Company registration number: 08370243
Charity registration number: 1150634

NEW LIFE LANCASTER
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

New Life Lancaster
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The trustees present their report and the financial statements for the year ended 31 December 2025.

Objectives and Activities

Aims and Objectives
New Life Lancaster is a charitable company limited by guarantee. It was incorporated on 22 January 2013 with the aim of advancing the Christian faith in Lancaster, the United Kingdom and beyond.

The trustees, who are also directors of the charity for the purposes of the Companies Act are pleased to present their annual trustees' report together with the financial statements of the charity for the year ending 31 December 2025 which are also prepared to meet the requirements for a director's report and accounts for Companies Act purposes. This report also comprises the director's report, as required by company law.

Objects of the Charity

The objects of the Charity, as stated in its Articles of Association are:

- The advancement of the Christian faith and the worship of God;
- The relief of persons who are in conditions of need, hardship or distress, or who are aged or sick;
- The advancement of education on the basis of Christian principles;
- To promote such other charitable objects as the Trustees shall from time to time consider appropriate.

The activities adopted to further the objects of the Charity are:

- Conducting meetings:
- Running community projects;
- Organising activities and groups;
- Working closely with other Christian organisations to provide outreach services.

This company and charity has been established in order to incorporate Charity number 1150634 "New Life Lancaster" and Charity number 1077452 "Christians Alive - Lancaster". All assets of "Christians Alive - Lancaster" were transferred to this one. Where funds had been designated as gifts to "Christians Alive - Lancaster", designations were maintained in the transfer to this Charity.

Public Benefit
The charity provides its services to the general public and the majority of its activities are provided free of charge to ensure that they are available to many. Where activities are subject to a charge subsidies are made available to those who are in need.
The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

Main Achievements
Review of Activities for 2025
Newlife Lancaster (NLL), in furtherance of its charitable objectives, has continued to meet together to worship God, to serve and encourage one-another and the local community in the Christian faith and to share the good news of Jesus Christ. This has involved continuing to encourage the Church in fellowship, teaching, times of corporate worship, Sunday school, youth, young adults, men's and women's work, and ministry. The Church also has well attended life groups that meet weekly in homes and that are flourishing. There are also regular prayer meetings throughout the week meeting online and in person supporting the church ministries.
NLL have continued to meet on Sunday mornings for times of corporate worship, fellowship and ministry at Scotforth, St Paul's CofE Primary and Nursery School, Scotforth Road, Lancaster. The School premises continues to help NLL with its charitable purposes – having a fairly large hall for corporate worship/meeting, a kitchen and space for children and youth work.
Children attending NLL continue to enjoy the use of the school's outdoor spaces for sport activities and play. Good accessibility and facilities at the school are invaluable, helping persons with wheelchairs and prams to attend NLL.
NLL has continued to engage and build relationships with the local Scotforth/south Lancaster community. Like the last couple of years, this has involved times of fellowship and teaching in the community, outdoor community sports activities on the local playing field and carol singing, present wrapping on the Hala Estate at Christmas.

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Main Achievements - continued

Supported by Ambassadors Football, in May 2025 NLL launched a football outreach programme on the Hala, Lancaster playing field aimed at children in KS2. This has been successful in building relationships with the local community and the young people look forward to attending.

NLL continues to meet at Scotforth St Paul's CofE Primary and Nursery School. The School lunch time JAM (Jesus and Me) Club reported in last year's accounts, set up in partnership with NISCU and the school, has continued through term time of 2025.

NLL continues to be on the lookout for opportunities to acquire its own building in south Lancaster. A building would help NLL to meet corporately and in smaller groups on a more frequent basis. It would also allow other areas of Church life to grow and more effectively meet local needs and outreach to the community.

NLL has continued with its support for local missions, the Olive Branch, Christians Against Poverty and NISCU. NLL also continues to jointly organise and run the Ark with St Thomas Church of England centre in Lancaster. The Ark offers a weekly meal for adults that are homeless or vulnerably housed, offering a warm, safe and friendly place to share the love of Jesus in words and actions. These charitable organisations and the Ark strongly align with NLL's objectives and NLL remains immensely grateful for all the great work that these Christian enterprises undertake.

NLL also continued to support overseas missions, these included Opendoors, Friends International, the Awareness Foundation and others.

In January 2025 NLL joined Go Global as a member of an international community of churches and has received oversight, teaching and support from Go Global throughout 2025. This has been very beneficial to NLL in growing ministries, developing young leaders and supporting NLL leadership.

Future plans for 2026

In 2026, the Trustees and Elders will continue to work together to ensure that:

a. NLL continues to promote its charitable objectives, supporting both other UK Charities and overseas missions and continuing to invest in our children and young people.

b. NLL continues with its own local mission including football outreach, supported by Ambassadors Football.

c. NLL maintains a financially sustainable position and uses its resources wisely;

d. We continue to pray about, and keep a look out, for an alternative suitable premises to purchase to further the work of NLL.

Significance of Volunteers

The Charity is immensely grateful for the commitment of the members of the church who are involved in all aspects of the Charity's operations. Without the many hours of faithful service, provided by so many, it would not be possible to run so many of the Church's activities.

Financial Review

Reserves Policy

At the year end the charity had reserves held for the purpose of funding the future purchase of a church premises of £238,471 (2024: £154,084) of which £45,655 (2024 - £35,028) is restricted solely for this purpose. In addition to this, the charity had free reserves of £48,897 (2024: £40,900).

The trustees are content that this is appropriate to the size and risk profile of the charity.

Structure, Governance and Management

Governing Document

The incorporated charity New Life Lancaster was established under a Memorandum & Articles of Association dated 22 January 2013. It is a Charity Registered in England & Wales (No 1150634) and also a Company registered at Companies House as number 08370243. The Charity is the legal entity through which New Life Church in Lancaster is operated. Trustees are drawn from established members of the Church and provided with training on matters of Governance and are therefore familiar with its operations. The trustees meet at least quarterly during the year to review strategy, performance, operating plans, budgets, employments and building matters.

Risk Management

The trustees have considered the key operational, financial and strategic risks that have a bearing on the Charity. Suitable management information is available to the trustees on a monthly basis to address these risks, and allow any mitigating action to be taken to address them.

Reference and Administrative Details

Trustees
Mr Samson Gumbo (resigned 20/05/26)
Mr Rephael Walmsley
Mr Andrew Higgs
Ms Hannah Mackay (resigned 04/09/26)
Mr Harold Barry Sanders (appointed 12/05/26)

Charity Number
1150634

Company Number
08370243

Registered Office
23 Yealand Drive
Lancaster
LA1 4EW

Independent Examiner
Christine Harwood ACMA
Accounts Matters Limited
3-2-1 Storey House
White Cross
Lancaster
Lancashire
LA1 4XQ

Bankers
CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
Kent
ME1 4JQ

Solicitors
Edward Connor Solicitors
41 The Point
Market Harborough
Leicestershire
LE16 7QU

Small Company Rules

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The trustees' report was approved by the board of trustees and signed on its behalf by:

R.J.Walmsley 07 Sep 2026

Mr Rephael Walmsley
Trustee

New Life Lancaster
Independent Examiner's Report to the Trustees of New Life Lancaster
For The Year Ended 31 December 2025

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025.

Responsibilities and Basis of Report
As the charity trustees of the Company (and also its directors for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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 matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

C Harwood 08 Sep 2026

Christine Harwood ACMA

3-2-1 Storey House
White Cross
Lancaster
Lancashire
LA1 4XQ

New Life Lancaster
Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	31 December 2025 Total funds £	31 December 2024 Total funds £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	181,121	10,900	192,021	114,928
Investments	4	5,737	20	5,757	5,566
Other	5	3,475	-	3,475	3,604
		190,333	10,920	201,253	124,098
EXPENDITURE ON:					
Charitable activities:	6				
Charitable Activities		(106,781)	(1,443)	(108,224)	(96,268)
NET INCOME		83,553	9,476	93,029	27,830
Transfers between funds	15	(848)	848	-	-
NET MOVEMENT IN FUNDS		82,705	10,324	93,029	27,830
RECONCILIATION OF FUNDS:					
Total funds brought forward		159,653	35,331	194,984	167,154
TOTAL FUNDS CARRIED FORWARD	15	242,358	45,655	288,013	194,984

The notes on pages 8 to 15 form part of these financial statements.

New Life Lancaster
Balance Sheet
As At 31 December 2025

	Notes	Unrestricted funds	Restricted funds	31 December 2025 Total funds	31 December 2024 Total funds
		£	£	£	£
CURRENT ASSETS					
Debtors	12	15,396	-	15,396	4,279
Cash at bank and in hand		238,337	45,655	273,673	191,605
		253,733	45,655	289,069	195,884
Creditors: Amounts Falling Due Within One Year	13	**(11,375)**	**-**	**(1,056)**	**(900)**
NET CURRENT ASSETS (LIABILITIES)		**242,358**	**45,655**	**288,013**	**194,984**
TOTAL ASSETS LESS CURRENT LIABILITIES		**242,358**	**45,655**	**288,013**	**194,984**
NET ASSETS		**242,358**	**45,655**	**288,013**	**194,984**
FUNDS OF THE CHARITY					
Restricted Funds				45,655	35,331
Unrestricted Funds				242,358	159,653
TOTAL FUNDS	15			288,013	194,984

For the year ending 31 December 2025 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.
The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.
On behalf of the board

R.J.Walmsley 07 Sep 2026

Mr Rephael Walmsley
Trustee

The notes on pages 8 to 15 form part of these financial statements.

1. General Information

New Life Lancaster is a company limited by guarantee, incorporated in England & Wales, registered number 08370243 and registered charity number 1150634 . The registered office is 23 Yealand Drive, Lancaster, LA1 4EW.

In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

The nature of the charity's operations and principal activities are the running of a church.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006.

The charitable company is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £1.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

The charity has taken the exemption to not prepare a cash flow statement.

2.2. Going Concern Disclosure

The trustees have not identified any material uncertainties related to events or conditions that may cast significant doubt about the charitable company's ability to continue as a going concern.

2.3. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2.4. Incoming Resources

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

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2.4. Incoming Resources - continued

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

2.5. Resources Expended
All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the charity.

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at the church. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

2.6. Cash and Cash Equivalents
Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

2.7. Taxation
The charity is exempt from tax as all its income is charitable and applied for charitable purposes.

2.8. Going Concern
The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2.9. Debtors and creditors receivable/payable within one year
Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price.
Any losses arising from impairment are recognised in expenditure.

3. Income from Donations and Legacies

	Unrestricted funds £	Restricted funds £	31 December 2025 Total funds £
Donations and gifts:			
Donations and gifts	151,118	10,900	162,018
Gift aid	30,003	-	30,003
	181,121	10,900	192,021

	Unrestricted funds £	Restricted funds £	31 December 2024 Total funds £
Donations and gifts:			
Donations and gifts	94,145	2,736	96,881
Gift aid	18,047	-	18,047
	112,192	2,736	114,928

4. Investment Income

	Unrestricted funds £	Restricted funds £	31 December 2025 Total funds £
Bank interest receivable	869	20	889
Interest on short-term deposits	4,868	-	4,868
	5,737	20	5,757

	Unrestricted funds £	Restricted funds £	31 December 2024 Total funds £
Bank interest receivable	20	961	981
Interest on short-term deposits	4,585	-	4,585
	4,605	961	5,566

5. Other Income

	31 December 2025 Unrestricted funds £	31 December 2024 Unrestricted funds £
Events income (designated) and other income	3,475	3,604

6. Analysis of Expenditure

	Activities undertaken directly	Grant funding of activities (see note 7)	Support costs (see note 8)	31 December 2025 Total
	£	£	£	£
Charitable Activities	71,781	8,083	28,360	108,224

	Activities undertaken directly	Grant funding of activities (see note 7)	Support costs (see note 8)	31 December 2024 Total
	£	£	£	£
Charitable Activities	60,692	7,168	28,408	96,268

7. Grants Payable

	Grants to Institutions	Grants to Individuals	31 December 2025 Total
	£	£	£
Charitable Activities	2,350	5,733	8,083

	Grants to Institutions	Grants to Individuals	31 December 2024 Total
	£	£	£
Charitable Activities	3,108	4,060	7,168

Grants paid to institutions, included above, are as follows:

	31 December 2025	31 December 2024
	£	£
Lifelink	1,600	2,400
Olive Branch	750	504
Compassion fund	-	204
	2,350	3,108

8. Support Costs

	31 December 2025 Charitable Activities
	£
Employee costs	9,362
Premises expenses	8,484
General administration	8,712
Governance costs	1,802
	28,360

	31 December 2024 Charitable Activities
	£
Employee costs	7,933
Premises expenses	7,672
General administration	10,533
Governance costs	2,270
	28,408

9. Independent Examiner's Remuneration

	31 December 2025	31 December 2024
	£	£
Independent examination of the financial statements	1,116	1,138

10. Staff Costs

Staff costs were as follows:

	31 December 2025	31 December 2024
	£	£
Wages and salaries	52,446	47,471
Other pension costs	3,835	4,120
	56,281	51,591

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

11. Average Number of Employees

Average number of employees during the year was as follows:

	31 December 2025	31 December 2024
Charitable Activities	3	3
Administration	1	1
	4	4

12. Debtors

	31 December 2025	31 December 2024
	£	£
Due within one year		
Gift Aid debtor	15,396	4,279

13. Creditors: Amounts Falling Due Within One Year

	31 December 2025	31 December 2024
	£	£
Accruals and deferred income	1,056	900

14. Pension Commitments

The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund.

During the year the charge to the statement of financial activities in respect of defined contribution schemes was £3,835 (2024: £4,120).

At the balance sheet date contributions of £NIL were due to the fund and are included in creditors.

15. Movement in Funds

	As at 1 January 2025	Income	Expenditure	Transfers	As at 31 December 2025
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	159,653	186,911	(104,003)	(848)	241,713
Designated:					
Designated	-	3,422	(2,777)	-	645
Total unrestricted funds	159,653	190,333	(106,780)	(848)	242,358
Restricted funds					
Building fund	35,028	10,628	(1)	-	45,655
Missions	303	292	(1,443)	848	-
Total restricted funds	35,331	10,920	(1,444)	848	45,655
Total funds	194,984	201,253	(108,224)	-	288,013

	As at 1 December 2024	Income	Expenditure	Transfers	As at 31 December 2024
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	134,303	116,903	(91,105)	(448)	159,653
Designated:					
Designated	-	3,498	(3,946)	448	-
Total unrestricted funds	134,303	120,401	(95,051)	-	159,653

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15. Movement in Funds - continued

Restricted funds					
Building fund	32,483	2,545	-	-	35,028
Missions	368	1,152	(1,217)	-	303
Total restricted funds	32,851	3,697	(1,217)	-	35,331
Total funds	167,154	124,098	(96,268)	-	194,984

The general fund represents the free funds of the Charity which are not designate for a particular purpose.
The restricted funds are held for specific purposes, mainly in connection with local and overseas mission. The main funds are as follows:

- **Building** - the Church currently hires part of a school for Sunday meetings but is keen to purchase property in the future when the right building is identified. In addition to the restricted fund for this purpose, there is £192,816 included in general funds for this purpose.

- **Missions** - these funds are given for specific mission works or for general overseas mission purposes.

- **Designated -** amounts other than missions - restricted amounts for specific events etc

16. Transactions with Trustees
None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.
No trustee expenses have been incurred.

17. Related Party Disclosures

Donations received from Trustees £12,770 (2024: £11,171)

18. Company limited by guarantee
The company is limited by guarantee and has no share capital.

Every member of the company undertakes to contribute to the assets of the company, in the event of a winding up, such an amount as may be required not exceeding £1.

New Life Lancaster
Detailed Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 December 2025

	31 December 2025 Total funds £	31 December 2024 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	162,018	96,881
Gift aid	30,003	18,047
	192,021	114,928
Investments		
Bank interest receivable	889	981
Interest on short term deposits	4,868	4,585
	5,757	5,566
Other		
Events income (designated) and other income	3,475	3,604
	3,475	3,604
	201,253	124,098
EXPENDITURE ON:		
Charitable Activities:		
Charitable Activities		
Ministry services and expenses	(67,507)	(56,755)
Children and youth work	(374)	(421)
CAP Centre operating costs	(1,800)	(1,500)
NISCU	(2,100)	(2,016)
Grants to institutions	(2,350)	(3,108)
Grants to individuals	(5,733)	(4,060)
Wages and admin expenses	(2,413)	(2,002)
Employers pensions - defined contributions scheme	(3,835)	(4,120)
Staff training	(927)	(404)
Travel and subsistence expenses	(2,187)	(1,407)
Other premises costs	(8,484)	(7,672)
Computer software, consumables and maintenance	(1,234)	(2,303)
Insurance	(523)	(736)
Advertising and marketing costs	(534)	(1,014)
Pension for former employee	(6,327)	(6,372)
Bank charges	(94)	(73)
Sundry expenses	-	(35)
Independent examiner's fees	(1,116)	(1,138)
Legal fees	(686)	(1,132)
	(108,224)	(96,268)
	(108,224)	(96,268)
NET INCOME	**93,029**	**27,830**

Signable

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Parties involved with this document

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Tue, 8th Sep 2026 10:39:14 BST	This envelope has been signed by all parties (185.86.23.90)
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Tue, 8th Sep 2026 10:39:14 BST	Signed document confirmation emailed to party email (185.86.23.90)
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