

# New Life Christian Fellowship

Report and Accounts

Year ended 31 March 2024

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**NEW LIFE CHRISTIAN FELLOWSHIP  
LEGAL AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 31 MARCH 2024**

|  |   |
|--|---|
| ADDRESS FOR CORRESPONDENCE                       | 35 Northbrooks<br>Harlow<br>CM19 4DB                                  |
| GOVERNING DOCUMENT                               | Constitution and Trust Deed dated 4 August 2006                       |
| CHARITY REGISTRATION NUMBER                      | 1054354   |
| TRUSTEES RESPONSIBLE FOR<br>MANAGING THE CHARITY | Patricia Hanrahan<br>Nigel Joda<br>Christopher Scott                  |
| BANKERS  | National Westminster Bank plc<br>Kingdom Bank Limited                 |
| INDEPENDENT EXAMINER                             | Jaimée Young<br>Stewardship<br>1 Lamb's Passage<br>LONDON<br>EC1Y 8AB |

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**NEW LIFE CHRISTIAN FELLOWSHIP**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 MARCH 2024**

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2024.

**Objects of the charity**

The Church exists to meet the following objectives:

1. To advance the Christian faith in accordance with the Statement in such ways and in such parts of the United Kingdom or the world as the Church Council from time to time may think fit.
2. To relieve sickness and financial hardship and to promote and preserve good health by provision of funds, goods or services of any kind including through the provision of counselling and support in such parts of the United Kingdom or the world as the Church Council thinks fit.
3. To advance education in such ways and in such parts of the United Kingdom or the world as the Church Council from time to time may think fit.

New Life Christian Fellowship (operating as The Bridge Church, Harlow), its trustees and members are committed to live as a community of people, who firstly love and serve Christ, secondly love and serve one another, and then also seek to love and serve their community.

**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:

Our Harlow family continued to establish itself throughout 2023. The numbers are increasing steadily, but more importantly there is a growing sense of family belonging, and community spirit in the church.

The community initiatives have continued faithfully on Saturdays and midweek and as a result we have been encouraged to welcome several local families who have been joining us regularly, and very much becoming part of the church family with us.

Our community initiatives continue to expand, and we are seeing growing numbers attending the various projects. From the Saturday Breakfast Café to the midweek Fridge@theBridge project, we continue to build some strong links with the local community. We have partnered with local organisations such as Co-Op and the local authority in delivering these initiatives. 'Fridge at the Bridge' and the Saturday breakfast Café are well attended, and we are now running a midweek life-link also, along with various other family activities.

Nigel Joda, oversees the Harlow location on behalf of the SLT. Our thanks to him and the team there, for their faithfulness and passion for people.

**Ministries**

As a church we have continued to meet faithfully on Sunday afternoons and have seen a few added to our number who have made decisions to follow Christ. We have also continued to support the local community through various initiatives such as the Fridge@thebridge, and the Saturday Café and craft mornings, and it's encouraging to see the attendance steadily growing.

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

### **Financial review**

2023 was a steady year financially for the church: the total income this year was £44.5k and the expenditure was around £42.5k. The increase in expenditure was mainly due to building works (5k) and a consultation fee (1.5k) for Echo Church consultancy (Hannah Williamson) who undertook a full survey and assessment of the church operations. Added to this was the increase in the mortgage instalments, utilities bills and travel expenses.

With the challenging current economic climate, and steeply rising mortgage rates, it is essential we continue to carefully monitor the financial condition of the church on a regular basis.

Once again, our deep appreciation to all those members who have given faithfully and generously to the church, and our hope is that this will continue to grow.

Looking ahead, we are believing for continued growth in the church's activity, and influence in the local community. Our hope and trust is always in God to lead, to guide, and to provide the resources for all that we are called to do in the coming year.

### **Reserves policy**

The policy is usually to keep enough funds in reserve to cover three months' expenditure (equivalent to just over £10,000). We will ensure this policy is kept under review to confirm it is still appropriate for the charity or amend it where necessary.

The total reserves at end of year, including the £10.1k in the deposit account, stands at £32.4k, of which £31.2k is unrestricted and can be used for any purpose, so the charity is complying with the reserves policy.

### **Governance**

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the charity. New trustees are appointed by the Trustees.

I thank the trustees, Nigel Joda and Pat Hanrahan, for their continued service to the church, and their support for the vision of the church; and to Dawn Say who has given her time and worked hard to oversee the financial arrangements of the church. We also continue to work very closely with our associate church family in Woodford, and thank them for their unwavering support, particularly in the area of finances and admin.

### **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:



[CTScott \(Sep 27, 2024 15:55 GMT+1\)](#)

Christopher Scott

Date: Sep 27, 2024

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**NEW LIFE CHRISTIAN FELLOWSHIP**

I report to the trustees on my examination of the accounts of New Life Christian Fellowship ('the charity') for the year ended 31 March 2024 on pages 5 to 8 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  
J. Young (Oct 3, 2024 16:41 GMT+1)

Jaimée Young

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: Oct 3, 2024

**NEW LIFE CHRISTIAN FELLOWSHIP**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

|   | Notes | <u>Unrestricted Funds</u> |                          |                          | Total<br>2024<br>£ | Total<br>2023<br>£ |
|---|-------|---------------------------|--------------------------|--------------------------|--------------------|--------------------|
|   |       | General<br>Funds<br>£     | Designated<br>Funds<br>£ | Restricted<br>Funds<br>£ |                    |                    |
| <b>Income receipts</b>  |       |                           |                          |                          |                    |                    |
| Donations   |       | 18,158                    | -                        | 201                      | 18,359             | 16,612             |
| Gift aid receipts   |       | 4,491                     | -                        | -                        | 4,491              | 4,596              |
| Other grants  |       | -                         | -                        | -                        | -                  | 700                |
| Income from lettings  |       | 20,682                    | -                        | -                        | 20,682             | 18,624             |
| Charitable activities   |       | 80                        | -                        | 769                      | 849                | 385                |
| Crowdfunder   |       | -                         | -                        | -                        | -                  | 7,003              |
| Interest and other income   |       | 163                       | -                        | -                        | 163                | -                  |
| <b>Total receipts</b>   |       | <u>43,575</u>             | <u>-</u>                 | <u>969</u>               | <u>44,544</u>      | <u>47,919</u>      |
| <b>Payments</b>   |       |                           |                          |                          |                    |                    |
| Payments in relation to charitable activities undertaken directly     | 2     | 31,814                    | -                        | 592                      | 32,405             | 28,335             |
| Grants paid in relation to charitable activities undertaken by others | 3     | 2,446                     | -                        | 443                      | 2,889              | 1,580              |
|   |       | <u>34,260</u>             | <u>-</u>                 | <u>1,035</u>             | <u>35,294</u>      | <u>29,915</u>      |
| Mortgage repayments   |       | 7,186                     | -                        | -                        | 7,186              | 5,778              |
|   |       | <u>7,186</u>              | <u>-</u>                 | <u>-</u>                 | <u>7,186</u>       | <u>5,778</u>       |
| <b>Total payments</b>   |       | <u>41,446</u>             | <u>-</u>                 | <u>1,035</u>             | <u>42,480</u>      | <u>35,693</u>      |
| Net of receipts / (payments) before transfers                         |       | 2,129                     | -                        | (65)                     | 2,064              | 12,226             |
| Transfers between funds   | 5     | (229)                     | -                        | 229                      | -                  | -                  |
| <b>Net movement in funds</b>  |       | <u>1,900</u>              | <u>-</u>                 | <u>164</u>               | <u>2,064</u>       | <u>12,226</u>      |
| Cash funds as at last year end  |       | 29,307                    | -                        | 999                      | 30,306             | 18,080             |
| <b>Cash funds at this year end</b>                                    | A     | <u>31,207</u>             | <u>-</u>                 | <u>1,163</u>             | <u>32,370</u>      | <u>30,306</u>      |

The notes on pages 7-8 form part of these accounts.

**NEW LIFE CHRISTIAN FELLOWSHIP**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**AS AT THE YEAR ENDED 31 MARCH 2024**

|                                     | <u>Unrestricted Funds</u> |                          |                          | Total<br>2024<br>£ | Total<br>2023<br>£ |
|-------------------------------------|---------------------------|--------------------------|--------------------------|--------------------|--------------------|
|                                     | General<br>funds<br>£     | Designated<br>funds<br>£ | Restricted<br>funds<br>£ |                    |                    |
| <b>A Cash funds</b>                 |                           |                          |                          |                    |                    |
| Cash at bank with immediate access  | 21,056                    | -                        | 1,163                    | 22,219             | 29,925             |
| Notice deposits                     | 10,109                    | -                        | -                        | 10,109             | -                  |
| Cash in hand                        | 42                        | -                        | -                        | 42                 | 381                |
|                                     | <u>31,207</u>             | <u>-</u>                 | <u>1,163</u>             | <u>32,370</u>      | <u>30,306</u>      |
| <b>B Other monetary assets</b>      |                           |                          |                          |                    |                    |
| Gift aid due to charity             | 473                       | -                        | -                        | 473                | 222                |
| Other debtors                       | -                         | -                        | -                        | -                  | 653                |
|                                     | <u>473</u>                | <u>-</u>                 | <u>-</u>                 | <u>473</u>         | <u>875</u>         |
| <b>C Liabilities</b>                |                           |                          |                          |                    |                    |
| <b>Falling due within one year:</b> |                           |                          |                          |                    |                    |
| Mortgage                            | 7,186                     | -                        | -                        | 7,186              | 5,778              |
| Deposit held for hire of premises   | 340                       | -                        | -                        | 340                | 340                |
| Fee for Independent Examination     | 900                       | -                        | -                        | 900                | 840                |
|                                     | <u>8,426</u>              | <u>-</u>                 | <u>-</u>                 | <u>8,426</u>       | <u>6,958</u>       |
| <b>Falling due after one year:</b>  |                           |                          |                          |                    |                    |
| Mortgage                            | 86,834                    | -                        | -                        | 86,834             | 89,494             |
|                                     | <u>86,834</u>             | <u>-</u>                 | <u>-</u>                 | <u>86,834</u>      | <u>89,494</u>      |
| <b>Total</b>                        | <u>95,260</u>             | <u>-</u>                 | <u>-</u>                 | <u>95,260</u>      | <u>96,452</u>      |

The mortgage is repayable in monthly instalments and is secured against the church property. The mortgage is repayable in full by 31/03/2052.

**D Assets retained for charity's own use**

|                         | Value<br>2024<br>£ |
|-------------------------|--------------------|
| <i>Church buildings</i> | -                  |
| Contents and equipment  | 84,441             |
|                         | <u>84,441</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.

*Current values have not been quoted for the church buildings because reliable valuations are not available and disclosure is not mandatory.*

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

by CTScott date Sep 27, 2024  
CTScott (Sep 27, 2024 15:55 GMT+1)

Christopher Scott

The notes on pages 7-8 form part of these accounts.

**NEW LIFE CHRISTIAN FELLOWSHIP**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 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> |                          |                          | Total<br>2024<br>£ | Total<br>2023<br>£ |
|--|---------------------------|--------------------------|--------------------------|--------------------|--------------------|
|  | General<br>funds<br>£     | Designated<br>funds<br>£ | Restricted<br>Funds<br>£ |                    |                    |
| <b>2 Payments in relation to charitable activities undertaken directly</b> |                           |                          |                          |                    |                    |
| Maintenance of buildings & equipment                                       | 10,483                    | -                        | -                        | 10,483             | 1,904              |
| Utilities  | 7,806                     | -                        | -                        | 7,806              | 4,109              |
| Administration and support   | 2,699                     | -                        | -                        | 2,699              | 1,355              |
| Church activities and events   | 5,786                     | -                        | 592                      | 6,378              | 13,079             |
| Insurance  | 1,762                     | -                        | -                        | 1,762              | 1,625              |
| Independent examination  | 864                       | -                        | -                        | 864                | 840                |
| Legal Fees   | -                         | -                        | -                        | -                  | 3,850              |
| Ministry Gifts   | 338                       | -                        | -                        | 338                | 948                |
| Subscriptions and professional fees  | 2,075                     | -                        | -                        | 2,075              | 625                |
|  | <u>31,814</u>             | <u>-</u>                 | <u>592</u>               | <u>32,405</u>      | <u>28,335</u>      |
| <b>3 Grants and gifts paid to others</b>                                   |                           |                          |                          |                    |                    |
| Organisations < £1,000   | 418                       | -                        | 443                      | 861                | -                  |
| Individuals  | 2,028                     | -                        | -                        | 2,028              | 1,580              |
|  | <u>2,446</u>              | <u>-</u>                 | <u>443</u>               | <u>2,889</u>       | <u>1,580</u>       |
| <b>4 Transactions with related parties</b>                                 |                           |                          |                          |                    |                    |

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

**NEW LIFE CHRISTIAN FELLOWSHIP**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

| 5 Movement of funds      | Opening<br>balance<br>£ | Receipts<br>£ | Payments<br>£   | Transfers<br>£ | Closing<br>balance<br>£ |
|--------------------------|-------------------------|---------------|-----------------|----------------|-------------------------|
| General funds            | 29,307                  | 43,575        | (41,446)        | (229)          | 31,207                  |
|                          | <u>29,307</u>           | <u>43,575</u> | <u>(41,446)</u> | <u>(229)</u>   | <u>31,207</u>           |
| Restricted funds         |                         |               |                 |                |                         |
| Missionary Funds         | 13                      | 30            | (43)            | -              | -                       |
| Teen Challenge           | -                       | 60            | (100)           | 40             | -                       |
| Fridge @ the Bridge Fund | 986                     | 769           | (592)           | -              | 1,163                   |
| Christmas Appeal         | -                       | 111           | (300)           | 189            | -                       |
|                          | <u>999</u>              | <u>969</u>    | <u>(1,035)</u>  | <u>229</u>     | <u>1,163</u>            |
| Total funds              | <u>30,306</u>           | <u>44,544</u> | <u>(42,480)</u> | <u>-</u>       | <u>32,370</u>           |

The Missionary are given to church-supported missionaries.

The Teen Challenge funds were donated for this specific charity, supported by the church.

The Fridge @ the Bridge is a church-run activity to support a community foodbank and drop-in café. Donations are given to support this work.