

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 are 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

		Unrestricted Funds				
		General Funds	Designated Funds	Restricted Funds	Total 2022	Total 2021
	Notes	£	£	£	£	£
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>		Restricted funds	Total 2022	Total 2021
	General funds	Designated 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.