

NEW LIFE CHRISTIAN CENTRE (CROYDON)

**ANNUAL REPORT AND
FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED
31 March 2023**

**Charity Number: 1123257
Company Number: 6484891**

NEW LIFE CHRISTIAN CENTRE (CROYDON)

**ANNUAL REPORT AND
FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED
31 March 2023**

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NEW LIFE CHRISTIAN CENTRE (CROYDON)

REFERENCE AND ADMINISTRATIVE DETAILS

FOR THE YEAR ENDED 31ST MARCH 2023

Trustees

Mr Adetayo Aderemi (Non-Elder)
Mr Chima Amiaka (Secretary)
Mr Jay Bhatt (Treasurer – resigned 11/07/22)
Mrs Cynthia Caiquo (Non-Elder – Appointed 12/12/22)
Dr Olukunle Onabolu
Mr Neville Pinto (Chairman)
Mr Mark Rossell
Mr Tony Sokan

Non-Trustee Elders

Mr Frederick Asante
Mr Tim Coales
Dr Peter Debrah-Mensah
Mr John Edwards (retired & resigned 24 Jul'22)
Mr David Fellowes (retired & resigned 5 Mar'23)
Mr Gerald Huston
Mr Chris James
Mr Ian James
Mr Isaac Kironde
Mr William McCabe
Mr D Kofi Sunu

The liability in the event of a winding up does not exceed £1. At the first general meeting, all the members shall retire but shall be entitled to stand for re-election. Thereafter, each Trustee shall be appointed to serve for a period of three years.

Registered office: 5 Cairo New Road, Croydon, Surrey CR0 1XP

Auditors

Jacob Cavenagh & Skeet
5 Robin Hood Lane
Sutton
Surrey SM1 2SW

Solicitors

Russell-Cooke Solicitors
2 Putney Hill
London
SW15 6AB

Bankers

The Co-operative Bank
91 George Street
Croydon
Surrey
CR9 3QT

Metro Bank
One Southampton Row
London
WC1B 5HA

Clydesdale Bank
154 - 158 Kensington High St
London
W8 7RL

Charity Bank

Fosse House
182 High Street
Tonbridge
TN9 1BE

Insignis Asset Management

Aldermore
Charter Savings
Hampshire Trust

OakNorth
Sainsbury's Bank
Santander

NEW LIFE CHRISTIAN CENTRE (CROYDON)

TRUSTEES' REPORT

FOR THE YEAR ENDED 31ST MARCH 2023

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2023.

Reference and administrative details set out on page 1 form part of this report. The financial statements comply with current statutory requirements and the Memorandum and Articles of Association.

Structure, governance and management

The New Life Christian Centre (Croydon) was incorporated as a company limited by guarantee in the United Kingdom on 28th January 2008 with company number 6484891 and is registered with the Charity Commission with number 1123257. The Centre operates from its premises at Cairo New Road, Croydon, CR0 1XP.

The Elders are the leaders of the church. They ensure the vision, values and objects of the church are maintained. They have delegated authority to the Trustees who act as company directors for Companies Act purposes. New trustees are exclusively appointed by the existing trustees from amongst those who have been serving in a leadership capacity for some years. Such appointments are confirmed at annual general meetings of the charity. The governance and management of the charity are delegated to and implemented by each and every one of the Trustees jointly. With two exceptions, all of the trustees are elders. The Elders meet fortnightly to pray, receive reports, evaluate how the church is doing and make decisions as appropriate.

Trustee Induction and Training

New Trustees are given an induction and provided with an information pack of NLCC leaflets that includes our values and ministries; the Memorandum and Articles of Association for the Company; and guidance notes (Charity Commission document CC3 "Essential Trustee") about being a Trustee and about the work of the Charity. They are also given our Conflict of Interest policy as well as Trustees Declaration form to complete, sign and return.

We confirm to the best of our belief that these accounts comply with the relevant statutory requirements, our governing document and the Charities Statement of Recommended Practice (2019) FRS 102. Elders are still meeting fortnightly, and separate trustees' meetings are also held bi-monthly to carry out their responsibilities on behalf of the charity. The trustees normally seek to reach a consensus on all matters before implementing their decisions. The trustees are aware of the need to assess the risks to which the charity may be exposed and the potential impact they could have. As all but two of the trustees are elders, the fortnightly meetings of the elders enable us to identify risks to be addressed and trustees' meetings are held to deal with these without undue delay.

Objectives and activities

Our Memorandum of Association declares that our objects are:

- 1 The proclamation and furtherance of the gospel of God concerning His Son, Jesus Christ our Lord, and the preaching and teaching of the Word of God.
- 2 The promotion of the education in Christian principles and standards.
- 3 The relief of financial hardship and sickness.

NEW LIFE CHRISTIAN CENTRE (CROYDON)

TRUSTEES' REPORT

FOR THE YEAR ENDED 31ST MARCH 2023 (continued)

The fellowship has been operating in Croydon for more than 85 years and has grown into a thriving church comprising people of many different ages, nationalities and cultural backgrounds. The church seeks to impact the local community and further afield with the truths of the Kingdom of God. We are committed to making our church very accessible to all who wish to worship with us and become part of us. We are particularly keen for people from the local community to join us. To this end, we provide a wide range of activities for people of all ages each on our premises here in Croydon, including an independent Ofsted-Registered Pre-School.

It is our aim to take care, pastorally, of all those who are part of our church community, especially those who are advanced in years, those who are sick and those who request help and guidance. We have paid workers as well as volunteer helpers who assist in all these activities and visit those who are unable to get about.

All these activities are geared towards public benefit, as the trustees have always adhered to and continue to adhere to the Charity Commission's guidance on public benefit.

Grant Making Decisions

In keeping with our objectives to share the gospel of Jesus Christ further afield, we actively and financially support many missionaries and mission projects in countries across Europe, Africa and Asia.

The primary aim of our grant-making policy is to provide missions support to individuals and institutions. Consistent with our primary objective of proclaiming and furthering the gospel of God, additional grants are made to individuals for the relief of their immediate financial needs. Our practice is mainly to support those individuals and institutions with whom we have established good relationships over the years and whose effective involvement in the purposes of the charity has the confidence of the trustees.

Reserves

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately three months' unrestricted charitable expenditure. The trustees consider that this level will provide sufficient funds to respond to applications for grants and ensure that support and governance costs are covered.

The balance held as unrestricted funds at year end was £2,328,235 (2022: £1,562,820), of which £600,670 (2022: £463,342) are regarded as free reserves, after allowing for funds tied up in tangible fixed assets. Restricted funds balance at the end of the year was £110,946 (2022: £102,042), bringing the total funds balance at the year end to £2,439,181 (2022: £1,664,862). Actual three months' cash payments totalled £448,045 (2022: £324,779). The current level of reserves is therefore higher than what is needed.

Remuneration of key management personnel

The trustees and elders listed on page 1 and the Executive Board (made up of the Heads of Departments and the Financial Controller) are the key management personnel in charge of directing, controlling, running and operating the charity on a day-to-day basis. All trustees (directors) give of their time freely; however, one is employed in a

NEW LIFE CHRISTIAN CENTRE (CROYDON)

TRUSTEES' REPORT

FOR THE YEAR ENDED 31ST MARCH 2023 (continued)

different capacity and his remuneration and related party transactions are disclosed together with those of the other key management personnel in Note 14 to the accounts.

The pay of senior staff, together with all other staff members, is reviewed annually. In view of the nature of the charity, the directors benchmark against pay levels in other charities of a similar size and activity.

Achievements and performance

The planned improvements in key areas in lieu of major refurbishment of the whole centre started during the year with some big improvements to the building including installation of new windows and external doors and purchasing 700 new chairs for our main hall. We continue to be thankful to our generous congregation who responded amazingly to a fundraising for the chairs, dubbed "Sponsor-a-Chair" with over £32k, covering 62% of the cost of the chairs. We were able to donate our old chairs to be used by some churches in Nigeria. We re-decorated and improved the main hall largely through the help of a work party made up of church employees and volunteers. We also had new carpets as well as an induction loop system (for the deaf and hard of hearing) installed in the main hall.

The other major issue which we progressed is the re-housing of John Edwards following his retirement. We sold off 9 Carlyle Road and bought a smaller property for John and his wife in Storrington, West Sussex. Some of the proceeds from the sale of the property will be used to fund the improvements to the centre.

The directors appointed another non-elder Trustee – Mrs Cynthia Caiquo.

We have seen an increasing number of people attending our Sunday services and other ministry activities, including many who have recently chosen to join our church family. We are still averaging around 850 views for each of our Sunday morning services which are live streamed on our YouTube channel. As a result of this we were able to hold a few baptismal services throughout the year.

We continued to develop further our links with the local community through ministries like our Noah's Ark parent toddler group and our Saturday morning 'Bubble Time' for children and their parents. We also hosted two highly successful community events: a street party to celebrate the late Queen's platinum jubilee and a Christmas Fair which included live farm animals. The Mayor and various Councillors visited these events.

We run a number of courses to help our church members; something we had not been able to do since before the pandemic. These include our Transform Course, Growing as a Christian Course and our Discipleship for Ministry course.

The number of children and young people engaging in our programmes and ministry for these age groups has continued to grow and increase, with a highlight once again (after the pandemic) being the residential trips organised for them.

NEW LIFE CHRISTIAN CENTRE (CROYDON)

TRUSTEES' REPORT

FOR THE YEAR ENDED 31ST MARCH 2023 (continued)

As well as inhouse preachers, we benefitted from the ministry of guest preachers like Eugene May, Richard Howes, Andy Gray, JC Alzamora, Bunty, Nathanael Edwards, Michael Simbeye and the recently retired John Edwards.

Going Concern

There are no issues affecting the company's status as a going concern.

Financial review

The total funds carried forward at the end of the year by New Life Christian Centre (Croydon) have increased by £774,319 (2022: £14,801). The large surplus is due to the sale of a property we had owned since early 1980s. The effect of the general financial turbulence throughout the country on the Centre continues to be closely monitored by the trustees, especially since most of our income is voluntary. We continue to help those members of our congregation who have been adversely affected by the current economic climate through various ways, including our Pastoral Care, Christians Against Poverty (CAP) Centre, Package of Hope, Open Hands/Storehouse as well as Operation Christmas Angels.

This year, grants amounting to £117,415 (2022: £112,787) were granted to individuals and institutions. A review of our grant funding policy is on-going with a view to ensuring effective use of our funding and improved accountability.

The trustees would like to take this opportunity to thank all the volunteers who work so hard to contribute to the life of the Centre. It is estimated that about 200 volunteers have been actively involved on a weekly basis.

The Scheme of Delegated Authorities continues to be applied at all levels of the organisation and is monitored by the Executive Board. Any Head of Department can raise an issue, that might exceed their delegated authority, at an Executive Board meeting, and the Board will then reach a decision that is within its remit or escalate the matter to the Trustees for ultimate determination.

Most of the donations continue to come in electronically, with very few cheques and cash being handed in at the Centre. The risk associated with handling of cash is therefore mostly reduced. No incidents of theft or fraud have occurred.

Plans for future periods

We intend to continue with the rest of the identified improvements we would like to make according to their priority, the first of which is the kitchen. As these improvements involve considerable levels of finance, the work continues to be carried out phase by phase as funds become available.

The Directors still seek to appoint more non-elder trustees with appropriate skill sets.

NEW LIFE CHRISTIAN CENTRE (CROYDON)

TRUSTEES' REPORT

FOR THE YEAR ENDED 31ST MARCH 2023 (continued)

Other objectives include:

- a) Putting in place a Risk Policy and Practice. We are working towards this based on CC26 and will be guided by this template to ensure that this is in place as soon as possible. We continue to monitor and improve on our Safeguarding policy as well as other policies. The Staff Handbook (of employment guidelines) is also being reviewed.
- b) Continued refining of an approved delegated structure of financial control to ensure that we exercise appropriate control, while not hindering smooth operation of the church/charity.
- c) Taking the lead, in liaison with the church's eldership, to manage and ensure clear separation between spiritual leadership and statutory governance requirements. This is now better understood but remains a work in progress.
- d) Managing the volunteers through a clearly defined structure that motivates and enthuses them in their roles. This is work we hope to concentrate on as this is important for the successful running of our Sunday services. The Trustees recognise, with much appreciation, that the church is reliant upon volunteers, particularly so on Sundays when the church congregation gathers, now in person as well as online via live broadcast.

Risk

The Trustees review the charity's current and planned future activities in the light of any major risks arising from time to time and the effectiveness of systems and procedures designed to manage them. The principal risks and uncertainties currently facing the charity are considered to be the loss of income, the management of our property stock, and the loss of key staff. Our plans and strategies for managing risks include consulting with external professional organisations and individuals, maintaining effective internal controls, risk registers, incident reporting and monitoring systems and insurance cover where appropriate.

Statement of fundraising practice

In the year 2022/23, New Life Christian Centre (Croydon) engaged in fundraising in the form of receiving free-will offerings/donations, some of which were gift-aided, from members of our fellowship. However, we did not contract the services of any professional fundraisers as defined by section 58 of the Charities Act 1992. Other than publicly inviting an offering at every service, we do not engage in persistent or intrusive fundraising practices with any of our donors, including vulnerable people, and we never have private or coercive discussions with individuals about their giving. Our fundraising practices are ethical and in accordance with Biblical principles. No complaints were received about our fundraising practices.

NEW LIFE CHRISTIAN CENTRE (CROYDON)

TRUSTEES' REPORT

FOR THE YEAR ENDED 31ST MARCH 2023 (continued)

Trustees' responsibilities

The trustees, who are also directors of NLCC (Croydon) for the purposes of company law, 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).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and 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 charitable company will continue its operations.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention of fraud and other irregularities.

Disclosure of information to auditors

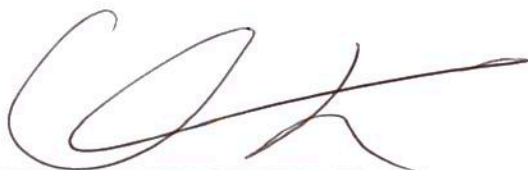
To the knowledge and belief of the Trustees, there is no relevant information that the charity's auditors are not aware of, and the Trustees have taken all the steps necessary to ensure the Trustees are aware of any relevant information, and to establish that the charity's auditors are aware of the information. The minutes of all Trustees' meetings held during the accounting year have been made available to the auditors, and any questions they have raised arising from those minutes have been answered.

Auditors

A resolution will be proposed at the Annual General Meeting that Jacob Cavenagh & Skeet be re-appointed auditors of the charity.

The above report is prepared in accordance with the provisions applicable to companies subject to the small companies' regime within Part 15 of the Companies Act 2006.

16 July 2023



ON BEHALF OF THE TRUSTEES

C Amiaka

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF
NEW LIFE CHRISTIAN CENTRE (CROYDON)

Opinion

We have audited the financial statements of New Life Christian Centre (Croydon) (the 'charity') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF

NEW LIFE CHRISTIAN CENTRE (CROYDON) (continued)

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included with the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees' (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF
NEW LIFE CHRISTIAN CENTRE (CROYDON) (continued)

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the charity, we identified that the principal risks of non-compliance with laws and regulations related to charity and employment legislation and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities Act 2011.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by making enquiries of management, considering the internal controls in place and discussion amongst the engagement team.

We determined that the principal risks were related to presentation of separately disclosed items and management override of controls.

In response to the risks identified we designed procedures which included, but were not limited to agreeing financial statement disclosures to underlying supporting documentation, identifying and testing journal entries, reviewing Trustees' meeting minutes and evaluating the charity's internal controls.

There are inherent limitations in the audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF

NEW LIFE CHRISTIAN CENTRE (CROYDON) (continued)

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and regulations made under that Act. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members as a body, for our audit work, for this report, or for the opinions we have formed.



Miriam Hickson FCA (Senior Statutory Auditor)

for and on behalf of Jacob Cavenagh & Skeet

Statutory Auditor

Chartered Accountants

5 Robin Hood Lane

Sutton

Surrey

SM1 2SW

Dated: **19 July 2023**

NEW LIFE CHRISTIAN CENTRE (CROYDON)

STATEMENT OF FINANCIAL ACTIVITIES (including income and expenditure account)

FOR THE YEAR ENDED 31 March 2023

	Note	2023			2022		
		Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
		£	£	£	£	£	£
Income and endowments from							
Donations and legacies		921,570	62,029	983,599	911,889	27,094	938,983
Investments		10,220	-	10,220	2,419	-	2,419
Charitable activities-Pre-School		110,803	-	110,803	92,934	-	92,934
Charitable activities-Other		16,426	-	16,426	11,017	-	11,017
CJRS - Grants		-	-	-	41,620	-	41,620
Surplus on Sale of Fixed Assets		714,000	-	714,000			
		1,773,019	62,029	1,835,048	1,059,879	27,094	1,086,973
Expenditure on							
	2						
Charitable activities-Pre-School		105,815	-	105,815	108,625	-	108,625
Charitable activities-Other		937,471	17,443	954,914	930,522	33,025	963,547
Total expenditure		1,043,286	17,443	1,060,729	1,039,147	33,025	1,072,172
Net income / (expenditure) for the year	3	729,733	44,586	774,319	20,732	(5,931)	14,801
Transfers between funds	10	35,682	(35,682)	-	1,232	(1,232)	-
Net Movement in Funds		765,415	8,904	774,319	21,964	(7,163)	14,801
Reconciliation of Funds							
Total funds brought forward		1,562,820	102,042	1,664,862	1,540,856	109,205	1,650,061
Total funds carried forward		2,328,235	110,946	2,439,181	1,562,820	102,042	1,664,862

BALANCE SHEET

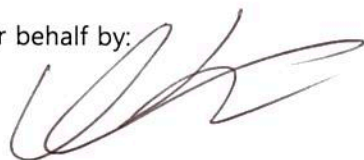
AS AT 31 March 2023

		2023		2022	
	Note	£	£	£	£
Fixed assets					
Tangible assets	7		1,727,565		1,099,478
Current assets					
Debtors	8	92,850		78,846	
Cash at bank and in hand		458,133		572,589	
Cash Investments		255,000		-	
		<u>805,983</u>		<u>651,435</u>	
Current liabilities					
Creditors: Amounts falling due within one year	9	<u>94,367</u>		<u>86,051</u>	
Net current assets			<u>711,616</u>		<u>565,384</u>
Total assets less current liabilities			<u>2,439,181</u>		<u>1,664,862</u>
Creditors: Amounts falling due after one year			-		-
Net assets			<u><u>2,439,181</u></u>		<u><u>1,664,862</u></u>
Reserves					
Restricted income funds	10a		110,946		102,042
Unrestricted income funds	10b		<u>2,328,235</u>		<u>1,562,820</u>
Total charity funds			<u><u>2,439,181</u></u>		<u><u>1,664,862</u></u>

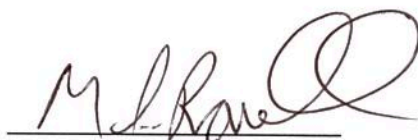
These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime within Part 15 of the Companies Act 2006.

Approved by the Trustees on 16 of July 2023 and signed on their behalf by:

C Amiaka
Trustee



M Rossell
Trustee



STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 March 2023

	2023 £	2022 £	Note
Cash flows from operating activities:			
<i>Net cash provided by (used in) operating activities</i>	<u>82,240</u>	<u>92,251</u>	Table 1
Cash flows from investing activities:			
Dividends, interest and rents from investments	10,220	2,419	
Proceeds from the sale of property, plant and equipment	740,000	-	
Purchase of property, plant and equipment	(691,858)	(60,896)	
<i>Net cash provided by (used in) investing activities</i>	<u>58,362</u>	<u>(58,477)</u>	
Cash flows from financing activities:			
Capital Repayments	-	(3,495)	
Interest Paid	(58)	(116)	
<i>Net cash provided by (used in) financing activities</i>	<u>(58)</u>	<u>(3,611)</u>	
<i>Change in cash and cash equivalents in the reporting period</i>	140,544	30,163	
Cash and cash equivalents at the beginning of the reporting period	<u>572,589</u>	<u>542,426</u>	
<i>Cash and cash equivalents at the end of the reporting period</i>	<u>713,133</u>	<u>572,589</u>	Table 2

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 March 2023 (continued)

Table 1: Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2023	2022
	£	£
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	774,319	14,801
Adjustments for:		
Depreciation charges	37,771	38,703
Dividends, interest and rents from investments	(10,220)	(2,419)
Interest Paid	58	116
(Surplus) on the sale of fixed assets	(714,000)	-
(Increase)/decrease in debtors	(14,004)	17,505
Increase/(decrease) in creditors	8,316	23,545
Net cash provided by (used in) operating activities	82,240	92,251

Table 2: Analysis of cash and cash equivalents

	2023	2022
	£	£
Cash in hand	458,133	572,589
Cash investments	255,000	-
Total cash and cash equivalents	713,133	572,589

1 ACCOUNTING POLICIES

a. Basis of preparation

The financial statements have been prepared under the Companies Act 2006 and in accordance with the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102). The financial statements are drawn up on the historical cost basis of accounting. The financial statements are prepared in Sterling, which is the financial currency of the charity, rounded to the nearest £.

New Life Christian Centre (Croydon), charity number 1123257, meets the definition of a public benefit entity under FRS102. It is a company limited by guarantee whose registered office is at 5 Cairo New Road, Croydon, CR0 1XP.

b. Going concern

The financial statements have been prepared on a going concern basis, on the basis that no material uncertainties exist that cast significant doubt upon the charity's ability to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

The Trustees have paid particular attention to the likely effects on the Charity of inflationary pressures and the challenging economic situation, which may impact our congregation and their giving. We are confident that the Charity has sufficient resources to enable it to continue as a going concern for the foreseeable future.

c. Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be reliably measured.

Job Retention Scheme government grant income

For JRS grant income, the income is recognised in the period to which the underlying furloughed staff costs relate to.

d. Expenditure

Expenditure is accrued as soon as a liability is considered probable, and is apportioned between direct, grant and support costs as follows:

- Grant funding of activities reflects grants made per note 15. Grants payable are accounted for as they are paid over.
- The breakdown of support costs and how these were allocated between Governance and other support costs is shown in note 2.

NEW LIFE CHRISTIAN CENTRE (CROYDON)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 March 2023 (continued)

e. **Debtors**

Grants receivable and other debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid.

f. **Cash at bank and in hand**

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of opening of the deposit.

g. **Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount.

h. **Depreciation**

Depreciation is provided on all tangible fixed assets, apart from freehold properties, at rates calculated to write off their cost, less estimated residual value, of each asset over its expected useful life.

• Fixtures and fittings	– 10% - 20% per annum on cost
• Office and computer equipment	– 25% per annum on cost
• Music and media equipment	– 10% - 25% per annum on cost
• Mobile Phones	– 50% per annum on cost
• Other equipment	– various percentages per annum on cost

The useful economic life and holding value of freehold property are so great that depreciation is immaterial and so is not charged.

i. **Operating leases**

Payments in respect of operating lease agreements have been charged to expenditure as incurred.

j. **Pension scheme arrangements**

The charity operates a defined contribution pension scheme and a stakeholder pension scheme. Pension costs are accounted for as the contributions are made.

k. **Finance leases**

Assets held under finance leases are recognised at the present value of minimum lease payments. The related liability is included in the balance sheet as finance lease creditor. Lease payments are treated as consisting of capital and interest elements. The interest is charged to expenditure so as to produce a constant periodic rate of interest on the remaining balance of the liability.

NEW LIFE CHRISTIAN CENTRE (CROYDON)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 March 2023 (continued)

Note 2: Expenditure on Charitable Activities:

	2023				2022			
	Activities Undertaken Directly £	Grant Funding Activities £	Support Costs £	Total £	Activities Undertaken Directly £	Grant Funding Activities £	Support Costs £	Total £
Expenditure								
Salaries	448,276	-	170,479	618,755	494,478	-	161,176	655,654
Buildings & Accommodation	56,739	-	-	56,739	59,489	-	-	59,489
Internet	3,672	-	-	3,672	4,668	-	-	4,668
Telephone	3,339	-	-	3,339	2,736	-	-	2,736
Printing & Stationery	15,855	-	-	15,855	11,911	-	-	11,911
Missionary Fund	-	117,415	-	117,415	-	112,787	-	112,787
Transport	257	-	-	257	182	-	-	182
Gifts	3,753	-	-	3,753	2,928	-	-	2,928
Catering	6,816	-	-	6,816	1,698	-	-	1,698
Activity Groups	42,750	-	-	42,750	40,054	-	-	40,054
IT Support	7,900	-	-	7,900	7,964	-	-	7,964
Sundry	11,205	-	-	11,205	7,981	-	-	7,981
Bad Debt (recovered)	-	-	-	-	(500)	-	-	(500)
Depreciation	37,771	-	-	37,771	38,703	-	-	38,703
Finance Lease Interest	58	-	-	58	116	-	-	116
	<u>638,391</u>	<u>117,415</u>	<u>170,479</u>	<u>926,285</u>	<u>672,408</u>	<u>112,787</u>	<u>161,176</u>	<u>946,371</u>

NEW LIFE CHRISTIAN CENTRE (CROYDON)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 March 2023 (continued)

	2023				2022			
	Activities Undertaken Directly £	Grant Funding Activities £	Support Costs £	Total £	Activities Undertaken Directly £	Grant Funding Activities £	Support Costs £	Total £
Pre-School								
Salaries	101,404	-	-	101,404	105,667	-	-	105,667
Other Costs	4,411	-	-	4,411	2,958	-	-	2,958
	105,815	-	-	105,815	108,625	-	-	108,625
	744,206	117,415	170,479	1,032,100	781,033	112,787	161,176	1,054,996
Governance Costs								
Management and Administration	-	-	48	48	-	-	48	48
Legal and Professional	-	-	21,975	21,975	-	-	11,242	11,242
Audit and Accountancy	-	-	6,606	6,606	-	-	5,886	5,886
	-	-	28,629	28,629	-	-	17,176	17,176
Total	744,206	117,415	199,108	1,060,729	781,033	112,787	178,352	1,072,172

NEW LIFE CHRISTIAN CENTRE (CROYDON)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 March 2023 (continued)

3 Net Income/(Expenditure) for the Year**2023****2022****£****£**

This is stated after charging:

Depreciation

37,771

38,703

Auditors' Remuneration

6,606

5,886

4 Staff Costs**2023****2022****£****£**

Salaries & Wages

599,448

631,730

Social Security costs

50,940

52,582

Pension

40,644

41,398

691,032**725,710**

Benefits in kind

22,648

28,520

713,680**754,230****2023****2022****No.****No.**

The average monthly number of employees during the period was made up as follows:

24

24

There were no employees with emoluments of £60,000 per annum or more.

5 Trustees' Emoluments**2023****2022****£****£**

Emoluments

47,751

47,072

Company Contributions to money purchase pension schemes

3,856

3,819

51,607**50,891**

No. of Trustees accruing benefits under Co Pension schemes

2023**2022**11**6 Taxation**

The charity is exempt from taxation on its charitable activities.

NEW LIFE CHRISTIAN CENTRE (CROYDON)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 March 2023 (continued)

7 FIXED ASSETS

	Freehold property	Fixtures & fittings	Office & computer equipment	Music & media equipment	Mobile Phone	Other equipment	Total
	£	£	£	£	£	£	£
Cost							
As at 1st April 2022	983,098	147,378	28,079	63,987	189	1,189	1,223,920
Additions	504,483	180,761	922	3,590	-	2,102	691,858
Disposals	(26,000)	-	-	-	-	-	(26,000)
As at 31st March 2023	1,461,581	328,139	29,001	67,577	189	3,291	1,889,778
Depreciation							
As at 1st April 2022	-	80,061	19,424	24,762	189	6	124,442
Charge for year	-	23,150	4,236	10,068	-	317	37,771
Released on Disposal	-	-	-	-	-	-	-
As at 31st March 2023	-	103,211	23,660	34,830	189	323	162,213
Net book value							
As at 31st March 2023	1,461,581	224,928	5,341	32,747	-	2,968	1,727,565
As at 31st March 2022	983,098	67,317	8,655	39,225	-	1,183	1,099,478

NEW LIFE CHRISTIAN CENTRE (CROYDON)**NOTES TO THE FINANCIAL STATEMENTS**

FOR THE YEAR ENDED 31 March 2023 (continued)

8 Debtors	2023	2022
	£	£
Trade Debtors	4,076	4,076
Prepayments and accrued income	62,848	46,729
Other Debtors	25,926	28,041
	92,850	78,846
9 Creditors: Amounts falling due within one year	2023	2022
	£	£
Trade Creditors	29,533	31,479
Accruals & deferred income	43,138	30,286
Taxation & Social Security	16,244	15,475
Other Creditors	5,452	7,064
Finance Lease Creditor	-	1,747
	94,367	86,051

NEW LIFE CHRISTIAN CENTRE (CROYDON)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 March 2023 (continued)

10 **FUNDS**

(a)	Restricted	Balance as	Transfers	Income	Expenditure	Balance as	Transfers	Income	Expenditure	Balance as
		at 1st Apr				at 31st				at 31st Mar
		2021				Mar 2022				2023
		£	£	£	£	£	£	£	£	£
	Ukraine Support	-	-	7,455	7,455	-	-	7,051	3,100	3,951
	Dave Bryars	-	-	675	675	-	-	-	-	-
	Louise Bunce (Bunty)	-	-	360	360	-	-	360	180	180
	Star of Hope	-	-	150	150	-	-	169	94	75
	Serhii Chumachenko	-	-	100	100	-	-	113	113	-
	Across The Bridge (C									
	Woods)	-	-	600	600	-	-	590	300	290
	SLAWA	4	-	600	604	-	-	225	203	22
	Sarah Rossell,									
	Missionary in Russia	-	-	750	750	-	-	750	375	375
	Jodie Davies	-	-	120	120	-	-	50	50	-
	Barnabas Ministries	-	-	-	-	-	-	30	-	30
	LifeSpring International	-	-	120	120	-	-	125	60	65
	Storehouse	3,950	-	5,238	4,894	4,294	-	6,984	4,455	6,823
	African Child Trust	-	-	250	250	-	-	554	274	280
	Victor Zama	-	-	125	125	-	-	-	-	-
	Funeral Donations	-	-	-	-	-	(332)	332	-	-
	Sponsor-a-chair	-	-	-	-	-	(32,468)	32,468	-	-
	Loop System	-	-	-	-	-	(625)	625	-	-
	ACTS 435	-	-	-	-	-	-	200	200	-
	Conference	-	-	-	-	-	(20)	20	-	-

NEW LIFE CHRISTIAN CENTRE (CROYDON)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 March 2023 (continued)

 10 **FUNDS** (continued)

	Balance as at 1st Apr				Balance as at 31st				Balance as at 31st Mar
Restricted	2021	Transfers	Income	Expenditure	Mar 2022	Transfers	Income	Expenditure	2023
	£	£	£	£	£	£	£	£	£
Ukraine Response Co-Ordinator	-	-	-	-	-	(5)	2,100	2,095	-
REGENERATE – Building Fund	65,061	-	-	-	65,061	-	-	-	65,061
Deaf Ministry	-	-	20	-	20	-	20	-	40
Pastoral Care	2,900	-	1,250	850	3,300	-	1,250	480	4,070
Music Department	1,688	-	634	-	2,322	(1,830)	-	-	492
Rendezvous	1,288	-	-	1,148	140	-	100	240	-
Children's Trips	-	-	-	-	-	-	556	-	556
Christmas (OCA, Hampers, etc)	1,582	-	5,329	6,911	-	-	3,095	3,095	-
Youth Activities	1,809	-	1,010	-	2,819	-	20	237	2,602
Children's Activities	405	-	134	539	-	-	-	-	-
Noah's Ark	63	-	-	-	63	-	-	-	63
SONIC Project	1,634	(1,232)	-	-	402	(402)	-	-	-
Healing On The Streets (HOTS)	186	-	-	-	186	-	-	-	186
Christians Against Poverty (CAP) Centre	3,577	-	2,131	3,761	1,947	-	3,950	1,270	4,627
Legacy to Children	25,058	-	43	3,613	21,488	-	292	622	21,158
	109,205	(1,232)	27,094	33,025	102,042	(35,682)	62,029	17,443	110,946

NEW LIFE CHRISTIAN CENTRE (CROYDON)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 March 2023 (continued)

Ukraine Support is funds to support the people of Ukraine and those who are helping them following the Russian attack.

Dave Bryars is a former employee who is now pastoring a church, Castle Hill, in New Addington, Croydon.

Louise Bunce (known as Bunty) is a worldwide missionary.

Star of Hope is a humanitarian organisation in Bulgaria, founded by the late Emilia Manolova, a former student of our former Bible School.

Serhii Chumachenko is a former student of our former Bible School and a missionary in Ukraine.

Across The Bridge is the umbrella for Chas and Nicola Woods' ministry with Mahabba, Pastoral support of overseas missionaries and Prayer ministry that reaches out to people of other faiths.

SLAWA (South London African Women Association) is a charity founded by one of our church members to support refugee women and their families.

Sarah Rossell is involved in an English Language School.

Jodie Davies is a missionary who is involved in humanitarian work in Thailand.

Barnabas Ministries are involved in the training of Christian leaders in Kenya.

LifeSpring International runs a school that they built in Chingola, Zambia, for children who would not otherwise be able to go to school.

The Storehouse (formerly Open Hands) fund provides support for those in financial need.

African Child Trust supports widows and orphans in 7 African countries.

Victor Zama is a former student of our former Bible School ministering in Moldova. He is currently heavily involved in supporting refugees from Ukraine.

Funeral Donations given towards the funeral expenses. The transfer during the year was with the permission of the donors as part payment of the funeral expenses.

Sponsor-a-Chair was an appeal made to help purchase new chairs. The transfer during the year reflects the purchase of the chairs.

Loop System – a donation made towards a Loop System installed in the hall to help those with hearing aids. The transfer in the year reflects the purchase of the loop system.

ACTS 435 – funds received for sofa/seats for a member of the congregation.

Conference – a restricted contribution towards a conference. The transfer during the year was with the permission of the donor, as part payment of the conference expenses.

NEW LIFE CHRISTIAN CENTRE (CROYDON)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 March 2023 (continued)

Ukraine Response Co-Ordinator – funds received and used to employ someone to help the Ukrainian immigrants. The transfer during the year was with the permission of the donor for this purpose.

REGENERATE is our proposed redevelopment of NLCC site. Funds were raised for the Planning Permission.

Deaf Ministry – funds given specifically for our Deaf Ministry

Pastoral Care: started by a terminally ill member of the church, this these funds are for helping our congregation members who need pastoral care.

Music Department: specifically for use by the music department. The transfer during the year was to purchase speakers as specified by the fund.

Rendezvous is an activity group for the elderly.

Children's Trips: donations towards Children's Trips.

Christmas (OCA, Hampers etc) is a fund that was collected to give Christmas Hampers and gifts out to the needy.

Youth Activities: funds given specifically for use by the Youth Department.

Children's Activities are Power House and other activities.

Noah's Ark is a parent and toddler group.

SONIC Project is a Music Studio that is has been built on the 1st floor of the Centre. The equipment purchased for this have been capitalised and the transfers reflect the depreciation.

Healing On The Streets (HOTS) is a group of Christians that go into the streets to prayer for people who want healing.

Christians Against Poverty (CAP) fund is for our Centre Manager to use to provide for CAP clients.

The Legacy to Children was left for the work of children by the late Alice McDonald.

NEW LIFE CHRISTIAN CENTRE (CROYDON)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 March 2023 (continued)

10 (b) Unrestricted

	Balance as at 1st Apr 2021				Balance as at 31st Mar 2022				Balance as at 31st Mar 2023
	£	Transfers £	Income £	Expenditure £	£	Transfers £	Income £	Expenditure £	£
Designated	51,727	-	103,920	96,768	58,879	(205)	106,426	108,699	56,401
Undesignated	1,489,129	1,232	955,959	942,379	1,503,941	35,887	1,666,593	934,587	2,271,834
	1,540,856	1,232	1,059,879	1,039,147	1,562,820	35,682	1,773,019	1,043,286	2,328,235

11 NET ASSETS

The balances carried forward on the various funds are held as follows:

	Fixed Assets 2022 £	Other Net Assets 2022 £	Total 2022 £	Fixed Assets 2023 £	Other Net Assets 2023 £	Total 2023 £
Restricted funds	-	102,042	102,042	-	110,946	110,946
Unrestricted funds	<u>1,099,478</u>	<u>463,342</u>	<u>1,562,820</u>	<u>1,727,565</u>	<u>600,670</u>	<u>2,328,235</u>
	<u>1,099,478</u>	<u>565,384</u>	<u>1,664,862</u>	<u>1,727,565</u>	<u>711,616</u>	<u>2,439,181</u>

NEW LIFE CHRISTIAN CENTRE (CROYDON)**NOTES TO THE FINANCIAL STATEMENTS**

FOR THE YEAR ENDED 31 March 2023 (continued)

12 OPERATING LEASES

The operating lease charges for the year were:

	2023	2022
	£	£
Hire of plant and machinery:	<u>14,400</u>	<u>10,968</u>

The total future minimum lease payments under non-cancellable operating leases are payable:

	2023	2022
	£	£
Within one year	12,000	14,400
between 1 and five years	-	12,000
Total	<u>12,000</u>	<u>26,400</u>

13 PENSION SCHEME ARRANGEMENTS

The charity operates a defined contribution pension scheme and a stakeholder pension scheme. The assets of the schemes are held separately from those of the charity in independently administered funds. The pension cost charge represents the contributions paid by the charity to the funds and amounted to £40,644 (2022: £41,398).

NEW LIFE CHRISTIAN CENTRE (CROYDON)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 March 2023 (continued)

14 RELATED PARTY TRANSACTIONS

Trustees

During the period, trustees and persons with a family connection received the following amounts from the charity as a result of their employment by the charity:

	2023	2022
	£	£
Trustee		
<u>Gross Remuneration</u>		
M Rossell	47,751	47,072
<u>Pension</u>		
M Rossell	3,856	3,819
<u>Private Medical Cover</u>		
M Rossell	1,211	1,248

All payments made to the trustees were as provided for in Paragraph 26 of the Articles of Association of the charity.

No trustees claimed any expenses relating to their role as trustees (2022: none). One trustee claimed expenses of £336 (2022: £143) in their role as an employee.

During the year, total unrestricted income of £19,690 (2022: £29,615) was received from trustees. There was a total of £1,335 restricted donations received from trustees (2022: £480).

Payments to Key Management Personnel

In addition to the above, total employee benefits to non-trustee key management personnel during the year was £288,363 (2022: £328,688). Relatives of non-trustee key management personnel received employee benefits of £66,786 (2022: £90,091).

Grants

Grants totalling £7,774 made up of £7,500 regular support, £274 restricted donations (2022: £7,750, made up of £7,500 regular support, £250 restricted donations) were made to the African Child Trust during the year. The trustees Kunle Onabolu and Chima Amiaka are also trustees of this organisation.

Grants totalling £6,875 made up of £5,000 regular support, £500 one-off grant for a Youth Camp and £375 restricted donations (2022: £5,750, made up of £5,000 regular support and £750 restricted donations) were made to Sarah Rossell (a sister of Mark Rossell, a Trustee of this organisation) during the year.

Lease

40 Tamworth Road was leased to the African Child Trust from 7th November 2014 for £6,988/year. The trustees Kunle Onabolu and Chima Amiaka are also trustees of this organisation.

NEW LIFE CHRISTIAN CENTRE (CROYDON)**NOTES TO THE FINANCIAL STATEMENTS**

FOR THE YEAR ENDED 31 March 2023 (continued)

15 GRANTS PAYABLE

	2023	2022
	£	£
All grants were made from the Church. They may be analysed as follows:		
Individuals (see note 15(a))	95,143	90,801
Institutions (see note 15(b))	22,272	21,974
	<u>117,415</u>	<u>112,775</u>

(a) Individuals

During the year, grants totalling £95,138 (2022: £90,801) in aggregate were made to a total of 46 (2022: 54) individuals. The grants were made for the following purposes:

Purpose	No. of grants	2023	No. of grants	2022
		£		£
Missions Support	17	90,688	19	85,907
Relief of Financial Need	159	4,455	35	4,894
		<u>95,143</u>		<u>90,801</u>

(b) Grants to Institutions

During the period, grants totalling £22,230 (2022: £21,974) in aggregate were made to the following institutions. The purpose of all grants to institutions was Missions Support.

Institutions	2023		2022	
	No.	£	No.	£
African Child Trust	13	7,774	14	7,750
Central African Mission	5	2,000	5	1,667
Life Support	5	5,742	5	6,333
LifeSpring International	1	60	2	120
SLAWA	16	1,802	17	1,954
Star of Hope Foundation	13	4,894	11	4,150
		<u>22,272</u>		<u>21,974</u>