

ANNUAL REPORT AND ACCOUNTS

Every life

For year ending 31st March 2021



EVERY LIFE INTERNATIONAL (A company limited by guarantee)

Registered Address:
9 Hampstead Close
Fairford Leys
Aylesbury
HP19 9BQ

Charity number (England & Wales):
1139406

Company Registration Number (England & Wales):
7390175



STRENGTH FOR TODAY, BRIGHT HOPE FOR TOMORROW



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FOREWORD from CEO Nicola Neal

This has been another difficult year due to the ongoing effects of Covid-19 on communities for whom life was already a struggle. We have, however, been encouraged by the progress we have seen in the communities we support and story after story of hope and transformed lives despite the circumstances.

As we begin to emerge from the tangled restrictions and challenges of Covid, we want to recognise what a hard time this was for many. How do you socially distance in a slum? How do you support your family while unable to travel to find work? How do you practice good hygiene when clean water is in short supply? Our teams and the many people we support have had to face these questions over and over again in the last couple of years. Despite all this, I have been overwhelmed by the community spirit rising in the slums, the resilience of people who have so little, as well as the hope that only Jesus can bring in such a crisis.

With over 2000 emergency food-for-a-week parcels handed out to starving families, 300 children's home school booklets distributed, countless support calls and ongoing remote social support it's been a busy year! Through it all, I have been so grateful for our Community Champions. At times, when our teams were unable to enter the communities we serve, our Champions were our hands and feet on the ground. At Every Life, we have always held friendship with those we work with as a key value and this has enabled our work to thrive despite the lack of immediate contact.

As we look ahead, I am excited to see a firm foundation of community and mutual support that Covid-19 has helped develop throughout the communities we support. I am sure this will act as a springboard to see more lives transformed and released from poverty as people work together to bring lasting change.

Nicola Neal - CEO



REFERENCE AND ADMINISTRATIVE DETAILS

The Trustees present their report and financial statements for the year ended 31 March 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's memorandum and articles of association, the Companies Act 2006 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)" (as amended for accounting periods commencing from 1 January 2016).

TRUSTEES

Simon Call (chairperson)
Rebekah Hammett
Simon Neal
Michael Peters
Stephen Wood (Retired 24th October 2021)
Emma Flint
Tim Shorey

CHIEF EXECUTIVE OFFICER

Nicola Neal

CHARITY NUMBER

1139406

(England & Wales)

COMPANY NUMBER

7390175

(England & Wales)

REGISTERED OFFICE

9 Hampstead Close
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OBJECTIVES

Over 700 million people worldwide live in poverty. Poverty is when your resources fall below your minimum needs. It means not being able to afford rent, food, or essentials for your children. It means waking up each day facing insecurity, uncertainty, and impossible decisions. It means marginalisation and discrimination because of your circumstance. **Poverty buries potential.**

Founded in the slums of Kampala, Uganda in 2009, Every Life is a Christian charity committed to seeing individuals, families, and whole communities transformed. We believe that no matter where you are born, every life has God-given potential, but too often it gets buried under the dirt of life, circumstances, poverty, and pain. Through building relationships, meeting practical needs, and empowering people to become changemakers in their own community, we love to bring that potential to light in people's lives. Through our three key areas of work: Frontline, Life Groups, and our ever-expanding Champions Program, we seek to enable people to find 'strength for today' as well as discover a fresh 'hope for tomorrow'.

We have mission bases in Kampala (Uganda) and Kisumu (Kenya) and are in the process of researching mission bases in Kigali (Rwanda) and London (UK), with the International Office based in Aylesbury (UK). We work with people of all faiths, or none, irrespective of race, tribe, culture, gender, age, or social position. Wherever we work, the specifics may look different – as the needs are always different – but our model always follows the same three steps.

STEP 1: FRONTLINE

Frontline is about building meaningful, genuine relationships and is the basis for everything we do. Our teams spend time in the communities, connecting, meeting new families, helping with practical needs, and praying with people. Listening and building trust, they are equipped to walk through tough situations with people, ranging from sickness and hunger to domestic violence or bereavement.

STEP 2: LIFE GROUPS

Our Life Groups are a place for people to support each other, find strength through friendship and feel a sense of belonging within a community. The people we meet are passionate about their neighbourhoods and Life Groups provide opportunities to learn new skills and receive training on a variety of topics including nutrition, parenting, and income generation. We call this 'holistic discipleship'. Those who are interested can also engage with a small 'house church' setting, where they receive bible teaching and support each other practically and spiritually.

STEP 3: COMMUNITY CHAMPIONS

We long to see people transformed and empowered to serve others, so we do everything we can to inspire, equip and support our Community Champions. Members of the community who have already seen transformation in their own lives, our Champions support their friends and neighbours by working to bring about more change, first in their families, and then in the wider community. Seeking to become partners, we work alongside them to see long-term, sustainable change, knowing that their leadership will bring more transformation than we ever could.

Every Life International achieves its objectives by working with partner organisations in Uganda and Kenya. Every Life Uganda is a registered NGO (registration number (10056) S591/10491) and Every Life Kenya is registered as a Trust (registration number 1387). More information about these partnerships operations can be found in the structure, governance and management section on pages 16-17.

OUR CHARITY OBJECTS

To advance the Christian faith in accordance with the statement of beliefs appearing in the schedule hereto in Uganda and in such other parts of the world as the trustees may from time to time think fit.

To relieve sickness and financial hardship and to promote and preserve good health and education by the provision of funds, goods or services of any kind in Uganda and in such other parts of the world as the trustees from time to time may think fit and fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the charity.

KAMPALA, UGANDA



“ **EVERYTHING IS CHANGING IN MY HOME! MY HUSBAND USED TO BEAT MY CHILDREN BUT NOW I FIND THEM READING THE WORD OF GOD TOGETHER. PRAISE THE LORD!** - Medina* ”

Since 2009, Every Life has been working in the slums of Kampala. We are now working in seven communities - Katoogo 1, Katoogo 2, Kasubi, Banda, Luzira, Kitintale and Kawanga. In these slums, poverty can be extreme, education - hard to access, medical treatment - unaffordable and employment – irregular, in addition to many social problems. Amid these challenging circumstances, the people we meet are resilient, resourceful, and passionate about their communities. Everything we do is built on a foundation of genuine, meaningful connection, so each of our key areas of work are centred around relationship. Our ‘Dream Centre’ built from sustainable local materials in one of the slum communities provides a focal point for many of our programmes and groups – serving as a safe place for healthy community to be developed.

The past year has only served to worsen many problems in the slum communities. For many families who live hand to mouth, lockdowns meant immediate risk of starvation. For others, although they managed to continue to work, extra medical costs were completely unaffordable. As for the children, as they approach two years out of the classroom, our team has intervened in more child abuse and social cases than ever before. Things have looked a little different but we are glad we were able to support those most in need at this tough time.

FRONTLINE

Our Frontline work mostly consisted of food aid over the past year. We were able to provide over 2000 emergency food-for-a-week parcels to struggling families. Our team also responded to emergency calls and stepped in to support where restrictions allowed with medical emergencies, domestic abuse cases, and much more. Our network of Champions living in the slums were invaluable as hands and feet on the ground distributing parcels and alerting our social workers to issues while we were only able to support them remotely.



*names have been changed to protect those featured

KAMPALA, UGANDA

LIFE GROUPS

In each community we have a group of 20-40 people who meet every week. For much of the last year this hasn't been possible due to restrictions in Uganda. As these groups were already well established they served as good community support for each other through the tough times. We heard many stories of groups bringing food to their sick members to help them isolate as well as families sharing with those who didn't have enough to eat. Many still met in groups of 2-3 people when possible to pray and read the bible together. Throughout lockdown we were able to send audio bible teaching as well as some written material to our groups. As we emerged from lockdown we were able to support some families with micro-grants to enable them to restart their businesses and get back



on track. This was a really positive programme and saw families able to invest capital to rebuild after lockdown.

CHILDREN'S GROUPS

Although we were not able to meet in large numbers we were able to support remotely. We provided the many children we know with homeschooling packs. For many this was the only teaching they have received in almost two years. These included some school work as well as bible teaching and an opportunity to write a letter back to our team if they were facing issues at home that they needed help with. Sadly there were many cases of neglect and abuse reported but our team was able to bring support where needed. These were given to over 160 children and families.

MAUREEN'S STORY

During lockdown in Kampala, travel was very restricted and many people in the slum communities became unable to work and were quickly unable to feed their families. With many facing starvation and homelessness we used COVID-19 relief donations to fund over 2000 emergency food-for-a-week parcels that our Champions were able to distribute. Maureen who received a food parcel told us that through this situation she has learned to share even the little she has, saying that *"Even what I receive, sometimes as small as it is, I share it far with other people who have less"*. She would share her food with and pray for a family with two young children who had been struggling during the lockdown. Maureen explains that prayer was her agenda in this challenging time, *"I prayed that God can provide for me so that I can be a provision to many others"*.



SHANA'S STORY

Shana's mum, one of our Champions, is a Christian and her dad was a Muslim. Shana (age 10) received one of the Every Life children's booklets in lockdown and studied it with her family. They would sit down together, going through the bible sections verse by verse and discussing it. Hearing the words from this booklet and seeing the transformation Jesus was bringing in his family, Shana's father decided to give his life to Jesus. Since then, he has changed significantly, got a job and they are thriving as a family. Learning about prayer through the same booklets, they decided to start a prayer gathering and now as a group, they pray and fast twice a week, and meet to worship and pray for their community. Going between the different homes each week to pray, they have seen an incredible change in their community. One of the ladies from the group told us that her husband decided to give his life to Jesus as a result of seeing them praying and worshipping in his own home.

"I LEARNT HOW TO OVERCOME SITUATIONS THROUGH PRAYER. I'VE SEEN MY FAMILY CHANGE AND WE ARE MORE UNITED THAN EVER."

- Shana

KAMPALA, UGANDA

Alongside these weekly groups, we run various courses throughout the year.

NUTRITION

This year with food shortages our nutrition programme has been more needed than ever. 85 children were able to put life-limiting malnutrition behind them after participating in our nutrition programme. It was a challenge to deliver training from a distance to support parents to make a change for good however our Nutrition Champions were a great help in this. We then provided a food packet for them to take home each week, so they can cook nutritious meals for their families and ensure that the children don't fall back into malnutrition.



COMMUNITY CHAMPIONS

We now have 27 community champions across Kampala. Most of our champions have experienced first-hand the impact our programmes – and an encounter with Jesus – can have. As members of the community, they are then able to relate to people, and influence change, in a powerful way.

Some of our champions are trained in specific skills. We have health and nutrition champions who are trained to look out for signs of malnutrition and equipped to address the issues. We also have discipleship, children's and social champions who assist us in different ways as they look out for their neighbours.

Over the last year our champions have been invaluable as our hands and feet on the ground. Many worked hard to ensure that everyone in need got a food parcel and helped to distribute these among their neighbours. Many also took initiative and stepped up while our team was unable to visit. Some gathered the local children to teach them, others organised meals for the sick while others still even carried sick friends hours on foot to the nearest hospital while transport was banned during the lockdown.

This year we began to see the fruit of our first apprenticeship programme with our newly graduated apprentices taking on the running of their local Life Groups and discipleship fellowships. We have been pleased to see them leading so well and earning new respect from their neighbours as they share all they learnt and are witnesses to the change Jesus has brought in their families. We plan to continue with this programme.



KAMPALA, UGANDA

GOAT FARM

In June 2020 we were able to start an income generation project in Uganda due to the support of a generous trust. We want to see our local teams empowered to raise their own income. We are also glad to see this project feeding into the local economy through employing local goat herders and other support staff. We are beginning to see income from this project now and are excited to see it grow to support our work in the slums of Kampala.



THE YEAR AHEAD

As we continue to emerge from ongoing covid restrictions our aim is to help families rebuild. We are excited to be able to be back in the slums more as a team although we are already seeing that we will have our hands full with a number of social issues that have developed in lockdown. We are keen to continue to support children as they re-enter the education system after so long away and hope to increase our children's work to ensure that we still have a point of contact to support these children.

We have been able to gather our discipleship fellowships centrally on a Sunday morning for worship and teaching. This has been very positively received and we hope to be able to develop this further this coming year.



KISUMU, KENYA



Every Life began working in Kisumu in 2017. In Kenya, 20.9% of the population lives in 'absolute poverty' – in Kisumu that number is three times higher. Kisumu's under-five mortality rate is 79 per 1000, almost double the Kenyan average. Kisumu has been ravished by HIV. 16.3% of the population has it, compared to the national prevalence rate of 4.9%. In the community where Every Life works – Kochieng – almost an entire generation has been lost. Leaving elderly widows caring for their young grandchildren.

Our team is led by Rose, a trained social worker who grew up in a slum in Nairobi herself. This first-hand experience gives Rose a real insight into the problems and struggles faced by the families we support. Rose is supported by a small team who work tirelessly to see change in Kisumu.

FRONTLINE

Each week our team will spend time around the community of Kochieng in Kisumu, meeting new families, children, and widows and continuing to develop strong relationships with those we already know. This year was a little different due to restrictions and our team spent more of their time distributing support parcels from a distance for those struggling to earn an income in lockdown. Many of the elderly individuals in the

JULIET'S STORY*

When Juliet, one of the elderly women living in Kochieng, lost her husband, she was left alone and had no children to care for her as she grew older. She didn't have friends, and other family members had rejected her. People would take advantage of her lack of mobility and use Juliet's small amount of land for themselves. Juliet would say "I will die of being dirty as there is no one to wash me, no one to cook for me or take care of my house".

The Every Life team began to visit Juliet every week, bringing food and taking care of her. Juliet did not have anyone to listen to her, so she would share her issues with the team and they would listen and encourage her. Today Juliet knows if she needs anything she can call our team. Recently, our life group has been going to spend time with Juliet, clean her house and take care of her. Our team has also worked with the village chief to make sure her land and home are not exploited or taken away from her.



*names have been changed to protect those featured

KISUMU, KENYA

community live alone and struggle to care for themselves. Our team will regularly spend time listening and supporting these individuals. Over time we have been able to bring in family and community members who are now following our example and beginning to care for the elderly of their own accord. It is encouraging to see the whole atmosphere in this community begin to shift as time goes on. As additional needs arise within the community, the team is well-placed to connect people with the services and support they need whether that be medical attention or house repairs.

LIFE GROUPS

Each week 25 women meet together in our life group for young widows. Although this has had to stop and start many times this year the ladies have been a supportive community to each other despite the lack of meetings. Their business teaching ended and many were able to launch their new businesses as we came out of lockdown. For many this new business means they are empowered to provide for their families and many have found much confidence through this. In addition to this, all the ladies also join in with our discipleship group; allowing space to explore the bible, encounter Jesus and support each other to grow in faith.



people pushed further into poverty. Over the year ahead, as poverty worsens rather than improves, our focus will be meeting immediate needs. This will continue to involve supporting families with weekly food parcels – and we hope that we'll be able to support 50 families. As soon as lockdown restrictions are lifted, we want to launch three Life Groups – with one targeting men who are often absent from family life (as a result of fishing being the main occupation). And, with so many potential life-changing champions in our life groups, this year we want to equip three more Community Champions. We also hope to buy a car to increase the capacity of our team.

CHILDREN'S CLUB

Throughout the year, every Saturday, between 100 and 150 come to our children's club. This is an opportunity to have fun, learn from the Bible, and join in with games and activities. We also talk about issues such as health, relationships, and child protection. Children meet in age-related groups to talk about relevant issues for each age range including health, relationships, sex education, and HIV prevention. During the lockdown, our team was able to perform home visits when meeting in large numbers wasn't possible which was very appreciated by the families and children who were struggling.



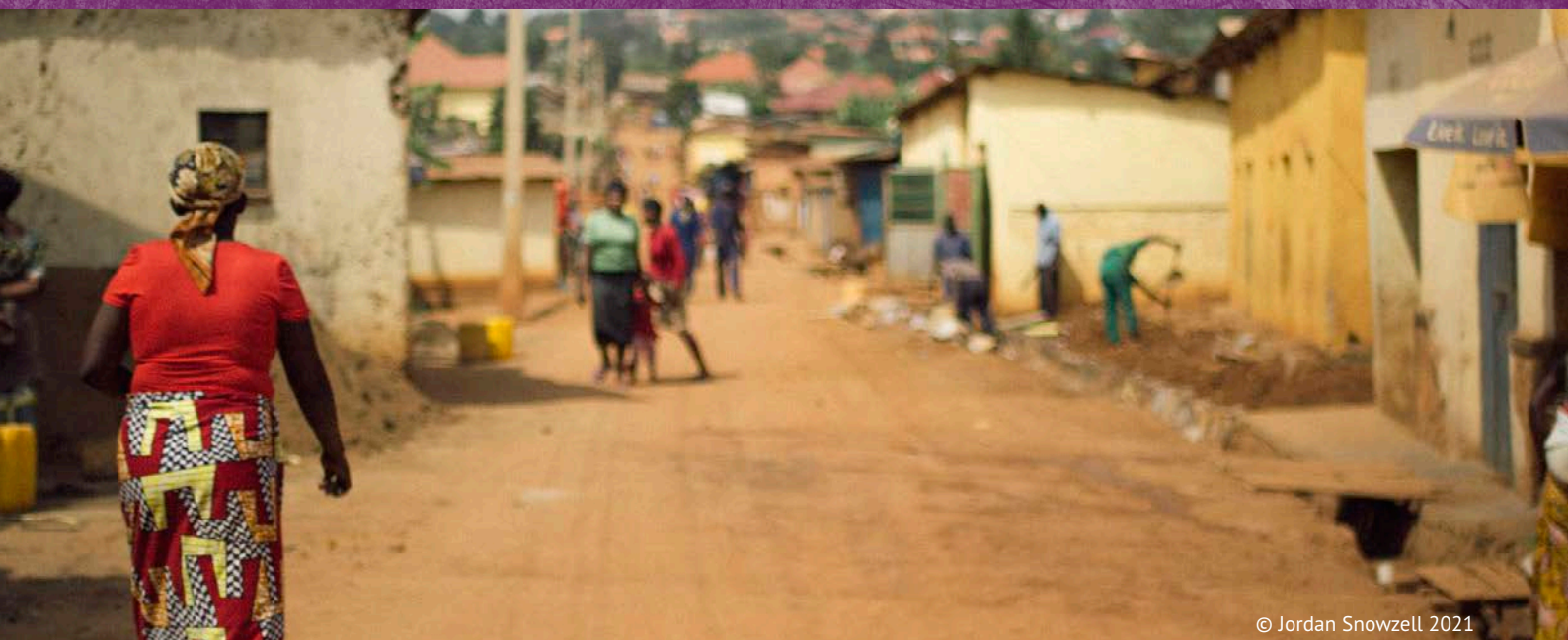
COMMUNITY CHAMPIONS

We now have three champions in Kenya who work hard to support their neighbours. One is responsible for managing the group's savings scheme which offers small loans to the members when needed while the other two assist our team in different ways.

THE YEAR AHEAD

We have plans to grow our work in Kisumu significantly over the next three years – this begins with supporting families in the Kochieng Community to recover from the impact of COVID-19, with many

OTHER BASES



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RWANDA

It is part of our longer-term vision to have bases in many different countries. Prior to the pandemic, Emma, a member of our team and qualified social worker spent time in Rwanda, developing connections with existing organisations and exploring whether there was a need for Every Life to establish a mission base. While the COVID-19 pandemic is ongoing, Emma's role in pioneering a possible mission base in Rwanda is on hold, and we intend to continue this process in the future. For now, we are prayerfully waiting for the right time to push forward with this again.

LONDON

Development with our London base continues to be on pause. We very much see this as a period of hibernation and intend to relaunch in the future – building on connections already established with other local organisations and prayerfully considering the best approach to supporting families, introducing life groups, and equipping community champions. In the meantime, we have worked to ensure that the families who have been supported by us have the opportunity to be connected to a local church for continued support.



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STRUCTURE GOVERNANCE & MANAGEMENT

Every Life International is a charitable company limited by guarantee. The Company was established under a Memorandum of Association which established the objects and powers of the Charitable Company and is governed under its Articles of Association. None of the Trustees has any beneficial interest in the company. In the event of the company being wound up, members are required to contribute an amount not exceeding £10.

The Directors of the Company are also Charity Trustees for the purpose of charity law and under the company's Articles are known as Members of the Management committee. There are an additional four Members who are not Trustees, Elizabeth Neal, Brynmor Lloyd Neal, Catherine Grant and Nicola Neal (CEO).

Trustees usually meet 3-4 times a year, with the non-trustee members only joining them for the Annual General Meeting with the exception of the CEO who is present at all meetings. Trustees are always members; members are not always trustees. Trustees serve a three-year term – and then can stand for immediate re-election. Members stay members until they resign, are removed by other members, or are deceased.

Trustees are appointed by existing trustees, and are chosen because of their ability to provide effective direction and oversight to Every Life. We expect all trustees to embrace the vision and values of Every Life, and seek a balance of skills and experiences. We believe it's important to always have some trustees from supportive churches and with international development experience. As well as bringing their particularly skills and experiences to Every Life, specific training programmes are also identified, which the trustees can participate in, to further enhance their ability to effectively perform their role as trustees. All trustees have visited at least one of our overseas mission bases, some for extended periods. In addition to the normal requirements Every Life trustees are also expected to go above and beyond and as such are often attending charity events, prayer meetings and checking in especially on senior leadership to ensure they are well supported. We believe this is essential to the efficient fulfilment of our objectives.

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

Within the parameters of the strategic plan and agreed budget, the trustees have delegated the day-to-day management of Every Life to the CEO. The CEO, together with the Non-Executive Director, Director of Operations and Director of Finance form an Executive Team and are considered to be the key management personnel.

Every Life International achieves its objectives by working with partners organisations in Uganda and Kenya. Every Life Uganda is a registered NGO (registration number (10056) S591/10491) and Every Life Kenya is registered as a Trust (registration number 1387). Our mission bases in Africa are overseen by the Every Life Uganda leadership team, and they are currently responsible for overseeing the registration of an NGO in Rwanda.

Every Life International, Every Life Uganda and Every Life Kenya each have their own board of trustees. Every Life International has partnerships agreements with both organisations which set out expectations, reporting and accountability between the organisations.

STRUCTURE GOVERNANCE & MANAGEMENT

All organisations that are part of the Every Life family share common vision, values and approach, and although the necessary contractual agreements are in place, it's the strong relational connection that makes Every Life thrive.

Every Life International provides Every Life Uganda and Every Life Kenya with grants, according to the budget that has been agreed. Mission bases provide regular reports with how grants have been used and information that enables us to monitor progress.

Every Life Uganda is building relationships with other NGOs that operate in Kampala in order to work together to achieve more than we can apart. In addition to this they have strong relationships within local and national government.

We are committed to ensuring that the majority of personnel in our mission bases overseas are nationals. We strongly believe that they are best placed to identify needs in their communities, develop effective solutions, and lead programmes. The training of local staff is always a top priority. Currently 90% of our staff in Kampala are Ugandan and in Kisumu 100% are Kenyan. The majority of indigenous personnel are employed members of staff, while non-nationals in Uganda are volunteers and raise support from relatives, friends, and churches in their own countries.

POLICY, PROCEDURES AND RISK MANAGEMENT

During 2019 all policies and procedures were reviewed by the charity's legal advisors. No major concerns were identified, and only a small number of minor modifications were required.

Trustees regularly review identified risks and implement procedures designed to minimise or manage them. The trustees consider financial stability to be the greatest risk as the Charity is funded primarily by donations. This risk is mitigated by monitoring income, expenditure and cash flow closely, setting realistic annual budgets (and reviewing regularly), maintaining an unrestricted fund balance that allows for fluctuation in donor income, and having a proactive, and prayerful, fundraising strategy.



FINANCIAL REVIEW

FUNDRAISING AND INCOME SOURCES

Due to the pandemic, many of the usual fundraising events and methods we rely on were no longer possible. We are so grateful to our many faithful supporters who rallied around to help our work to continue. This year we saw an income of £280,211. This is an increase of 3% compared to 2019-20.

Of this income, £123,340 was unrestricted. This invaluable income enables us to assign funds where the need is greatest and the vast majority was given by generous individuals and churches. Some also came from a business that supported us through a proportion of the profits from the sale of a specific product. Only 3.7% came from the UK furlough scheme.

Our restricted income was £156,871 of which the majority was from Trusts and Foundations who support our work through both large and small grants towards specific projects. 22% of this income was raised in a campaign to enable us to provide the aid needed in Uganda and Kenya during the height of Covid-19. We also receive a number of regular and one-off donations from individuals and churches towards specific projects each year. These donations represent another 10% of our restricted income.

We are regulated by the Fundraising Regulator and as such are committed to conducting our fundraising to the highest standards. To date, we have received no complaints related to our fundraising.

EXPENDITURE

This year we saw a decrease in expenditure of £31,281 compared to 2019-20 giving a total expenditure of £252,438. This was due to some budgeted programmes being unable to run as well as decreased staffing costs due to the furlough scheme. We also pulled back our spending in many areas as we assessed our ability to fundraise during the pandemic and prioritised the increased need for aid in Uganda and Kenya.

RESERVES POLICY

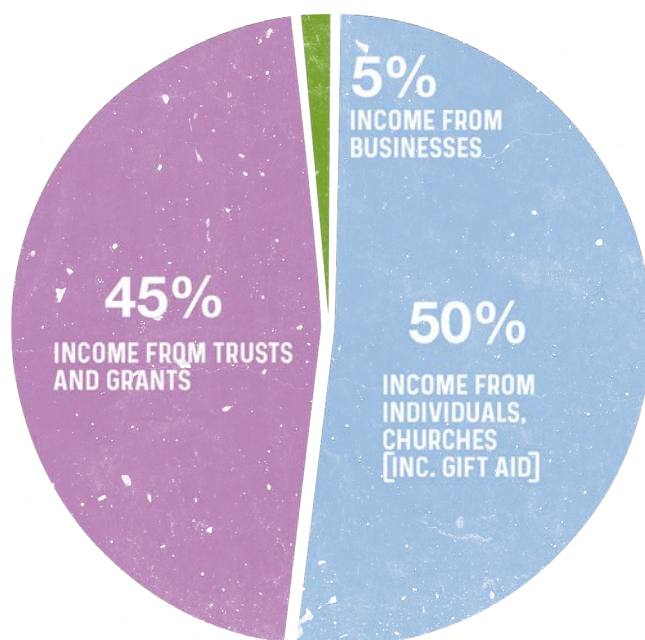
Every Life has a reserves policy to ensure that the charity has sufficient funds to meet our financial commitments and demonstrate our financial sustainability for the future. An active balance of £40,000 from unrestricted funds is held to mitigate against unforeseen financial difficulties. Furthermore, the reserves balances serve to ensure that excessive unrestricted funds are not held without a specific reason. The balance of £40,000 was decided by trustees as a suitable amount roughly equal to two months of the total expenditure, this is restricted and unrestricted. This was updated this year through a risk review of our various running costs. This year we have ended with £69,790 in unrestricted reserves. This is higher than our policy however we deem this to be appropriate given the current economic instability and difficulty in raising funds in the usual manner.

The trustees' report was approved by the Board of Trustees.

Mr Simon Neal

Trustee

Dated: 11 January 2022



“

**NOW I WANT TO HELP SEE
OTHER PEOPLE'S LIVES
CHANGE TOO, LIKE MINE HAS.
JUST AS EVERY LIFE AND JESUS
HAVE HELPED ME, I NOW
WANT TO HELP OTHERS.**

”

- DANIELA *

Every life

**STRENGTH FOR TODAY
✦ BRIGHT HOPE FOR TOMORROW ✦**

info@everylife.org.uk | 03333 442505 | everylife.org.uk | Every Life International is a registered charity, number 1139406 and a private company limited by guarantee, registered in England and Wales, number 7390175.

*names have been changed to protect those featured

EVERY LIFE INTERNATIONAL

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF EVERY LIFE INTERNATIONAL

I report to the Trustees on my examination of the financial statements of Every Life International (the Charity) for the year ended 31 March 2021.

Responsibilities and basis of report

As the Trustees of the Charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Charities Act 2011 (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 the Institute of Chartered Accountants, which is one of the listed bodies.

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

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



Nicholas Corden ACA

First Floor, Sheraton House
Lower Road
Chorleywood
Hertfordshire
WD3 5LH

Dated: 31 January 2022

EVERY LIFE INTERNATIONAL

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds general 2021 £	Unrestricted funds designated 2021 £	Restricted funds 2021 £	Total Unrestricted funds general 2021 £	Unrestricted funds designated 2020 £	Restricted funds 2020 £	Total
<u>Income from:</u>								
Donations and legacies	2	114,682	-	156,871	271,553	87,956	177,056	265,012
Fundraising events		8,658	-	-	8,658	7,248	-	7,248
Total income		123,340	-	156,871	280,211	95,204	177,056	272,260
<u>Expenditure on:</u>								
Raising funds	3	5,356	-	-	5,356	5,587	-	5,587
Charitable activities	4	80,291	-	166,791	247,082	107,341	168,933	278,132
Total resources expended		85,647	-	166,791	252,438	112,928	168,933	283,719
Net incoming/(outgoing) resources before transfers		37,693	-	(9,920)	27,773	(17,724)	8,123	(11,459)

EVERY LIFE INTERNATIONAL

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds general 2021 £	Unrestricted funds designated 2021 £	Restricted funds 2021 £	Total Unrestricted funds general 2021 £	Unrestricted funds designated 2020 £	Restricted funds 2020 £	Total
Net incoming/(outgoing) resources before transfers		37,693	-	(9,920)	27,773	(17,724)	(1,858)	8,123
Gross transfers between funds		(3,330)	3,330	-	-	-	-	-
Net income/(expenditure) for the year/ Net movement in funds		34,363	3,330	(9,920)	27,773	(17,724)	(1,858)	8,123
Fund balances at 1 April 2020		35,427	370	47,456	83,253	53,151	2,228	39,333
Fund balances at 31 March 2021		69,790	3,700	37,536	111,026	35,427	370	47,456
								83,253

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

EVERY LIFE INTERNATIONAL

BALANCE SHEET

AS AT 31 MARCH 2021

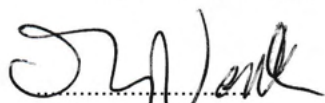
	Notes	2021 £	£	2020 £	£
Current assets					
Debtors	9	394,217		87,806	
Cash at bank and in hand		111,049		87,128	
		<u>505,266</u>		<u>174,934</u>	
Creditors: amounts falling due within one year	10	<u>(134,240)</u>		<u>(91,681)</u>	
Net current assets			371,026		83,253
Creditors: amounts falling due after more than one year	11		(260,000)		-
Net assets			<u>111,026</u>		<u>83,253</u>
Income funds					
Restricted funds	14		37,536		47,456
Designated funds	15		3,700		370
General unrestricted funds			69,790		35,427
			<u>111,026</u>		<u>83,253</u>

The Charity is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021. No member of the Charity has deposited a notice, pursuant to section 476, requiring an audit of these financial statements.

The Trustees acknowledge their responsibilities for ensuring that the Charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the Charity as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the Charity.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 31/1/2022



Mr Simon Neal
Trustee

Company Registration No. 07390175

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

Charity information

Every Life International is a charitable company limited by guarantee incorporated in England and Wales. The registered office is 9 Hampstead Close, Fairford Leys, Aylesbury, Buckinghamshire, HP19 7BQ.

1.1 Accounting convention

The accounts have been prepared in accordance with the Charity's memorandum and articles of association, the Companies Act 2006 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)" (as amended for accounting periods commencing from 1 January 2016). The Charity is a Public Benefit Entity as defined by FRS 102.

The Charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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 accounts 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.

Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

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.

1.4 Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the items of income have been met, it is probable the income will be received and the amount can be measured reliably.

1.5 Resources expended

Expenditure is accounted for on an accruals basis and has been classified under the headings that aggregate all costs related to the category. Where support costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks and bank overdrafts.

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

1.7 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost.

1.8 Retirement benefits

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

2 Donations and legacies

	Unrestricted funds general 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds general 2020 £	Restricted funds 2020 £	Total 2020 £
Donations and gifts	105,400	56,871	162,271	87,956	65,193	153,149
Grants received	9,282	100,000	109,282	-	111,863	111,863
	<u>114,682</u>	<u>156,871</u>	<u>271,553</u>	<u>87,956</u>	<u>177,056</u>	<u>265,012</u>

3 Raising funds

	Unrestricted funds general 2021 £	Unrestricted funds general 2020 £
<u>Fundraising</u>		
Staging fundraising events	5,356	3,494
Other fundraising costs	-	2,093
	<u>5,356</u>	<u>5,587</u>

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

4 Charitable activities

	Operations in Uganda 2021 £	Operations elsewhere 2021 £	Total 2021 £	Operations in Uganda 2020 £	Operations elsewhere 2020 £	Total 2020 £
Direct charitable expenditure	6,000	886	6,886	10,407	10,975	21,382
Grant funding of activities (see note 5)	120,450	11,941	132,391	112,016	9,332	121,348
Share of support costs (see note 6)	102,853	-	102,853	118,640	13,415	132,055
Share of governance costs (see note 6)	4,952	-	4,952	3,012	335	3,347
	<u>234,255</u>	<u>12,827</u>	<u>247,082</u>	<u>244,075</u>	<u>34,057</u>	<u>278,132</u>
Analysis by fund						
Unrestricted funds - general	79,405	886	80,291	89,479	17,862	107,341
Designated funds	-	-	-	-	1,858	1,858
Restricted funds	154,850	11,941	166,791	154,596	14,337	168,933
	<u>234,255</u>	<u>12,827</u>	<u>247,082</u>	<u>244,075</u>	<u>34,057</u>	<u>278,132</u>

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

5	Grants payable	Operations in Uganda 2021 £	Operations elsewhere 2021 £	Total Operations in 2021 £	Operations in Uganda 2020 £	Operations elsewhere 2020 £	Total 2020 £
	Grants to institutions:						
	Grants paid to EL Uganda - Slum transformation and other	75,511	-	75,511	87,826	-	87,826
	Grants paid to EL Uganda - Family centre	170	-	170	3,185	-	3,185
	Grants paid to EL Uganda - Child and family sponsorship	7,950	-	7,950	13,506	-	13,506
	Grants paid to EL Uganda - Dream Centre & UK mission	3,393	-	3,393	411	-	411
	Grants paid to EL Uganda - BHIR	6,548	-	6,548	7,088	-	7,088
	Grants paid to EL Uganda - Covid 19	26,878	-	26,878	-	-	-
	Grants paid to Kenya - UK Mission	-	1,405	1,405	-	1,770	1,770
	Grants paid to Kenya - Slum Transformation	-	9,370	9,370	-	4,626	4,626
	Grants paid to Rwanda - Slum transformation and other	-	1,166	1,166	-	2,936	2,936
		120,450	11,941	132,391	112,016	9,332	121,348

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

6 Support costs

	Support costs	Governance costs	2021	Support costs	Governance costs	2020
	£	£	£	£	£	£
Staff costs	88,340	-	88,340	84,712	-	84,712
Project support	1,181	-	1,181	13,328	-	13,328
Promotion	1,514	-	1,514	4,956	-	4,956
Office costs	8,133	-	8,133	8,211	-	8,211
Insurance	2,042	-	2,042	609	-	609
Travel	504	-	504	4,166	-	4,166
Conferences	-	-	-	15,354	-	15,354
Other	1,139	-	1,139	719	-	719
Independent examiners fees	-	1,320	1,320	-	1,320	1,320
Accountancy	-	2,595	2,595	-	2,027	2,027
Legal and professional	-	1,037	1,037	-	-	-
	<u>102,853</u>	<u>4,952</u>	<u>107,805</u>	<u>132,055</u>	<u>3,347</u>	<u>135,402</u>

Support and governance costs are allocated to the charitable activities on the basis of resource allocation within the accounting period as identified by the leadership team. This is currently 90% to activities in Uganda and 10% to activities in the UK. The exception to this is support costs wholly incurred in respect of a charitable activity, where the full cost is allocated to the relevant activity.

Governance costs include payments to the independent examiners of £1,320 (2020 - £1,320) for independent examination fees.

7 Trustees

Within the year, Simon Neal who is a Trustee and director of the Charity, and Nicola Neal (Spouse and director), received salary totalling £36,060 (2020 - £32,634). This represents the total salary paid to key management personnel; £34,000 (2020 - £34,000) of this is funded by a restricted grant received from the Lancaster Foundation. In addition, they also received payments for the use of a property they own in Uganda, totalling £6,000 (2020 - £6,000).

These are the only related party transactions that occurred during the year.

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

8 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
	5	7
Employment costs	2021	2020
	£	£
Wages and salaries	83,793	77,312
Social security costs	1,207	4,211
Other pension costs	3,340	3,189
	88,340	84,712

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

9 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Other debtors	133,183	87,128
Prepayments and accrued income	1,034	678
	134,217	87,806
Amounts falling due after more than one year:	2021	2020
	£	£
Other debtors	260,000	-
Total debtors	394,217	87,806

10 Creditors: amounts falling due within one year

	Notes	2021 £	2020 £
Deferred income	12	130,000	83,424
Accruals		4,240	8,257
		134,240	91,681

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

11 Creditors: amounts falling due after more than one year

	Notes	2021 £	2020 £
Deferred income	12	260,000	-

12 Deferred income

	2021 £	2020 £
Arising from the Lancaster grant	390,000	83,424

During 2018 the Lancaster Foundation committed to a grant of £100,000 per annum; during the year the remaining balance of £83,424 was released to income from this grant.

The Lancaster Foundation committed to a grant of £130,000 per annum at the end of March 2021 for a 3 year period; no funds have been drawn down in the current year.

	2021 £	2020 £
Current liabilities	130,000	83,424
Non-current liabilities	260,000	-
	390,000	83,424

13 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 £3,340 (2020 - £3,189).

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			
	Balance at 1 April 2019	Incoming resources	Resources expended	Balance at 1 April 2020	Incoming resources	Resources expended	Balance at 31 March 2021
	£	£	£	£	£	£	£
Child and family sponsorship	3,626	11,859	(13,506)	1,979	9,844	(7,770)	4,053
Family centre	2,367	1,065	(2,927)	505	-	(505)	-
UK mission	1,997	12,796	(14,082)	711	100	(703)	108
UK leadership support grant	7,713	34,000	(34,505)	7,208	34,000	(41,208)	-
Uganda mission base oversight grant	468	6,374	(3,906)	2,936	5,876	(2,812)	6,000
Slum transformation projects and other work of the charity	22,204	103,861	(92,919)	33,146	65,491	(71,583)	27,054
Bright hope is rising	958	7,101	(7,088)	971	6,764	(7,519)	216
Covid 19 Africa	-	-	-	-	34,796	(34,691)	105
	<u>39,333</u>	<u>177,056</u>	<u>(168,933)</u>	<u>47,456</u>	<u>156,871</u>	<u>(166,791)</u>	<u>37,536</u>

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

14 Restricted funds

(Continued)

Child and Family Sponsorship

This fund is used in Uganda to support children through education, pay for medical costs when required and fund family support programmes. This latter support provides funding for the nutrition programmes for malnourished children, as well as tackling essential needs of families in abject poverty.

Family Centre

This ambitious project provides temporary accommodation for many families from the slums who find themselves in crisis and in need of more intensive support. The land on which it stands is farmed and will become self-sustainable. Families are supported and taught a variety of work skills in order to enable them to return to their village, or a location of their choice, and continue their lives more effectively. This fund was made up from a significant one off grant that was made some years ago. This year the fund was supported by one donor to maintain the programme.

UK Mission

This grant was originally funded by a church partner for the specific purpose of researching and setting up a London Mission base in Tower Hamlets. Further donations have been made to this fund this year.

UK Leadership Support Grant

This grant has been set up by a major grant funder of Every Life to support Simon & Nicola Neal as they work full time to manage and develop Every Life and all of its charitable aims from the UK. It originally pledged for 3 years. The fund is distributed to Simon and Nicola as a salary in addition to expenses incurred.

Uganda Mission Base Oversight

This fund has been set up by a major grant funder of Every Life with the specific intention of resourcing the oversight of the Uganda Missions Base.

Slum Transformation Projects and Other Works of the Charity

This fund is currently the primary fund to support the Ugandan Missions Base and its objectives. This is vital to the running of the mission's base that implements the Charities aims and objectives on the ground in Uganda. This has been principally funded by a major grant funder for Every Life. It originally pledged for 3 years.

Bright Hope is Rising

This is Every Life's monthly giving programme. It is designed to facilitate all our work, primarily in Uganda, as well as our London base work when this has commenced. The donor signs up to a monthly amount and Every Life sends regular updates to the donors on how community groups are progressing.

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

15 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2019 £	Resources expended £	Balance at 1 April 2020 £	Transfers £	Balance at 31 March 2021 £
Rwanda project	2,228	(1,858)	370	(370)	-
Uganda Compound	-	-	-	3,700	3,700
	<u>2,228</u>	<u>(1,858)</u>	<u>370</u>	<u>3,330</u>	<u>3,700</u>

Rwanda Project

This fund has been set aside out of unrestricted funds to establish and implement a project plan to start providing support in Rwanda.

Uganda Compound

This fund has been set aside to assist in the purchase of the Ugandan compound where Everylife Uganda operate from.

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

16 Analysis of net assets between funds

Fund balances at 31 March 2021 are represented by:

Current assets/(liabilities)
Long term liabilities

	Unrestricted fund 2021 £	Designated funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted fund 2020 £	Designated funds 2020 £	Restricted funds 2020 £	Total 2020 £
Current assets/(liabilities)	329,790	3,700	37,536	371,026	35,427	370	47,456	83,253
Long term liabilities	(260,000)	-	-	(260,000)	-	-	-	-
	69,790	3,700	37,536	111,026	35,427	370	47,456	83,253

Within current assets is restricted cash of £37,027 (2020 - £47,456) which cannot be used for the general purposes of the Charity, as well as cash that has been designated by the Trustees £3,700 (2020 - £370); a combined total of £40,727 (2020 - £47,826).