

New Life Christian Fellowship

Report and Accounts

15 month period ended 30 June 2025

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

**NEW LIFE CHRISTIAN FELLOWSHIP
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE PERIOD ENDED 30 JUNE 2025**

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

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NEW LIFE CHRISTIAN FELLOWSHIP
(Operating as the Bridge Church, Harlow)

REPORT OF THE TRUSTEES
For the extended year end 1 April 2024 to 30 June 2025

The Trustees have pleasure in submitting the Report and Accounts for the period end.

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.

GOVERNANCE

The Trustees are responsible for the policy decisions and oversight of the charity's activities. Trustees met regularly during the period to monitor ministry, finances, and governance matters. New trustees are appointed by the current board.

REVIEW OF ACTIVITIES (2024–25)

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

During this final operating period, the church has continued to experience steady growth in community engagement and outreach. The sense of belonging and fellowship within the church family has remained strong. We give thanks to God for several new families who have joined us and become a valued part of our church community.

Our community initiatives have continued to flourish, including:

- **The Saturday Breakfast Café** – a welcoming space for families and individuals.
- **Fridge@theBridge** – a midweek food redistribution project supporting those in need.
- **Life-Link Groups and Family Events** – offering connection, discipleship, and community.

We are grateful to local partners such as the Co-Op, local schools, and the local authority, whose collaboration has helped us extend our reach and effectiveness.

We also gratefully acknowledge three grants totalling £5,500 were received **Essex County Council**, which supported our community work. We thank God for this timely provision.

Nigel Joda continues to oversee the Harlow location, supported by a faithful and passionate team. We express deep thanks to all who serve so consistently in ministry and hospitality.

FINANCE

Please Note: The accounts for 2024-5 are for an extended period of 15 months ending 30th June 2025, rather than the regular 12 months. This extension was necessary for us to enable the charity to synchronise the transfer of this charity together with the Bridge Church Woodford into a new CIO called Bridge Church Ministries (Charity No. 1211351) – Income and expenditure levels will therefore be considerably increased on previous years because of the extended period.

This final report covers an extended 15-month period due to the transition into the CIO.

- **Opening reserves (carried forward from 2023-24): £32k**
 - £22k in the current account
 - £10k in a deposit account
- **Total Income (15 months): £63k**
- **Total Expenditure (15 months): £69k**
- **Deficit: £6k**
- **Closing balance as of 30 June 2025: £26k**

It should be noted that **£10k was gifted to the new CIO, Bridge Church Ministries (Charity No. 1211351)**, prior to the closure of this charity, in anticipation of the transition. This was an intentional step to ensure continuity of ministry and resourcing for the newly incorporated organisation.

Despite the deficit, we have remained solvent throughout, and the Trustees are thankful to all those who have given faithfully during this period.

TRANSITION AND WINDING UP

As of 1 July 2025, all remaining assets, liabilities, and ministry operations of New Life Christian Fellowship (operating as The Bridge Church, Harlow) have been formally transferred to the new CIO: **Bridge Church Ministries (Charity No. 1211351)**.

This transition represents a significant and positive step in the ongoing development of the church's structure and mission. The CIO framework offers enhanced stability and governance for the future.

MINISTRY AND CHURCH LIFE

We have continued to gather regularly for Sunday worship and midweek ministry. It has been a joy to see people come to faith in Christ and to walk alongside others growing in discipleship.

The core community projects—particularly **Fridge@theBridge**, **Saturday Café**, and **Craft Mornings**—have been a consistent point of contact with our local area.

TRUSTEES

During the period, the Trustees met on several occasions, including a final AGM held on **24 November 2024**.

Special thanks are due to **Nigel Joda** and **Pat Hanrahan**, for their leadership and support and to **Dawn Say**, for overseeing the finances with diligence and commitment. We are also grateful to our associate church family in Woodford for their continued support—especially in financial and administrative matters.

Trustees' Responsibilities

As Trustees, we have ensured that proper accounting records have been maintained and that the charity's financial statements comply with the Charities Act 2011. We have taken reasonable steps to safeguard the assets of the charity and to prevent fraud and other irregularities.

Signed on behalf of the Trustees:

Date: Oct 10, 2025

Chris Scott
[Chris Scott \(Oct 10, 2025 15:10:56 GMT+1\)](#)

Rev. Christopher Scott

**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 15 month period ended 30 June 2025 on pages 6 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
J. Young (Oct 13, 2025 08:43:27 GMT+1)

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Oct 13, 2025

NEW LIFE CHRISTIAN FELLOWSHIP
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE PERIOD ENDED 30 JUNE 2025

Notes	Unrestricted Funds		Restricted Funds	15 months to 30Jun2025	Year to 31Mar2024	
	General Funds	Designated Funds				
	£	£	£	£	£	
Income receipts						
Donations	24,766	-	214	24,980	18,359	
Gift aid receipts	4,053	-	-	4,053	4,491	
Other grants	5	-	5,500	5,500	-	
Income from lettings	27,100	-	-	27,100	20,682	
Charitable activities	440	-	752	1,192	849	
Interest and other income	244	-	-	244	163	
Total receipts	56,602	-	6,466	63,068	44,544	
Payments						
Payments in relation to charitable activities undertaken directly	2	40,657	-	5,118	45,775	32,405
Grants paid in relation to charitable activities undertaken by others	3	13,536	-	400	13,936	2,889
		54,193	-	5,518	59,711	35,294
Mortgage repayments		9,154	-	-	9,154	7,186
		9,154	-	-	9,154	7,186
Total payments		63,346	-	5,518	68,865	42,480
Net of receipts / (payments) before transfers		(6,745)	-	948	(5,797)	2,064
Transfers between funds	6	(249)	-	249	-	-
Net movement in funds		(6,993)	-	1,196	(5,797)	2,064
Cash funds as at last year end		31,207	-	1,163	32,370	30,306
Cash funds at this year end	A	24,214	-	2,359	26,573	32,370

The notes on pages 8-9 form part of these accounts.

NEW LIFE CHRISTIAN FELLOWSHIP
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE PERIOD ENDED 30 JUNE 2025

	Unrestricted Funds		Restricted funds	15 months to 30Jun2025	Year to 31Mar2024
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	24,202	-	2,359	26,561	22,219
Notice deposits	-	-	-	-	10,109
Petty cash	12	-	-	12	42
	24,214	-	2,359	26,573	32,370
B Other monetary assets					
Gift aid due to charity	540	-	-	540	473
	540	-	-	540	473
C Liabilities					
Falling due within one year:					
Mortgage	9,154	-	-	9,154	7,186
Deposit held for hire of premises	340	-	-	340	340
Fee for Independent Examination	1,080	-	-	1,080	900
	10,574	-	-	10,574	8,426
Falling due after one year:					
Mortgage	92,548	-	-	92,548	86,834
	92,548	-	-	92,548	86,834
Total	103,121	-	-	103,121	95,260

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	Value
	30Jun2025	31Mar2024
	£	£
Church buildings	-	-
Contents and equipment	54,821	84,441
	54,821	84,441

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 Chris Scott date Oct 10, 2025
Chris Scott (Oct 10, 2025 15:10:56 GMT+1)
 Christopher Scott

The notes on pages 8-9 form part of these accounts.

NEW LIFE CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE PERIOD ENDED 30 JUNE 2025

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>			15 months to 30Jun2025 £	Year to 31Mar2024 £
	General funds £	Designated funds £	Restricted Funds £		
2 Payments in relation to charitable activities undertaken directly					
Maintenance of buildings & equipment	10,165	-	-	10,165	10,483
Utilities	7,910	-	-	7,910	7,806
Administration and support	4,210	-	-	4,210	2,699
Church activities and events	12,129	-	5,118	17,247	6,378
Insurance	2,272	-	-	2,272	1,762
Independent examination	900	-	-	900	864
Ministry Gifts	1,911	-	-	1,911	338
Subscriptions and professional fees	1,160	-	-	1,160	2,075
	<u>40,657</u>	<u>-</u>	<u>5,118</u>	<u>45,775</u>	<u>32,405</u>

3 Grants paid in relation to charitable activities undertaken by others

Bridge Church Ministries	10,299	-	-	10,299	-
Organisations < £1,000	997	-	400	1,397	861
Individuals	2,240	-	-	2,240	2,028
	<u>13,536</u>	<u>-</u>	<u>400</u>	<u>13,936</u>	<u>2,889</u>

4 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.

5 Acting as agent

During the year, the charity received a gift of money on behalf of a church member from a known donor. This income was received as agent; the receipt totalling £100, and the subsequent payment, are excluded from the Receipts and Payments account.

NEW LIFE CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE PERIOD ENDED 30 JUNE 2025

6 Movement of funds	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	31,207	56,602	(63,346)	(249)	24,214
	<u>31,207</u>	<u>56,602</u>	<u>(63,346)</u>	<u>(249)</u>	<u>24,214</u>
Restricted funds					
Food support grants	-	5,500	(4,533)	-	967
Fridge @ the Bridge Fund	1,163	752	(585)	-	1,329
Special offerings	-	214	(400)	249	63
	<u>1,163</u>	<u>6,466</u>	<u>(5,518)</u>	<u>249</u>	<u>2,359</u>
Total funds	<u>32,370</u>	<u>63,068</u>	<u>(68,865)</u>	<u>-</u>	<u>26,573</u>

The Food support grants were provided by Essex County Council for the provision of food for families with children and for individuals who are most in need.

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