

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

INDEX

Page 1	Legal and Administrative Details
Pages 2-5	Trustees' Report
Page 6	Independent Examiner's Report
Page 7	Receipts and Payments Account
Page 8	Statement of Assets & Liabilities
Page 9	Notes to the Accounts

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	<u>Unrestricted Funds</u>		Restricted Funds	Total 2021	Total 2020
		General Funds	Designated Funds			
		£	£	£	£	£
<i>Income receipts</i>						
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
<i>Total receipts</i>		<u>29,660</u>	<u>-</u>	<u>-</u>	<u>29,660</u>	<u>34,704</u>
<i>Payments</i>						
Payments in relation to charitable activities undertaken directly	2	9,659	-	3,375	13,034	11,589
<i>Total payments</i>		<u>9,659</u>	<u>-</u>	<u>3,375</u>	<u>13,034</u>	<u>11,589</u>
Net of receipts / (payments) before transfers		20,001	-	(3,375)	16,626	23,116
Transfers between funds	4	-	-	-	-	-
<i>Net movement in funds</i>		<u>20,001</u>	<u>-</u>	<u>(3,375)</u>	<u>16,626</u>	<u>23,116</u>
Cash funds as at last year end		27,337	-	10,300	37,637	14,522
<i>Cash funds at this year end</i>	A	<u>47,338</u>	<u>-</u>	<u>6,925</u>	<u>54,263</u>	<u>37,637</u>

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>		Restricted funds	Total 2021	Total 2020
	General funds	Designated 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.

	<u>Unrestricted Funds</u>		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 31Aug2020	Receipts	Payments	Transfers	Balance at 31Aug2021
	£	£	£	£	£
General funds	27,337	29,660	(9,659)	-	47,338
	<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>