019
CHARITY REGISTRATION NUMBER	1185368
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Aderemi Adedire Zimuzo Okoli Thomas Quinn Bea Thombs Guy Troup
BANKERS	HSBC UK Bank plc
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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NEW LIFE CHURCH CATFORD
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2020

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 August 2020.

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are:

a) For the public benefit to advance the Christian faith in accordance with the Statement of Faith through activities in South East London, and from time to time in other parts of the United Kingdom and the world as the charity trustees may think fit; and

b) such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statement of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life;

provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Sunday worship

Every Sunday, New Life Church Catford [NLCC] holds a Christian service of worship, with separate adult and children's programmes. Regular Sunday worshippers is around 35 including kids. People hear about Sundays through various means, including church mailing list, church WhatsApp group, church website, social media and word of mouth. The service had been a 4pm gathering at The Calabash Centre (SE13 6HH) but from March 2020 the service was switched to 10.30am, initially because we moved to meeting online via YouTube / Zoom and so had the flexibility to meet in the morning (this was not previously possible due to availability of venues). However, we subsequently found out the Calabash Centre would be closing permanently due to the impact of COVID-19. In August 2020 we reached a new hire agreement with Catford Mews cinema (SE6 4JU) to reopen in-person meetings at the cinema in September 2020, keeping it a 10.30am service.

Midweek Fellowship

Every Wednesday, New Life Church Catford holds a midweek fellowship for adults, with mainly adults meeting together to encourage one another. People hear about our midweek fellowship through various means, including church mailing list, word of mouth, church website and WhatsApp group.

The midweek fellowship had been an 8pm gathering in the homes of a couple of our church members. A group of us (usually about 6-10) meet at 7:30pm to share a meal, and study the Bible together and pray for one another. One group met on Wednesday, and the other on Thursday. This has been our regular practice but from March 2020, due to the impact of the COVID-19 pandemic, the midweek fellowship in homes was moved online to zoom. We meet at 7:45pm to catch up with one another and begin study at 8pm. The midweek fellowship had been a meeting in homes but we decided to start meeting centrally. We reached an agreement with Salvation Army Catford (SE6 2HE) to begin meeting in one of their halls on Wednesday evenings. We met a handful of times after the year end but have moved on midweek fellowship back to zoom due to the current lockdown.

New Life Kids

Children's Church (now renamed New Life Kids) began the year with a small group with a wide age range. In spring 2020, the two eldest members 'graduated' to stay in the main service and potentially join Berea. Two of our crèche children then moved up resulting in a group that ranges from 3-7 year olds. The children of two families regularly attend and there are two other children who occasionally attend. The children seem to have good relationships with each other and the wider church family.

2020 has seen us having to adapt in many ways. Crèche is not possible at the moment because there is not a suitable room available. Parents have been keeping their babies and toddlers in the service which has worked ok and, on the plus side, has diminished the number of children's volunteers who need to leave the service each Sunday.

New Life Kids takes place for 30 minutes during the sermon, around tables in the foyer of Catford Mews. It has worked well but a dedicated room would be preferable. When church is online, a short video and related activities are available on the New Life Kids web page for families to do together at home. We hope that this encourages parents in their God given role of teaching their children the way of the Lord.

The number of volunteers helping with children's work has dramatically reduced in 2020 but there are enough to ensure volunteers should only be on the rota twice a month. In reality it has been difficult to get a proper rota working as we have been in and out of lockdown. All volunteers working with the children and vulnerable are DBS checked and have to confirm that they have read and understood the church's Safeguarding Policy, which was updated in November 2020.

Praise God for sustaining our families during lockdowns, for parents continuing to bring their children to church despite all of the changes and uncertainties, for parents teaching their children the Bible at home, for all of the volunteers who have helped this year, for safety each Sunday and for evidence that children (in an age appropriate way) are learning and responding to the Bible.

International Café

A fortnightly outreach event to serve internationals with friendship and English practice, International Café restarted in March 2020, having stopped running for over a year to re-evaluate strategy. International Café now runs fortnightly rather than weekly and by engaging guests with English help and a space to build friendships, aims to be a bridge to connecting people to the wider life of the church rather than a place to hear Christian teaching, although a couple of times a term there will be a simple English presentation of the Christian faith connected to a theme (such as Christmas, Easter, British traditions, etc.). International Café has mainly run online on Zoom since restart. In the few opportunities for in-person meetings when COVID-19 restrictions eased, we have found non-English speakers were apprehensive to meet (perhaps due to not fully understanding the complex COVID-19 guidance in the UK).

Berea youth bible study

What has been going on in Berea from Sept 2019 to Aug 2020? We started the year off in the gospel of Mark before moving to 1 Peter. We also did some topics using Contagious: technology, sex, drugs etc. In addition we also did a 4 week series on 'Courage' which challenged and as well as encouraged the young people to stand out as Christians in our schools and communities. We did a series called 'What is the Gospel?' where we explored passages in the Old and the New Testament to see what each passage told us about the Gospel.

It has been a year where we have seen the young people grow in their faith, understanding the bible and developing their prayer life. We have had two new young people join the youth increasing our number from five to seven.

In the face of lockdown, Berea has thrived! Moving online, using the Zoom platform, has really helped the youth attend and engage with the sessions.

Street evangelism

Every second Saturday of the month, a number of us (usually about 4-6) go out to Catford Broadway to engage people in conversation about the Christian faith. This usually lasts for about 1hr 30. Due to the impact of the COVID-19 pandemic, we have largely been unable to do so.

Spotlight

Spotlight was run for the first time in November 2019. It aims to be a termly apologetics event, 'casting light where culture and Christian belief intersect.' It aims to engage with thoughtful cultural questions that may relate to life and meaning; especially for those who are not churchgoers. In the year ending August 2020, NLCC ran three Spotlight events: two in November 2019 on questions of human free will in relation to the idea of God's sovereignty, one in March 2020 on coronavirus and human identity. All had a good amount of interest and were well attended, with typically 30 or more present. The church made plans for another after the year end.

The Leadership Project

The Leadership Project launched in September 2019 as a monthly intensive training course to prepare Christian men and women in South East London for ministry leadership. We run this jointly with four other local churches, whose pastors contribute to the teaching programmes, and selected church members from across the churches attend for the training. The 2019/20 training was covering bible teaching on pastoral ministry from 1 Timothy, overview of basic Christian doctrines, and practical exercises in thinking through challenging ministry scenarios. We were able to meet in person for most of 2019/20 at GlobeSpace, Wilcox House in London Bridge, provided for free by The Globe Church, a church we know through the Co-Mission network. However, due to the COVID-19 pandemic, we transferred to meeting online for March to July. A training programme was committed to for 2020/21, and will cover bible teaching on the church from Ephesians, overview of Church History and ministry scenario exercises.

Christmas 2019

We themed our teaching across advent 2019 as 'Light in our Darkness'. All advent services were addressing this theme as seen in the biblical accounts of the Christmas message.

Aside from advent services, noteworthy Christmas activities included:

- Christmas Fun at the Calabash Centre – a few church members volunteered to run a daytime Christmas event for the elderly who attend the local Calabash Centre. The event had time for songs, craft, friendly conversations, and a Christmas message.
- Christmas door knocking – in groups we went out a couple of evenings to meet local residents at their doorstep, have conversations and share Christmas invites.
- Open the Book Christmas assembly – at a local school; Dowlerry primary, a few church volunteers led an assembly enacting the Christmas story using Bible Society's Open the Book resource.
- Women's Christmas social – women from NLCC arranged a guest evening for themselves and guests to enjoy Christmas games, food, music and a Christmas talk.

Easter 2020

Plans for Easter 2020 had to be adapted in quite a short space of time due to the March lockdown in response to the COVID-19 pandemic.

We opted for a joint Good Friday YouTube service with some other South East London churches, which we would usually have met in-person with on good Friday.

NLCC put together an Easter day guest service featuring songs, prayers, poetry and an Easter message. To date, this has been our single most viewed event on YouTube, with about 164 views. We believe the large response was a response to the still very recent COVID-19 impact at the time, when daily deaths were reaching their peak and many were looking for hope.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £16,000 (which equates to about 6 months' of budgeted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £27,300 and the charity is complying with its reserves policy.

COVID-19

The impact of Covid-19 on NLCC finances has been minimal. Monthly expenditure has reduced due to a reduction in rent payments and in-person events not being held and income has remained steady.

Governance

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the elders supported by the Ministry Team and Administrator. New trustees are recruited and appointed by a majority vote of the Ministry Team.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Zimuzo Okoli

Date: 19 February 2021

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
NEW LIFE CHURCH CATFORD

I report to the trustees on my examination of the accounts of New Life Church Catford ('the charity') for the year ended 31 August 2020 on pages 8 to 10 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 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 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. 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.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 23 February 2021

NEW LIFE CHURCH CATFORD
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2020

	Notes	<u>Unrestricted Funds</u>			Total 2020 £
		General Funds £	Designated Funds £	Restricted Funds £	
<i>Income receipts</i>					
Donations		12,736	-	300	13,036
Other grants		11,313	-	10,000	21,313
Income from courses and events		166	-	-	166
Other		190	-	-	190
<i>Total receipts</i>		<u>24,404</u>	<u>-</u>	<u>10,300</u>	<u>34,704</u>
<i>Payments</i>					
Payments in relation to charitable activities undertaken directly	2	11,589	-	-	11,589
<i>Total payments</i>		<u>11,589</u>	<u>-</u>	<u>-</u>	<u>11,589</u>
Net of receipts / (payments) before transfers		12,816	-	10,300	23,116
Transfers between funds	4	-	-	-	-
Net movement in funds		<u>12,816</u>	<u>-</u>	<u>10,300</u>	<u>23,116</u>
* Cash funds as at last year end		14,522	-	-	14,522
Cash funds at this year end	A	<u>27,337</u>	<u>-</u>	<u>10,300</u>	<u>37,637</u>

* The brought forward cash funds relate to donations received prior to the registration of the church as a CIO in September 2019.

The notes on pages 10 form part of these accounts.

NEW LIFE CHURCH CATFORD
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 AUGUST 2020

	Unrestricted Funds		Restricted funds	Total 2020 £
	General funds £	Designated funds £		
A Cash funds				
Current account	26,687	-	10,300	36,987
Savings account	650	-	-	650
	27,337	-	10,300	37,637
 B Other monetary assets				
Gift aid due to charity	1,301	-	-	1,301
	1,301	-	-	1,301
 C Liabilities				
Falling due within one year				
Fee for Independent Examination	441	-	-	441
Accrued expenses	134	-	-	134
	575	-	-	575
 D Assets retained for charity's own use				
				Total 2020 £
Equipment				600
				600

Current values have been estimated by the trustees.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by date
Zimuzo Okoli 19 February 2021

The notes on pages 10 form part of these accounts.

NEW LIFE CHURCH CATFORD

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 AUGUST 2020

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

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.

	Unrestricted Funds		Restricted Funds	Total 2020
	General funds	Designated funds		
	£	£	£	£
2 Payments in relation to charitable activities undertaken directly				
Rent	7,214	-	-	7,214
Youth and children's work	560	-	-	560
Outreach activities and other ministries	617	-	-	617
Conferences and events	479	-	-	479
Insurance	164	-	-	164
Governance and legal fees	1,282	-	-	1,282
Administration and support costs	1,274	-	-	1,274
	<u>11,589</u>	<u>-</u>	<u>-</u>	<u>11,589</u>

3 Transactions with related parties

There were no payments to trustees or connected persons during the year (other than reimbursement for items purchased on behalf of the charity).

4 Movement of funds

	Balance at 31Aug2019	Receipts	Payments	Transfers	Balance at 31Aug2020
	£	£	£	£	£
General funds	<u>14,522</u>	<u>24,404</u>	<u>(11,589)</u>	<u>-</u>	<u>27,337</u>
	14,522	24,404	(11,589)	-	27,337
Restricted funds					
Grant for Administrator role	-	10,000	-	-	10,000
Hardship fund	-	300	-	-	300
	<u>-</u>	<u>10,300</u>	<u>-</u>	<u>-</u>	<u>10,300</u>
	-	10,300	-	-	10,300
Total funds	<u>14,522</u>	<u>34,704</u>	<u>(11,589)</u>	<u>-</u>	<u>37,637</u>
	14,522	34,704	(11,589)	-	37,637