

# Trustees' Annual Report

## Section 1

## Legal and Administrative Information

<b>Charity name</b>	New Life Children's Centres
<b>Registered charity number</b>	No. 1065802
<b>For the financial year beginning on</b>	1 <sup>st</sup> August 2020
<b>For the financial year ending on</b>	31 <sup>st</sup> July 2021
<b>Charity's official address</b>	c/o Everyday Champions Centre, Jessop Close, Brunel Business Park, Newark, Nottinghamshire, NG24 2AG

The Trustees are pleased to present their Annual Report together with the consolidated financial statements of the charity for the year ending 31<sup>st</sup> July 2021.

### Our Purposes and activities

The main objects of the Charity as agreed in its Constitution are to:-

- Advance the Christian faith both abroad and in the United Kingdom;
- The relief of poverty and sickness for persons in any part of the world
- The worldwide advancement of education on the basis of Christian principles.

The Charity's current activities are based predominantly in the United Kingdom and in The Gambia, West Africa.

The Centre itself has been established since February 1995 and subsequently achieved status of charity in September 1997.

### Operations

#### **Policies and Procedures**

We continue to adhere to policies and procedures set up across the New Life Children School Charity so that we function in a safe manner.

#### **Safeguarding**

We have in place a safeguarding designated staff member in the Gambia, who is responsible for all aspects of administration, training and practical safeguarding support.

#### **Website**

We have a website for New Life to help those find out who we are and what we have on offer. We have seen a number of people sponsor children or donate items to the charity through the website and our social media presence.

### Names of the charity trustees:

<b>Name</b>	<b>Office (if any)</b>	<b>Dates acted, if not for whole year</b>	<b>Name of person (or body) entitled to appoint trustee</b>
Ken Morgan	Chairman		Trustees of Charity
Beth Evans	Secretary		Trustees of Charity
Margaret Staples			Trustees of Charity
Rebecca Walker			Trustees of Charity
Mark Gordon			Trustees of Charity
Lisa McDavid			Trustees of Charity

## **Governing document**

As set out in the Constitution for the Charity, any new trustees will be appointed by a wider group of interested people. This group is what we call 'partners of NLCC' and their mandate is to appoint, when necessary any new trustees to the Board of Trustees along with the existing ones. They would not carry any responsibility of the trustees as their only role and responsibility is to appoint new trustees when applicable. All Partners of NLCC are welcome to join with the trustees in all the Board meetings that take place.

## **Trustee induction and training**

New Trustees receive an induction which includes a briefing: their legal obligations as Trustees under charity law, the Charity Commission guidance on public benefit, information regarding the content of the Memorandum and Articles of Association, key policies and procedures, the organisational structure and decision-making processes and the recent financial performance of the charity. Trustees are encouraged to attend appropriate external training events which will facilitate the undertaking of their role.

## **Partners of NLCC**

Trustees are appointed by a wider group of people who are actively involved in the charity along with existing trustees and have a range of expertise necessary to the success of the work comprising of:-

Ceri Lennon – HR Manager  
Sylvia Morgan – Retired Teacher  
Samantha O'Connell – Finance  
John Fee – Retired Accountant  
Sian Wade – Minister and Community Worker  
Pam Chard -Retired district nurse  
Heather Beedham – Retired nurse

## **Organisation**

The Board of Trustees administers the charity. The Board normally meets every 6-8 weeks and there are volunteers who report to the Chairman and core team in the areas of education, finance and spiritual leadership.

## **Risk management**

The Board of Trustees recognise the need for effective management of the key risks faced by the charitable company. They also recognise that risk management is something that has to happen constantly and continually on an informal basis at all levels.

The objectives of New Life Children's Centre risk management strategy are to:-

- Raise awareness of the need for risk management;
- Minimise loss, disruption, damage and injury and reduce the cost of risk, thereby maximising resources;
- Inform policy and decision making by identifying risks and their likely impact.

These objectives are achieved by:

- Establishing clear roles, responsibilities and reporting lines within the organisation for risk management
- Effective communication with, and the active involvement of, Trustees, Key Volunteers and the School Management.
- Monitoring arrangements on an ongoing basis

Key processes undertaken are:

- Risk assessments are undertaken, appropriate to the organisation's size and complexity, to match, support and feed back up into the risk register headings and provide evidence that risk is being managed.

Trustees and volunteers (workers) all have a responsibility to identify, assess, and manage risks in their area of work or responsibility. In some areas this might be done informally, without formal record of the actions taken, due to the fast-moving and volunteer nature of the organisation. In most areas however, and in many situations, a more formal risk assessment and management process is in place.

### **Trustees' responsibilities in relation to the financial statements**

The Trustees are responsible for preparing an Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires them to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, for that period. In preparing the financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities. The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

### **Statement as to disclosure to our independent examiner**

In so far as the Trustees are aware at the time of approving our Trustees' Annual Report:

- there is no relevant information needed by the independent examiner in connection with preparing their report, of which the independent examiner is unaware, and
- the Trustees, having made enquiries of the independent examiner that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a Director in order to make themselves aware of any relevant audit information and to establish that the independent examiner is aware of that information.

### **This report covers the period 1 August 2020 to 31 July 2021.**

Bankers (General Account)	NatWest Bank 26 Market Hill, Barnsley, South Yorkshire
Bankers (General Account)	Yorkshire Bank (Now taken over by Virgin bank) 1a Peel Square, Barnsley, S70 2PL
Bankers (Gambia Accounts)	ECO Bank (Gambia) Ltd 42 Kairaba Avenue, Fajara KSMD PMB Box 3149, Serrekunda, The Gambia West Africa

**The Gambia, West Africa Schools**

We began this year with covid restrictions still in place but these were relaxed as the situation improved and by the end of the year things had returned to normal and the schools continued to prosper. Despite losing some of our income streams with the pandemic we were able to pay our 81 full time staff in Gambia full salaries for which they were very grateful.

**Appointment of Operations Director**

Our intention to appoint a Director of operations was speeded up by the problems that Covid presented to us. We were unable to travel to The Gambia and needed an authority figure on the ground out there. An ideal person was approached and accepted this responsibility. His name is Seal Sylvester Jammah who came into New Life as a teenager 1997 and has been connected with the charity over the years. Seal is a qualified nurse and also has his Masters in Public Health. He is also a well respected church leader and has influence in parliamentary matters. His contribution has been most valuable.

**Sponsorship of Children**

The sponsorship programme continued to increase and approximately 600 children are now being helped to access a good education. Sponsors are able to visit the school during the two trips organised each year. They can see firsthand the work of NLCC for themselves and meet their sponsored children and where possible see their parents and homes and in turn are able to encourage others to support the work.

**Fundraising Events**

Fund raising has continued to be affected by the pandemic and there has been only very limited income this year from fundraising.

**Charity Shop Volunteers**

The New Life Children's Centre charity shop based in Newark, Nottinghamshire, was affected by the pandemic but was able to operate for part of the year. We have about 20 voluntary workers who serve in the shop and income is sown straight back into the Charity. Local community needs are also being seen to be met in Newark as the quality stock that the charity shop sells at very low cost and the demand for goods including clothing, books, bric a brac and electrical goods is very high.

**Our plans for the future include**

- Planned activities for all age groups, including the children and the youth.
- To encourage the ongoing advancement of the Christian religion within the schools.
- The continued staff training programmes to ensure a high level of teaching across our schools.
- Repair and update of both school premises.
- Building a second storey conference room in the Kanifing campus to facilitate teacher training, examinations etc.
- Further fundraising opportunities for volunteers to get involved in for raising monies for the Charity
- Seeking more media promotional resources for promoting the charity and the work in Africa

### **Reserves Policy**

Reserves are needed to bridge the gap between the spending and receiving of income and to cover unplanned emergency repairs and other expenditure. The Trustees have established in their Reserves Policy that the charity reserves should cover 3 months of essential operating costs to cover the continued operation of the charity in the event of a reduced level of income for any reason. The reserve fund would be £25,000. It is banked in our ECO bank account in the Gambia where it is attracting 5% interest.

### **Section 3**

### **Declaration**

**The trustees have approved the trustees' report above.**

**Signature:**



**Full name:** Kenneth Aubrey Morgan

**Date:** 11 – 5 - 2022

**Position:** Chairman



# New Life Children's Centres

Income and Expenditure Account for the year ended 31 July 2021

					2020
	NatWest and Yorkshire Banks £	Newark shop cash account £	Gambia £	Total £	Total £
<b>INCOME</b>					
<b>UK Income</b>					
Donations	121,129.74			121,129.74	135,440.57
Gift Aid	17,102.95			17,102.95	17,555.64
Shop income	2,938.92	16,220.68		19,159.60	41,497.65
Fund raising events	9,136.90			9,136.90	6,731.00
<b>Gambia Income</b>					
School income			18,355.90	18,355.90	10,401.93
Interest			1,686.07	1,686.07	602.23
Miscellaneous			177.80	177.80	54.85
<b>TOTAL INCOME</b>	<b>150,308.51</b>	<b>16,220.68</b>	<b>20,219.77</b>	<b>186,748.96</b>	<b>212,283.87</b>
<b>EXPENDITURE</b>					
<b>GAMBIA</b>	Salaries		83,780.74	83,780.74	84,921.25
	Social Security / Tax		7,860.55	7,860.55	8,516.12
	Utilities		1,700.60	1,700.60	1,380.04
	Maintenance		5,831.02	5,831.02	1,493.07
	Transport		195.12	195.12	100.16
	School fees		1,763.22	1,763.22	1,270.29
	Stationery		769.84	769.84	298.66
	Bank charges		834.33	834.33	410.66
	School Equipment		2,628.97	2,628.97	2,594.64
	Rice Appeal Gifts		8,689.21	8,689.21	5,461.78
	Special Events Expenses		1,775.02	1,775.02	1,655.63
	Miscellaneous		2,614.59	2,614.59	3,995.98
	Exchange adjustment		4,041.46	4,041.46	818.56
	Shop expenses	12,589.05		12,589.05	17,286.59
<b>UK</b>	Travel	125.00		125.00	16,247.75
	Publicity	1,043.56		1,043.56	570.40
	Miscellaneous	4,592.15		4,592.15	5,273.57
<b>TOTAL EXPENDITURE</b>	<b>18,349.76</b>	<b>0.00</b>	<b>122,484.67</b>	<b>140,834.43</b>	<b>152,295.15</b>
<b>NET INCOME</b>	<b>131,958.75</b>	<b>16,220.68</b>	<b>(102,264.90)</b>	<b>45,914.53</b>	<b>59,988.72</b>





# New Life Children's Centres

## Expanded Receipts and Payments Account for the year ended 31 July 2021

				31 July 2021	31 July 2020
	NatWest and Yorkshire Banks £	Newark shop cash account £	Gambia £	Total £	Total £
<b>RECEIPTS</b>					
<b>UK Receipts</b>					
Donations	121,129.74			121,129.74	135,440.57
Gift Aid	17,726.95			17,726.95	16,495.64
Shop income	2,938.92	16,220.68		19,159.60	40,160.58
Rag Bag Shop Sales		0.00		0.00	1,337.07
Fund raising events	9,136.90			9,136.90	6,731.00
<b>Gambia Receipts</b>					
School income			18,355.90	18,355.90	10,401.93
Interest			1,686.07	1,686.07	602.23
Miscellaneous			177.80	177.80	54.85
<b>TOTAL RECEIPTS</b>	<b>150,932.51</b>	<b>16,220.68</b>	<b>20,219.77</b>	<b>187,372.96</b>	<b>211,223.87</b>
<b>PAYMENTS</b>					
<b>GAMBIA</b>	Salaries		82,438.43	82,438.43	82,298.97
	Social Security / Tax		10,821.00	10,821.00	5,564.05
	Utilities		1,700.60	1,700.60	1,380.04
	Maintenance		5,831.02	5,831.02	1,493.07
	Transport		195.12	195.12	100.16
	School fees		1,763.22	1,763.22	1,270.29
	Stationery		769.84	769.84	298.66
	Bank charges		834.33	834.33	410.66
	School Equipment		2,628.97	2,628.97	2,594.64
	Building project - Kanifing		88,696.61	88,696.61	17,797.15
	Micellaneous Staff Expenses		674.31	674.31	495.27
	Miscellaneous		1,940.28	1,940.28	3,500.71
	Rice Appeal		8,689.21	8,689.21	5,461.78
	Special Events		1,775.02	1,775.02	1,655.63
	Exchange adjustment		4,041.46	4,041.46	818.56
<b>UK</b>	Staff loans paid		1,445.99	1,445.99	2,332.55
	Shop expenses	10,923.05		10,923.05	13,952.59
	Travel	125.00		125.00	16,247.75
	Publicity	1,043.56		1,043.56	570.40
	Miscellaneous	4,592.15		4,592.15	5,273.57
<b>TOTAL PAYMENTS</b>	<b>16,683.76</b>	<b>0.00</b>	<b>214,245.41</b>	<b>230,929.17</b>	<b>163,516.50</b>
<b>NET PAYMENTS</b>	<b>134,248.75</b>	<b>16,220.68</b>	<b>(194,025.64)</b>	<b>(43,556.21)</b>	<b>47,707.37</b>
<b>Balances brought forward 31 July 2020</b>	<b>6,676.80</b>	<b>288.18</b>	<b>63,220.96</b>	<b>70,185.94</b>	<b>22,478.57</b>
<b>TRANSFERS</b>					
Paid in to Bank from shop	15,676.01	(15,676.01)		0.00	0.00
Transfers to The Gambia	(150,000.00)		150,000.00	0.00	0.00
<b>TOTAL TRANSFERS</b>	<b>(134,323.99)</b>	<b>(15,676.01)</b>	<b>150,000.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Balances carried forward 31 July 2021</b>	<b>6,601.56</b>	<b>832.85</b>	<b>19,195.32</b>	<b>26,629.73</b>	<b>70,185.94</b>

### NOTE

Exchange adjustment combines rates movement during the year from 63.4 to 71.07



# New Life Children's Centres

## Balance Sheet as at 31 July 2021

	2021	2020
	£	
<b>BANK AND CASH</b>		
Yorkshire Bank	6,460.41	4,759.42
NatWest Bank	141.15	1,917.38
The Gambia	19,195.32	63,220.96
Newark shop cash account	832.85	288.18
<b>Total bank and cash</b>	<b>26,629.73</b>	<b>70,185.94</b>
<b>DEBTORS</b>		
Gift Aid	2,436.00	3,060.00
Staff loans	909.75	806.08
	<b>3,345.75</b>	<b>3,866.08</b>
<b>LAND AND BUILDINGS</b>		
<b>Kanefing</b>		
Balance brought forward	187,797.15	170,000.00
Additions	88,696.62	17,797.15
<b>Total</b>	<b>276,493.77</b>	<b>187,797.15</b>
<b>Half Dye</b>		
Balance brought forward	357,815.60	357,815.60
<b>Total land and buildings</b>	<b>634,309.37</b>	<b>545,612.75</b>
<b>TOTAL ASSETS</b>	<b>664,284.85</b>	<b>619,664.77</b>
<b>CREDITORS</b>		
Income Tax and Social Security	704.07	3,664.52
Shop rent (Newark)	5,000.00	3,334.00
<b>TOTAL CREDITORS</b>	<b>5,704.07</b>	<b>6,998.52</b>
<b>NET ASSETS</b>	<b>658,580.78</b>	<b>612,666.25</b>
<b>GENERAL FUND</b>		
Balance brought forward 31 July 2020	612,666.25	552,677.53
Excess income over expenditure for the year	45,914.53	59,988.72
<b>Balance carried forward 31 July 2021</b>	<b>658,580.78</b>	<b>612,666.25</b>

Ken Morgan  
(For and on behalf of the Executive Committee)



# New Life Children's Centres

## Balance Sheet Notes as at 31 July 2021

### BANK AND CASH BALANCES

Bank - NatWest	141.15
Bank - Yorkshire	6,460.41
Bank - Gambia	19,195.32
Cash	832.85
<b>TOTAL MONETARY ASSETS</b>	<b>26,629.73</b>

### LOANS TO STAFF

	DALASI	
Loans brought forward	51,500.00	
Loans paid	98,000.00	
Difference unidentified - written off	3,000.00	
Loan repayments		89,500.00
Loans carried forward		63,000.00
	<b>152,500.00</b>	<b>152,500.00</b>

### EXCHANGE RATE

63.89 opening  
67.77 average  
  
67.77 average  
69.25 closing

### LOANS TO STAFF

	STERLING	
Loans brought forward	806.07	
Loans paid	1,446.07	
Difference - written off		21.75
Loan repayments		1,320.64
Loans carried forward		909.75
	<b>2,252.14</b>	<b>2,252.14</b>

### EXCHANGE RATE

63.89 opening  
67.77 average  
  
67.77 average  
69.25 closing

### SALARIES AND STAFF LOANS

Opening debtor - staff loans	806.07	
Payments - salaries	82,438.43	
Payments - staff loans	1,445.99	
Staff loan write off		
Closing debtor - staff loans		909.75
Net expenditure		83,780.74
	<b>84,690.49</b>	<b>84,690.49</b>

### INCOME TAX AND SOCIAL SECURITY - STERLING

Opening creditor		3,664.52
Payments	10,821.00	
Net expenditure		7,860.55
Closing creditor	704.07	
	<b>11,525.07</b>	<b>11,525.07</b>

### INCOME TAX AND SOCIAL SECURITY - DALASI

Closing creditor - Dalasi	48,757.15
Closing Exchange rate	69.25
Closing creditor - Sterling	704.07

### GIFT AID

Debtor brought forward 31 July 2020	3,060.00	
Receipts during the year		17,726.95
Net cash movement	17,102.95	
Debtor carried forward 31 July 2021		2,436.00
	<b>20,162.95</b>	<b>20,162.95</b>

### SHOP EXPENSES CREDITOR

Opening Creditor		3,334.00
Payments	10,923.05	
Net expenditure		12,589.05
Closing Creditor	5,000.00	
	<b>15,923.05</b>	<b>15,923.05</b>



**Independent examiner's report to the trustees of New Life Children's Centres (Reg. Charity 1065802)**

I report to the trustees on my examination of the accounts of New Life Children's Centres (the Trust) for the year ended 31<sup>st</sup> July 2021.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust'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 Act.

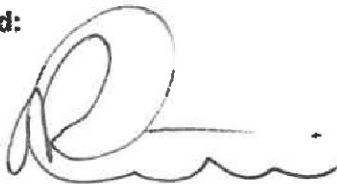
**Independent examiner's statement**

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 respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

The Trust has found the year reported upon here to have identified new challenges with monitoring records as a result of the global Covid-19 pandemic and they have successfully managed those issues remotely. I have no concerns beyond those identified in previous years where obtaining some small receipts proves difficult. I 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.

Signed:



Name: Jon Broughton

Relevant professional qualification or membership of professional bodies (if any): None

Address: 99 Farndon Road, Newark, Notts, NG24 4SQ

Date: 27<sup>th</sup> May 2022

