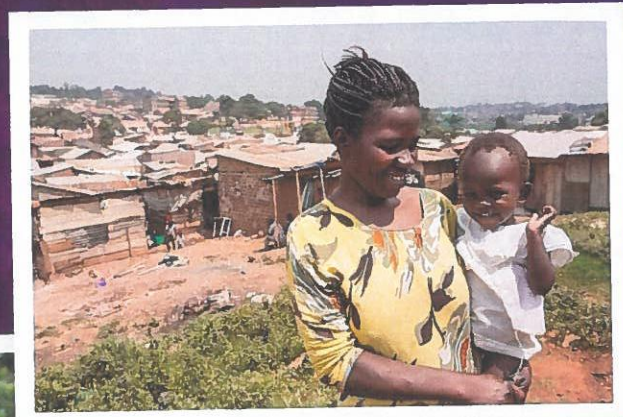
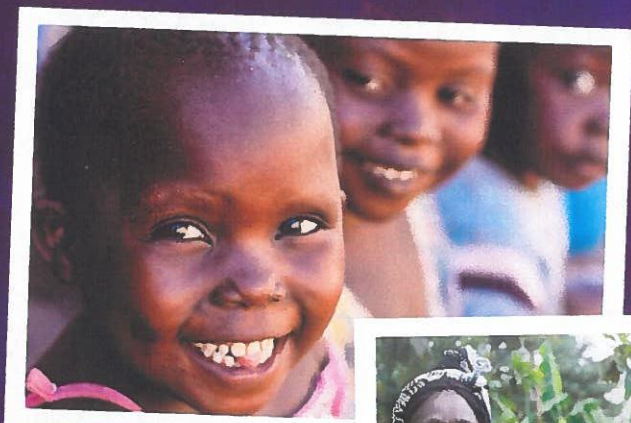


ANNUAL REPORT AND ACCOUNTS

Every life

For year ending 31st March 2023



EVERY LIFE INTERNATIONAL (A company limited by guarantee)

Registered Address:
9 Hampstead Close
Fairford Leys
Aylesbury
Buckinghamshire
HP19 7BQ

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

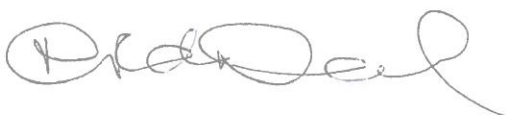
The last few years have been a period of immense difficulty for many in the communities we serve, where the effects of a global pandemic and subsequent shut-down are painfully amplified for those struggling to simply survive on a day-to-day basis. Yet in 2022, as we have emerged from the lock-down restrictions, the tangeable sense of hope has risen once again. The exceptional work carried out by our team and Community Champions during the most difficult circumstances has meant that we have returned to normalcy with relationships within our communities strengthened and not weakened, allowing us to pick nearly all our programmes right back up.

Our teams have worked tirelessly this year to support families experiencing problems exasperated by the pressures of lock-down. Malnutrition and untreated medical issues have been a pressing issue since re-entering the communities, social issues such as domestic violence have been equally urgent, as well as the maintenance on critical support infrastructure such as taps and toilets. Yet these difficult issues have only heightened what a joy it has been finally be able to look our friends in the slums in the eye again; to share a hug at last.

We are extremely blessed to say that this year has not only been one of restoring the ministries that had been lost but of exciting new opportunity. We have received a significant donation to create a network of organisations sharing in the common goals of preaching the gospel, serving the poor, and acting in obedience to God's Holy Spirit with the purpose of training people up from all walks of life, to go and carry God's love to the lost and the broken. We are so excited to start this journey and see how the cross-pollination of ideas and support will bless and multiply the way we are able to love our communities.

As always, I would like to take this opportunity to thank the wonderful Every Life teams all over the world who joyfully give out all they have of their hearts and the champions who have caught our passion to see lives changed, dignity restored, and hope renewed.

Nicola Neal - CEO



REFERENCE AND ADMINISTRATIVE DETAILS

The Trustees present their report and financial statements for the year ended 31 March 2023.

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)
Emma Flint
Rebekah Hammett
Simon Neal
Tim Shorey
Juliet Knight (joined 24 April 2022)

CHIEF EXECUTIVE OFFICER

Nicola Neal

CHARITY NUMBER (England & Wales)

1139406

COMPANY NUMBER (England & Wales)

07390175

REGISTERED OFFICE

9 Hampstead Close
Fairford Leys
Aylesbury
Buckinghamshire
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

More than 4 years of progress in the fight against extreme poverty were erased due to the global Covid-19 pandemic. In addition, rising inflation and the global affects of regional wars have taken pre-pandemic predictions of 580 million people living in extreme poverty in the year 2022 up to 670 million; an increase of 15%. That's 90 million more people living on less than \$1.90/day. Poverty is an injustice forced upon people purely because of circumstance and robs them of dignity, opportunity, and hope. No money leads to poor living conditions; poor living conditions leads to poor health; poor health leads to lack of employment opportunities; no employment means no money.

It's a trap and a downwards spiral.

Every Life is a Christian charity committed to seeing hope restored and communities transformed. We believe that poverty is not an insurmountable obstacle if we work together, drawing upon the God-given potential of every person regardless of the circumstances one was born into. Our desire is to bring simple, practical support giving 'strength for today' that will lead to an upwards spiral in health, conditions, opportunities, and ultimately a 'bright hope for tomorrow.'

We are based in the UK and have mission bases in Kampala (Uganda) and Kisumu (Kenya). 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

Our Frontline Teams take time to sit and listen to people. This builds relationships of trust, and as we listen, we find out about the issues people face. We then seek to support families – walking through situations with them such as sickness, hunger, death and domestic violence.

STEP 2: LIFE GROUPS

Our Life Groups then gather people together to bring about holistic change. This is done through creating an empowering environment and providing training – based on biblical values - in subjects such as farming, sanitation, nutrition, or marriage. Having experienced God's love through our Frontline Teams, many people join one of our discipleship groups to find out more about God's love.

STEP 3: COMMUNITY CHAMPIONS

As people's lives are transformed – relationally, physically and spiritually, we are filled with joy – and delighted when they then bring about more change, first in their families, and then their wider community. We do everything we can to inspire, equip and support Community Champions – we know that they will go onto transform their communities more than we ever can.

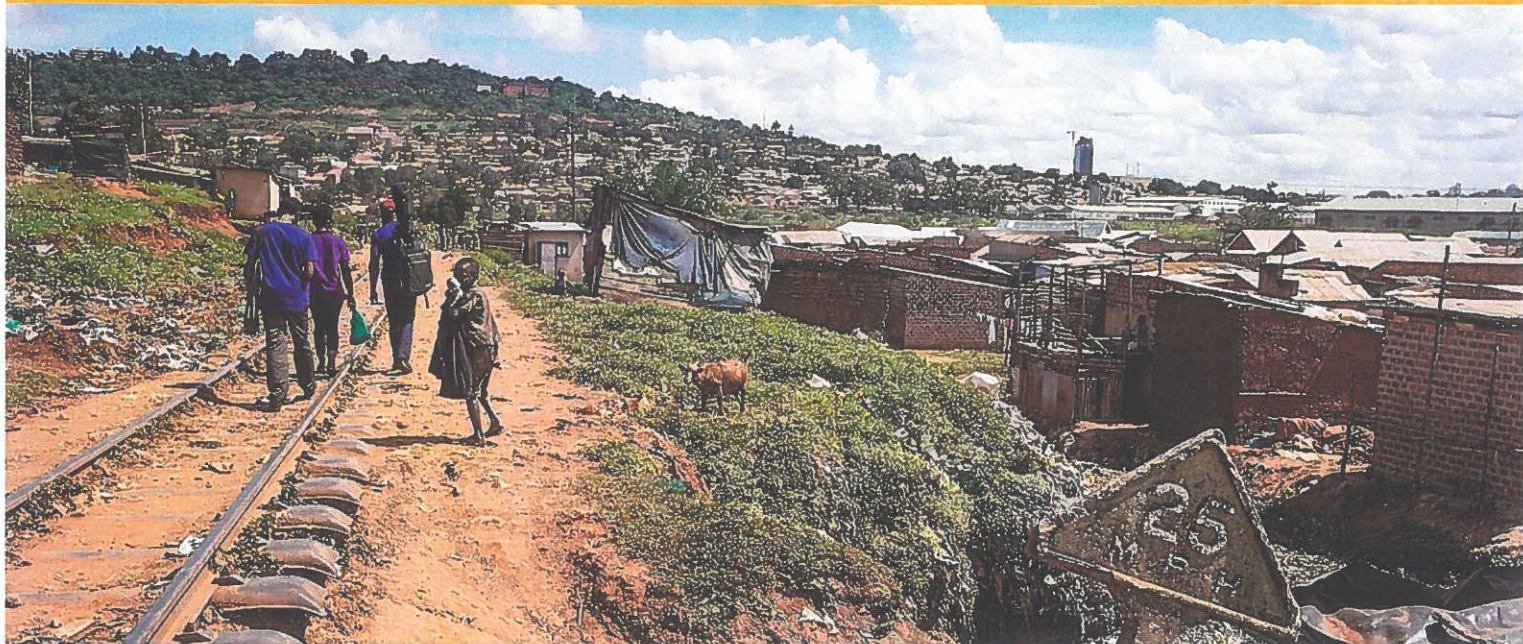
Every Life International achieves its objectives by working with partner organisations in Uganda and Kenya. Every Life Uganda is a registered NGO (registration number (10056) S591/10491) and Every Life Kenya is registered as a Trust (registration number 1387). More information on pages 11 & 12.

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 the law of England and Wales and are connected with the charitable work of the charity.

KAMPALA, UGANDA



" I ENCOUNTERED EVERY LIFE WHEN MY LIFE WAS MOST CHALLENGING. WHEN EVERY LIFE CAME, MY SON WAS RESCUED FROM CERTAIN DEATH THROUGH NUTRITION INTERVENTION, THE VISITS RESTORED HIS JOY; DISCIPLESHIP HAS RESTORED MY HOPE FOR LIFE IN JESUS. OUR HOUSE WAS RENOVATED JUST IN TIME, I NOW HAVE A JOB AND MY FAMILY IS SAFE AND HAPPY. THANK YOU GOD FOR THESE NEW FRIENDS! - Mama Edward*

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, employment - irregular, in addition to many social problems. When life is so fragile, hope can feel unattainable, but the love of God can change things drastically. Through practical actions, social support, and spiritual discipleship, we are seeing transformation take place.

NUTRITION

Many children in the slums suffer from malnutrition as a result of both financial hardships and a lack of nutritional knowledge. 3 out of every 10 children suffer from undernutrition across Uganda. When we see the tell-tale signs of a malnourished child (loss of muscle mass, bulging abdomen, brittle hair, etc) we act quickly to discuss the matter with the parents and get the child onto our feeding programme. This provides an immediate boost to not only the child in question but also their siblings as money coming into the household is divided up to feed fewer children with one being taken care off. We then work to educate the parents on how to maximise the nutrition each child is receiving on the same previous income by making a few simple substitutions to their diet.



*names have been changed to protect those featured

KAMPALA, UGANDA

MEDICAL

When families are struggling to afford even the basics such as food or rent, a normally-treatable sickness or injury can have devastating consequences. In such circumstances a small amount of input from our team can have a significant positive impact on a family. Transporting the person to/from the hospital and footing the bill drastically helps the entire family in their time of crisis, preventing them from falling further into the poverty trap.



SOCIAL WORK

Where there is a lack of hope and opportunity, frustration all too easily become boils over into violence and abuse. Physical, emotional, and sexual abuse, plus other forms such as threat, coercion, and denial of resources, are sadly a common occurrence to many vulnerable people in the slums. Some studies point to a mistrust in the authorities to act against perpetrators that leads to many cases going unreported. Consequences of such abuse often lead to life-long emotional, mental, and physical problems. Our social workers work tirelessly to help resolve issues that arise, arrange relocation where necessary for the safety and protection of victims, and advocate on their behalf with authorities to investigate matters fully.



AID & RELIEF

Slums are often built upon the least desirable land in the city, namely floodplains and swamps. It's no coincidence then that during the rainy season the residents in the slums are most affected. Families lives are turned upside down in a moment when floodwaters rise through large swaths of the community. Through strong relationships with the community leaders we have been able to help the people most at need during times of crisis by reconnecting people again with families elsewhere in the city/country and arranging provisions and temporary accommodation until floodwaters recede.

GORETTI'S STORY

Goretti is a regular attender of our Life Group in Kinawataka – she's also part of a Discipleship Group. Here is how she talks about the impact this has had on her life:

"...I'm 24 years old. My husband is called Moses and we have one child called Ryan. We also had a daughter but sadly she passed away. I am a stay-at-home mother who has lived in Kinawataka for many years. While at home I spend any extra time I have making woven mats which I sell where I can – a skill I learnt from Every Life. I've gained a lot through being part of the Life Group. I have made many friends and learnt to budget, save and plan with my money. Before joining the group I used to spend too much on non-essentials. Thanks to the last three years of saving I have been able to construct a small house, which I rent out and gain monthly income from.

The Discipleship Group is very important to me and I have learnt so much through it. I used to be very short-tempered, which would lead to quarrels with many people, especially my husband. But since joining the Discipleship Group and learning more of Jesus' love for me, I have learnt to forgive those who wrong me and through this I have found peace in my heart. Now, I rarely get into arguments and I always seek to resolve issues amicably. My husband, who is a Muslim, has noticed this and it has had a great impression on him. If I'm troubled or confused about anything I lean on God, pray, trust and praise him. In this way I've seen many situations turned around. God has brought me this far so I give glory to him! In five years' time we hope to have a plot of land of our own outside Kampala and I believe that with God's help and through the encouragement of the groups, I will be able to fulfil my dream. I am so thankful to God for being part of Every Life."

KAMPALA, UGANDA

LIFE GROUPS

In communities all across Kampala we have been gathering people together in Life Groups to help families with joint savings schemes and income-generating activities. We have helped to open up bank accounts that nominated members of the communities manage with participants in the savings schemes putting aside small amounts of money each month to act as a safety net when urgent issues arise or to be able to spend in celebrations over the Christmas period. Our communities have also been learning skills that will allow them to generate an income for themselves. This year we have provided materials and training in how to make hand soap; an in-demand product following on from the pandemic. Through these groups we are helping to restore dignity people.

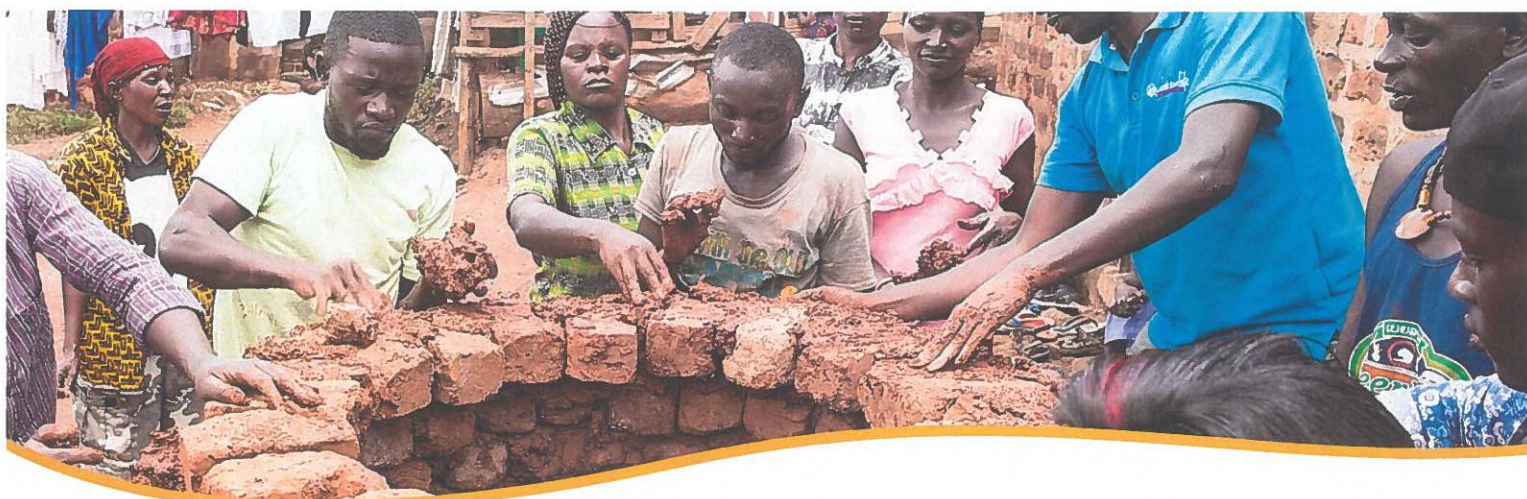
EDUCATION

UNESCO say that improving literacy rates is one of the key solutions to ending poverty. The implications not being able to read and write can have on a person's prospects are far-reaching. People learning to write and sign their own name means they can hold proper agreements with their landlords. Being able to send and receive text messages allows people to receive critical information such as government health guidelines or disaster alerts. Parents are able to help children with their homework and apply for jobs. Furthermore, we continue to support children in the community through sponsorship schemes until the end of high school.



HYGIENE & WATER

Access to water and sanitation are recognised by the United Nations as basic human rights and are fundamental to one's health, yet many slums do not have such access. Since our early years as an organisation we have sought opportunities to provide and maintain such facilities in the heart of the communities we work in. Each tap and toilet serves around 200 families, giving them vital clean water and sanitation facilities close to home. We have also organised rubbish clean-ups within the communities and helped to construct simple flood defenses for those worst affected during the rainy season.



KAMPALA, UGANDA

DISCIPLESHIP GROUPS

In order for transformation within each person and community as a whole to be sustainable it needs to be holistic; seeing growth in all areas of life, be that physical, emotional, and spiritual in the face of both short and long term difficulties. Whilst our practical efforts have brought much relief to many individuals we have found it is through fellowship that the culture and social atmosphere of the community has been most profoundly affected.

In each community there is a gathering in the style of a 'house church' meeting in members' houses. The sizes of houses means practically that numbers are limited, but we believe many smaller gatherings better captures the heart of what church should be; a community where every person is known and valued. An average meeting would include fellowship time followed by some simple worship and bible-teaching. On Sundays we have a larger gathering at our Dream Centre where individual house churches can join together in praise and worship where approximately 20-40 people gather.

Friendship and family are vital in transforming the culture of the community. That is why, in addition to the general discipleship groups, we have also started up a group specifically for married couples. It provides a space for couples to discuss issues amongst peers at similar stages in life to learn from and encourage one another.



APPRENTICES & CHAMPIONS

We believe that real transformation comes to a community when its own people are equipped to become the change they want to see. Many people who have experienced the love and kindness of our team and have their hope restored are keen to reproduce it themselves to their neighbours. Our apprenticeship program aims to teach participants our visions and values so that they are able to represent Every Life as Champions in their communities 24/7. As members of the community, they are able to relate to people even more closely and influence change in a powerful way.

Our Champions are our first port of call in the slum communities and assist with many tasks such as our nutrition program, taking the sick to hospital, accompanying victims to the police station, and much more. Some of our champions are trained in specific skills, such as knowing the signs to look out for in malnourished children. Our champions help to lead the various groups and are perhaps our most valuable resource in connecting truly deeply to the communities to best drive change forwards.

THE YEAR AHEAD

We anticipate that the year ahead will be one of maturation for the team in Uganda as we seek to reach more members of the community during frontline time, strive to better train and equip community members through our life groups, and see our champions grow in their confidence, faith, and capabilities.

KISUMU, KENYA



I WANT TO THANK ALMIGHTY GOD FOR HOW FAR HE HAS BROUGHT ME, AND ALSO FOR EVERY LIFE AND THE LIFE GROUP. I HAVE REALISED THAT I CAN ACHIEVE THE DREAMS THAT I HAD GIVEN UP ON AND I HAVE GROWN SO MUCH SPIRITUALLY AS WELL. MAY GOD BLESS THE EVERY LIFE TEAM FOR SHOWING ME AND OUR ENTIRE VILLAGE LOVE. - Leah*

The Every Life missions base in Kisumu was established in 2017. In Kenya, 20.9% of the population lives in 'absolute poverty' – in Kisumu that number 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 lead 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.

LEAH'S STORY

We first met Leah in 2017, she was in her early twenties, and was struggling alone with three young children after her husband was murdered. She overwhelmed by many challenges – struggling to keep her family alive and experience difficulties with community members. She says, *"I was losing hope in life."*

The Every Life team have been walking alongside Leah for three years now. It began when our Frontline team began by taking the time to listen to her, providing for some of her immediate needs, and praying with her. Then, she became part of a life group where she learnt about savings, business skills and Jesus.

There is still a way to go before this small family can completely support themselves, but we've seen such a change in Leah. She now has strength for today, and bright hope for tomorrow. She is now actually looking forward to the future and hopes that she will be able to use the business skills she learnt in her life group in order to become a hairdresser. Our team leader in Kenya recognized that Leah had the potential to be a great leader – so we are equipping her to become a community champion. She is currently the secretary of our life group and is supporting other women in the group – particularly as they run a savings scheme.

*names have been changed to protect those featured

KISUMU, KENYA

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. Our team has supported many families by distributing food parcels to those in need while regularly visiting and supporting families. We have seen many of the vulnerable, elderly 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. We continue to gather together to worship with many members of the community which brings 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 over a dozen 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.

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 coming 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.

CHILDREN'S CLUB

Throughout the year roughly 150 come to our children's club. This is an opportunity to have fun, learn from the Bible, and talk about issues such as health, relationships and child protection. Our team is also able to teach important topics as children meet in age-related topic such as sex education and HIV prevention.



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 five Members who are not Trustees; Elizabeth Neal, Brynmor Lloyd Neal, Catherine Grant, Stephen Wood, 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 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.

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 ensure 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 95% 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 and Kenya 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 and have been enacted.

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

This year we saw an income of £391,593 which we are so grateful for. This is an increase of £149,776 compared to 2021-22, thanks largely due to £127,535 donated specifically for the 'Network Mission.' (see below.) Of this income, £113,179 was unrestricted income, the vast majority donated by individuals and churches. This is valuable to us to enable us to assign funds where the need is greatest. We have seen an increase in regular donations over the year and have continued to see one-off donations through events and conferences through the year. Our restricted income was £278,414 of which the majority was from Trusts and Foundations.

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 increased expenditure of £50,284 compared to 2021-22 giving a total expenditure of £315,912. This was inline with our budgeted spending for the year and the increased income we received in the previous year.

NETWORK MISSION

This fund, provided by a major donor, is dedicated to establishing hubs for training, encouragement, and resource provision for individuals involved in Every Life's programs, such as nutrition and discipleship. We aim to accomplish this through participation in conferences, media engagement, and the publication of books. Additionally, we actively support other missions and charities that share a similar focus to Every Life, and to build a support network.

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. 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 year we have ended the year with £59,037 in unrestricted reserves. This is higher than our policy however we deem this to be appropriate given the current economic instability.

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

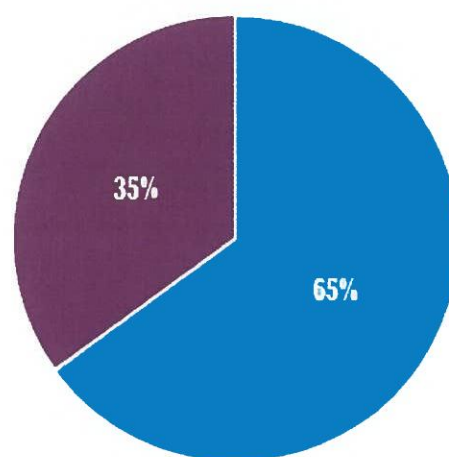


Mr Simon Neal

Trustee

Dated: 18 December 2023

Income Source



■ From trusts and foundations

■ From individuals, churches, and businesses



MAY GOD BLESS YOU EVERY LIFE. WE
HAVE NO PEACE AND WE HAVE OFTEN
GONE WITHOUT FOOD, NO ONE GIVES
US ANYTHING BUT YOU REMEMBERED
US. IF I WERE TO CONSIDER ANYONE AS
FAMILY, IT WOULD BE YOU BECAUSE OF
HOW YOU HAVE CARED FOR US ALL
AT THIS TIME.



- JAJA WILLIAM*

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 2023.

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

For and on behalf of Summers Morgan.

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

Dated: 19th December 2023

EVERY LIFE INTERNATIONAL

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds	Designated funds	Restricted funds	Total Unrestricted funds general [description]	Unrestricted funds	Restricted funds	Total
		2023	2023	2023	2023	2022	2022	2022
		£	£	£	£	£	£	£
<u>Income from:</u>								
Donations and legacies	2	111,312	-	278,414	389,726	62,885	-	239,940
Charitable activities	3	789	-	-	789	1,030	-	1,030
Fundraising events		1,078	-	-	1,078	857	-	857
Total income		113,179	-	278,414	391,593	64,772	177,055	241,827
<u>Expenditure on:</u>								
Raising funds	4	136	-	-	136	663	-	663
Charitable activities	5	86,468	-	229,308	315,776	99,137	165,828	264,965
Total expenditure		86,604	-	229,308	315,912	99,800	165,828	265,628
Net incoming/(outgoing) resources before transfers		26,575	-	49,106	75,681	(35,028)	11,227	(23,801)

EVERY LIFE INTERNATIONAL

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

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds	Designated funds	Restricted funds	Total Unrestricted funds	Unrestricted funds general [description]	Restricted funds	Total
		2023 £	2023 £	2023 £	2023 £	2022 £	2022 £	2022 £
Net incoming/(outgoing) resources before transfers		26,575	-	49,106	75,681	(35,028)	11,227	(23,801)
Gross transfers between funds		(1,100)	1,100	-	-	(1,200)	-	-
Net income/(expenditure) for the year/ Net movement in funds		25,475	1,100	49,106	75,681	(36,228)	11,227	(23,801)
Fund balances at 1 April 2022		33,562	4,900	48,763	87,225	69,790	37,536	111,026
Fund balances at 31 March 2023		59,037	6,000	97,869	162,906	33,562	48,763	87,225

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

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 2023

	Notes	2023 £	£	2022 £	£
Current assets					
Debtors	11	160,114		271,988	
Cash at bank and in hand		139,868		80,801	
		<u>299,982</u>		<u>352,789</u>	
Creditors: amounts falling due within one year	12	<u>(137,076)</u>		<u>(135,564)</u>	
Net current assets			162,906		217,225
Creditors: amounts falling due after more than one year	13		-		(130,000)
Net assets			<u>162,906</u>		<u>87,225</u>
Income funds					
Restricted funds	17		97,869		48,763
Designated funds	16		6,000		4,900
General unrestricted funds			59,037		33,562
			<u>162,906</u>		<u>87,225</u>

EVERY LIFE INTERNATIONAL

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2023

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 2023. 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 18/12/23



Mr Simon Neal

Trustee

Company registration number 07390175

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

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 or grantors 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 2023

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
	2023	2023	2023	2022	2022	2022
	£	£	£	£	£	£
Donations and gifts	111,312	25,164	136,476	60,950	47,055	108,005
Grants received	-	253,250	253,250	1,935	130,000	131,935
	<u>111,312</u>	<u>278,414</u>	<u>389,726</u>	<u>62,885</u>	<u>177,055</u>	<u>239,940</u>

3 Income from charitable activities

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Heading #ac989		
Sale of goods	-	-
Ancillary trading income	<u>789</u>	<u>1,030</u>

4 Expenditure on raising funds

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Fundraising		
Staging fundraising events	<u>136</u>	<u>663</u>

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

5 Expenditure on charitable activities

	Heading #ac982 2023 £	Heading #ac983 2023 £	Total 2023 £	Heading #ac982 2022 £	Heading #ac983 2022 £	Total 2022 £
Direct costs						
Direct charitable expenditure	-	3,468	3,468	6,001	208	6,209
Grant funding of activities (see note 6)	135,680	19,086	154,766	109,288	11,684	120,972
Share of support and governance costs (see note 7)						
Support	152,955	-	152,955	131,277	-	131,277
Governance	4,587	-	4,587	6,507	-	6,507
	<u>293,222</u>	<u>22,554</u>	<u>315,776</u>	<u>253,073</u>	<u>11,892</u>	<u>264,965</u>
Analysis by fund						
Unrestricted funds	83,000	3,468	86,468	98,929	208	99,137
Restricted funds	210,222	19,086	229,308	154,144	11,684	165,828
	<u>293,222</u>	<u>22,554</u>	<u>315,776</u>	<u>253,073</u>	<u>11,892</u>	<u>264,965</u>

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

6	Grants payable	Operations in Uganda 2023 £	Operations elsewhere 2023 £	Total Operations in 2023 £	Operations in Uganda 2022 £	Operations elsewhere 2022 £	Total 2022 £
	Grants to institutions:						
	Grants paid to EL Uganda - Slum transformation and other	116,676	-	116,676	85,465	-	85,465
	Grants paid to EL Uganda - Child and family sponsorship	10,166	-	10,166	4,364	-	4,364
	Grants paid to EL Uganda - Dream Centre	565	-	565	503	-	503
	Grants paid to EL Uganda - BHIR	8,112	-	8,112	4,886	-	4,886
	Grants paid to EL Uganda- Covid	161	-	161	14,070	-	14,070
	Grants paid to Kenya - Slum Transformation	-	18,611	18,611	-	10,249	10,249
	Grants paid to Kenya - Covid	-	-	-	-	1,435	1,435
	Other	-	475	475	-	-	-
		135,680	19,086	154,766	109,288	11,684	120,972

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

7 Support costs

	Support costs £	Governance costs £	2023 £	Support costs £	Governance costs £	2022 £
Staff costs	107,315	-	107,315	102,459	-	102,459
Project support	1,117	-	1,117	1,297	-	1,297
Promotion	2,116	-	2,116	2,295	-	2,295
Office costs	13,573	-	13,573	9,334	-	9,334
Insurance	290	-	290	429	-	429
Travel	18,200	-	18,200	1,543	-	1,543
Conferences	-	-	-	645	-	645
Other	792	-	792	1,275	-	1,275
Oversight	5,755	-	5,755	12,000	-	12,000
Leaders Weekend	3,797	-	3,797	-	-	-
Independent Examiners fee	-	1,350	1,350	-	1,350	1,350
Accountancy	-	3,237	3,237	-	5,157	5,157
	<u>152,955</u>	<u>4,587</u>	<u>157,542</u>	<u>131,277</u>	<u>6,507</u>	<u>137,784</u>
Analysed between Charitable activities	<u>152,955</u>	<u>4,587</u>	<u>157,542</u>	<u>131,277</u>	<u>6,507</u>	<u>137,784</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 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 totaling £42,589 (2022 - £42,759). £31,376 of this was funded by a grant received from Lancaster Foundation, and £5,635 of salary received was funded by the Network Grant. Trustees incurred travel or subsistence costs of £485 during the year. (2022 - £473).

9 Employees

The average monthly number of employees during the year was:

2023 Number	2022 Number
<u>5</u>	<u>5</u>

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

9	Employees	(Continued)	
	Employment costs	2023 £	2022 £
	Wages and salaries	99,710	94,663
	Social security costs	2,973	3,411
	Other pension costs	4,632	4,385
		<u>107,315</u>	<u>102,459</u>

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

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

11 Debtors

	2023 £	2022 £
Amounts falling due within one year:		
Trade debtors	-	(1)
Other debtors	137,438	131,732
Prepayments and accrued income	22,676	10,257
	<u>160,114</u>	<u>141,988</u>
Amounts falling due after more than one year:		
Other debtors	-	130,000
	<u>-</u>	<u>130,000</u>
Total debtors	<u>160,114</u>	<u>271,988</u>

12 Creditors: amounts falling due within one year

	Notes	2023 £	2022 £
Deferred income	14	130,000	130,000
Other creditors		300	-
Accruals and deferred income		6,776	5,564
		<u>137,076</u>	<u>135,564</u>

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

13 Creditors: amounts falling due after more than one year

	Notes	2023 £	2022 £
Deferred income	14	-	130,000

14 Deferred income

	2023 £	2022 £
Arising from the Lancaster grant	130,000	260,000

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.

	2023 £	2022 £
Deferred income is included within:		
Current liabilities	130,000	130,000
Non-current liabilities	-	130,000
	130,000	260,000

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 £4,632 (2022 - £4,385).

16 Unrestricted funds -

These are unrestricted funds which are material to the Charity's activities.

	At 1 April 2022 £	Transfers £	At 31 March 2023 £
	4,900	1,100	6,000
Previous year:	At 1 April 2021 £	Transfers £	At 31 March 2022 £
	3,700	1,200	4,900

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Movement in funds			Movement in funds			Balance at 31 March 2023
	Balance at 1 April 2021	Incoming resources	Resources expended	Balance at 1 April 2022	Incoming resources	Resources expended	
	£	£	£	£	£	£	£
Child and family sponsorship	4,053	7,988	(2,971)	9,070	7,867	(9,111)	7,826
UK mission	108	-	-	108	-	-	108
UK leadership support grant	-	34,000	(34,000)	-	34,000	(34,000)	-
Uganda mission base oversight grant	6,000	6,000	(12,000)	-	6,000	(6,000)	-
Slum transformation projects and other work of the charity	27,054	107,842	(97,472)	37,424	96,426	(119,788)	14,062
Bright hope is rising	216	6,568	(4,886)	1,898	6,423	(8,112)	209
Covid 19 Africa	105	14,658	(14,498)	264	163	(160)	267
Network Mission	-	-	-	-	127,535	(52,137)	75,398
	<u>37,536</u>	<u>177,055</u>	<u>(165,828)</u>	<u>48,763</u>	<u>278,414</u>	<u>(229,308)</u>	<u>97,869</u>

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

17 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.

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, originally pledged for 3 years, has been set up by a major grant funder of Every Life to support the leadership team, as they manage and develop Every Life and all of its charitable aims from the UK. The fund employs Simon and Nicola Neal, as well as the Chief of Operations, and funds additional 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 Kenya. 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.

Network Mission

This fund provided by a major donor, dedicated to establishing hubs for training, encouragement, and resource provision for individuals involved in Every Life's programs, such as nutrition and discipleship. We aim to accomplish this through participation in conferences, media engagement, and the publication of books. Additionally, we actively support other missions and charities that share a similar focus to Every Life, and to build a support network.

EVERY LIFE INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

18 Analysis of net assets between funds

	Unrestricted funds general 2023 £	Unrestricted funds [description] 2023 £	Restricted funds 2023 £	Total 2023 £
Fund balances at 31 March 2023 are represented by:				
Current assets/(liabilities)	59,037	6,000	97,869	162,906
	<u>59,037</u>	<u>6,000</u>	<u>97,869</u>	<u>162,906</u>
	Unrestricted funds general 2022 £	Unrestricted funds [description] 2022 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 March 2022 are represented by:				
Current assets/(liabilities)	163,561	4,900	48,764	217,225
Long term liabilities	(130,000)	-	-	(130,000)
	<u>33,561</u>	<u>4,900</u>	<u>48,764</u>	<u>87,225</u>
Per balance sheet	33,562	4,900	48,763	87,225
Balance to allocate	1	-	(1)	-

Within current assets is restricted cash of £97,869 (2022 - £48,764) which cannot be used for the general purposes of the Charity, as well as cash that has been designated by the Trustees of £6,000 (2022 - £4,900).

19 Designated funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	Balance at 1 April 2021 £	Transfers £	Balance at 1 April 2022 £	Transfers £	Balance at 31 March 2023 £
Uganda Compound	3,700	1,200	4,900	1,100	6,000
	<u>3,700</u>	<u>1,200</u>	<u>4,900</u>	<u>1,100</u>	<u>6,000</u>

Uganda Compound

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