

# New Life Church Catford

## Report and Accounts

year ended 31 August 2020

**stewardship<sup>®</sup>**

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

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

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.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2020
	General funds	Designated funds		
	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>				
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	14,522	24,404	(11,589)	-	27,337
	<u>14,522</u>	<u>24,404</u>	<u>(11,589)</u>	<u>-</u>	<u>27,337</u>
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>
Total funds	<u>14,522</u>	<u>34,704</u>	<u>(11,589)</u>	<u>-</u>	<u>37,637</u>