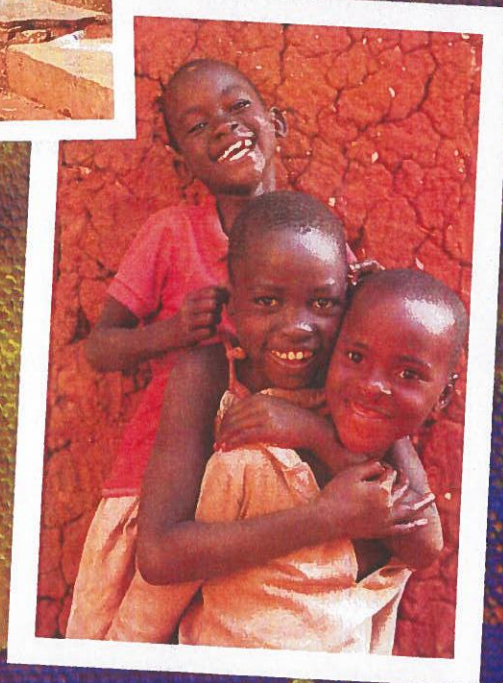
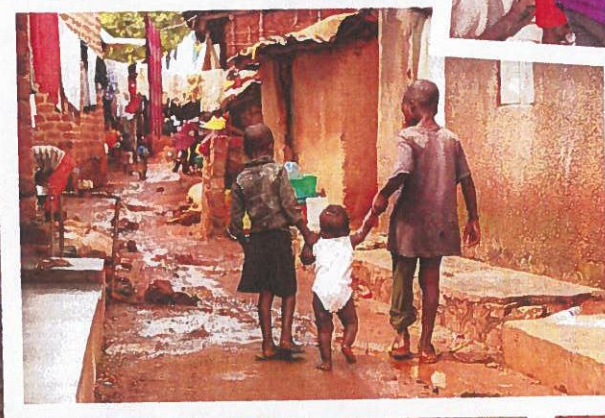
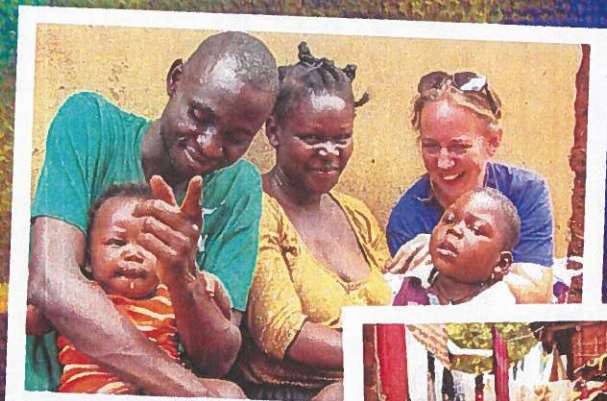


ANNUAL REPORT AND ACCOUNTS

Every life

For year ending 31st March 2022



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 ✿

CONTENTS

Contents	1
Foreword	2
Reference & Administrative Details	3
Objectives	4-5
Trustee's Annual Report	2-15
Independent Examiner's Report	16
Statement of Financial Activities	17-18
Balance Sheet	19-20
Notes to the Financial Statements	21-31

FOREWORD from CEO Nicola Neal

For many of us, this year continued to be tricky as we navigated ever-extending Covid-19 restrictions. At Every Life this has been no different. It has been another difficult year due to the ongoing impact of Covid-19 on those for whom life was already a struggle.

We were pleased to see some return to normality as we reached the end of March 2022, especially with the return of children to school in Uganda in early 2022 after the world's longest school closure. We have also been encouraged by the progress we have seen in the communities we support and the many stories of hope and transformed lives despite the challenging circumstances.

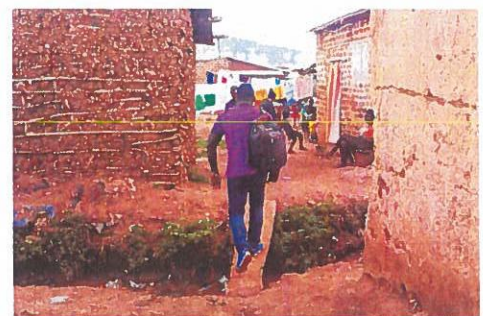
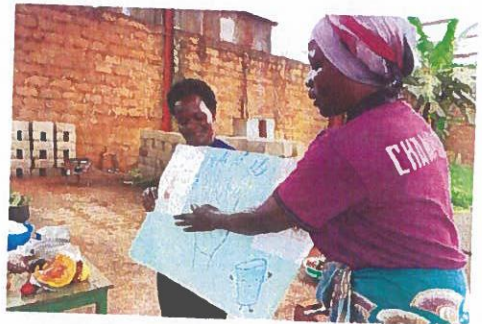
I have been overwhelmed and inspired by the community spirit we have seen rising in the slums, the resilience of people who have so little, as well as the hope that only Jesus can bring in such a season. Once again I was reminded that although those we work with are materially poor there is often a spiritual richness and a faith in Jesus that both inspires and challenges me. We are so grateful to God for all those introduced to Jesus for the first time despite their current difficulties in the past year.

Our various teams have been working hard to continue our projects and activities and our network of Champions have been a vital part of their success, being our hands and feet on the ground, when Covid-19 related restrictions were still in place and we ourselves were unable to be present.

With the removal of restrictions throughout the year, our efforts were turned to helping families and communities rebuild. Our teams faced increased cases of abuse, domestic violence and malnutrition all over the communities we serve. I am forever impressed and inspired by their persistence even in the face of extreme poverty to keep going, keep serving and keep praying. They work tirelessly to see those who are often overlooked; seen, safe, loved and looking to the future with fresh hope.

As always, I and the whole team at Every Life are so grateful to those who have continued to stand alongside us in prayer and in financial giving. We are aware that many have given sacrificially at a time that has been difficult not only for the communities we serve. We are always honoured when people choose to stand with us to see people receive strength for today and bright hope for the future.

As we look forward I am confident we will continue to see both the work and the communities go from strength to strength, releasing people from poverty, as we all work together to help bring lasting change. We know that with God on our side our work will not be in vain.



Nicola Neal - CEO

REFERENCE AND ADMINISTRATIVE DETAILS

The Trustees present their report and financial statements for the year ended 31 March 2022.

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 (Retired 6 February 2022)
Stephen Wood (Retired 24 October 2021)
Emma Flint
Tim Shorey
Juliet Knight (joined 24 April 2022)

CHIEF EXECUTIVE OFFICER

Nicola Neal

CHARITY NUMBER (England & Wales)

1139406

COMPANY NUMBER (England & Wales)

7390175

REGISTERED OFFICE

9 Hampstead Close
Fairford Leys
Aylesbury
BUCKS
HP19 7BQ

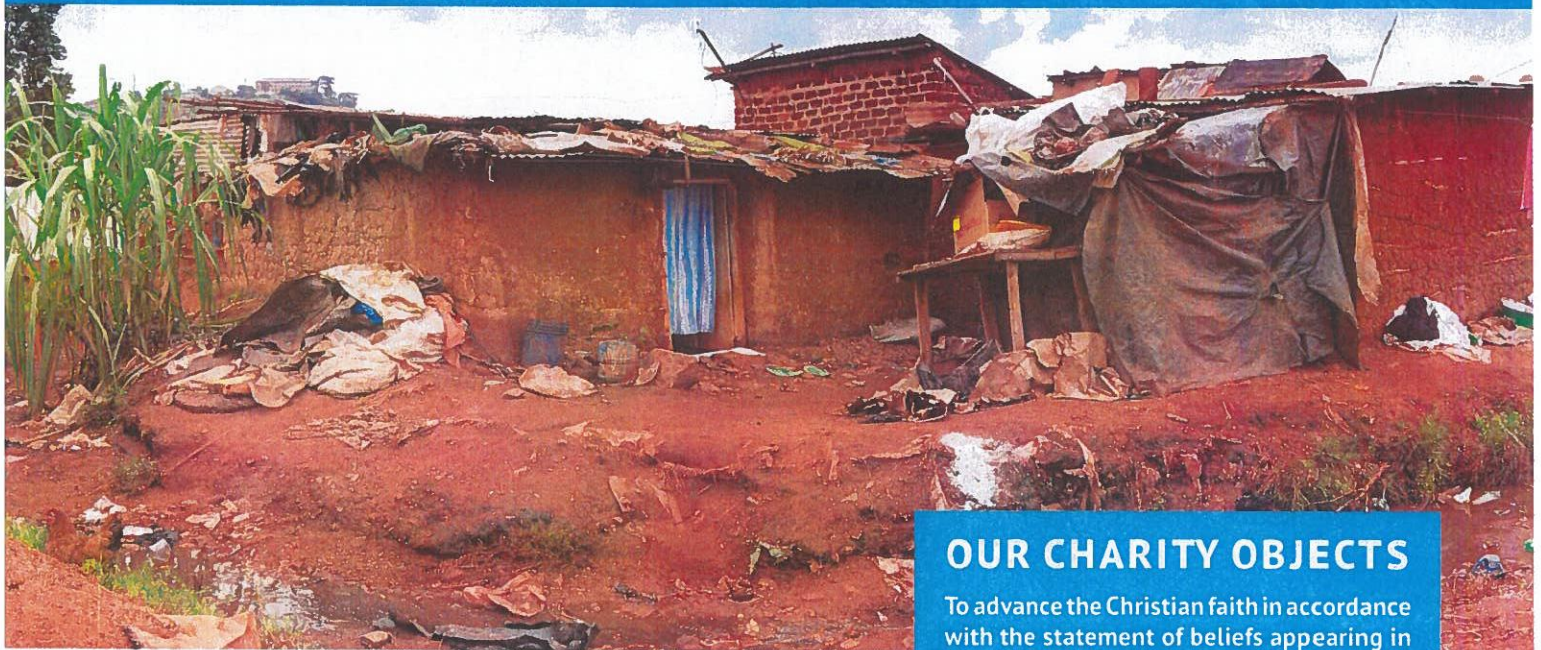
INDEPENDENT EXAMINER

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

BANKERS

Natwest Bank PLC
33 High Street
High Wycombe
Buckinghamshire
HP11 2AG

OBJECTIVES



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.

Over 700 million people worldwide live in extreme poverty with the UN predicting that this could increase by another half a billion as a result of the global pandemic. 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 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) 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 forms the foundation for our work. Meaningful, genuine connection with Jesus and each other creates the basis for everything we do. Our teams spend time, first in prayer and worship, and then afterwards in the communities building relationships, meeting new families, helping with practical needs, and praying with people. While listening and building trust with people, they are equipped to walk through difficult situations with them, ranging from sickness and hunger to domestic violence or bereavement.

OBJECTIVES

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. Many of these groups operate as small house church fellowships teaching people more about Jesus. We also have groups full of people who 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. Learning together whilst growing in relationship with each other enables people to discover more about God's love for them and encourages holistic change in their lives.

STEP 3: COMMUNITY CHAMPIONS

We long to see people transformed and empowered to serve others, and do everything we can to inspire, equip and support our community champions. As members of the community who have already seen changes 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 their wider community. Seeking to become partners, we work alongside our champions 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 13-14.



KAMPALA, UGANDA

7 COMMUNITIES

“ YOU’VE ENCOURAGED US TO HAVE HOPE... YOU STOOD BY OUR SIDE. THANK YOU FOR YOUR PROVISION AND CARE - Mama Precious* ”

Since 2009, Every Life has been working in the slums of Kampala. We work 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 prevalent 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 with each other and with Jesus, so each of our key areas of work are centred around these relationships. Our ‘Dream Centre’ built from sustainable local materials in one of the slum communities provides a focal point for many of our programs and groups – serving as a safe place for healthy community to be developed.

This year these communities have been recovering from the impact of the pandemic. For many finding a regular source of income has been particularly challenging, resulting in increased cases of malnutrition in children and adults. As poverty levels rise, we have seen social issues such as cases of child abuse increase. Creating space for people, where they can find support, friendship, community, and have the chance to meet Jesus is increasingly important. Furthermore providing practical training is vital to enable people to rebuild businesses and provide an income for their families.

FRONTLINE

Our Frontline team has been supporting families to rebuild after the impact of lockdowns in Kampala. Building meaningful relationships with families allowed our team to support families both emotionally and practically, while identifying those with immediate needs. Our team responded to emergency calls and provided emergency food parcels. Our network of Champions who live in the slums has been invaluable in supporting families in the communities who have needed immediate emergency support.



*names have been changed to protect those featured

KAMPALA, UGANDA

140 CASES HANDLED
BY OUR SOCIAL
WORKERS

170 FAMILIES EQUIPPED
TO SEE A BRIGHTER
FUTURE

Our team of social workers attended several emergency abuse and child protection cases providing support, referring cases to the police, and following up with families after the event. This involved minor but critical treatments as well as a few life-or-death children's operations for those who could not afford the hospital fee. In several cases, we also facilitated transport to the hospital with one of our champions. Over £5000 was given directly in medical and social aid in addition to the 140 cases handled by our social workers.

JOHN'S STORY

When the team first met John, he had been beaten up and left to die and was so badly injured he was unable to move or talk. Many of his neighbours assumed he was already dead. Thinking he would not make it through the day, our team took him straight to the hospital where he was accompanied and supported by one of our Champions. Amazingly, John began to recover and eventually returned home, however with no relatives to support him, John became ill again with TB. Our team supported him with medical treatment and emergency food during this time, and gradually John began to recover. Today, John is much healthier and is now able to walk and talk again! John is so grateful that he was able to support himself and find a source of income during lockdown. He thanks God for his life!

LIFE GROUPS

In each community we have a group of 20-40 people who meet every week. This is approximately 170 families equipped to see a brighter future across all groups. Our Life Groups are split

into two core elements; discipleship and life skills. Every week in each

community there is a gathering for discipleship where people gather for a 'house church' style meeting in a member's house. Houses are small and so are the gatherings but we have seen increased numbers attending and more groups needing to be formed as people come to know Jesus and want to learn more. An average meeting would include fellowship time followed by some simple worship and bible teaching. These groups are run by a member of our staff team and a graduate from our

apprenticeship programme - our discipleship champions. These groups have been gathering once a month together at our Dream Centre for a fellowship meeting.

As well as gathering for discipleship we also gather to teach life skills and provide training on important matters such as health, sanitation, and child protection. Our groups also often save together as a collective to allow them to offer small loans to members who need them. In these groups we also teach skills to earn an income. Five people have been able to build their own houses through savings and many are paying school fees for their children. Also, five people have sizeable farms thanks to these savings groups. This year we found a partner in All Across Africa who taught a group of more than 30 women how to weave baskets and we have been encouraged to see them start to earn an income and support their families themselves. Around £1000 was also given in several microgrants to boost established businesses. We were pleased to see the successful outcome of this microgrant scheme.



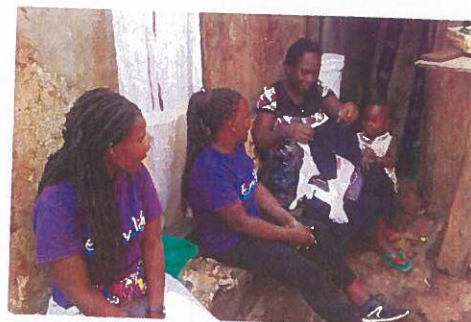
KAMPALA, UGANDA

CHILDREN'S GROUPS

This year we worked with over 320 children. Uganda experienced the world's longest Covid-19 school closure with schools entirely closed for almost two years, only returning in February 2022. For children in the slum communities this meant two years of playing on the streets of the slum. From this there was sadly a rise in child abuse and neglect cases as well as some older children getting into trouble. Our team worked hard to support families and their children as much as possible with our social team responding to many cases of child abuse and stepping in where possible to rehome children with no alternative. We continued to provide homeschooling packs which were often managed by a local champion who took the initiative to sit and teach the children while school was out. We also gave out parcels to 200 children at Christmas with clothes, toys, and food.

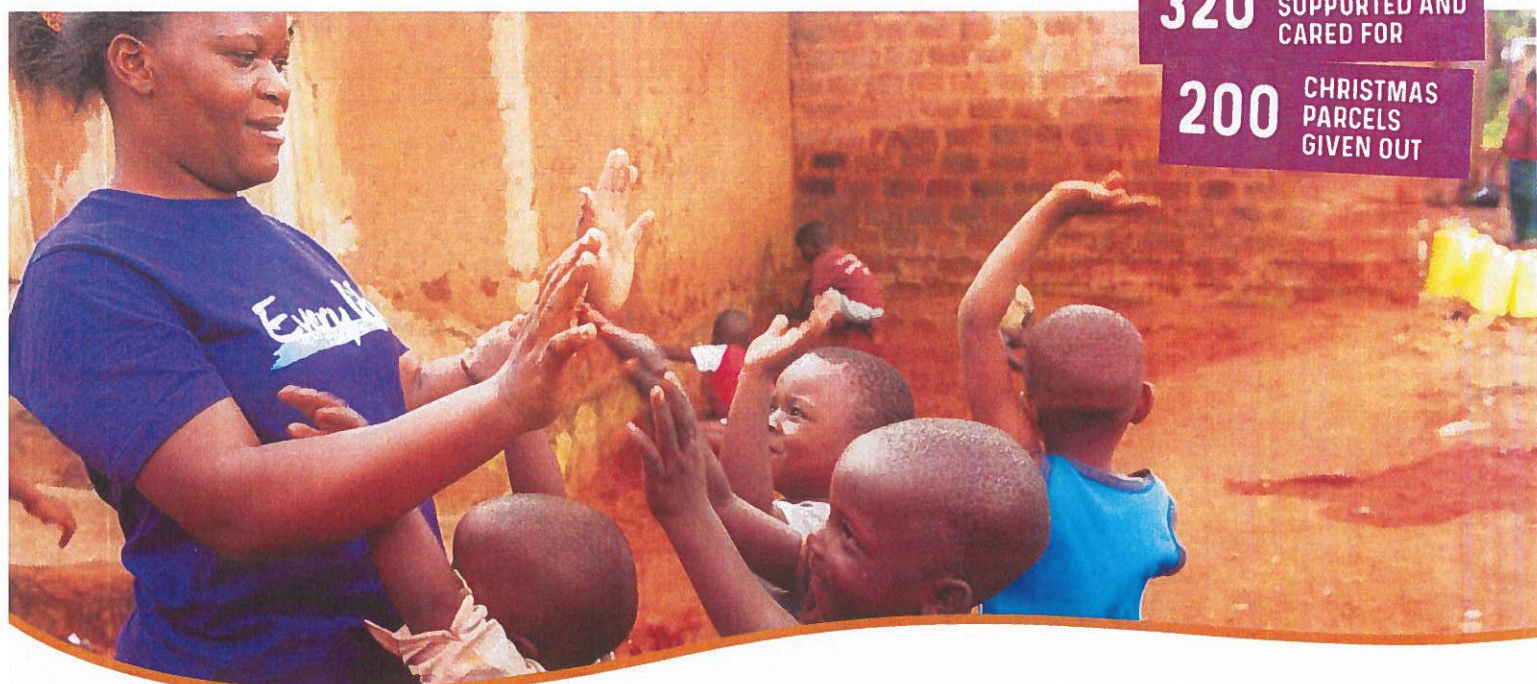
We currently have 24 children on school sponsorship in Primary School to further their education. Additionally, we conducted training on child protection with the children to help them understand what is ok and what is not. We hope that as they are more equipped to spot abuse in their own families and with their friends we can have a chance to change their circumstances.

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



PRECIOUS' STORY

Two-year-old Precious lives with her Mother and siblings in a small, one-bedroom house. When we first met Precious, she was very malnourished and unable to stand or play with her sisters. Her mother was very worried about Precious' condition but was struggling to find an income to care for her and told our team she was worried that Precious would not survive. Our team enrolled Precious in our nutrition programme and supported her over the coming months with regular food parcels and taught Precious' mother ways to source and cook nutritious meals for her family on a low budget. Now Precious is much healthier and can run around and play with her friends. Her improvement is such a joy to see, with her mother saying "you've encouraged us to have hope, Precious' condition was not good at all but you stood by our side. Thank you for your provision and care, we thank God for her life."



320 CHILDREN SUPPORTED AND CARED FOR

200 CHRISTMAS PARCELS GIVEN OUT

KAMPALA, UGANDA

48 CHILDREN WHO CAN
LOOK TO A FUTURE
WITHOUT MALNUTRITION

27 WOMEN LEARNING TO
READ AND WRITE

NUTRITION

This year with the ongoing effects of the pandemic we have seen a continual increased need for our programme as families have struggled to get enough food. 48 children were able to put life-limiting malnutrition behind them after participating in our nutrition programme. Providing food packages allowed each family on the programme to cook nutritious meals each week and ensure that children don't fall back into malnutrition. Nutrition training was also provided to help families learn how to care for their children in the long term. For example, families received training in urban farming to enable them to grow nutritious food on a low budget. Our champions were a great support to our team in running the nutrition programme, helping both practically and through emotionally supporting and encouraging parents.



ADULT LITERACY

27 women started our new adult literacy class. Not being able to read can be very oppressive in many ways – including being unable to read posters, messages, or government communications around their community. That is why Irene, a grandmother we have been working with for ten years, decided to set up the course. The women have learnt how to write and sign their names – which will have many uses, one



of which being the ability to hold proper agreements with their landlords. Many of the women had very low self-esteem when they enrolled but doing the course has built their confidence in what they can achieve. Some have found work – not always as a direct result of being able to read and write – but sometimes simply to do with their increased confidence to apply for such jobs. They can now help their children with their schoolwork, and some are now able to send text messages and read any government communications around their community which was particularly important in Covid-19.

COMMUNITY CHAMPIONS

We 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 are 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.

Our Champions are our first port of call in the slum communities and assist with many tasks such as our nutrition programme, taking the sick to the hospital, accompanying victims to the police station, and much more. As lockdowns ended and groups were able to meet again, many of our Champions took the initiative to restart and lead groups and encourage their neighbours to find support through life groups.

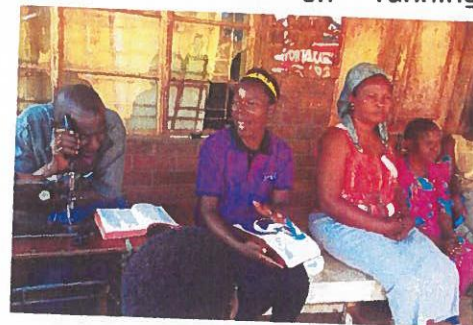
27 CHAMPIONS CARING FOR
THEIR NEIGHBOURS &
COMMUNITY



KAMPALA, UGANDA

APPRENTICESHIP PROGRAMME

This year we ran a very successful apprenticeship programme which saw five members of the slum communities taken on as apprentices. Over the year we saw them grow significantly as leaders as well as learning many new skills to support them as they begin to take their local discipleship and life groups. We have been so 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. To hear their stories of the complete changes in their and their family's lives has been so encouraging to us and we love to watch the continuing impact they have in their own communities.



HYGIENE PROJECTS AND WATER TAP INSTALLATION

We know that hygiene and clean water are really important in reducing common waterborne diseases. We saw the need for a water tap in one of the larger communities we work in. As part of our covid response we installed a tap which was opened in mid-2021 to provide clean water for those who need it. This tap now serves over 200 families who now have a clean water source close to home. This tap is managed by one of our champions who is responsible for collecting fees and paying the water bills.

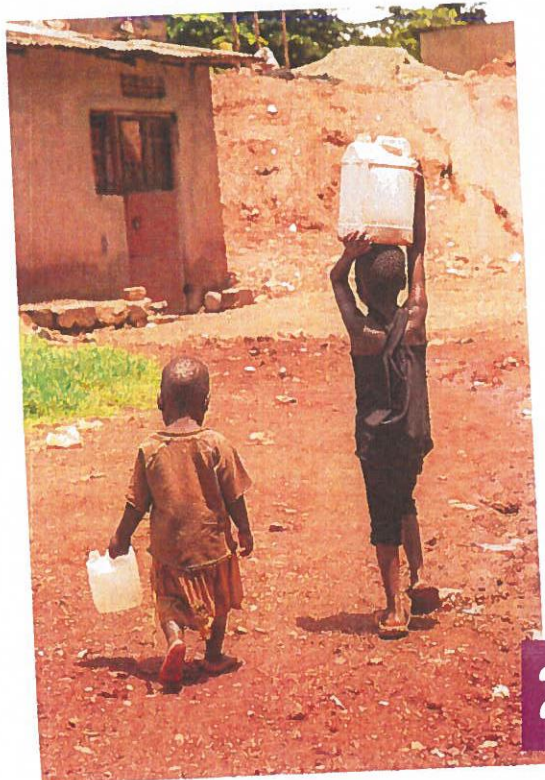
We also constructed flood guards for a number of houses that were badly affected by the rains. Together with community members we organised a clean-up to remove rubbish from the community as well as facilitating a couple of well renovations and urgent toilet maintenance in communal toilets.

THE YEAR AHEAD

We are excited to see all restrictions lifted in Uganda and to be able to restart some of our programmes and groups. We have plans to expand our apprenticeship programme even more as we see this as capacity building for the future and an important part of our work. We are also continuing to think of other ways that we can further the reach of our work and exploring other ways we can equip more people to do what we do.

As mentioned in our last report we have a goat farm established to earn income in country for our work in Uganda. We have seen several goat sales since the start and are working to grow this venture.

We expect to review and revise our children's work as children are finally back at school as well as others of our programmes now we seem safely clear of another lockdown.



200 FAMILIES WHO
NOW HAVE
CLEAN WATER

KISUMU, KENYA



Every Life began working in Kisumu in 2017. In Kisumu the poverty rate is 32.5% (2016). 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 spends 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 our team was able to support many families struggling to rebuild their businesses and provide an income for their families. They distributed food parcels to those in need while regularly visiting and supporting families. We have seen many of the vulnerable, elderly

CATHERINE'S STORY*

Catherine is 90 years old and is one of the grandmothers our team support. She was widowed many years ago leaving her with 7 children to raise alone. Today she has buried 5 of her children and she hasn't seen her remaining children in many years. When we met Catherine in 2017 she was living with her granddaughter who is now 16 years old. Life was extremely hard and they struggled for food most days. They had a one-room house with no secure door and no money for school fees either. Catherine was also addicted to cigarettes. Over the past few years our team has visited regularly doing what they can to support the family. This has looked like; food aid, a secure door, practical support as well as a lot of prayer! These days Catherine no longer smokes, her granddaughter is in school and food is not a problem. Catherine thanks God who has been so kind to her, she now has land which she can farm as well as 3 rooms in her house. Catherine struggles with her health from time to time but now she knows Jesus and he is her strength and hope.



*names have been changed to protect those featured

KISUMU, KENYA

15 WOMEN THRIVING IN
NEW BUSINESSES

150 CHILDREN SHOWN
AND TAUGHT THE
LOVE OF JESUS

members of the community begin to find friendship and support in their neighbours as people have begun to follow our teams' example and spend time listening to and caring for their elderly neighbours. It is encouraging to see the whole atmosphere in this community begin to shift as time goes on. Our team has begun to gather together to worship with many members of the community which has been very well received and encouraged the community to come together. 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 15 women meet together in our life group for young widows. This year as the group was able to meet again after lockdown, we were able to continue business training and encourage each of the women in rebuilding their own businesses. For many, business has been particularly challenging this year which has had an impact on their ability to provide for their families and pay school fees. The support the women receive both emotionally and practically from the life group has been invaluable in building their confidence as they stand alongside each other and support each other through challenges. In addition to this, this group allows a space for women to explore the bible together, encounter Jesus and encourage each other to grow in faith.



CHILDREN'S CLUB

Throughout the year, around 150 come to our children's club. This year we have seen greater numbers of children join the kids club. This is an opportunity to have fun, learn from the Bible, and join in with games and activities. Our team is also able to teach important topics as children meet in age-related groups to talk about relevant issues for each age range including health, relationships, sex education, and HIV prevention.



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. We plan to continue growing our champions programme this year to see more members of the community empowered to learn leadership skills and provide support to their neighbours.

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 people pushed further into poverty. Over the year ahead, our focus will be growing sustainable incomes. This year we aim to launch another life group to teach business skills and equip more people to bring change in their families. And, with so many potential life-changing champions in our life groups, this year we want to equip three more community champions.

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). Michael Peters and Stephen Wood retired from trusteeship this year after over 13 years of service and will remain as members.

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 particular 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 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). Our mission bases in Africa are overseen by the Every Life Uganda leadership team.

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

All organisations that are part of the Every Life family share a 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.

STRUCTURE, GOVERNANCE & MANAGEMENT

Every Life International provides Every Life Uganda and Every Life Kenya with grants, according to the budget that has been agreed upon. Mission bases provide regular reports on 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 to work together to achieve more than we can apart. In addition to this, they have strong relationships with local and national governments.

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. Since this review the policies and procedures have been regularly monitored and reviewed in line with the Trustees' Annual Policy Review Schedule.

Trustees regularly review identified risks and implement procedures designed to minimise or manage them through the use of a thorough risk register. 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 and this continued into this financial year. 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 £241,827. This is a drop of £38,384 from last year as a result of continuing difficulty fundraising but less emergency appeal capacity due to the ongoing nature of the crisis.

Of this income, £64,772 was unrestricted. This income enables us to assign funds where the need is greatest and the vast majority was given by generous individuals and churches. This was less than in previous years as it seemed easier to raise restricted funds via online campaigns than general funds. We also sold Christmas cards this year and saw over £1000 in income from this venture.

Our restricted income was £177,055 of which the majority was from Trusts and Foundations that support our work through both large and small grants towards specific projects. The majority of this restricted income was put towards specific projects in Uganda and Kenya.

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 an increase in expenditure of £13,190 compared to 2020-21 giving a total expenditure of £265,628. Of this only £663 was spent on raising funds. This was expected after reduced programmes the year before due to the pandemic. We were also still pulling back our spending in some areas as we continued to see an impact on our fundraising.

RESERVES POLICY

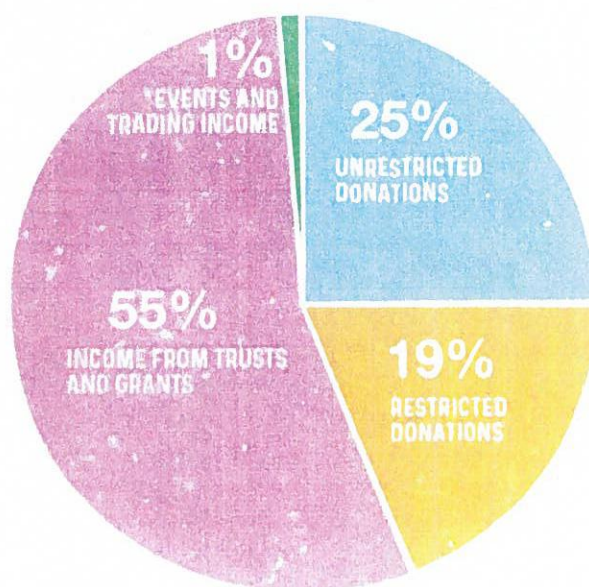
Every Life has a reserves policy to ensure that the charity has sufficient funds to meet our financial commitments and demonstrate our financial sustainability for the

future. An active balance of £38,000 from unrestricted funds is held to mitigate unforeseen financial difficulties. Furthermore, the reserves balances serve to ensure that excessive unrestricted funds are not held without a specific reason. The balance of £38,000 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. We were grateful this year for the reserves we had which were higher than our policy as they helped us through the year.

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


Mr Simon Neal
Trustee

Dated: 19 December 2022



“

**I AM SEEING CHANGE IN OUR
FAMILIES, IN OUR
COMMUNITIES. EVERY LIFE
ARE HELPING US TO BECOME
UNITED IN OUR COMMUNITIES.**

”

LOUISE* - KAMPALA

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 2022.

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).

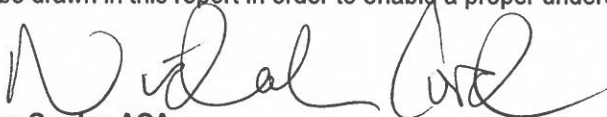
Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Charities Act 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

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

For and on behalf of Summers Morgan

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

Dated: 19th December 2022

EVERY LIFE INTERNATIONAL

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds	Designated funds	Restricted funds	Total Unrestricted funds	Unrestricted funds designated	Restricted funds	Total
		2022 £	2022 £	2022 £	2022 £	2021 £	2021 £	2021 £
<u>Income from:</u>								
Donations and legacies	2	62,885	-	177,055	239,940	114,682	156,871	271,553
Charitable activities	3	1,030	-	-	1,030	-	-	-
Fundraising events		857	-	-	857	8,658	-	8,658
Total income		64,772	-	177,055	241,827	123,340	156,871	280,211
<u>Expenditure on:</u>								
Raising funds	4	663	-	-	663	5,356	-	5,356
Charitable activities	5	99,137	-	165,828	264,965	80,291	166,791	247,082
Total expenditure		99,800	-	165,828	265,628	85,647	166,791	252,438
Net (outgoing)/incoming resources before transfers		(35,028)	-	11,227	(23,801)	37,693	(9,920)	27,773

EVERY LIFE INTERNATIONAL

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

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds	Designated funds	Restricted funds	Total Unrestricted funds	Unrestricted funds designated	Restricted funds	Total
		2022 £	2022 £	2022 £	2022 £	2021 £	2021 £	2021 £
Net (outgoing)/incoming resources before transfers		(35,028)	-	11,227	(23,801)	37,693	(9,920)	27,773
Gross transfers between funds		(1,200)	1,200	-	-	(3,330)	-	-
Net (expenditure)/income for the year/ Net movement in funds		(36,228)	1,200	11,227	(23,801)	34,363	(9,920)	27,773
Fund balances at 1 April 2021		69,790	3,700	37,536	111,026	35,427	47,456	83,253
Fund balances at 31 March 2022		33,562	4,900	48,763	87,225	69,790	37,536	111,026

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 2022

	Notes	2022 £	£	2021 £	£
Current assets					
Debtors	11	271,988		394,217	
Cash at bank and in hand		80,801		111,049	
		<u>352,789</u>		<u>505,266</u>	
Creditors: amounts falling due within one year	12	(135,564)		(134,240)	
Net current assets			217,225		371,026
Creditors: amounts falling due after more than one year	13		(130,000)		(260,000)
Net assets			<u>87,225</u>		<u>111,026</u>
Income funds					
Restricted funds	16		48,763		37,536
Designated funds			4,900		3,700
General unrestricted funds			33,562		69,790
			<u>87,225</u>		<u>111,026</u>

EVERY LIFE INTERNATIONAL

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2022

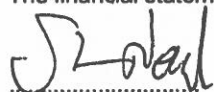
The Charity is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022. No member of the Charity has deposited a notice, pursuant to section 476, requiring an audit of these financial statements.

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.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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 ...19-12-22



Mr Simon Neal
Trustee

Company registration number 07390175

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

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 Income 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 Expenditure 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 2022

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	Restricted funds	Total	Unrestricted funds general	Restricted funds	Total
	2022	2022	2022	2021	2021	2021
	£	£	£	£	£	£
Donations and gifts	60,950	47,055	108,005	105,400	56,871	162,271
Grants received	1,935	130,000	131,935	9,282	100,000	109,282
	<u>62,885</u>	<u>177,055</u>	<u>239,940</u>	<u>114,682</u>	<u>156,871</u>	<u>271,553</u>

3 Charitable activities

	2021
	2022
	£
Ancillary trading income	<u>1,030</u>

4 Raising funds

	Unrestricted funds general 2022 £	Unrestricted funds general 2021 £
<u>Fundraising</u>		
Staging fundraising events	663	5,356
	<u>663</u>	<u>5,356</u>

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

5 Charitable activities

	Operations in Uganda 2022 £	Operations elsewhere 2022 £	Total 2022 £	Operations in Uganda 2021 £	Operations elsewhere 2021 £	Total 2021 £
Direct charitable expenditure	6,001	208	6,209	6,000	886	6,886
Grant funding of activities (see note 6)	109,288	11,684	120,972	120,450	11,941	132,391
Share of support costs (see note 7)	131,277	-	131,277	102,853	-	102,853
Share of governance costs (see note 7)	6,507	-	6,507	4,952	-	4,952
	<u>253,073</u>	<u>11,892</u>	<u>264,965</u>	<u>234,255</u>	<u>12,827</u>	<u>247,082</u>
Analysis by fund						
Unrestricted funds - general	98,929	208	99,137	79,405	886	80,291
Restricted funds	154,144	11,684	165,828	154,850	11,941	166,791
	<u>253,073</u>	<u>11,892</u>	<u>264,965</u>	<u>234,255</u>	<u>12,827</u>	<u>247,082</u>

EVERY LIFE INTERNATIONAL

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

6 Grants payable

	Operations in Uganda 2022 £	Operations elsewhere 2022 £	Total Operations 2022 £	Operations in Uganda 2021 £	Operations elsewhere 2021 £	Total 2021 £
Grants to institutions:						
Grants paid to EL Uganda - Slum transformation and other	85,465	-	85,465	75,511	-	75,511
Grants paid to EL Uganda - Family centre	-	-	-	170	-	170
Grants paid to EL Uganda - Child and family sponsorship	4,364	-	4,364	7,950	-	7,950
Grants paid to EL Uganda - Dream Centre & UK mission	503	-	503	3,393	-	3,393
Grants paid to EL Uganda - BHIR	4,886	-	4,886	6,548	-	6,548
Grants paid to EL Uganda - Covid	14,070	-	14,070	26,878	-	26,878
Grants paid to Kenya - UK Mission	-	-	-	-	1,405	1,405
Grants paid to Kenya - Slum Transformation	-	10,249	10,249	-	9,370	9,370
Grants Paid to Kenya - Covid	-	1,435	1,435	-	-	-
Grants paid to Rwanda - Slum transformation and other	-	-	-	-	1,166	1,166
Other	-	-	-	-	-	-
	109,288	11,684	120,972	120,450	11,941	132,391

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

7 Support costs

	Support costs	Governance costs	2022	Support costs	Governance costs	2021
	£	£	£	£	£	£
Staff costs	102,459	-	102,459	88,340	-	88,340
Project support	1,297	-	1,297	1,181	-	1,181
Promotion	2,295	-	2,295	1,514	-	1,514
Office costs	9,334	-	9,334	8,133	-	8,133
Insurance	429	-	429	2,042	-	2,042
Travel	1,543	-	1,543	504	-	504
Conferences	645	-	645	-	-	-
Other	1,275	-	1,275	1,139	-	1,139
Oversight	12,000	-	12,000	-	-	-
Independent Examiners fee	-	1,350	1,350	-	1,320	1,320
Accountancy	-	5,157	5,157	-	2,595	2,595
Legal and professional	-	-	-	-	1,037	1,037
	<u>131,277</u>	<u>6,507</u>	<u>137,784</u>	<u>102,853</u>	<u>4,952</u>	<u>107,805</u>
Analysed between Charitable activities	<u>131,277</u>	<u>6,507</u>	<u>137,784</u>	<u>102,853</u>	<u>4,952</u>	<u>107,805</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.

8 Remuneration of the independent examiner

	2022	2021
	£	£
Fees to the independent examiner		
Independent examination	1,350	1,320
Accounts preparation	2,850	2,595
Payroll re Covid	360	-
Adjustment re earlier years	1,947	-
Total	<u>6,507</u>	<u>3,915</u>

EVERY LIFE INTERNATIONAL

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

9 Trustees and Related Parties

During the year, Simon Neal who is a Trustee and director of the Charity, and Nicola Neal (Spouse), the CEO, who together comprise key management, received salary totalling £42,759 (2021 - £36,060). £34,000 of this was funded by a grant received from Lancaster Foundation. Trustees incurred travel or subsistence costs of £473 during the year. (2021 - £0). Additionally, the Charity paid rent of £6,000 to Mr and Mrs Neal for the use of a property they own in Uganda (2021 - £6,000).

10 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
	5	5
Employment costs	2022	2021
	£	£
Wages and salaries	94,663	83,793
Social security costs	3,411	1,207
Other pension costs	4,385	3,340
	102,459	88,340

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

11 Debtors

	2022 £	2021 £
Amounts falling due within one year:		
Trade debtors	(1)	-
Other debtors	131,732	133,183
Prepayments and accrued income	10,257	1,034
	141,988	134,217
Amounts falling due after more than one year:	2022	2021
	£	£
Other debtors	130,000	260,000
Total debtors	271,988	394,217

EVERY LIFE INTERNATIONAL

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

12 Creditors: amounts falling due within one year

	Notes	2022 £	2021 £
Deferred income	14	130,000	130,000
Accruals and deferred income		5,564	4,240
		<u>135,564</u>	<u>134,240</u>

13 Creditors: amounts falling due after more than one year

	Notes	2022 £	2021 £
Deferred income	14	130,000	260,000
		<u>130,000</u>	<u>260,000</u>

14 Deferred income

	2022 £	2021 £
Arising from the Lancaster grant	260,000	390,000
	<u>260,000</u>	<u>390,000</u>

The Lancaster Foundation committed to a grant of £130,000 per annum at the end of March 2021 for a 3 year period; during the year £130,000 of funds were released to the income and expenditure account.

	2022 £	2021 £
Deferred income is included within:		
Current liabilities	130,000	130,000
Non-current liabilities	130,000	260,000
	<u>260,000</u>	<u>390,000</u>

15 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 £4,385 (2021 - £3,340).

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

16 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 2020	Incoming resources	Resources expended	Balance at 1 April 2021	Incoming resources	Resources expended	Balance at 31 March 2022
	£	£	£	£	£	£	£
Child and family sponsorship	1,979	9,844	(7,770)	4,053	7,988	(2,971)	9,069
Family centre	505	-	(505)	-	-	-	-
UK mission	711	100	(703)	108	-	-	108
UK leadership support grant	7,208	34,000	(41,208)	-	34,000	(34,000)	-
Uganda mission base oversight grant	2,936	5,876	(2,812)	6,000	6,000	(12,000)	-
Slum transformation projects and other work of the charity	33,146	65,491	(71,583)	27,054	107,842	(97,472)	37,424
Bright hope is rising	971	6,764	(7,519)	216	6,568	(4,886)	1,898
Covid 19 Africa	-	34,796	(34,691)	105	14,658	(14,498)	264
	<u>47,456</u>	<u>156,871</u>	<u>(166,791)</u>	<u>37,536</u>	<u>177,055</u>	<u>(165,828)</u>	<u>48,763</u>

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

16 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 UK community projects.

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.

Covid 19

This fund is getting food parcels to families who are part of our feeding programmes. It's building 'tip taps' so people can wash their hands – and providing soap. It's about staying in touch and encouraging people via text messages – and in emergencies providing people with 'mobile money' (transferring money to them via their phone). It's about enabling our Health Champions to share accurate information with their neighbours about COVID-19 and how to prevent it. It's about preparing to support families to re-establish their income once the peak of the crisis is passed.

EVERY LIFE INTERNATIONAL

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

17 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 2020	Transfers	Balance at 1 April 2021	Transfers	Balance at 31 March 2022
	£	£	£	£	£
Rwanda project	370	(370)	-	-	-
Uganda Compound	-	3,700	3,700	1,200	4,900
	<u>370</u>	<u>3,330</u>	<u>3,700</u>	<u>1,200</u>	<u>4,900</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. This project has now been completed.

Uganda Compound

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

EVERY LIFE INTERNATIONAL

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

18 Analysis of net assets between funds

	Unrestricted fund 2022 £	Designated funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted fund 2021 £	Designated funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 31 March 2022 are represented by:								
Current assets/(liabilities)	163,561	4,900	48,764	217,225	329,790	3,700	37,536	371,026
Long term liabilities	(130,000)	-	-	(130,000)	(260,000)	-	-	(260,000)
	33,561	4,900	48,764	87,225	69,790	3,700	37,536	111,026

Within current assets is restricted cash of £48,764 (2021 - £37,536) which cannot be used for the general purposes of the Charity, as well as cash that has been designated by the Trustees of £4,900 (2021 - £3700).