

CENTRAL TRUST
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

CENTRAL TRUST

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	S O Apraku T Odamtten E O Donkor
Charity number	1103327
Principal address	117 George Lane South Woodford London E18 1AN
Independent examiner	JF Francis Ltd Francis House 2 Park Road Barnet Hertfordshire United Kingdom EN5 5RN

CENTRAL TRUST

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CENTRAL TRUST

TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees present their annual report and financial statements for the year ended 31 December 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Trust Deed, the Charities Act 2011 and "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).

Objectives and activities

The charity's objects are the advancement of the Christian faith in particular but not exclusively through the provision of a local church to advance or promote the Christian faith in accordance with principles or doctrines of belief. In-door crusades leadership training programmes discipleship training programmes picnics youth camps.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

The charity does involve the community to create meaningful relationships between the church and the local community. Also engaging the Communities, its branches created a sense of belonging, enhancing physical and emotional health and wellbeing. In this direction we are happy to forge local community partnerships providing young and elder people with places to go and activities to do and community activities that bring people together. The church's youth department has an annual love indeed project, where they create care packages and present them to street homeless people during the cold Winter months. We also have the annual careers fair, where experts in their industry meet with our young people to help guide them in their career choices.

Financial review

The charity's policy is to reserve surplus funds to enable it to acquire a freehold building which will be used for its normal church activities and supporting its branches.

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

Central Trust is a registered charity, number 1103327, was established in 2004 and registered with the Charities Commission on 21 April 2004.

The charity is controlled by its Trust Deed and constitutes an unincorporated charity.

The trustees who served during the year and up to the date of signature of the financial statements were:

S O Apraku

T Odamtten

E O Donkor

The method of appointment of trustees is by appointment.

The trustees are responsible for making decisions on all matters of general concern and importance including deciding on how the charity's funds are to be spent.

CENTRAL TRUST

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees report was approved by the Board of Trustees.

Theo Odamtten

T Odamtten
trustee

3 October 2023

CENTRAL TRUST

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these 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 accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

CENTRAL TRUST

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CENTRAL TRUST

I report to the trustees on my examination of the financial statements of Central Trust (the charity) for the year ended 31 December 2022.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Charter Certified Accountants, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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 financial statements to be reached.

Frank Yiallouris

JF Francis Ltd

Francis House
2 Park Road
Barnet
Hertfordshire
EN5 5RN
United Kingdom

Dated: 3 October 2023

CENTRAL TRUST

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted funds 2022 £	Unrestricted funds 2021 £
<u>Income and endowments from:</u>			
Donations and legacies	3	633,304	488,738
Investments	4	1,244	53
Other income	5	-	4,333
Total income		634,548	493,124
<u>Expenditure on:</u>			
Raising funds	6	15,910	18,009
Charitable activities	7	594,385	392,449
Total expenditure		610,295	410,458
Net income for the year/ Net movement in funds		24,253	82,666
Fund balances at 1 January 2022		1,095,861	1,013,195
Fund balances at 31 December 2022		1,120,114	1,095,861

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

CENTRAL TRUST

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	11		101,260		93,881
Current assets					
Debtors	12	29,212		167,952	
Cash at bank and in hand		1,007,164		859,231	
		<u>1,036,376</u>		<u>1,027,183</u>	
Creditors: amounts falling due within one year	13	<u>(17,522)</u>		<u>(25,203)</u>	
Net current assets			1,018,854		1,001,980
Total assets less current liabilities			<u>1,120,114</u>		<u>1,095,861</u>
Income funds					
Unrestricted funds			1,120,114		1,095,861
			<u>1,120,114</u>		<u>1,095,861</u>

The financial statements were approved by the Trustees on 3 October 2023

Theo Odamtten

T Odamtten
Trustee

Edwin Doukor

E O Donkor
Trustee

CENTRAL TRUST

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	2022 £	£	2021 £	£
Cash flows from operating activities					
Cash generated from operations	16		190,985		135,427
Investing activities					
Purchase of tangible fixed assets		(44,296)		(65,828)	
Proceeds from disposal of tangible fixed assets		-		8,233	
Investment income received		1,244		53	
Net cash used in investing activities			(43,052)		(57,542)
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			147,933		77,885
Cash and cash equivalents at beginning of year			859,231		781,346
Cash and cash equivalents at end of year			1,007,164		859,231

CENTRAL TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

Charity information

Central Trust is a registered charity and register with Charities Commission on 21 April 2004.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Trust Deed, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

CENTRAL TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	3 years straight line
Computers	25% reducing balance
Motor vehicles	25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

CENTRAL TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

(Continued)

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

CENTRAL TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

There are no significant judgements or estimates involved in the preparation of the financial statements.

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Donations and gifts	633,304	467,402
CJRS grant	-	21,336
	<u>633,304</u>	<u>488,738</u>
Grants receivable for core activities		
CJRS grant	-	21,336
	<u>-</u>	<u>21,336</u>
Government grants		

4 Investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Interest receivable	<u>1,244</u>	<u>53</u>

CENTRAL TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

5 Other income

	Total Unrestricted funds	
	2022	2021
	£	£
Net gain on disposal of tangible fixed assets	-	4,333

6 Raising funds

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
<u>Fundraising and publicity</u>		
Seeking donations, grants and legacies	15,910	18,009
	15,910	18,009

7 Charitable activities

	Charitable Expenditure Heading 1	Charitable Expenditure Heading 1
	2022	2021
	£	£
Staff costs	82,770	79,648
Depreciation and impairment	36,918	18,977
Room hire and rent	205,366	143,359
Events and honorarium	76,940	26,143
Donations	48,770	-
Office overheads	45,933	33,670
Insurance	4,285	2,502
Repairs and maintenance	3,380	1,767
Printing, postage and stationery	2,777	1,516
Advertising	6,076	8,662
Other charitable expenditure	55,020	63,965
	568,235	380,209
Share of governance costs (see note)	26,150	12,240
	594,385	392,449

CENTRAL TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
	3	4
Employment costs	2022 £	2021 £
Wages and salaries	74,336	73,330
Social security costs	6,784	5,396
Other pension costs	1,650	922
	82,770	79,648

There were no employees whose annual remuneration was more than £60,000.

10 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

11 Tangible fixed assets

	Fixtures and fittings £	Computers £	Motor vehicles £	Total £
Cost				
At 1 January 2022	209,365	45,434	39,397	294,196
Additions	28,064	16,232	-	44,296
At 31 December 2022	237,429	61,666	39,397	338,492
Depreciation and impairment				
At 1 January 2022	159,126	39,353	1,835	200,314
Depreciation charged in the year	19,891	7,636	9,391	36,918
At 31 December 2022	179,017	46,989	11,226	237,232
Carrying amount				
At 31 December 2022	58,412	14,677	28,171	101,260
At 31 December 2021	50,239	6,080	37,562	93,881

CENTRAL TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

12 Debtors

	2022 £	2021 £
Amounts falling due within one year:		
Other debtors	28,374	165,970
Prepayments and accrued income	838	1,982
	<u>29,212</u>	<u>167,952</u>

13 Creditors: amounts falling due within one year

	2022 £	2021 £
Other taxation and social security	9,253	11,724
Trade creditors	169	5,379
Accruals and deferred income	8,100	8,100
	<u>17,522</u>	<u>25,203</u>

14 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £1,650 (2021 - £922).

15 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

16 Cash generated from operations

	2022 £	2021 £
Surplus for the year	24,252	82,665
Adjustments for:		
Investment income recognised in statement of financial activities	(1,244)	(53)
Gain on disposal of tangible fixed assets	-	(4,333)
Depreciation and impairment of tangible fixed assets	36,918	18,977
Movements in working capital:		
Decrease in debtors	138,740	27,938
(Decrease)/increase in creditors	(7,681)	10,233
Cash generated from operations	<u>190,985</u>	<u>135,427</u>

JF Francis Ltd
Chartered Certified Accountants
Francis House
2 Park Road
Barnet
Herts
EN5 5RN

3 October 2023

Dear Sirs

During the course of the preparation of our accounts for the year ending 31 December 2022, the following representations were made to you.

1. We acknowledge as trustees our responsibilities for making accurate representations to you and for the accounts which you have prepared for the trust.
2. We confirm that all accounting records had been made available to you for the purpose of preparing the accounts and that all the transactions undertaken had been properly reflected and recorded in the accounting records.
3. We confirm that we opted for the accounts to be prepared under FRS 102.
4. We confirm that the trust had no liabilities or contingent liabilities other than those disclosed in the accounts.
5. We confirm that there have been no events since the balance sheet date which required disclosing or which would materially affect the amounts in the accounts, other than those already disclosed or included in the accounts.
6. We confirm that the trust has had, at no time during the year, any arrangement, transaction or agreement to provide credit facilities (including loans, quasi-loans or credit transactions) for trustees, nor to guarantee or provide security for such matters, except as disclosed in the accounts.
7. We confirm that we have disclosed to you all related party transactions relevant to the trust and that we are not aware of any further related party matters that require disclosure.
8. We confirm that the trust has not contracted for any capital expenditure other than as disclosed in the accounts.
9. We confirm that we are not aware of any material uncertainties arising from your assessment of going concern that may cast significant doubt on the trust's ability to continue as going concern.
10. We confirm the following specific representation have been made to you for the accounting year ending 31 December 2022.
 - a.) Loan balance to staff members of £48,770 at year end have been written off to donations.
 - b.) Gift aid claim of £87,886 has been accrued for the year. It is your responsibilities as trustees to submit the relevant documents to claim the funds.

Yours faithfully

Signed on behalf of the board of trustees by:

Theo Odaawten
Trustee.....

3 October 2023

Signature Certificate

Reference number: SASQC-RDL7Y-KICNF-CAPCR

Signer

Timestamp

Signature

Edwin Donkor

Email: beatrice_donkor@yahoo.co.uk

Sent: 03 Oct 2023 15:01:46 UTC
Viewed: 03 Oct 2023 15:03:06 UTC
Signed: 03 Oct 2023 15:03:28 UTC



Recipient Verification:

✓ Email verified 03 Oct 2023 15:03:06 UTC

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Theo Odamtten

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Viewed: 03 Oct 2023 15:03:44 UTC
Signed: 03 Oct 2023 15:04:54 UTC



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Frank Yiallouris

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