

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	<u>Unrestricted Funds</u>		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		<u>44,178</u>	<u>-</u>	<u>100</u>	<u>44,278</u>	<u>52,844</u>
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		<u>55,647</u>	<u>-</u>	<u>-</u>	<u>55,647</u>	<u>61,160</u>
Net of receipts / (payments) before transfers		(11,470)	-	100	(11,370)	(8,316)
Transfers between funds	5	-	-	-	-	-
Net movement in funds		<u>(11,470)</u>	<u>-</u>	<u>100</u>	<u>(11,370)</u>	<u>(8,316)</u>
Cash funds as at last year end		29,323	-	16,625	45,948	54,263
Cash funds at this year end	A	<u>17,853</u>	<u>-</u>	<u>16,725</u>	<u>34,578</u>	<u>45,948</u>

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>		Restricted funds	Total 2023	Total 2022
	General funds	Designated 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 Funds	Total 2023	Total 2022
		General funds £	Designated funds £	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Employment costs	Note 4	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 balance £	Receipts £	Payments £	Transfers £	Closing 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>