

CITY GATES CHURCH

# Community Magazine

Take your FREE copy

STAYING HEALTHY  
AFTER 40

INCREASING YOUR  
HOME VALUE

COMMUNITY  
GROCERY

*Short guide to  
Lifetime ISAs*

**NOW OPEN!**

*Keeping Families Fed*

FINDING YOUR  
FIRST JOB

# Hello to our Community!

This edition of the City Gates community magazine coincides the opening of our Community Grocery, which is a collaboration between City Gates and The Message Trust, with support from Redbridge Council. Read on to find out more on how we are reaching the wider Ilford community with this amazing initiative.

In addition, we have tips that focus on the importance of maintaining a healthy lifestyle after the age of 40 and how it can have a positive impact on your overall well-being, both physically and mentally. For those who want to improve their financial literacy we also explore the benefits of Lifetime ISAs (Individual Savings Accounts) and how they can help you save for your future while providing tax-free growth. So, whether you're looking to improve your health or want to learn more about making smart financial decisions, this issue has something for everyone.

*Our calendar is always packed with a range of events and activities for our local community. You are invited to stop by Grounded Coffee Shop. Meet friends and have a coffee.*

*City Gates Church has a heart for Ilford. For a full list of events and activities visit [www.citygates.london](http://www.citygates.london)*

## Sunday Services

9:30am and 11:30am

Watch our 11:30am service online at [www.youtube.com/citygateschurch1](http://www.youtube.com/citygateschurch1)

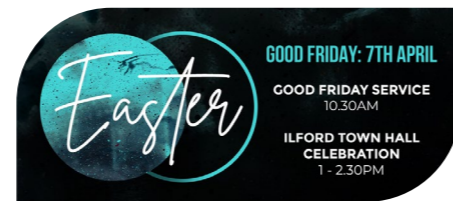
You are invited to visit our Sunday service. City Gates is a welcoming Church. Our Sunday service is the perfect opportunity to meet new people. When you visit be sure to pick up a welcome pack.

If you would like to book our venue for hire, please call: **020 3633 7123** or email [hello@citygatesbooking.com](mailto:hello@citygatesbooking.com)

**City Gates Conference Centre**  
**25 - 29 Clements Road**  
**Ilford, IG1 1BH**  
[www.citygatesbooking.com](http://www.citygatesbooking.com)

## WHAT'S ON?

### Fri 7th April



### Good Friday Service

10:30am - 2:30pm  
City Gates Church

You're welcome at our Good Friday service for worship and a message. Join us after the service outside Ilford Town Hall as we celebrate the death and resurrection of Jesus through music, dance, drama and more!

### Sun 9th April

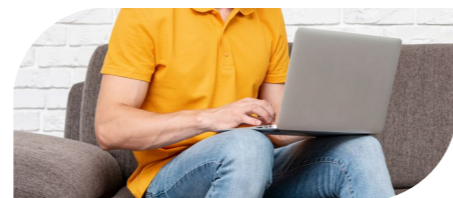


### Easter Production

9:30am & 11:30am  
City Gates Church

On Sunday 9th April all are welcome to our Easter Production featuring original songs, a fabulous cast and an experience you'll remember for a long time! Join us at either of our morning services and make sure you invite someone along too!

### Mon 12th June



### Restored Lives

7:00pm - 9:30pm  
Online - Zoom  
Cost: £10

Restored Lives is an 8-week online course starting on Monday 12th June from 7 - 9.30pm. The course provides support and practical skills to help you recover fully from the breakdown of a serious relationship.

Scan to sign up!



inILFORD

# CORONATION CELEBRATION EVENT

As part of local plans in Redbridge to celebrate the Coronation of King Charles III, from February 20th until April 15th in Ilford will run a Redbridge's Got Talent Competition. Applicants of the competition will feature in a community live show to win 1st, 2nd or 3rd place in Ilford Town Centre during the in Ilford Coronation Celebration Event on the 6th of May 2023. This innovative experience will allow families across Redbridge to apply to enter a talent competition with multiple categories including acrobatic acts, alternative dance acts, magicians, choirs, puppeteers, comedians, DJs, dog acts, ventriloquists, singers and musicians. The event will commence at 12pm and run until 7pm.

We are calling on all talented performers in the community! Come and showcase your skills and compete in our community Redbridge's Got Talent competition during the in Ilford Coronation Celebration Event. Show us what you have got and you might be the next winner! Don't miss out on this unique opportunity - register now! Scan the QR Code to compete in the Redbridge's Got Talent and in Ilford Coronation Celebration Event Auditions Competitions for the glory and prizes.

The event will also feature food and drink market stalls, a zipline experience, a free big lunch table, fair rides, a coronation garden activity, art props, climbing walls and other free family entertainment on Ilford High Road. Running alongside the external activities will be a comprehensive programme of internal activities with our event partners at the Exchange Ilford shopping centre. This will include, dinosaur activities, face painting, colouring activities, assault course and much more.

Cyril Bekoe, Manager of Ilford BID, said: "This is a fantastic opportunity to come together, drive footfall to Ilford, showcase the amazing talent in Redbridge, have fun and enjoy a feast of entertainment to celebrate the Coronation of King Charles III. We truly want the community to get involved whether it is taking part in the Redbridge's Got Talent competition or simply coming out to enjoy an amazing community day showcasing the best of Redbridge's talented residents in action!"



TO CELEBRATE THE CORONATION OF KING CHARLES III

6th  
MAY  
2023

12pm  
- 7pm

@ Ilford High Road , next to  
Redbridge Town Hall Building



# CORONATION CELEBRATION

Variety & Comedy Acts Talent Competition

Artistic Props Art Murals Staged Music & Dance Assault Courses

Food & Drink Market Stalls Augmented Reality Trails Competitions

[@inilford](#) [@ilfordtowncentre](#) | [@redbridgecouncil](#) | [@exchangeilford](#)

# Ilford Community Grocery

A PARTNERSHIP BETWEEN



WITH SUPPORT FROM



**C**ity Gates Church in partnership with The Message Trust and support from Redbridge Council has opened a Community Grocery store at 25-29 Clements Road in an effort to address the issue of food insecurity in Ilford. The store, which is located on the church premises, offers affordable and high-quality groceries to low-income families and individuals.

The store is the latest initiative in the ongoing efforts by the City Gates Church team to serve and support its local community. The store is run by volunteers from the church and The Message Trust, who work together to ensure that the store is stocked with a range of healthy and nutritious food options. The store manager is Alvaro, who will be running the store on a daily basis. Inside the grocery you'll find a range of food options fresh from local supermarkets, meaning our members can come and shop for their whole family at the fraction of the cost of a supermarket, whilst also saving thousands of tonnes of food being wasted each year.

But it's not all just about the food. Inside you'll also find a range of free support on offer to members. These include support like job clubs, money management support, healthy cooking classes, exploring Christianity courses and much more. If this is something you think you would be interested in, come and see how you can change your life as you learn new skills.

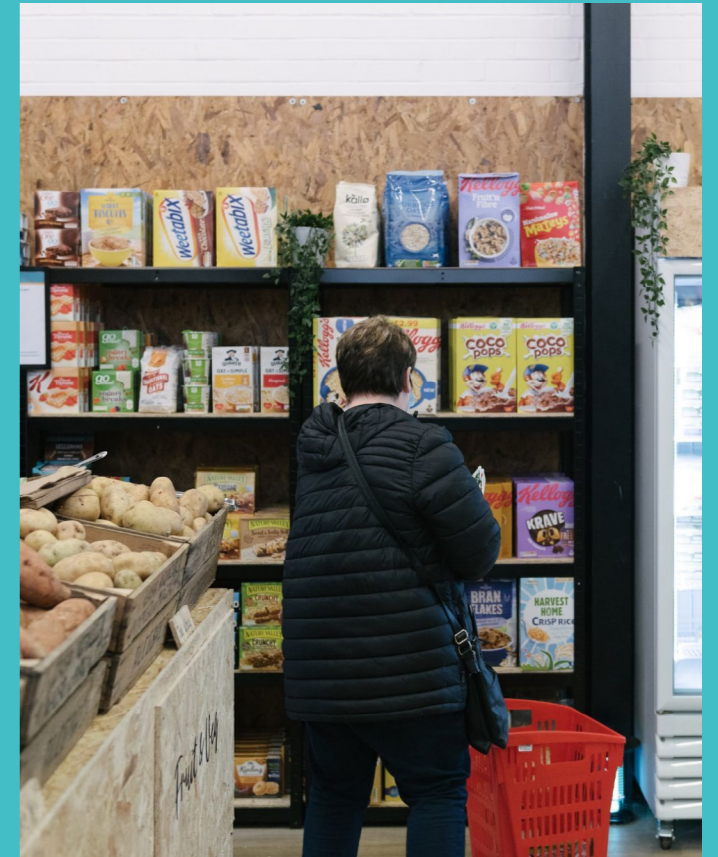


The opening of the Community Grocery comes at a critical time when many families and individuals are struggling to make ends meet due to the economic impact of the COVID-19 pandemic and the ongoing cost-of-living crisis. The store provides a vital lifeline to those in need by offering food at affordable prices and helping to alleviate the burden of food insecurity.

During the first Covid lockdown in 2020, The Message Trust delivered 60,000 meals and food parcels to homes and families across Wythenshawe who would have struggled to put food on the table without a bit of extra help. From there the Community Grocery was born and grown. They now have 21 stores across the UK and we are proud to be one of them!


**“**  
**Our Community Groceries are built upon partnerships with like-minded churches and organisations. We're thrilled to be partnering with City Gates Church to launch our new Community Grocery in Ilford.**

**- The Message Trust**



Wondering how the Community Grocery works? Visit the store when it opens to get signed up for a £5 membership. From then on, you can shop up to 2 times a week at £4 per shop. You can buy 12 items from across the shop, including tins, bakery, fresh fruit and veg, freezer items and more.

The store is also always looking for people to help out. Could you be who we're looking for? The Community Groceries run on volunteers and if you'd like to help out, we want to hear from you! Contact us via the handles below:

 020 3422 6511

 @communitygroceryilford

 Community Grocery Ilford

 ilford@communitygrocery.org.uk

# Your Short Guide To Lifetime ISAs

**A** Lifetime ISA (LISA) is a government-backed savings account designed to help young people save for two major life events: buying their first home and retirement. As the name suggests, the account is intended to be a long-term investment and comes with certain restrictions and penalties for early withdrawals. For those looking to buy their first home in London, a LISA can be a valuable tool to help get on the property ladder.

A LISA allows individuals aged 18 to 39 to save up to £4,000 per year tax-free, and the government will add a 25% bonus to the amount saved at the end of each tax year. This means that if you save the maximum amount each year, you will receive a bonus of £1,000 from the government. The bonus is paid annually and is based on contributions made during that tax year. So if you contribute £2,000 in one year, you will receive a £500 bonus from the government.

One of the main benefits of a LISA for first-time home buyers in London is that the funds can be used to purchase a property worth up to £450,000. This is higher than the standard Help to Buy ISA, which is limited to properties worth up to £250,000 (or £450,000 in London). The LISA can be used in conjunction with a

mortgage, and the funds can be put towards the deposit and other associated costs of buying a property.

However, it is important to note that there are penalties for withdrawing funds from a LISA early, except in certain circumstances, such as a terminal illness diagnosis. If you withdraw funds for any other reason, you will incur a 25% penalty on the amount withdrawn, which means that you will receive less than you put in. For example, if you contribute £4,000 to a LISA and withdraw it all before the end of the tax year, you will incur a penalty of £1,000, leaving you with only £3,000.

It is also worth noting that the LISA cannot be used for the purchase of a property within the first 12 months of opening the account, and you must have held the account for at least 12 months before you can use it to buy a property.

In summary, a LISA can be a valuable tool for first-time home buyers in London, allowing them to save tax-free and receive a government bonus towards the purchase of a property. However, the penalties for early withdrawal are significant, so it is important to carefully consider whether a LISA is the right savings option for your needs.

## Pros:

- Receive a 25% government bonus on savings (up to £1,000 per year)
- Funds can be used for a deposit and other associated costs of buying a property worth up to £450,000
- Allows tax-free savings
- Can be used in conjunction with a mortgage
- Offers a higher property value limit compared to Help to Buy ISAs
- Can be a useful long-term savings tool for retirement

## Cons:

- Funds cannot be withdrawn without penalty within the first 12 months of account opening
- Early withdrawals (excluding specific circumstances) incur a 25% penalty
- Contributions are limited to £4,000 per year
- Must be aged 18-39 to open an account
- The LISA may not be the best savings option for everyone depending on individual circumstances
- There is no guaranteed return on investment

- An article by Anthony Lindsay

This article is for information only and should not be considered financial advice. Always talk to a qualified financial advisor if you have questions about your finances or Contact CAP on 0800 328 0006.

## You



Pay up to **£4000** each year

## Government



Government pays up to **25% (£1000)**

# FINDING YOUR FIRST JOB

**G**raduating from university can be an exciting time, but it can also be overwhelming, especially when it comes to finding your first job. With so many options and potential career paths, it can be difficult to know where to start. Here are some tips for people looking for their first job after graduating from university in the United Kingdom.

**1. Start your job search early:** It is never too early to start looking for a job. Ideally, you should start your job search at least six months before you graduate. This will give you enough time to research potential employers, network, and apply for positions.

**2. Network, network, network:** Building a network of contacts is one of the most important things you can do when looking for a job. Attend career fairs, join professional organisations, and connect with alumni from your university. You never know who might be able to help you land your dream job.

**3. Tailor your CV and cover letter:** Your CV and cover letter should be tailored to each job you apply for. This means highlighting the skills and experience that are most relevant to the position you are applying for. Make sure you do your research on the company and the role before applying.

#### **4. Use social media to your advantage:**

Social media can be a powerful tool for job seekers. Make sure your LinkedIn profile is up to date and showcases your skills and experience. Follow companies you are interested in on social media to stay up to date with their latest job openings.

**5. Be flexible:** Your first job after university might not be your dream job, and that's okay. Be open to different opportunities and be willing to take on new challenges. Your first job is an opportunity to gain experience and build your skills.

**6. Practice for interviews:** Interviews can be nerve-wracking, but practice can help. Research common interview questions and practice your answers with a friend or family member. Dress professionally and arrive early to the interview.

In conclusion, finding your first job after university can be challenging, but by following these tips, you can increase your chances of landing a great position. Remember to be proactive, network, and be willing to take on new challenges. Good luck with your job search!

# Increasing Your Home Value

**S**elling a home in a buyer's market can be challenging, but there are several ways to increase your home's value and appeal to potential buyers. Here are some tips on how to increase your home value when trying to sell in a buyer's market, along with three examples of things that can be done for less than £1000.

**1. Enhance curb appeal:** First impressions are important, so make sure your home's exterior looks attractive and inviting. Planting some flowers, adding a fresh coat of paint to the front door, and ensuring the lawn is well-maintained can make a big difference in how your home is perceived by potential buyers.

**2. Declutter and depersonalize:** When showing your home, it's important to make it look as neutral and uncluttered as possible so that buyers can envision themselves living there. Remove personal items and photos, clear out excess clutter, and consider renting a storage unit to temporarily store any excess furniture or belongings.

**3. Make minor upgrades:** Making minor upgrades can also increase your home's value and make it more appealing to buyers. This could include things like repainting rooms, updating fixtures, or replacing outdated appliances. It doesn't have to be a major renovation, but even small updates can make a big impact.

Here are three examples of things that can be done for less than £1000:

**1. Paint the walls:** A fresh coat of paint can go a long way in making a room look clean and updated. Painting the walls of one or two key rooms can be done for less than £1000 and can make a big impact.

**2. Replace light fixtures:** Outdated light fixtures can make a home feel older and less attractive to buyers. Replacing light fixtures with modern, energy-efficient options can be done for less than £1000 and can make a big difference in how your home is perceived.

**3. Upgrade bathroom fixtures:** Bathroom fixtures such as faucets, showerheads, and towel racks can easily become outdated or worn. Replacing these fixtures with newer, modern options can be done for less than £1000 and can make your bathroom look more appealing to potential buyers.

In conclusion, increasing your home's value when trying to sell in a buyer's market doesn't have to be expensive or complicated. By enhancing curb appeal, decluttering and depersonalizing, and making minor upgrades, you can make your home more attractive to potential buyers. And by implementing these three examples of things that can be done for less than £1000, you can increase your home's value without breaking the bank.

# Staying Healthy after 40

**A**s we age, taking care of our health becomes increasingly important. Making smart choices about what we eat and how we live can make a big difference in our overall well-being. Here are some tips for people over 40 who are looking for ways to improve their health and eat better.

**1. Focus on whole foods:** Whole foods, such as fruits, vegetables, whole grains, and lean proteins, are the foundation of a healthy diet. These foods provide a wealth of vitamins, minerals, and other nutrients that are essential for good health.

**2. Be mindful of portion sizes:** As we age, our metabolism slows down, which means we need fewer calories to maintain a healthy weight. Paying attention to portion sizes can help ensure we're not overeating and taking in more calories than we need.

**3. Stay hydrated:** Drinking plenty of water is essential for good health. Staying hydrated can help with digestion, energy levels, and overall well-being.

**4. Limit processed foods:** Processed foods are often high in calories, sugar, and unhealthy fats. Limiting our intake of processed foods can help us maintain a healthy weight and reduce our risk of chronic diseases.

**5. Make time for physical activity:** Regular physical activity is essential for good health, especially as we age. Aim for at least 30 minutes of moderate-intensity exercise most days of the week.



AGES:  
0-4 YRS

## PARENTS & TODDLERS

**TUESDAYS**  
**1.30PM - 3PM**  
(SCHOOL TERM-TIME ONLY)

ALL ARE WELCOME!

ADMISSION:  
£2 PER FAMILY

020 8514 0188



25-29 CLEMENTS ROAD  
ILFORD, IG1 1BH (3rd floor)

Elm Charity 251549





christians  
against  
poverty

**CAP**

# Struggling with debt?

Christians Against Poverty (CAP) provides free debt help and local community groups across the UK. Our free services, run with local churches, provide practical and emotional support and show people that there is always hope.



**0800 328 0006**