

NEW LIFE ASSEMBLY (DULWICH)

England & Wales - Charity number 800178

Details

Status Registered

Legal form Trust

Registered 1988-10-31

Register [View on the Charity Commission register](#)

Contact

Address 116 Poplar Road
London
SE24 0BP

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Activities

Objects: ADVANCEMENT OF THE CHRISTIAN RELIGION AND DEEPENING OF FAITH AND SPIRITUAL EXPERIENCE OF INDIVIDUAL CHRISTIANS.

Activities: THE PRINCIPAL ACTIVITY OF THE CHURCH IS TO PROMOTE THE CHRISTIAN RELIGION AND TO PROVIDE PLACES OF WORSHIP IN CONFORMITY WITH ITS STATEMENT OF DOCTRINE. THE OBJECTIVE OF THE NEW LIFE ASSEMBLY FELLOWSHIP IS TO PROVIDE RELIGIOUS AND CHARITABLE SERVICES TO THE CHURCH AND THE LOCAL COMMUNITY, TO MAINTAIN CHURCH PROPERTY AND TO ORGANISE CONFERENCES AT VARIOUS TIMES AND PLACES.

Classification

- **How:** Makes Grants To Individuals, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** CATCHMENT AREA OF CHURCH
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£451,434	£361,688	-	-
2023-12-31	£330,393	£333,828	-	-
2022-12-31	£438,358	£398,461	-	-
2021-12-31	£686,665	£375,938	£916,088	5
2020-12-31	£179,454	£157,212	-	-

Trustees

Name	Role	Appointed
ALFIE SHIELDS		2026-03-03
BERNICE BENT		
DELORIS WILLIAMSON		
MARIE ST HILAIRE		2011-05-08
NEHEMIAH JESS		
Rev LOVEL BENT		2011-05-18

NEW LIFE ASSEMBLY (DULWICH)

England & Wales - Charity number 800178

Accounts

Registered number
800178

New Life Assembly (Dulwich)
Report and Financial Statements
31 December 2024

New Life Assembly (Dulwich)
Report and accounts
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**New Life Assembly (Dulwich)
Charity Information**

Trustees

Pastor Lovel Bent (Presiding Apostle)
Pastor Nehemiah Jess
Mr. Wilbert Robinson
Ms. Marie St-Hilaire
Mrs. Deloris Williamson

Secretary

Mrs. Bernice Bent

Independent examiners

Jacksons Chartered Accountants
First Floor, Albion House
Albion Street
Hull
HU1 3TE

Bankers

Lloyds Bank
25 Gresham Street
London
EC2V 7HN

Registered office

116 Poplar Road
Herne Hill
London
SE24 0BP

Registered number

800178

Governing document

Constitution and rules dated 31 March 1988

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2024

The trustees present their report and financial statements for New Life Assembly (Dulwich) for the year ended 31 December 2024.

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Principal activities

The Charity's principal activity during the year continued to be a church that promotes the Christian religion and to provide places of worship in conformity with its Statement of Doctrine.

Objectives and activities

The objective of New Life Assembly (Dulwich), the "Charity", is to provide religious and charitable services to New Life Assembly, the "Church", and the local community; to maintain church property; and to organise conferences at various times and places.

The New Life Assembly Fellowship believes strongly in taking on outreach activities, helping to care for and develop individuals in the community. It has an inclusive approach to helping people and understands that people have other needs in addition to practising their faith.

In the community, education continues to be one of our core services. We have supported a supplementary school for many years by providing them with the use of our premises without charge. We also raise funds for the school and organise and finance youth service in the local community as well as summer camps and music workshops.

We provide much needed pastoral care for the elderly and house-bound by visiting them on a weekly basis to offer care and support.

Other on-going projects include:

- providing food for the homeless;
- financial aid to orphanages at home and overseas;
- support for families of prisoners and prison visits to offenders;
- provision of help for the sick in hospital;
- work with the local community police in tackling gun crimes and gang issues;
- support services such as debt counselling for those with financial worries;
- run training courses on child protection issues, child safe-guarding, health and safety, risk assessments, NVQ 3 qualifications, business courses and counselling courses; and

- development and management of a day nursery for the local community.

We ensure that the staff and volunteers we use have the appropriate training and qualifications for the work they do.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2024

Public benefit

We referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the trustees considered how planned activities will contribute to the aims and objectives we set.

We exist to serve all people in our community without discrimination. We strive to promote social welfare through the provision of facilities aimed at improving the social, physical and spiritual wellbeing of those in our local community.

Our work includes:

- providing regular public worship open to all;
- providing sacred space for personal prayer and contemplation;
- conducting pastoral work including visiting the sick and the bereaved;
- teaching Christianity through sermons, courses and small groups;
- counselling, fellowship or one-to-one talks; and
- missions to Jamaica, the Philippines and other countries – as needed.

The staff on hand therefore includes carers, social workers, doctors, solicitors etc. in order to accomplish this varied range of work.

The Charity provides a safe working environment for visitors, members, workers and volunteers and any serious incidences are reported in accordance with our safeguarding policy. There were no serious incidents during the year ended 31 December 2024.

Fundraising

The Charity raises funds from the public in the form of voluntary donations ('tithes' and 'offerings') from attendees of its Christian church services.

The Charity does not use the services of a professional fundraiser or commercial participator in the process of raising funds. Also, the Charity (or any person acting on its behalf) is not subject to any voluntary scheme for regulating fundraising, or voluntary standard for fundraising in respect of activities on behalf of the Charity.

In the course of its fundraising activities, the Charity has taken care to not:

- (1) unreasonably intrude on anyone's privacy;
- (2) unreasonably and persistently approach anyone [for the purpose of soliciting, or procuring money or other property]; and/or
- (3) place undue pressure on anyone to give money [or other property].

The Charity (or any person acting on its behalf) has not received any complaints in regard to its fundraising activities.

Activities during the year

In addition to our weekly [Christian] church services, the following activities were carried out during the year:

- safeguarding training;
- leaders training;
- mission work overseas;
- evangelistic meetings.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2024

Financial review

Principal sources of funding

The largest contribution to the Charity is donations in the form of tithes and offerings given by the [church] congregation.

Financial review

The Charity achieved a surplus of £89,746 for the financial year.

At 31 December 2024, the Charity held total funds of £984,271 – that is, £461,697 cash at the bank and in hand; £565,741 in the value of fixed assets; less creditors of £43,167. This, in all, is considered to be an appropriate level of funds to enable the Charity to pursue its objectives – that is, once administrative expenses (£246,317) have been deducted from this year's income from charitable activities (£331,434), and other operating income (£120,000), there is still enough cash in hand and cash at bank left (£656,004) to cover the Charity's expenditure on charitable activities this year, £113,941.

Reserves policy

A sufficient cash reserve is held in order to provide the working capital needed to cover seasonal fluctuations in the Charity's income and expenditure and to fulfil its day-to-day obligations. When deciding on the level of these reserves (that is, those funds not tied up in fixed assets), the Trustees take into consideration the forecasted levels of income and expenditure, the reliability of each source of income, and the prospect of new sources of income.

It is the trustees' view that it is prudent to maintain the forecasted level of reserves to allow for financial flexibility and stability in light of the Charity's dependence on voluntary donations.

Investment policy

The trustees have adopted a strong, socially responsible investment policy for the reserves of the Charity. This policy, in tandem with the need to fulfil our statutory obligations, has the objective of investing in such a way that the principles of socially responsible investment are promoted. A further factor is the need to have ready access to our reserves (as long-term funding cannot be guaranteed) so, for the current period, we have placed surplus funds in bank current and deposit accounts.

Risk management

The trustees actively review, on a regular basis, the major risks that the Charity faces in maintaining reserves at the levels detailed above; in addition to an annual review of the controls over key financial systems carried out through an internal audit process - to ensure appropriate controls are in place as assurance against fraud and error.

Internal control risks are minimised by authorisation procedures for all financial transactions; and policies and procedures are in place to ensure compliance with health and safety regulations by, and for, staff, volunteers and visitors.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2024

Structure, governance and management

Governing document

The New Life Assembly (NLA) - also the "Church" - is an unincorporated charitable organisation formed on 31 March 1988. The organisation is governed by its Constitution and Rules dated 31 March 1988 supplemented by a Declaration of Trust dated 15 September 1988.

Organisational structure

The New Life Assembly is a connectional organisation made up of local churches and New Life Assembly (Dulwich) operates as a head office of sorts for NLA.

The Board of Trustees supervises, in trust, all connectional property of the Church. At their regular meetings, the Trustees agree the broad strategy and areas of activity for the Church, including consideration of allocation of funds, investment, reserves and risk management policies and performance.

The Board of Trustees transacts all routine business for the Charity not dealt with by local pastors and deacons and is subject only to the church fellowship as a whole (i.e. church members) which has final say in all financial matters.

The Board consists of two offices:

- elders - who may be Overseers or Pastors; and
- deacons and deaconesses.

The Elders elect a Presiding Elder from within their number to act as chairman in all Board of Trustees meetings.

Deacons are chosen by the church [members] to oversee the business affairs of the church as directed by the Elders. The pastor is responsible for the day-to-day running of the local church and is an ex-officio member of the Board of Trustees and of all organisations and clubs of that church.

Appointments

Elders (Overseers and Pastors)

The first Elders of a newly established local church are appointed by the pioneer workers or by the Elders of the church or churches from which they were sent. Subsequent Elders are appointed by the Trustees as Elders of that church subject to approval by the church fellowship. They hold office for as long as they remain scripturally qualified or until such a time as they voluntarily resign the office.

Deacons

Deacons are nominated by the church fellowship and elected by a 90% majority vote, cast by ballot. Their term of office is the same as that of the Elders.

Volunteers

Volunteers play a vital role in the Charity achieving its goals - every facet of charitable work New Life Assembly (Dulwich) undertakes is only accomplished with the help of volunteers. From ushers during church services to the cleaning up and basic upkeep of the church premises, volunteers facilitate all of the Charity's work and, as stated above, there are many activities the Charity holds that require skilled volunteers.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2024

There were 20 volunteers throughout the year, excluding trustees, who aided in the running of the Charity.

Remuneration policy

The Charity's remuneration policy is to set pay at or above the statutory minimum wage. Salaries are paid as a stipend – “a fixed regular sum paid as a salary or as expenses to a clergyman, teacher, or public official” – to help them offset expenses.

Recruitment and appointment of trustees

The Board of Trustees is the primary legal body of New Life Assembly (Dulwich). New trustees may be appointed firstly by the church Deacons from within their number or, in the absence of a sufficient number of deacons to act as trustees, by the church fellowship. The minimum number of trustees permitted by the Constitution is 3.

Much of the Charity's work focuses upon the promotion of the Christian religion and the running and maintenance of its places of worship as well as on overseas aid, mental health work, work with children, young people, orphanages, the homeless, senior citizens, mothers and toddlers, and the local community.

The Board of Trustees seeks to ensure that the needs of these groups are appropriately represented by the members of the Board and so seek to maintain a body of trustees with diverse backgrounds. To enhance the potential pool of trustees, the Charity has, through selective advertising and networking with voluntary organisations active in the sector, sought to identify those who would be willing to become members of the Charity and so use their own experience to assist the Charity.

There were no new or additional trustees recruited in the year to 31 December 2024.

Trustee induction and training

Many trustees are already familiar with the practical work of the Charity as they are also active members of the Charity as well as involved in other charities, churches and/or charitable institutions.

New trustees are encouraged to familiarise themselves with charity law, their responsibilities as trustees and with Charity's rules and practices. They are invited and encouraged to attend a series of short training sessions to familiarise themselves with the Charity and the context within which it operates. These cover:

- the obligations of the board of trustees;
- the operational framework for the Charity;
- the current financial position and revenue generation; and
- future plans and objectives.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2024

Trustees

The following persons served as trustees during the year:

Pastor Lovel Bent (Presiding Apostle)
Pastor Nehemiah Jess
Mr. Wilbert Robinson
Ms. Marie St-Hilaire
Mrs. Deloris Williamson

Secretary

Mrs. Bernice Bent

Trustees' responsibilities

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Charity and enable them to ascertain to ensure that the accounts comply with the Charities Act 2011 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website as well as:

- a) to prepare financial statements which show a true and fair view;
- b) in preparing financial statements:
 - (i) to select suitable accounting policies and apply them on a consistent basis; and
 - (ii) to make judgements and estimates that are prudent and reasonable; as well as
- c) to keep proper accounting records; and
- d) to safeguard the assets of the Charity and take reasonable steps for the prevention of fraud and other irregularities.

Disclosure of information to independent examiners

Each person who was a trustee at the time this report was approved confirms that:

- so far as he is aware, there is no relevant audit information of which the Charity's independent examiner is unaware; and
- he has taken all the steps that he ought to have taken as a trustee in order to make himself aware of any relevant audit information and to establish that the Charity's independent examiner is aware of that information.

This report was approved by the board on 19 January 2026 and signed on their behalf.

Pastor Lovel Bent
Trustee

**New Life Assembly (Dulwich)
Independent Examiner's Report
to the members of New Life Assembly (Dulwich)**

I report to the trustees on my examination of the accounts of the above charity ('the Charity') for the year ended 31 December 2024 which are set out in pages 9 to 21.

Responsibilities and basis of report

As the Charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Independent examiner's statement

As the charity's gross income exceeded £250,000, I hereby confirm that I am qualified to undertake the examination as a qualified member of the Institute of Chartered Accountants of England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Mark Jackson
(Senior Statutory Auditor)

for and on behalf of
Jacksons Chartered Accountants
First Floor, Albion House
Albion Street
Hull
HU1 3TE

19 January 2026

New Life Assembly (Dulwich)
Statement of Financial Activities
for the year ended 31 December 2024

	Notes	2024 £	2023 £
Income from charitable activities	2	331,434	301,581
Expenditure on charitable activities		(113,941)	(93,321)
Net operating income		<u>217,493</u>	<u>208,260</u>
Administrative expenses		(246,317)	(235,115)
Other operating income	3	120,000	28,812
Operating surplus	4	<u>91,176</u>	<u>1,957</u>
Interest payable	7	(1,430)	(2,116)
Movement in funds: Net income/(expenditure)		<u>89,746</u>	<u>(159)</u>
 Reconciliation of funds			
Net movement in funds		89,746	(159)
Total funds brought forward		894,525	894,684
Total funds carried forward		<u>984,271</u>	<u>894,525</u>

New Life Assembly (Dulwich)
Registered charity number: 800178
Statement of Financial Position
as at 31 December 2024

	Notes	2024 £	2023 £
Fixed assets			
Tangible assets	8	565,741	566,143
Current assets			
Cash on deposit		10,810	9,525
Cash at bank		450,887	376,356
		<u>461,697</u>	<u>385,881</u>
Creditors: amounts falling due within one year	9	(42,500)	(47,188)
Net current assets		<u>419,197</u>	<u>338,693</u>
Total assets less current liabilities		<u>984,938</u>	<u>904,836</u>
Creditors: amounts falling due after more than one year	10	(667)	(10,311)
Net assets		<u>984,271</u>	<u>894,525</u>
Charity funds			
Unrestricted funds	11	984,271	894,525
Total charity funds		<u>984,271</u>	<u>894,525</u>

Pastor Lovel Bent
Trustee

Approved by the board on 19 January 2026 and signed on their behalf.

New Life Assembly (Dulwich)
Statement of Changes in Charitable Funds
for the year ended 31 December 2024

This schedule does not form part of the statutory accounts

	Income and Expenditure account £	Total £
At 1 January 2023	894,684	894,684
Deficit for the financial year	(159)	(159)
At 31 December 2023	<u>894,525</u>	<u>894,525</u>
At 1 January 2024	894,525	894,525
Surplus for the financial year	89,746	89,746
At 31 December 2024	<u>984,271</u>	<u>984,271</u>

New Life Assembly (Dulwich)
Statement of Cash Flows
for the year ended 31 December 2024

This schedule does not form part of the statutory accounts

Notes	2024 £	2023 £
Operating activities		
Surplus/(deficit) for the financial year	89,746	(159)
Adjustments for:		
Interest payable	1,430	2,116
Depreciation	2,100	1,765
Decrease in creditors	(4,675)	(3,195)
	<u>88,601</u>	<u>527</u>
Interest paid	(1,430)	(1,889)
	<u>87,171</u>	<u>(1,362)</u>
Investing activities		
Payments to acquire tangible fixed assets	(1,698)	(2,599)
	<u>(1,698)</u>	<u>(2,599)</u>
Financing activities		
Repayment of loans	(9,657)	(9,019)
	<u>(9,657)</u>	<u>(9,019)</u>
Net cash generated/(used)		
Cash generated by/(used in) operating activities	87,171	(1,362)
Cash used in investing activities	(1,698)	(2,599)
Cash used in financing activities	(9,657)	(9,019)
	<u>75,816</u>	<u>(12,980)</u>
Cash and cash equivalents at 1 January	385,881	398,861
Cash and cash equivalents at 31 December	<u>461,697</u>	<u>385,881</u>
Cash and cash equivalents comprise:		
Cash at bank	<u>461,697</u>	<u>385,881</u>

Analysis of net debt for the year ended 31 December 2024

	At start of year £	Cash flows £	At end of year £
Cash at bank and in hand	385,881	75,816	461,697
Loans due within one year	(9,670)	(9,657)	(19,327)
Loans due after more than one year	(10,311)	(667)	(10,978)
	<u>365,900</u>	<u>65,492</u>	<u>431,392</u>

New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2024

1 Summary of significant accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The Charity constitutes a public benefit entity as defined by FRS 102.

Income

All income is recognised in the Statement of Financial Activities once the Charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Donated goods and services are recorded at their expected cost.

Expenditure

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

Tangible fixed assets

Tangible fixed assets are measured at cost less accumulative depreciation and any accumulative impairment losses. Depreciation is provided on all tangible fixed assets, other than freehold land, at rates calculated to write off the cost, less estimated residual value, of each asset evenly over its expected useful life, as follows:

Plant and machinery	at a rate of	25%	per year, over 4 years
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Depreciation is not provided on freehold buildings because the residual value of the buildings at the end of their useful life is expected to be higher than its cost or valuation.

Debtors

Short term debtors are measured at transaction price (which is usually the invoice price), less any impairment losses for bad and doubtful debts. Loans and other financial assets are initially recognised at transaction price including any transaction costs and subsequently measured at amortised cost determined using the effective interest method, less any impairment losses for bad and doubtful debts.

Creditors

Short term creditors are measured at transaction price (which is usually the invoice price). Loans and other financial liabilities are initially recognised at transaction price net of any transaction costs and subsequently measured at amortised cost determined using the effective interest method.

Taxation

The charity is exempt from taxation under sections 521 to 536 of the Income Tax Act 2007 (ITA 2007).

New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2024

Fund accounting: restricted and unrestricted funds

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements below.

Going concern

The accounts have been prepared on the going concern basis, which assumes that the Charity will be in operational existence twelve months from the date of approval of these accounts. The trustees are satisfied that this basis is appropriate.

The facts that support the conclusion of going concern are:-

- the Charity's income from charitable activities has increased from the previous year - from £301,581 to £331,434 this year;
- on 31 December 2024, the Charity held £10,810 cash on deposit and £450,887 cash at bank –
- the Charity had a net income of £89,746 this year.

There are no material uncertainties.

Provisions

Provisions (i.e. liabilities of uncertain timing or amount) are recognised when there is an obligation at the reporting date as a result of a past event, it is probable that economic benefit will be transferred to settle the obligation and the amount of the obligation can be estimated reliably.

Pensions

Contributions to defined contribution plans are expensed in the period to which they relate.

Government grants

The accrual model (FRS 102 24.5C-G) was applied in producing these accounts; therefore grants were recognised as either relating to revenue (over the period in which the Charity recognises the related costs for which the grant was intended to compensate) or relating to assets (over the expected useful life of the asset).

2 Analysis of income from charitable activities	2024	2023
	£	£
Tithes and offerings	314,234	291,720
Gifts, donations and pledges	13,943	9,431
Other contributions	3,257	430
	<u>331,434</u>	<u>301,581</u>
By geographical market:		
UK	<u>331,434</u>	<u>301,581</u>

New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2024

3 Analysis of other operating income	2024	2023
	£	£
Nursery rent and maintenance costs	120,000	27,350
Other operating income	-	1,462
	<u>120,000</u>	<u>28,812</u>

4 Operating surplus	2024	2023
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	<u>2,100</u>	<u>1,765</u>

5 Staff costs	2024	2023
	£	£
Wages and salaries	143,064	116,734
Social security costs	14,386	10,316
Other pension costs	643	1,075
	<u>158,093</u>	<u>128,125</u>

1 employee received emoluments (excluding employer pension costs) of more than £60,000.

Average number of employees during the year	2024	2023
Administration	4	4
Pastoral services	1	1
	<u>5</u>	<u>5</u>

6 Role played by general volunteers

Volunteers played a vital role in the running of the Charity and their contribution helped the Charity achieve its objectives.

7 Interest payable	2024	2023
	£	£
Bank loans and overdrafts	1,251	1,889
Other taxes and social security costs	179	227
	<u>1,430</u>	<u>2,116</u>

New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2024

8 Tangible fixed assets

	Land and buildings	Plant and machinery	Total
	<i>At cost</i>	<i>At cost</i>	
	£	£	£
Cost or valuation			
At 1 January 2024	561,608	31,562	593,170
Additions	-	1,698	1,698
At 31 December 2024	<u>561,608</u>	<u>33,260</u>	<u>594,868</u>
Depreciation			
At 1 January 2024	-	27,027	27,027
Charge for the year	-	2,100	2,100
At 31 December 2024	<u>-</u>	<u>29,127</u>	<u>29,127</u>
Carrying amount			
At 31 December 2024	<u>561,608</u>	<u>4,133</u>	<u>565,741</u>
At 31 December 2023	<u>561,608</u>	<u>4,535</u>	<u>566,143</u>

9 Creditors: amounts falling due within one year

	2024	2023
	£	£
Bank loans	9,657	9,670
Trade creditors	3,683	3,515
Other taxes and social security costs	28,306	33,329
Other taxes & social security costs: Interest payable	854	674
	<u>42,500</u>	<u>47,188</u>

10 Creditors: amounts falling due after one year

	2024	2023
	£	£
Bank loans	<u>667</u>	<u>10,311</u>

11 Funds

	2024	2023
	£	£
At 1 January	894,525	894,684
Net income/(expenditure) for the financial year	89,746	(159)
At 31 December	<u>984,271</u>	<u>894,525</u>

New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2024

Reserves

		2024	2023
		£	£
<i>Restricted and unrestricted funds</i>			
At 1 January	<i>Unrestricted funds</i>	894,525	894,684
Net income for the financial year	<i>Unrestricted funds</i>	89,746	(159)
At 31 December	<i>Unrestricted funds</i>	984,271	894,525
	<i>Total funds carried forward</i>	<u>984,271</u>	<u>894,525</u>

Unrestricted funds are available for use at the discretion of the trustees, in order to further the charity's objectives.

12 Analysis of net assets between funds

	2024		2024	2023
	Unrestricted funds	Restricted funds	£	£
Fixed assets	565,741	-	565,741	566,143
Current assets	461,697	-	461,697	385,881
Current liabilities	(42,500)	-	(42,500)	(47,188)
Non-current liabilities	(667)	-	(667)	(10,311)
	<u>984,271</u>	<u>-</u>	<u>984,271</u>	<u>894,525</u>

13 Related party transactions

New Life Assembly (Dulwich) rents out its premises to Sure and Firm Foundations, a charity that operates as a nursery under the banner 'My Favourite Nursery'. The day-to-day management of Sure and Firm Foundations is in the hands of Marie St-Hilaire who – as stated in these financial statements (on the 'Charity Information' page, and in the trustees' report) – is herself a trustee for New Life Assembly (Dulwich).

The Rent charge was £120,000 for the year ended 31 December 2024, and £27,350 in the year to 31 December 2023.

The following payments were made to trustees during the financial year.

		£	
Pastor Lovel Bent	<i>Trustee</i>	15,814	<i>Wages and salaries for pastoral services</i>

No other trustees claimed expenses or had their expenses met by the Charity.

The legal authority under which the above payments were made was the Charity's governing document.

**New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2024**

14 Presentation currency

The financial statements are presented in Sterling, rounded to the nearest pound (£).

15 Legal form of entity and country of incorporation

New Life Assembly (Dulwich) is an unincorporated charity, registered with the Charity Commission for England and Wales.

16 Principal place of business

The address of the charity's principal place of business and registered office is:

116 Poplar Road
Herne Hill
London
SE24 0BP

New Life Assembly (Dulwich)
Detailed Statement of Financial Activities
also Income and Expenditure Account
for the year ended 31 December 2024

	Notes	2024 £	2023 £
Income from charitable activities	2		
Tithes and offerings		314,234	291,720
Gifts, donations and pledges		13,943	9,431
Other contributions		3,257	430
		<u>331,434</u>	<u>301,581</u>
Expenditure on charitable activities			
Church: Missions		(50,902)	(32,182)
Church: Worship		(23,525)	(18,155)
Church: Youth and children		(113)	(1,277)
Church: Evangelism support		(14,165)	(13,314)
Church: Welfare and counselling		(7,205)	(10,852)
Gifts and donations		(7,807)	(11,979)
Catering and hospitality		(10,224)	(5,562)
		<u>(113,941)</u>	<u>(93,321)</u>
Net operating income		<u>217,493</u>	<u>208,260</u>
Administrative expenses			
Support costs		(240,192)	(230,689)
Governance costs		(6,125)	(4,426)
Other operating income		120,000	28,812
Operating surplus		<u>91,176</u>	<u>1,957</u>
Interest payable		(1,430)	(2,116)
Movement in funds: Surplus/(deficit)		<u>89,746</u>	<u>(159)</u>

New Life Assembly (Dulwich)
Detailed Income and Expenditure Account
for the year ended 31 December 2024

	2024	2023
	£	£
Income from charitable activities		
Tithes and offerings	314,234	291,720
Gifts, donations and pledges	13,943	9,431
Other contributions	3,257	430
	<u>331,434</u>	<u>301,581</u>
Expenditure on charitable activities		
Church: Missions	50,902	32,182
Church: Worship	23,525	18,155
Church: Youth and children	113	1,277
Church: Evangelism support	14,165	13,314
Church: Welfare and counselling	7,205	10,852
Gifts and donations	7,807	11,979
Catering and hospitality	10,224	5,562
	<u>113,941</u>	<u>93,321</u>
Administrative expenses		
<u>Support costs</u>		
Employee costs:		
Wages and salaries	143,064	116,734
Pensions	643	1,075
Employer's NI	14,386	10,316
Temporary staff and recruitment	308	940
Honoraria: Wages and salaries	-	950
Staff training and welfare	2,718	5,755
Travel and subsistence	(409)	2,050
Motor expenses	2,844	5,523
	<u>163,554</u>	<u>143,343</u>
Premises costs:		
Rent	30,768	32,091
Manse rent	(14,891)	(7,200)
Rates	3,793	3,254
Light and heat	18,784	30,433
Cleaning	2,707	10
	<u>41,161</u>	<u>58,588</u>
General administrative expenses:		
Telephone and internet	4,170	2,240
Stationery and printing	2,146	2,772
Subscriptions	250	500
Bank charges	694	516
Insurance	7,591	10,049
Equipment expensed	4,343	1,248
Software	2,854	5,054
Repairs and maintenance	7,209	4,614
Depreciation	2,100	1,765
Sundry expenses	4,120	-
	<u>35,477</u>	<u>28,758</u>
Support costs	<u>240,192</u>	<u>230,689</u>

New Life Assembly (Dulwich)
Detailed Income and Expenditure Account
for the year ended 31 December 2024

	2024	2023
	£	£
<u>Governance costs</u>		
Legal and professional costs:		
Independent examination fees	2,250	2,100
Accountancy fees	1,881	1,840
Other legal and professional fees	1,994	486
	<u>6,125</u>	<u>4,426</u>
<i>Administrative expenses</i>	<u>246,317</u>	<u>235,115</u>
Other operating income		
Nursery rent and maintenance costs	120,000	27,350
Other operating income	-	1,462
	<u>120,000</u>	<u>28,812</u>

NEW LIFE ASSEMBLY (DULWICH)

England & Wales - Charity number 800178

Accounts

Registered number
800178

New Life Assembly (Dulwich)
Report and Financial Statements
31 December 2023

**New Life Assembly (Dulwich)
Report and accounts
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New Life Assembly (Dulwich)
Charity Information

Trustees

Pastor Lovel Bent (Presiding Apostle)
Pastor Nehemiah Jess
Mr. Wilbert Robinson
Ms. Marie St-Hilaire
Mrs. Deloris Williamson

Secretary

Mrs. Bernice Bent

Independent examiners

Jacksons Chartered Accountants
First Floor, Albion House
Albion Street
Hull
HU1 3TE

Bankers

Lloyds Bank
25 Gresham Street
London
EC2V 7HN

Registered office

116 Poplar Road
Herne Hill
London
SE24 0BP

Registered number

800178

Governing document

Constitution and rules dated 31 March 1988

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2023

The trustees present their report and financial statements for the Charity for the year ended 31 December 2023.

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Principal activities

The Charity's principal activity during the year continued to be as a church that promotes the Christian religion and to provide places of worship in conformity with its Statement of Doctrine.

Objectives and activities

The objective of New Life Assembly (Dulwich), the "Charity", is to provide religious and charitable services to New Life Assembly, the "Church", and the local community; to maintain church property; and to organise conferences at various times and places.

The New Life Assembly Fellowship believes strongly in taking on outreach activities, helping to care for and develop individuals in the community. It has an inclusive approach to helping people and understands that people have other needs in addition to practising their faith.

In the community, education continues to be one of our core services. We have supported a supplementary school for many years by providing them with the use of our premises without charge. We also raise funds for the school and organise and finance youth service in the local community as well as summer camps and music workshops.

We provide much needed pastoral care for the elderly and house-bound by visiting them on a weekly basis to offer care and support.

Other on-going projects include:

- providing food for the homeless;
- financial aid to orphanages at home and overseas;
- support for families of prisoners and prison visits to offenders;
- provision of help for the sick in hospital;
- work with the local community police in tackling gun crimes and gang issues;
- support services such as debt counselling for those with financial worries;
- run training courses on child protection issues, child safe-guarding, health and safety, risk assessments, NVQ 3 qualifications, business courses and counselling courses; and

- development and management of a day nursery for the local community.

We ensure that the staff and volunteers we use have the appropriate training and qualifications for the work they do.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2023

Public benefit

We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives we have set. We exist to serve people in our community without discrimination. We strive to promote social welfare through the provision of facilities aimed at improving the social and physical wellbeing of those in our local community.

Our work includes:

- providing regular public worship open to all;
- providing sacred space for personal prayer and contemplation;
- conducting pastoral work including visiting the sick and the bereaved;
- teaching Christianity through sermons, courses and small groups;
- counselling, fellowship or one-to-one talks; and
- missions to Jamaica, the Philippines and other countries – as needed.

The staff on hand therefore includes carers, social workers, doctors, solicitors etc. in order to accomplish this varied range of work.

The Charity provides a safe working environment for visitors, members, workers and volunteers and any serious incidences are reported in accordance with our safeguarding policy. There were no serious incidents during the year ended 31 December 2023.

Fundraising

The Charity raises funds from the church congregation / church members in the form of donations as "tithes" and "offerings".

The Charity does not use the services of a professional fundraiser or commercial participator in the process of raising funds. Also, the Charity (or any person acting on its behalf) is not subject to any voluntary scheme for regulating fundraising, or voluntary standard for fundraising in respect of activities on behalf of the Charity.

The Charity (or any person acting on its behalf) has not received any complaints in regard to its fundraising activities.

Activities during the year

The following activities were carried out during the year:

- evangelism concerts;
- Social Action;
- pastoral care visits to the sick and elderly;
- feeding the homeless;
- overseas visits to orphanages and schools;
- Christian church services; and
- Youth Club meetings.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2023

Financial review

Principal sources of funding

The largest contribution to the Charity is from voluntary donations ("tithes and general offerings") by the Church's members.

Financial review

The Charity incurred a deficit of £3,435 for the financial year. At 31 December 2023, the Charity held total funds of £894,525 – that is, £385,882 cash at the bank and in hand, £566,142 in the value of fixed assets, less creditors of £57,499. This, in all, is considered to be an appropriate level of funds to enable the Charity to pursue its objectives.

Reserves policy

The trustees have a forecast of the level of free reserves, (that is, those funds not tied up in fixed assets) that the Charity will require to sustain its day-to-day obligations. Whilst our actual free reserves may prove sufficient, it is the trustees' view that it is prudent to maintain the forecasted level of reserves to allow for financial flexibility and stability in light of the Charity's dependence on voluntary donations.

Investment policy

The trustees have adopted a strong, socially-responsible investment policy for the reserves of the Charity. This policy, in tandem with the need to fulfil our statutory obligations, has the objective of investing in such a way that the principles of socially-responsible investment are promoted. A further factor is the need to have ready access to our reserves (as long-term funding cannot be guaranteed) so, for the current period, we have placed surplus funds in bank deposit and bank current accounts.

Risk management

The trustees actively review, on a regular basis, the major risks that the Charity faces in maintaining reserves at the levels detailed above; in addition to an annual review of the controls over key financial systems carried out through an internal audit process.

Internal control risks are minimised by authorisation procedures for all financial transactions; and policies and procedures are in place to ensure compliance with health and safety regulations by, and for, staff, volunteers and visitors.

The trustees have also examined other operational and business risks which the Charity faces and confirm that they have taken steps to mitigate any significant risks.

Structure, governance and management

Governing document

The New Life Assembly (NLA) - also the "Church" - is an unincorporated charitable organisation formed on 31 March 1988. The organisation is governed by its Constitution and Rules dated 31 March 1988 supplemented by a Declaration of Trust dated 15 September 1988.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2023

Organisational structure

The New Life Assembly is a connectional organisation made up of local churches and New Life Assembly (Dulwich) operates as a head office of sorts for NLA.

The Board of Trustees supervises, in trust, all connectional property of the Church. At their regular meetings, the Trustees agree the broad strategy and areas of activity for the Church, including consideration of allocation of funds, investment, reserves and risk management policies and performance.

The Board of Trustees transacts all routine business for the Charity not dealt with by local pastors and deacons and is subject only to the church fellowship as a whole (i.e. church members) which has final say in all financial matters.

The Board consists of two offices:

- elders - who may be Overseers or Pastors; and
- deacons and deaconesses.

The Elders elect a Presiding Elder from within their number to act as chairman in all Board of Trustees meetings.

Deacons are chosen by the church [members] to oversee the business affairs of the church as directed by the Elders. The pastor is responsible for the day-to-day running of the local church and is an ex-officio member of the Board of Trustees and of all organisations and clubs of that church.

Appointments

Elders (Overseers and Pastors)

The first Elders of a newly established local church are appointed by the pioneer workers or by the Elders of the church or churches from which they were sent. Subsequent Elders are appointed by the Trustees as Elders of that church subject to approval by the church fellowship. They hold office for as long as they remain scripturally qualified or until such a time as they voluntarily resign the office.

Deacons

Deacons are nominated by the church fellowship and elected by a 90% majority vote, cast by ballot. Their term of office is the same as that of the Elders.

Volunteers

Volunteers play a vital role in the Charity achieving its goals - every facet of charitable work New Life Assembly (Dulwich) undertakes is only accomplished with the help of volunteers. From ushers during church services to the cleaning up and basic upkeep of the church premises, volunteers facilitate all of the Charity's work and, as stated above, there are many activities the Charity holds that require skilled volunteers.

There were 30 volunteers, excluding trustees, throughout the year who aided in the running of the Charity.

Remuneration policy

The Charity's remuneration policy is to set pay at or above the statutory minimum wage. Salaries are paid as a stipend – “a fixed regular sum paid as a salary or as expenses to a clergyman, teacher, or public official” – to help them offset expenses.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2023

Recruitment and appointment of trustees

The Board of Trustees is the primary legal body of New Life Assembly (Dulwich). New trustees may be appointed firstly by the church Deacons from within their number or, in the absence of a sufficient number of deacons to act as trustees, by the church fellowship. The minimum number of trustees permitted by the Constitution is three.

Much of the Charity's work focuses upon the promotion of the Christian religion and the running and maintenance of its places of worship as well as on overseas aid, mental health work, work with children, young people, orphanages, the homeless, senior citizens, mothers and toddlers, and the local community.

The Board of Trustees seeks to ensure that the needs of these groups are appropriately represented by the members of the Board and so seek to maintain a body of trustees with diverse backgrounds. To enhance the potential pool of trustees, the Charity has, through selective advertising and networking with voluntary organisations active in the sector, sought to identify those who would be willing to become members of the Charity and so use their own experience to assist the Charity.

There were no new or additional trustees recruited in the year to 31 December 2023.

Trustee induction and training

Many trustees are already familiar with the practical work of the Charity as they are also active members of the church as well as involved in other churches and organisations.

New trustees are encouraged to familiarise themselves with charity law, their responsibilities as trustees and with the Charity's rules and practices. These cover:

- the obligations of Trustee Board;
- the operational framework for the Charity;
- the current financial position and revenue generation; and
- future plans and objectives.

Trustees

The following persons served as trustees during the year:

Pastor Lovel Bent (Presiding Apostle)
Pastor Nehemiah Jess
Mr. Wilbert Robinson
Ms. Marie St-Hilaire
Mrs. Deloris Williamson

Secretary

Mrs. Bernice Bent

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2023

Trustees' responsibilities

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Charity and enable them to ascertain to ensure that the accounts comply with the Charities Act 2011 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website as well as:

- a) to prepare financial statements which show a true and fair view;
- b) in preparing financial statements:
 - (i) to select suitable accounting policies and apply them on a consistent basis; and
 - (ii) to make judgements and estimates that are prudent and reasonable; as well as
- c) to keep proper accounting records.

Disclosure of information to independent examiners

Each person who was a trustee at the time this report was approved confirms that:

- so far as he is aware, there is no relevant audit information of which the Charity's independent examiner is unaware; and
- he has taken all the steps that he ought to have taken as a trustee in order to make himself aware of any relevant audit information and to establish that the Charity's independent examiner is aware of that information.

This report was approved by the board on 22 October 2024 and signed on their behalf.



Pastor Lovel Bent
Trustee

**New Life Assembly (Dulwich)
Independent Examiner's Report
to the members of New Life Assembly (Dulwich)**

I report to the trustees on my examination of the accounts of the above charity ('the Charity') for the year ended 31 December 2023 which are set out in pages 9 to 21.

Responsibilities and basis of report

As the Charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Mark Jackson
(Senior Statutory Auditor)

for and on behalf of
Jacksons Chartered Accountants
First Floor, Albion House
Albion Street
Hull
HU1 3TE

22 October 2024

New Life Assembly (Dulwich)
Statement of Financial Activities
for the year ended 31 December 2023

	Notes	2023 £	<i>as restated</i> 2022 £
Income from charitable activities	2	301,581	391,875
Expenditure on charitable activities		(93,321)	(171,746)
Net operating income		<u>208,260</u>	<u>220,129</u>
Administrative expenses		(238,391)	(264,008)
Other operating income	3	28,812	25,750
Operating deficit	4	<u>(1,319)</u>	<u>(18,129)</u>
Interest payable	7	(2,116)	-
Movement in funds: Net expenditure		<u>(3,435)</u>	<u>(18,129)</u>
 Reconciliation of funds			
Net movement in funds		(3,435)	(18,129)
Total funds brought forward		897,960	916,089
Total funds carried forward		<u>894,525</u>	<u>897,960</u>

New Life Assembly (Dulwich)
Registered charity number: 800178
Statement of Financial Position
as at 31 December 2023

	Notes	2023 £	as restated 2022 £
Fixed assets			
Tangible assets	8	566,142	565,308
Current assets			
Cash on deposit		9,525	8,267
Cash at bank		376,357	393,871
		<u>385,882</u>	<u>402,138</u>
Creditors: amounts falling due within one year	9	(47,188)	(49,505)
Net current assets		<u>338,694</u>	<u>352,633</u>
Total assets less current liabilities		<u>904,836</u>	<u>917,941</u>
Creditors: amounts falling due after more than one year	10	(10,311)	(19,981)
Net assets		<u>894,525</u>	<u>897,960</u>
Capital and reserves			
Unrestricted funds	11	894,525	897,960
Total equity		<u>894,525</u>	<u>897,960</u>

Pastor Lovel Bent
Trustee



Approved by the board on 22 October 2024 and signed on their behalf.

New Life Assembly (Dulwich)
Statement of Changes in Charitable Funds
for the year ended 31 December 2023

This schedule does not form part of the statutory accounts

	Income and Expenditure account £	as restated Total £
At 1 January 2022	916,089	916,089
Deficit for the financial year	(18,129)	(18,129)
At 31 December 2022	<u>897,960</u>	<u>897,960</u>
At 1 January 2023	897,960	897,960
Deficit for the financial year	(3,435)	(3,435)
At 31 December 2023	<u>894,525</u>	<u>894,525</u>

New Life Assembly (Dulwich)
Statement of Cash Flows
for the year ended 31 December 2023

	Notes	2023 £	<i>as restated</i> 2022 £
Operating activities			
Loss for the financial year		(3,435)	(18,129)
Adjustments for:			
Interest payable		2,116	-
Depreciation		1,765	1,234
Decrease in creditors		(3,195)	(46,949)
		<u>(2,749)</u>	<u>(63,844)</u>
Interest paid		(1,889)	-
Cash used in operating activities		<u>(4,638)</u>	<u>(63,844)</u>
Investing activities			
Payments to acquire tangible fixed assets		(2,599)	(3,035)
Cash used in investing activities		<u>(2,599)</u>	<u>(3,035)</u>
Financing activities			
Repayment of loans		(9,019)	-
Cash used in financing activities		<u>(9,019)</u>	<u>-</u>
Net cash used			
Cash used in operating activities		(4,638)	(63,844)
Cash used in investing activities		(2,599)	(3,035)
Cash used in financing activities		(9,019)	-
Net cash used		<u>(16,256)</u>	<u>(66,879)</u>
Cash and cash equivalents at 1 January		402,138	469,017
Cash and cash equivalents at 31 December		<u>385,882</u>	<u>402,138</u>
Cash and cash equivalents comprise:			
Cash at bank		<u>385,882</u>	<u>402,138</u>

**New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2023**

1 Summary of significant accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

Income

All income is recognised in the Statement of Financial Activities once the Charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Donated goods and services are recorded at their expected cost.

Expenditure

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

Tangible fixed assets

Tangible fixed assets are measured at cost less accumulative depreciation and any accumulative impairment losses. Depreciation is provided on all tangible fixed assets, other than freehold land, at rates calculated to write off the cost, less estimated residual value, of each asset evenly over its expected useful life, as follows:

Plant and machinery	at a rate of	25%	of the net book value
---------------------	--------------	-----	-----------------------

Depreciation is not provided on freehold buildings because the residual value of the buildings at the end of their useful life is expected to be higher than its cost or valuation.

Debtors

Short term debtors are measured at transaction price (which is usually the invoice price), less any impairment losses for bad and doubtful debts. Loans and other financial assets are initially recognised at transaction price including any transaction costs and subsequently measured at amortised cost determined using the effective interest method, less any impairment losses for bad and doubtful debts.

Creditors

Short term creditors are measured at transaction price (which is usually the invoice price). Loans and other financial liabilities are initially recognised at transaction price net of any transaction costs and subsequently measured at amortised cost determined using the effective interest method.

Taxation

The charity is exempt from taxation under sections 521 to 536 of the Income Tax Act 2007 (ITA 2007).

New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2023

Fund accounting: restricted and unrestricted funds

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Going concern

The accounts have been prepared on the going concern basis, which assumes that the Charity will be in operational existence twelve months from the date of approval of these accounts. The trustees are satisfied that this basis is appropriate.

The facts that support the conclusion of going concern are:-

- on 31 December 2023, the Charity held £9,525 cash on deposit and £376,357 cash at bank.

There are no material uncertainties.

Provisions

Provisions (i.e. liabilities of uncertain timing or amount) are recognised when there is an obligation at the reporting date as a result of a past event, it is probable that economic benefit will be transferred to settle the obligation and the amount of the obligation can be estimated reliably.

Pensions

Contributions to defined contribution plans are expensed in the period to which they relate.

Government grants

The accrual model (FRS 102 24.5C-G) was applied in producing these accounts; therefore grants were recognised as either relating to revenue (over the period in which the Charity recognises the related costs for which the grant was intended to compensate) or relating to assets (over the expected useful life of the asset).

2 Analysis of income from charitable activities	2023	as restated
	£	2022
		£
Tithes and offerings	291,720	320,325
Gifts, donations and pledges	9,431	39,088
Gift aid	-	26,292
Other contributions	430	6,170
	<u>301,581</u>	<u>391,875</u>
By geographical market:		
UK	<u>301,581</u>	<u>391,875</u>

New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2023

3 Analysis of other operating income	2023	2022
	£	£
Nursery rent and maintenance costs	27,350	25,500
Other operating income	1,462	250
	<hr/>	<hr/>
	28,812	25,750

4 Operating deficit	2023	2022
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	1,765	1,234

5 Staff costs	2023	<i>as restated</i> 2022
	£	£
Wages and salaries	116,734	122,757
Social security costs	13,592	11,875
Other pension costs	1,075	-
	<hr/>	<hr/>
	131,401	134,632

1 employee received emoluments (excluding employer pension costs) of more than £60,000.

Average number of employees during the year	2023	2022
Administration	4	4
Pastoral services	1	1
	<hr/>	<hr/>
	5	5

6 Role played by general volunteers

Volunteers play a vital role in the running of the Charity and their contribution helps the Charity achieve its objectives.

7 Interest payable	2023	2022
	£	£
Bank loans and overdrafts	1,889	-
Other taxes and social security costs	227	-
	<hr/>	<hr/>
	2,116	-

New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2023

8 Tangible fixed assets

	Land and buildings	Plant and machinery	Total
	<i>At cost</i>	<i>At cost</i>	
	£	£	£
Cost or valuation			
At 1 January 2023	561,608	28,963	590,571
Additions	-	2,599	2,599
At 31 December 2023	<u>561,608</u>	<u>31,562</u>	<u>593,170</u>
Depreciation			
At 1 January 2023	-	25,263	25,263
Charge for the year	-	1,765	1,765
At 31 December 2023	<u>-</u>	<u>27,028</u>	<u>27,028</u>
Carrying amount			
At 31 December 2023	<u>561,608</u>	<u>4,534</u>	<u>566,142</u>
At 31 December 2022	<u>561,608</u>	<u>3,700</u>	<u>565,308</u>

	2023	<i>as restated</i> 2022
	£	£
9 Creditors: amounts falling due within one year		
Bank loans	9,670	9,019
Trade creditors	3,515	3,192
Other taxes and social security costs	33,329	36,847
Other taxes & social security costs: Interest payable	674	447
	<u>47,188</u>	<u>49,505</u>

	2023	2022
	£	£
10 Creditors: amounts falling due after one year		
Bank loans	<u>10,311</u>	<u>19,981</u>

	2023	<i>as restated</i> 2022
	£	£
11 Funds		
At 1 January	897,960	916,089
Net expenditure for the financial year	(3,435)	(18,129)
At 31 December	<u>894,525</u>	<u>897,960</u>

New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2023

Reserves		2023	as restated
Restricted and unrestricted funds		£	2022
			£
At 1 January	<i>Unrestricted funds</i>	897,960	916,089
Net income for the financial year	<i>Unrestricted funds</i>	(3,435)	(18,129)
At 31 December	<i>Unrestricted funds</i>	894,525	897,960
<i>Total funds carried forward</i>		<u>894,525</u>	<u>897,960</u>

Unrestricted funds are available for use at the discretion of the trustees, in order to further the charity's objectives.

12 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	2023	as restated
			£	2022
				£
Fixed assets	566,142	-	566,142	565,308
Current assets	385,882	-	385,882	402,138
Current liabilities	(47,188)	-	(47,188)	(49,505)
Non-current liabilities	(10,311)	-	(10,311)	(19,981)
	<u>894,525</u>	<u>-</u>	<u>894,525</u>	<u>897,960</u>

13 Prior year adjustments

The accounts have been adjusted as follows:

- at 31 December 2022, the Charity had a bank loan of £29,000 that was incorrectly included in the 'Tithes and offerings' figure in the 2022 accounts and a deposit account balance of £8,267 that was erroneously omitted - the comparative 'Tithes and offerings' figure has therefore been decreased by the net difference of £20,733, the 'Cash on deposit' figure restated as £8,267, and the corresponding 'Creditors' figures (amounts due within one year and amounts due after one year) restated to £9,019 and £19,981 respectively (£29,000 total); and
- at 31 December 2022, the Charity owed £37,294 in respect of 'Other taxes and social security costs' that was not recorded in the financial statements due to a delay in submitting payroll returns, because of difficulties in corresponding with HM Revenue and Customs - the comparative 'Wages and salaries' figure has therefore been increased by £37,293, and the corresponding 'Creditors' figures (amounts due within one year for 'Other taxes and social security costs' and 'Interest payable') restated to £36,847 and £447 respectively (£37,294 total).

**New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2023**

14 Related party transactions

The following payments were made to trustees during the financial year.

		£	
Pastor Lovel Bent	<i>Trustee</i>	15,842	<i>Wages and salaries for pastoral services</i>

No other trustees claimed expenses or had their expenses met by the Charity.

The legal authority under which the above payments were made was the Charity's governing document.

15 Presentation currency

The financial statements are presented in Sterling, rounded to the nearest pound (£).

16 Legal form of entity and country of incorporation

New Life Assembly (Dulwich) is an unincorporated charity and registered with the Charity Commission for England and Wales.

17 Principal place of business

The address of the charity's principal place of business and registered office is:

116 Poplar Road
Herne Hill
London
SE24 0BP

New Life Assembly (Dulwich)
Detailed Statement of Financial Activities
also Income and Expenditure Account
for the year ended 31 December 2023

	Notes	2023 £	2022 £
Income from charitable activities			
Tithes and offerings	2	291,720	320,325
Gifts, donations and pledges		9,431	39,088
Gift aid		-	26,292
Other contributions		430	6,170
		<u>301,581</u>	<u>391,875</u>
Expenditure on charitable activities			
Church: Missions		(32,182)	(48,242)
Church: Worship		(18,155)	(15,601)
Church: Youth and children		(1,277)	(8,236)
Church: Evangelism support		(13,314)	(30,928)
Church: Welfare and counselling		(10,852)	(15,225)
Gifts and donations		(11,979)	(48,383)
Catering and hospitality		(5,562)	(3,281)
Other direct costs		-	(1,850)
		<u>(93,321)</u>	<u>(171,746)</u>
Net operating income		<u>208,260</u>	<u>220,129</u>
Administrative expenses			
Support costs		(233,965)	(253,502)
Governance costs		(4,426)	(10,506)
Other operating income		28,812	25,750
Operating deficit		<u>(1,319)</u>	<u>(18,129)</u>
Interest payable		(2,116)	-
Movement in funds: Deficit		<u>(3,435)</u>	<u>(18,129)</u>

New Life Assembly (Dulwich)
Detailed Income and Expenditure Account
for the year ended 31 December 2023

	2023	2022
	£	£
Income from charitable activities		
Tithes and offerings	291,720	320,325
Gifts, donations and pledges	9,431	39,088
Gift aid	-	26,292
Other contributions	430	6,170
	<u>301,581</u>	<u>391,875</u>
Expenditure on charitable activities		
Church: Missions	32,182	48,242
Church: Worship	18,155	15,601
Church: Youth and children	1,277	8,236
Church: Evangelism support	13,314	30,928
Church: Welfare and counselling	10,852	15,225
Gifts and donations	11,979	48,383
Catering and hospitality	5,562	3,281
Other direct costs	-	1,850
	<u>93,321</u>	<u>171,746</u>
Administrative expenses		
<u>Support costs</u>		
Employee costs:		
Wages and salaries	116,734	122,757
Pensions	1,075	-
Employer's NI	13,592	11,875
Temporary staff and recruitment	940	274
Honoraria: Wages and salaries	950	-
Staff training and welfare	5,755	5,194
Travel and subsistence	2,050	6,827
Motor expenses	5,523	2,056
	<u>146,619</u>	<u>148,983</u>
Premises costs:		
Rent	32,091	19,814
Manse rent	(7,200)	(6,990)
Rates	3,254	3,330
Light and heat	30,433	16,115
Cleaning	10	233
	<u>58,588</u>	<u>32,502</u>
General administrative expenses:		
Telephone and internet	2,240	1,713
Stationery and printing	2,772	889
Subscriptions	500	-
Bank charges	516	928
Insurance	10,049	8,296
Equipment expensed	1,248	884
Software	5,054	6,959
Repairs and maintenance	4,614	45,853
Depreciation	1,765	1,234
Sundry expenses	-	5,261
	<u>28,758</u>	<u>72,017</u>

New Life Assembly (Dulwich)
Detailed Income and Expenditure Account
for the year ended 31 December 2023

	2023	2022
	£	£
Support costs	<u>233,965</u>	<u>253,502</u>
<u>Governance costs</u>		
Legal and professional costs:		
Independent examination fees	2,100	1,800
Accountancy fees	1,840	2,266
Other legal and professional fees	486	6,440
Governance costs	<u>4,426</u>	<u>10,506</u>
<i>Administrative expenses</i>	<u>238,391</u>	<u>264,008</u>
Other operating income		
Nursery rent and maintenance costs	27,350	25,500
Other operating income	<u>1,462</u>	<u>250</u>
	<u>28,812</u>	<u>25,750</u>

NEW LIFE ASSEMBLY (DULWICH)

England & Wales - Charity number 800178

Accounts

Registered number
800178

New Life Assembly (Dulwich)
Report and Financial Statements
31 December 2022

**New Life Assembly (Dulwich)
Report and accounts
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**New Life Assembly (Dulwich)
Charity Information**

Trustees

Pastor Lovel Bent (Presiding Apostle)
Pastor Nehemiah Jess
Mr. Wilbert Robinson
Ms. Marie St-Hilaire

Secretary

Mrs. Bernice Bent

Independent examiners

Jacksons Chartered Accountants
First Floor, Albion House
Albion Street
Hull
HU1 3TE

Bankers

Lloyds Bank
25 Gresham Street
London
EC2V 7HN

Registered office

116 Poplar Road
Herne Hill
London
SE24 0BP

Registered number

800178

Governing document

Constitution and rules dated 31 March 1988

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2022

The trustees present their report and financial statement for the Charity for the year ended 31 December 2022.

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Principal activities

The Charity's principal activity during the year continued to be as a church that promotes the Christian religion and to provide places of worship in conformity with its Statement of Doctrine.

Objectives and activities

The objective of New Life Assembly (Dulwich), the "Charity", is to provide religious and charitable services to New Life Assembly, the "Church", and the local community; to maintain church property and to organise conferences at various times and places.

The New Life Assembly Fellowship believes strongly in taking on outreach activities, helping to care for and develop individuals in the community. It has an inclusive approach to helping people and understands that people have other needs in addition to practising their faith.

In the community, education continues to be one of our core services. We have supported a supplementary school for many years by providing them with the use of our premises without charge. We also raise funds for the school and organise and finance youth service in the local community as well as summer camps and music workshops.

We provide much needed pastoral care for the elderly and house-bound by visiting them on a weekly basis to offer care and support.

Other on-going projects include:

- providing food for the homeless;
- financial aid to orphanages at home and overseas;
- support for families of prisoners and prison visits to offenders;
- provision of help for the sick in hospital;
- work with the local community police in tackling gun crimes and gang issues;
- support services such as debt counselling for those with financial worries;
- run training courses on child protection issues, child safe-guarding, health and safety, risk assessments, NVQ 3 qualifications, business courses and counselling courses; and
- development and management of a day nursery for the local community.

We ensure that the staff and volunteers we use have the appropriate training and qualifications for the work they do.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2022

Public benefit

We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set. We exist to serve people in our community without discrimination. We strive to promote social welfare through the provision of facilities aimed at improving the social and physical wellbeing of those in our local community.

Our work includes:

- providing regular public worship open to all;
- providing sacred space for personal prayer and contemplation;
- conducting pastoral work including visiting the sick and the bereaved;
- teaching Christianity through sermons, courses and small groups;
- counselling, fellowship or one-to-one talks; and
- missions to Jamaica, the Philippines and other countries – as needed.

The staff on hand therefore includes carers, social workers, doctors, solicitors etc. in order to accomplish this varied range of work.

Fundraising

The Charity raises funds from the public in the form of voluntary donations ("general offerings") from attendees of its Christian church services.

The Charity does not use the services of a professional fundraiser or commercial participator in the process of raising funds. Also, the Charity (or any person acting on its behalf) is not subject to any voluntary scheme for regulating fundraising, or voluntary standard for fundraising in respect of activities on behalf of the Charity.

The Charity (or any person acting on its behalf) has not received any complaints in regards to its fundraising activities.

Activities during the year

The Charity's on-going projects/activities include:

- mentoring and supporting programme for boys and young men aged 8-20;
Volunteer mentors are from various professions: teachers, sport coaches, IT professionals etc who have had some initial training and are empathetic, supportive, organised, listeners. They are all DBS checked, safe guarding trained and are responsible for checking in on their mentees.
- monthly support of school and health charity in Sierra Leone West Africa;
- senior's care home outreach initiative;
Mixed group of DBS volunteers with various skillsets. Offer support and an activity to the subset of care homes they visit. Majority retired professionals who can utilise listening skills and are compassionate.
- Community Outreach Basketball;
Session is led by a qualified personal trainer and nutritionist. The individual has experience of working with groups of varying abilities and is also DBS checked.
- Health and Fitness Club;
Sessions are facilitated by former London Division Basketball players and coaches.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2022

- Adult Gospel Community Choir;
Led by a director with a in depth knowledge of music with many years of choral experience. They have a good ability to teach vocal techniques in gospel genre of music.
- Children's Choir;
Session is facilitated by a co-ordinator with many years of choral experience as well as youth work and prior qualifications of working in a youth-based organisation. Facilitate opportunities for the choir to perform in the community and to promote equal and diverse message among the choir.
- Youth Group;
Facilitated by volunteers who have youth work experience through volunteer work and training at other organisations or work as teachers or as teaching assistants. Volunteers organise events which enable personal and career development.
- Men's Group;
Led by an organised individual who will organise a variety of events for the church and community. Call and connects with men and with others.
- Women's Group;
Co-ordinated by an organised individual who relates well to women and can works well with appropriate committees and within the church and community.
- Sunday School;
Classes are constructed and mostly facilitated by teachers and teaching assistants. Parents also help to lead pre-planned sessions. All volunteers are fully DBS checked.
- Dance Group;
Group facilitated by drama and dance specialist who are at degree and postgraduate level as well as those experienced in performance. Volunteers are DBS checked.

Financial review

Principal sources of funding

The largest contributions to the Charity were from voluntary donations ("general offerings") by the Church's members..

Financial review

The Charity achieved a surplus of £39,897 for the financial year. At 31 December 2022, the Charity held total funds of £955,986; £393,871 of which was cash at the bank and in hand. (The rest is the value of fixed assets, £565,307 less creditors of £3,192.) This, in all, is considered to be an appropriate level of funds to enable the Charity to pursue its objectives.

Reserves policy

The trustees have a forecast of the level of free reserves, (that is, those funds not tied up in fixed assets) that the Charity will require to sustain its day-to-day obligations. Whilst our actual free reserves may prove sufficient, it is the trustees' view that it is prudent to maintain the forecasted level of reserves to allow for financial flexibility and stability.

Investment policy

The trustees have adopted a strong socially responsible investment policy for the reserves of the Charity. This policy, in tandem with the need to fulfil our statutory obligations, has the objective of investing in such a way that the principles of socially responsible investment are promoted. A further factor is the need to have ready access to our reserves, as long-term funding cannot be guaranteed, so for the current period, we have placed surplus funds in current accounts.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2022

Risk management

The trustees actively review, on a regular basis, the major risks that the Charity faces in maintaining reserves at the levels stated above, in addition to an annual review of the controls over key financial systems carried out through an internal audit process.

Internal control risks are minimised by authorisation procedures for all financial transactions. Policies and procedures are in place to ensure compliance with health and safety regulations and this being for staff, volunteers and visitors.

The principal risks to the Charity have been its dependence on voluntary income and its need to safeguard and maintain its land and property portfolio. These matters are reviewed by the whole church in conference each year.

The trustees have also examined other operational and business risks which we face and confirm that they have taken steps to mitigate the significant risks.

Structure, governance and management

Governing document

The New Life Assembly (NLA) - also the "Church" - is an unincorporated charitable organisation formed on 31 March 1988. The organisation is governed by its Constitution and Rules dated 31 March 1988 supplemented by a Declaration of Trust dated 15 September 1988.

Organisational structure

The New Life Assembly is a connectional organisation made up of local churches and New Life Assembly (Dulwich) operates as a head office of sorts for NLA.

The Board of Trustees supervises, in trust, all connectional property of the Church. At their regular meetings, the Trustees agree the broad strategy and areas of activity for the Church, including consideration of allocation of funds, investment, reserves and risk management policies and performance.

The Board of Trustees transacts all routine business for the Charity not dealt with by local pastors and deacons and is subject only to the church fellowship as a whole (i.e. church members) which has final say in all financial matters.

The Board consists of two offices:

- elders - who may be Overseers or Pastors; and
- deacons and deaconesses.

The Elders elect a Presiding Elder from within their number to act as chairman in all Board of Trustees meetings.

Deacons are chosen by the church [members] to oversee the business affairs of the church as directed by the Elders. The pastor is responsible for the day-to-day running of the local church and is an ex-officio member of the Board of Trustees and of all organisations and clubs of that church.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2022

Appointments

Elders (Overseers and Pastors)

The first Elders of a newly established local church are appointed by the pioneer workers or by the Elders of the church or churches from which they were sent. Subsequent Elders are appointed by the Trustees as Elders of that church subject to approval by the church fellowship. They hold office for as long as they remain scripturally qualified or until such a time as they

Deacons

Deacons are nominated by the church fellowship and elected by a 90% majority vote, cast by ballot. Their term of office is the same as that of the Elders.

Volunteers

Volunteers play a vital role in the Charity achieving its goals - every facet of charitable work New Life Assembly (Dulwich) undertakes is only accomplished with the help of volunteers. From ushers during church services to the cleaning up and basic upkeep of the church premises, volunteers facilitate all of the Charity's work and, as stated above, there are many activities the Charity holds that require skilled volunteers.

There was an average of 40 volunteers, excluding trustees, throughout the year who aided in the running of the Charity.

Remuneration policy

The Charity's remuneration policy is to set pay at or above the statutory minimum wage. Salaries are paid as a stipend – "a fixed regular sum paid as a salary or as expenses to a clergyman, teacher, or public official" – to help them offset expenses.

Recruitment and appointment of trustees

The Board of Trustees is the primary legal body of New Life Assembly (Dulwich). New trustees may be appointed firstly by the church Deacons from within their number or, in the absence of a sufficient number of deacons to act as trustees, by the church fellowship. The minimum number of trustees permitted by the Constitution is three.

Much of the Charity's work focuses upon the promotion of the Christian religion and the running and maintenance of its places of worship as well as on overseas aid, mental health work, work with children, young people, orphanages, the homeless, senior citizens, mothers and toddlers, and the local community.

The Board of Trustees seeks to ensure that the needs of these groups are appropriately represented by the members of the Board and so seek to maintain a body of trustees with diverse backgrounds. To enhance the potential pool of trustees, the Charity has, through selective advertising and networking with voluntary organisations active in the sector, sought to identify those who would be willing to become members of the Charity and so use their own experience to assist the Charity.

There were no new or additional trustees recruited in the year to 31 December 2022.

Trustee induction and training

Many trustees are already familiar with the practical work of the Charity as they are also active members of the church as well as involved in other churches and organisations.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2022

New trustees are encouraged to familiarise themselves with charity law, their responsibilities as trustees and with NLA church rules and practices.

Trustees

The following persons served as trustees during the year:

Pastor Lovel Bent (Presiding Apostle)
Pastor Nehemiah Jess
Mr. Wilbert Robinson
Ms. Marie St-Hilaire

Secretary
Mrs. Bernice Bent

Trustees' responsibilities

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Charity and enable them to ascertain to ensure that the accounts comply with the Charities Act 2011 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website as well as:

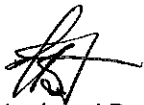
- a) to prepare financial statements which show a true and fair view;
- b) in preparing financial statements:
 - (i) to select suitable accounting policies and apply them on a consistent basis; and
 - (ii) to make judgements and estimates that are prudent and reasonable; as well as
- c) to keep proper accounting records.

Disclosure of information to independent examiners

Each person who was a trustee at the time this report was approved confirms that:

- so far as he is aware, there is no relevant audit information of which the Charity's independent examiner is unaware; and
- he has taken all the steps that he ought to have taken as a trustee in order to make himself aware of any relevant audit information and to establish that the Charity's independent examiner is aware of that information.

This report was approved by the board on 17 November 2023 and signed on its behalf.



Pastor Lovel Bent
Trustee

**New Life Assembly (Dulwich)
Independent Examiner's Report
to the members of New Life Assembly (Dulwich)**

I report to the trustees on my examination of the accounts of the above charity ('the Charity') for the year ended 31 December 2022 which are set out in pages 1 to 20.

Responsibilities and basis of report

As the Charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Mark Jackson
(Senior Statutory Auditor)

for and on behalf of
Jacksions Chartered Accountants
First Floor, Albion House
Albion Street
Hull
HU1 3TE

17 November 2023

New Life Assembly (Dulwich)
Statement of Financial Activities
for the year ended 31 December 2022

	Notes	2022 £	2021 £
Income from charitable activities	2	412,608	356,555
Expenditure on charitable activities		(171,746)	(68,787)
Net operating income		<u>240,862</u>	<u>287,768</u>
Administrative expenses		(226,715)	(307,150)
Other operating income		25,750	76,018
Operating surplus	3	<u>39,897</u>	<u>56,636</u>
Movement in funds: Net income		<u>39,897</u>	<u>56,636</u>
 Reconciliation of funds			
Net movement in funds		39,897	56,636
Total funds brought forward		916,089	859,453
Total funds carried forward		<u>955,986</u>	<u>916,089</u>

**New Life Assembly (Dulwich)
Statement of Financial Position
as at 31 December 2022**

	Notes	2022 £	2021 £
Fixed assets			
Tangible assets	6	565,307	563,506
Current assets			
Cash at bank		393,871	402,724
Creditors: amounts falling due within one year	7	(3,192)	(50,141)
Net current assets		<u>390,679</u>	<u>352,583</u>
Net assets		<u>955,986</u>	<u>916,089</u>
Capital and reserves			
Unrestricted funds	8	955,986	916,089
Total equity		<u>955,986</u>	<u>916,089</u>

Pastor Lovel Bent
Trustee



Approved by the board on 17 November 2023

New Life Assembly (Dulwich)
Statement of Changes in Charitable Funds
for the year ended 31 December 2022

This schedule does not form part of the statutory accounts

	Income and Expenditure account £	Total £
At 1 January 2021	859,453	859,453
Surplus for the financial year	56,636	56,636
At 31 December 2021	<u>916,089</u>	<u>916,089</u>
At 1 January 2022	916,089	916,089
Surplus for the financial year	39,897	39,897
At 31 December 2022	<u>955,986</u>	<u>955,986</u>

New Life Assembly (Dulwich)
Statement of Cash Flows
for the year ended 31 December 2022

	Notes	2022 £	2021 £
Operating activities			
Profit for the financial year		39,897	56,636
Adjustments for:			
Depreciation		1,234	633
Decrease in creditors		(46,949)	(633)
		<u>(5,818)</u>	<u>56,636</u>
Cash (used in)/generated by operating activities		<u>(5,818)</u>	<u>56,636</u>
Investing activities			
Payments to acquire tangible fixed assets		(3,035)	-
Cash used in investing activities		<u>(3,035)</u>	<u>-</u>
Net cash (used)/generated			
Cash (used in)/generated by operating activities		(5,818)	56,636
Cash used in investing activities		(3,035)	-
Net cash (used)/generated		<u>(8,853)</u>	<u>56,636</u>
Cash and cash equivalents at 1 January		402,724	346,088
Cash and cash equivalents at 31 December		<u>393,871</u>	<u>402,724</u>
Cash and cash equivalents comprise:			
Cash at bank		<u>393,871</u>	<u>402,724</u>

New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2022

1 Summary of significant accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

Income

All income is recognised in the Statement of Financial Activities once the Charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Tangible fixed assets

Tangible fixed assets are measured at cost less accumulative depreciation and any accumulative impairment losses. Depreciation is provided on all tangible fixed assets, other than freehold land, at rates calculated to write off the cost, less estimated residual value, of each asset evenly over its expected useful life, as follows:

Plant and machinery	at a rate of	25%	per year, over 5 years
---------------------	--------------	-----	------------------------

Depreciation is not provided on freehold buildings because the residual value of the buildings at the end of their useful life is expected to be higher than its cost or valuation.

Debtors

Short term debtors are measured at transaction price (which is usually the invoice price), less any impairment losses for bad and doubtful debts. Loans and other financial assets are initially recognised at transaction price including any transaction costs and subsequently measured at amortised cost determined using the effective interest method, less any impairment losses for bad and doubtful debts.

Creditors

Short term creditors are measured at transaction price (which is usually the invoice price). Loans and other financial liabilities are initially recognised at transaction price net of any transaction costs and subsequently measured at amortised cost determined using the effective interest method.

Taxation

The charity is exempt from taxation under sections 521 to 536 of the Income Tax Act 2007 (ITA 2007).

Fund accounting: restricted and unrestricted funds

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2022

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Going concern

The accounts have been prepared on the going concern basis, which assumes that the Charity will be in operational existence twelve months from the date of approval of these accounts. The trustees are satisfied that this basis is appropriate.

There are no material uncertainties.

Provisions

Provisions (i.e. liabilities of uncertain timing or amount) are recognised when there is an obligation at the reporting date as a result of a past event, it is probable that economic benefit will be transferred to settle the obligation and the amount of the obligation can be estimated

Pensions

Contributions to defined contribution plans are expensed in the period to which they relate.

Government grants

The accrual model (FRS 102 24.5C-G) was applied in producing these accounts; therefore grants were recognised as either relating to revenue (over the period in which the Charity recognises the related costs for which the grant was intended to compensate) or relating to assets (over the expected useful life of the asset).

2 Analysis of income from charitable activities	2022	2021
	£	£
Tithes and offerings	341,058	283,084
Gifts, donations and pledges	39,088	44,912
Gift aid	26,292	26,819
Other contributions	6,170	1,740
	<u>412,608</u>	<u>356,555</u>
By geographical market:		
UK	<u>412,608</u>	<u>356,555</u>
3 Operating surplus	2022	2021
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	<u>1,234</u>	<u>633</u>

New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2022

4 Staff costs	2022	2021
	£	£
Wages and salaries	85,464	133,884
Social security costs	11,875	26,474
	<u>97,339</u>	<u>160,358</u>

No employees received emoluments (excluding employer pension costs) of more than £60,000.

Average number of employees during the year	Number	Number
Administration	4	4
Pastoral services	1	1
	<u>5</u>	<u>5</u>

5 Role played by general volunteers

Volunteers play a vital role in the running of the Charity and their contribution helps achieve the Charity its objectives.

6 Tangible fixed assets

	Land and buildings	Plant and machinery	Total
	<i>At cost</i>	<i>At cost</i>	
	£	£	£
Cost or valuation			
At 1 January 2022	561,608	25,928	587,536
Additions	-	3,035	3,035
At 31 December 2022	<u>561,608</u>	<u>28,963</u>	<u>590,571</u>
Depreciation			
At 1 January 2022	-	24,030	24,030
Charge for the year	-	1,234	1,234
At 31 December 2022	<u>-</u>	<u>25,264</u>	<u>25,264</u>
Carrying amount			
At 31 December 2022	<u>561,608</u>	<u>3,699</u>	<u>565,307</u>
At 31 December 2021	<u>561,608</u>	<u>1,898</u>	<u>563,506</u>

7 Creditors: amounts falling due within one year	2022	2021
	£	£
Trade creditors	3,192	7,560
Other taxes and social security costs	-	42,581
	<u>3,192</u>	<u>50,141</u>

New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2022

8 Funds	2022	2021
	£	£
At 1 January	916,089	859,453
Net income for the financial year	39,897	56,636
At 31 December	<u>955,986</u>	<u>916,089</u>

Unrestricted funds are available for use at the discretion of the trustees, in order to further the charity's objectives.

9 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	2022	2021
			£	£
Fixed assets	565,307	-	565,307	563,506
Current assets	393,871	-	393,871	402,724
Current liabilities	(3,192)	-	(3,192)	(50,141)
	<u>955,986</u>	<u>-</u>	<u>955,986</u>	<u>916,089</u>

10 Related party transactions

The following payments were made to trustees during the financial year.

	£	
Pastor Lovel Bent (Presiding Apc	15,000	<i>Trustee Wages and salaries for pastoral services</i>

No other trustees claimed expenses or had their expenses met by the Charity.

The legal authority under which the above payments were made was the Charity's governing document.

11 Presentation currency

The financial statements are presented in Sterling, rounded to the nearest pound (£).

12 Legal form of entity and country of incorporation

New Life Assembly (Dulwich) is an unincorporated charity and registered with the Charity Commission for England and Wales.

New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2022

13 Principal place of business

The address of the charity's principal place of business and registered office is:

116 Poplar Road
Herne Hill
London
SE24 0BP

New Life Assembly (Dulwich)
Detailed Statement of Financial Activities
also Income and Expenditure Account
for the year ended 31 December 2022

	Notes	2022 £	2021 £
Income from charitable activities			
Tithes and offerings	2	341,058	283,084
Gifts, donations and pledges		39,088	44,912
Gift aid		26,292	26,819
Other contributions		6,170	1,740
		<u>412,608</u>	<u>356,555</u>
Expenditure on charitable activities			
Church: Missions		(48,242)	(32,255)
Church: Worship		(15,601)	(2,513)
Church: Youth and children		(8,236)	(2,917)
Church: Evangelism support		(30,928)	(12,721)
Church: Welfare and counselling		(15,225)	(7,700)
Gifts and donations		(48,383)	(9,070)
Catering and hospitality		(3,281)	(1,311)
Other direct costs		(1,850)	(300)
		<u>(171,746)</u>	<u>(68,787)</u>
Net operating income		<u>240,862</u>	<u>287,768</u>
Administrative expenses			
Support costs		(216,209)	(294,210)
Governance costs		(10,506)	(12,940)
Other operating income		25,750	76,018
Operating surplus		<u>39,897</u>	<u>56,636</u>
Movement in funds: Surplus		<u>39,897</u>	<u>56,636</u>

**New Life Assembly (Dulwich)
Detailed Income and Expenditure Account
for the year ended 31 December 2022**

	2022	2021
	£	£
Income from charitable activities		
Tithes and offerings	341,058	283,084
Gifts, donations and pledges	39,088	44,912
Gift aid	26,292	26,819
Other contributions	6,170	1,740
	<u>412,608</u>	<u>356,555</u>
Expenditure on charitable activities		
Church: Missions	48,242	32,255
Church: Worship	15,601	2,513
Church: Youth and children	8,236	2,917
Church: Evangelism support	30,928	12,721
Church: Welfare and counselling	15,225	7,700
Gifts and donations	48,383	9,070
Catering and hospitality	3,281	1,311
Other direct costs	1,850	300
	<u>171,746</u>	<u>68,787</u>
Administrative expenses		
<u>Support costs</u>		
Employee costs:		
Wages and salaries	85,464	133,884
Employer's NI	11,875	26,474
Temporary staff and recruitment	274	154
Staff training and welfare	5,194	1,785
Travel and subsistence	6,827	7,675
Motor expenses	2,056	-
	<u>111,690</u>	<u>169,972</u>
Premises costs:		
Rent	19,814	21,405
Manse rent and maintenance costs	(6,990)	(6,750)
Rates	3,330	3,197
Light and heat	16,115	9,073
Cleaning	233	-
	<u>32,502</u>	<u>26,925</u>
General administrative expenses:		
Telephone and internet	1,713	2,935
Stationery and printing	889	2,920
Bank charges	928	621
Insurance	8,296	9,604
Equipment expensed	884	4,598
Equipment hire	-	95
Software	6,959	4,413
Repairs and maintenance	45,853	63,322
Depreciation	1,234	633
Sundry expenses	5,261	8,172
	<u>72,017</u>	<u>97,313</u>
Support costs	<u>216,209</u>	<u>294,210</u>

**New Life Assembly (Dulwich)
Detailed Income and Expenditure Account
for the year ended 31 December 2022**

	2022	2021
	£	£
<u>Governance costs</u>		
Legal and professional costs:		
Independent examination fees	1,800	2,400
Accountancy fees	2,266	960
Other legal and professional fees	6,440	9,580
Governance costs	<u>10,506</u>	<u>12,940</u>
<i>Administrative expenses</i>	<u>226,715</u>	<u>307,150</u>
Other operating income		
Nursery rent and maintenance costs	25,500	41,054
Other operating income	250	34,964
	<u>25,750</u>	<u>76,018</u>

NEW LIFE ASSEMBLY (DULWICH)

England & Wales - Charity number 800178

Accounts

Registered charity number
800178

New Life Assembly (Dulwich)
Report and Financial Statements
31 December 2021

New Life Assembly (Dulwich)
Report and accounts
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**New Life Assembly (Dulwich)
Charity Information**

Trustees

Pastor Lovel Bent (Presiding Apostle)
Pastor Nehemiah Jess
Mrs. Bernice Bent (Secretary)
Mr. Wilbert Robinson
Ms. Marie St-Hilaire

Independent examiners

Jacksons
First Floor, Albion House
Albion Street
Hull
HU1 3TE

Bankers

Lloyds Bank
25 Gresham Street
London
EC2V 7HN

Registered office

116 Poplar Road
Herne Hill
London
SE24 0BP

Registered charity number

800178

Governing document

Constitution and rules dated 31 March 1988

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2021

The trustees present their report and consolidated financial statements for the year ended 31 December 2021.

Principal activities

The Charity's principal activity during the year continued to be as a church that promotes the Christian religion and to provide places of worship in conformity with its Statement of Doctrine. However, due to the COVID-19 pandemic, this was somewhat surpassed by the Charity's work with the local community – in the form of social and financial care, as and when needed.

Objectives and activities

The objective of New Life Assembly (Dulwich), the "Charity", is to provide religious and charitable services to New Life Assembly, the "Church", and the local community, to maintain church property and to organise conferences at various times and places.

The New Life Assembly Fellowship believes strongly in taking on outreach activities, helping to care for and develop individuals in the community. It has an inclusive approach to helping people and understands that people have other needs in addition to practising their faith.

In the community, education continues to be one of our core services. We have supported a supplementary school for many years by providing them with the use of our premises without charge. We also raise funds for the school and organise and finance youth service in the local community as well as summer camps and music workshops.

We provide much needed pastoral care for the elderly and house-bound by visiting them on a weekly basis to offer care and support.

Other on-going projects include:

- providing food for the homeless;
- financial aid to orphanages at home and overseas;
- support for families of prisoners and prison visits to offenders;
- provision of help for the sick in hospital;
- work with the local community police in tackling gun crimes and gang issues;
- support services such as debt counselling for those with financial worries;
- run training courses on child protection issues, child safe-guarding, health and safety, risk assessments, NVQ 3 qualifications, business courses and counselling courses; and
- development and management of a day nursery for the local community.

We ensure that the staff and volunteers we use have the appropriate training and qualifications for the work they do.

Public benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set. We exist to serve all areas of our community which includes all age groups without discrimination. We strive to promote social welfare through the provision of facilities aimed at improving the social, physical and spiritual wellbeing of those in our local community.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2021

Our work includes:

- providing regular public worship open to all;
- providing sacred space for personal prayer and contemplation;
- conducting pastoral work including visiting the sick and the bereaved;
- teaching Christianity through sermons, courses and small groups;
- counselling, fellowship or 'one-to-one' talks; and
- missions to Jamaica, the Philippines and other countries – as needed.

The staff on hand therefore includes carers, social workers, doctors, solicitors etc. in order to accomplish this varied range of work.

Activities

The Charity's on-going projects/activities include:

- mentoring and supporting programme for boys and young men aged 8-20
 - Volunteer mentors are from various professions: teachers, sport coaches, IT professionals etc who have had some initial training and are empathetic, supportive, organised, listeners. They are all DBS checked, safe guarding trained and are responsible for checking in on their mentees.
- monthly support of school and health charity in Kenya
- senior's care home outreach initiative
 - Mixed group of DBS volunteers with various skillsets. Offer support and an activity to the subset of care homes they visit. Majority retired professionals who can utilise listening skills and are compassionate.
- Community Outreach Basketball
 - Session is led by a qualified personal trainer and nutritionist. The individual has experience of working with groups of varying abilities and is also DBS checked.
- Health and Fitness Club
 - Sessions are facilitated by former London Division Basketball players and coaches.
- Adult Gospel Community Choir
 - Led by a director with a in depth knowledge of music with many years of choral experience. They have a good ability to teach vocal techniques in gospel genre of music.
- Children's Choir
 - Session is facilitated by a co-ordinator with many years of choral experience as well as youth work and prior qualifications of working in a youth-based organisation. Facilitate opportunities for the choir to perform in the community and to promote equal and diverse message among the choir.
- Youth Group
 - Facilitated by volunteers who have youth work experience through volunteer work and training at other organisations or work as teachers or as teaching assistants. Volunteers organise events which enable personal and career development.
- Men's Group
 - Led by an organised individual who will organise a variety of events for the church and community. Call and connects with men and with others.
- Women's Group
 - Co-ordinated by an organised individual who relates well to women and can works well with appropriate committees and within the church and community.
- Sunday School
 - Classes are constructed and mostly facilitated by teachers and teaching assistants. Parents also help to lead pre-planned sessions. All volunteers are fully DBS checked.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2021

- Dance Group
 - Group facilitated by drama and dance specialist who are at degree and postgraduate level as well as those experienced in performance. Volunteers are DBS checked.

Financial review

Principal sources of funding

The largest contributions are from voluntary donations ("general offerings") by the Church's members.

Financial review

The Charity achieved a surplus of £310,727 for the financial year. At 31 December 2021, the Charity held total funds of £916,088 of which £402,723 was cash at the bank and £563,506 was the value of fixed assets. This is considered to be an appropriate level of funds to enable the Charity to pursue its objectives.

Reserves policy

The trustees believe that it would be advisable to hold sufficient cash reserve to provide working capital to cover seasonal fluctuations in its budgeted income and expenditure. When deciding the level of reserves, the Trustees take into consideration the forecasts for levels of income and expenditure for the coming year, the reliability of each source of income and the prospects for opening up new sources.

The trustees have forecast the level of free reserves - those funds not tied up in fixed assets - that the Charity will require to sustain its pastoral and evangelical obligations. The trustees consider that the most appropriate level of free reserves would be about six month's worth of income. Whilst our actual free reserves may be less than this, it is the trustees' view that it is prudent to work towards ensuring that there are sufficient free reserves to provide financial stability in the light of the Charity's dependence on freewill offerings.

Investment policy

The trustees have adopted a strong, socially responsible investment policy for the reserves of the Charity. This policy, in tandem with the need to fulfil our statutory obligations, has the objective of investing in such a way that the principles of socially responsible investment are promoted. A further factor is the need to have the reserves readily available, as long-term funding cannot be guaranteed, so for the current period, we have kept surplus funds in the Charity's bank current accounts.

Risk management

The trustees actively review, on a regular basis, the major risks that the Charity faces in maintaining reserves at the levels stated above, in addition to an annual review of the controls over key financial systems carried out through an internal audit process.

The principal risks to the Charity have been its dependence on voluntary income and its need to safeguard and maintain its land and property portfolio. These matters are reviewed by the whole church in conference each year.

The trustees have also examined other operational and business risks which we face and confirm that they have taken steps to mitigate the significant risks.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2021

Structure, governance and management

Governing document

The New Life Assembly (NLA) - also the "Church" - is an unincorporated charitable organisation formed on 31 March 1988. The organisation is governed by its Constitution and Rules dated 31 March 1988 supplemented by a Declaration of Trust dated 15 September 1988.

Organisational structure

The New Life Assembly is a connectional organisation made up of local churches and New Life Assembly (Dulwich) operates as a head office of sorts for NLA.

The Board of Trustees supervises, in trust, all connectional property of the Church. At their regular meetings, the Trustees agree the broad strategy and areas of activity for the Church, including consideration of allocation of funds, investment, reserves and risk management policies and performance.

The Board of Trustees transacts all routine business for the Charity not dealt with by local pastors and deacons and is subject only to the church fellowship as a whole (i.e. church members) which has final say in all financial matters.

The Board consists of two offices:

- Elders (who may be Overseers or Pastors)
- Deacons and deaconesses

The Elders elect a Presiding Elder from within their number to act as chairman in all Board of Trustees meetings.

Deacons are chosen by the church [members] to oversee the business affairs of the church as directed by the Elders. The pastor is responsible for the day-to-day running of the local church and is an ex-officio member of the Board of Trustees and of all organisations and clubs of that church.

Appointments

Elders (Overseers and Pastors)

The first Elders of a newly established local church are appointed by the pioneer workers or by the Elders of the church or churches from which they were sent. Subsequent Elders are appointed by the Trustees as Elders of that church subject to approval by the church fellowship. They hold office for as long as they remain scripturally qualified or until such a time as they voluntarily resign the office.

Deacons

Deacons are nominated by the church fellowship and elected by a 90% majority vote, cast by ballot. Their term of office is the same as that of the Elders.

Volunteers

Volunteers play a vital role in the Charity achieving its goals - every facet of charitable work New Life Assembly (Dulwich) undertakes is only accomplished with the help of volunteers. From ushers during church services to the cleaning up and basic upkeep of the church premises, volunteers facilitate all of the Charity's work and, as stated above, there are many activities the Charity holds that require skilled volunteers.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2021

There were 114 volunteers throughout the year who aided in the running of the Church.

Recruitment and appointment of trustees

The Board of Trustees is the primary legal body of New Life Assembly (Dulwich). New trustees may be appointed firstly by the church Deacons from within their number or, in the absence of a sufficient number of deacons to act as trustees, by the church fellowship. The minimum number of trustees permitted by the Constitution is three.

Much of the Charity's work focuses upon the promotion of the Christian religion and the running and maintenance of its places of worship as well as on overseas aid, mental health work, work with children, young people, orphanages, the homeless, senior citizens, mothers and toddlers, and the local community.

The Board of Trustees seeks to ensure that the needs of these groups are appropriately represented by the members of the Board and so seek to maintain a body of trustees with diverse backgrounds. To enhance the potential pool of trustees, the Charity has, through selective advertising and networking with voluntary organisations active in the sector, sought to identify those who would be willing to become members of the Charity and so use their own experience to

Trustee induction and training

Many trustees are already familiar with the practical work of the Charity as they are also active members of the church as well as involved in other churches and organisations.

New trustees are encouraged to familiarise themselves with charity law, their responsibilities as trustees and with NLA church rules and practices.

Trustees

The following persons served as trustees during the year:

Pastor Lovel Bent (Presiding Apostle)
Pastor Nehemiah Jess
Mrs. Bernice Bent (Secretary)
Mr. Wilbert Robinson
Ms. Marie St-Hilaire
Mrs. Deloris Williamson

Trustees' responsibilities

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Charity and enable them to ascertain to ensure that the accounts comply with the Charities Act 2011 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website as well as:

- a) to prepare financial statements which show a true and fair view;
- b) in preparing financial statements:
 - (i) to select suitable accounting policies and apply them on a consistent basis; and
 - (ii) to make judgements and estimates that are prudent and reasonable.
- c) to keep proper accounting records.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2021

Disclosure of information to independent examiners

Each person who was a trustee at the time this report was approved confirms that:

- so far as he is aware, there is no relevant information of which the Charity's independent examiner is unaware; and
- he has taken all the steps that he ought to have taken as a trustee in order to make himself aware of any relevant examination information and to establish that the Charity's independent examiner is aware of that information.

This report was approved by the board on 10 November 2022 and signed on its behalf.



Pastor Lovel Bent
Trustee

**New Life Assembly (Dulwich)
Independent Examiner's Report
to the trustees of New Life Assembly (Dulwich)**

I report to the trustees on my examination of the accounts of the above charity ('the Charity') for the year ended 31 December 2021 which are set out in pages 9 to 19.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants of England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Mark Jackson
(Independent examiner)

for and on behalf of
Jacksons Chartered Accountants
First Floor, Albion House
Albion Street
Hull
HU1 3TE

10 November 2022

**New Life Assembly (Dulwich)
Statement of Financial Activities
for the year ended 31 December 2021**

	Notes	2021 £	2020 £
Income from charitable activities	2	610,647	143,741
Expenditure on charitable activities		(68,787)	(69,324)
Net operating income		<u>541,860</u>	<u>74,417</u>
Support costs		(294,211)	(80,659)
Governance costs		(12,940)	(7,229)
Other operating income		76,018	35,713
Operating surplus	3	<u>310,727</u>	<u>22,242</u>
Movement in funds: Net income/(expenditure)		<u>310,727</u>	<u>22,242</u>
 Reconciliation of funds			
Net movement in funds		310,727	22,242
Total funds brought forward		605,361	583,119
Total funds carried forward		<u>916,088</u>	<u>605,361</u>

New Life Assembly (Dulwich)
Statement of Financial Position
as at 31 December 2021

	Notes	2021 £	2020 £
Fixed assets			
Tangible assets	5	563,506	564,139
Current assets			
Cash on deposit		-	5,793
Cash at bank and in hand		402,723	40,409
		<u>402,723</u>	<u>46,202</u>
Creditors: amounts falling due within one year			
	6	(50,141)	(4,980)
Net current assets		<u>352,582</u>	<u>41,222</u>
Net assets		<u>916,088</u>	<u>605,361</u>
The funds of the charity			
Unrestricted funds	7	916,088	605,361
Total funds		<u>916,088</u>	<u>605,361</u>



Pastor Lovel Bent
Trustee

Approved by the board on 10 November 2022

New Life Assembly (Dulwich)
Statement of Changes in Charitable Funds
for the year ended 31 December 2021

This schedule does not form part of the statutory accounts

	Income and Expenditure account £	Unrestricted Funds £
At 1 January 2020	583,119	583,119
Income for the financial year	22,242	22,242
At 31 December 2020	<u>605,361</u>	<u>605,361</u>
At 1 January 2021	605,361	605,361
Income for the financial year	310,727	310,727
At 31 December 2021	<u>916,088</u>	<u>916,088</u>

New Life Assembly (Dulwich)
Statement of Cash Flows
for the year ended 31 December 2021

	Notes	2021 £	2020 £
Operating activities			
Profit for the financial year		310,727	22,242
Adjustments for:			
Depreciation		633	844
Increase in creditors		45,161	1,676
		<u>356,521</u>	<u>24,762</u>
Cash generated by operating activities		<u>356,521</u>	<u>24,762</u>
Financing activities			
Repayment of loans		-	(2,239)
		<u>-</u>	<u>(2,239)</u>
Cash used in financing activities		<u>-</u>	<u>(2,239)</u>
Net cash generated			
Cash generated by operating activities		356,521	24,762
Cash used in financing activities		-	(2,239)
		<u>356,521</u>	<u>22,523</u>
Net cash generated		<u>356,521</u>	<u>22,523</u>
Cash and cash equivalents at 1 January		46,202	23,679
Cash and cash equivalents at 31 December		<u>402,723</u>	<u>46,202</u>
Cash and cash equivalents comprise:			
Cash at bank		<u>402,723</u>	<u>46,202</u>

**New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2021**

1 Summary of significant accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

Income

The charity's main sources of income are in the form of donations (titled "Tithes" and "Offering") from members of New Life Assembly, the "Church", as well as deeds of covenant. All non-investment income is shown gross and is accounted for when received by New Life Assembly (Dulwich), the "Charity".

Tangible fixed assets

Tangible fixed assets are measured at cost less accumulative depreciation and any accumulative impairment losses. Depreciation is provided on all tangible fixed assets, other than freehold land and buildings, at rates calculated to write off the cost, less estimated residual value, of each asset evenly over its expected useful life, as follows:

Freehold buildings	<i>nil</i>
Plant and machinery	over 4 years, reducing balance depreciation

Freehold properties are maintained by a programme of repair and refurbishment to ensure that the overall residual values of these properties will not fall below cost. In the opinion of the trustees, a depreciation charge is not appropriate.

Debtors

Short term debtors are measured at transaction price (which is usually the invoice price), less any impairment losses for bad and doubtful debts. Loans and other financial assets are initially recognised at transaction price including any transaction costs and subsequently measured at amortised cost determined using the effective interest method, less any impairment losses for bad and doubtful debts.

Creditors

Short term creditors are measured at transaction price (which is usually the invoice price). Loans and other financial liabilities are initially recognised at transaction price net of any transaction costs and subsequently measured at amortised cost determined using the effective interest method.

Taxation

The charity is exempt from taxation under sections 521 to 536 of the Income Tax Act 2007 (ITA 2007).

Fund accounting: restricted and unrestricted funds

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2021

Restricted funds can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Going concern

The accounts have been prepared on the going concern basis, which implies that the Trustees believe the Charity will be in operational existence twelve months from the date of approval of these accounts.

There are no material uncertainties.

Provisions

Provisions (i.e. liabilities of uncertain timing or amount) are recognised when there is an obligation at the reporting date as a result of a past event, it is probable that economic benefit will be transferred to settle the obligation and the amount of the obligation can be estimated reliably.

Pensions

Contributions to defined contribution plans are expensed in the period to which they relate.

2	Analysis of income from charitable activities	2021	2020
		£	£
	Tithes and offerings	537,176	140,096
	Gifts, donations and pledges	44,912	2,275
	Gift aid	26,819	-
	Other contributions	1,740	1,370
		<u>610,647</u>	<u>143,741</u>
	By geographical market:		
	UK	<u>610,647</u>	<u>143,741</u>
3	Operating surplus	2021	2020
		£	£
	This is stated after charging:		
	Depreciation of owned fixed assets	633	844
	Carrying amount of stock sold	<u>32,255</u>	<u>28,709</u>
4	Staff costs	2021	2020
		£	£
	Wages and salaries	133,884	45,266
	Social security costs	<u>26,474</u>	<u>3,570</u>
		<u>160,358</u>	<u>48,836</u>

New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2021

The following employees received emoluments of more than £60,000:

	2021
	£
Ruthlyn O. Bradshaw	69,075

Average number of employees during the year	Number	Number
Administration	3	3
	<u>3</u>	<u>3</u>

5 Tangible fixed assets

	Land and buildings	Plant and machinery	Total
	<i>At cost</i>	<i>At cost</i>	
	£	£	£
Cost or valuation			
At 1 January 2021	561,608	25,928	587,536
At 31 December 2021	<u>561,608</u>	<u>25,928</u>	<u>587,536</u>
Depreciation			
At 1 January 2021	-	23,397	23,397
Charge for the year	-	633	633
At 31 December 2021	<u>-</u>	<u>24,030</u>	<u>24,030</u>
Carrying amount			
At 31 December 2021	<u>561,608</u>	<u>1,898</u>	<u>563,506</u>
At 31 December 2020	<u>561,608</u>	<u>2,531</u>	<u>564,139</u>

6 Creditors: amounts falling due within one year

	2021	2020
	£	£
Trade creditors	7,560	4,980
Other taxes and social security costs	42,581	-
	<u>50,141</u>	<u>4,980</u>

7 Reserves

	2021	2020
	£	£
Unrestricted funds		
At 1 January	605,361	583,119
Profit for the financial year	310,727	22,242
At 31 December	<u>916,088</u>	<u>605,361</u>

**New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2021**

Unrestricted funds are available for use at the discretion of the trustees, in order to further the charity's objectives.

8 Related party transactions

The following payments were made to trustees, during the financial year, for pastoral services. This figure is included in Wages and Salaries.

Pastor Lovel Bent (Presiding Apostle)	<i>Trustee</i>	£ 15,000
---------------------------------------	----------------	-------------

No other trustee expenses were incurred in the year.

9 Presentation currency

The financial statements are presented in Sterling, rounded to the nearest pound (£).

10 Legal form of entity and country of incorporation

New Life Assembly (Dulwich) is an unincorporated charity, registered with the Charity Commission for England and Wales.

11 Principal place of business

The address of the charity's principal place of business and registered office is:

116 Poplar Road
Herne Hill
London
SE24 0BP

New Life Assembly (Dulwich)
Detailed Statement of Financial Activities
for the year ended 31 December 2021

	2021	2020
	£	£
Income from charitable activities		
Tithes and offerings	537,176	140,096
Gifts, donations and pledges	44,912	2,275
Other contributions	1,740	1,370
	<u>610,647</u>	<u>143,741</u>
Expenditure on charitable activities		
Church: Missions	32,255	28,709
Church: Worship	2,513	1,738
Church: Youth and children	2,917	4,150
Church: Evangelism support	12,721	11,506
Church: Welfare and counselling	7,700	22,916
Gifts and donations	9,070	-
Catering and hospitality	1,311	305
	<u>(68,787)</u>	<u>(69,324)</u>
Net operating income	<u>541,860</u>	<u>74,417</u>
Administrative expenses	(307,151)	(87,888)
Other operating income	76,018	35,713
Operating surplus	<u>310,727</u>	<u>22,242</u>
Movement in funds: Surplus	<u>310,727</u>	<u>22,242</u>

New Life Assembly (Dulwich)
Detailed Income and Expenditure Account
for the year ended 31 December 2021

This schedule does not form part of the statutory accounts

	2021	2020
	£	£
Income and endowments from charitable activities		
Tithes and offerings	537,176	140,096
Gifts, donations and pledges	44,912	2,275
Gift aid	26,819	-
Other contributions	1,740	1,370
	<u>610,647</u>	<u>143,741</u>
Expenditure on charitable activities		
Church: Missions	32,255	28,709
Church: Worship	2,513	1,738
Church: Youth and children	2,917	4,150
Church: Evangelism support	12,721	11,506
Church: Welfare and counselling	7,700	22,916
Gifts and donations	9,070	-
Catering and hospitality	1,311	305
Other direct costs	300	-
	<u>68,787</u>	<u>69,324</u>
Administrative expenses		
<u>Support costs</u>		
Employee costs:		
Wages and salaries	133,884	45,266
Employer's NI	26,474	3,570
Temporary staff and recruitment	154	129
Staff training and welfare	1,785	737
Travel and subsistence	14,875	(2,651)
	<u>177,172</u>	<u>47,051</u>
Premises costs:		
Rates	10,652	(4,583)
Light and heat	9,073	16,844
	<u>19,725</u>	<u>12,261</u>
General administrative expenses:		
Telephone and internet	2,935	3,963
Stationery and printing	2,920	1,326
Bank charges	621	630
Insurance	9,604	4,762
Equipment expensed	4,598	-
Equipment hire	95	-
Computers and software	4,413	624
Repairs and maintenance	63,322	6,224
Depreciation	633	844
Sundry expenses	8,173	2,974
	<u>97,314</u>	<u>21,347</u>
Support costs	<u>294,211</u>	<u>80,659</u>

New Life Assembly (Dulwich)
Detailed Income and Expenditure Account
for the year ended 31 December 2021

This schedule does not form part of the statutory accounts

	2021	2020
	£	£
<u>Governance costs</u>		
Legal and professional costs:		
Independent examination fees	2,400	1,760
Accountancy fees	960	-
Other legal and professional fees	9,580	5,469
Governance costs	<u>12,940</u>	<u>7,229</u>
<i>Administrative expenses</i>	<u>307,151</u>	<u>87,888</u>
Other operating income		
Nursery rent and maintenance costs	41,054	35,000
Other operating income	34,964	713
	<u>76,018</u>	<u>35,713</u>

NEW LIFE ASSEMBLY (DULWICH)

England & Wales - Charity number 800178

Accounts

Registered charity number
800178

New Life Assembly (Dulwich)
Report and Financial Statements
31 December 2020

**New Life Assembly (Dulwich)
Report and accounts
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**New Life Assembly (Dulwich)
Charity Information**

Trustees

Pastor Lovel Bent (Presiding Apostle)
Pastor Nehemiah Jess
Mrs. Bernice Bent (Secretary)
Mr. Wilbert Robinson
Ms. Marie St-Hilaire
Mrs. Deloris Williamson

Independent examiners

Jacksons
First Floor, Albion House
Albion Street
Hull
HU1 3TE

Bankers

Lloyds Bank
25 Gresham Street
London
EC2V 7HN

Registered office

116 Poplar Road
Herne Hill
London
SE24 0BP

Registered charity number

800178

Governing document

Constitution and rules dated 31 March 1988

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2020

The trustees present their report and financial statements for the year ended 31 December 2020.

Principal activities

The Charity's principal activity during the year continued to be as a church that promotes the Christian religion and to provide places of worship in conformity with its Statement of Doctrine. However, due to the COVID-19 pandemic, this was somewhat surpassed by the Charity's work with the local community – in the form of social and financial care, as and when needed.

Objectives and activities

The objective of New Life Assembly (Dulwich), the "Charity", is to provide religious and charitable services to New Life Assembly, the "Church", and the local community;, to maintain church property and to organise conferences at various times and places.

The New Life Assembly Fellowship believes strongly in taking on outreach activities, helping to care for and develop individuals in the community. It has an inclusive approach to helping people and understands that people have other needs in addition to practising their faith.

In the community, education continues to be one of our core services. We have supported a supplementary school for many years by providing them with the use of our premises without charge. We also raise funds for the school and organise and finance youth service in the local community as well as summer camps and music workshops.

We provide much needed pastoral care for the elderly and house-bound by visiting them on a weekly basis to offer care and support.

Other on-going projects include:

- providing food for the homeless;
- financial aid to orphanages at home and overseas;
- support for families of prisoners and prison visits to offenders;
- provision of help for the sick in hospital;
- work with the local community police in tackling gun crimes and gang issues;
- support services such as debt counselling for those with financial worries;
- run training courses on child protection issues, child safe-guarding, health and safety, risk assessments, NVQ 3 qualifications, business courses and counselling courses; and
- development and management of a day nursery for the local community.

We ensure that the staff and volunteers we use have the appropriate training and qualifications for the work they do.

As in 2019, in 2020 we continued to try and raise funds to keep our supplementary school running. The school has been for more than 20 years now and many of its students have gone on to obtain tremendous A Level results and qualify for entry into university. Nevertheless, now that government funding has ceased, we need to find alternative ways of funding the school.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2020

Activities

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set. We exist to serve all areas of our community which includes all age groups without discrimination. We strive to promote social welfare through the provision of facilities aimed at improving the social, physical and spiritual wellbeing of those in our local community.

Our work includes:

- providing regular public worship open to all;
- providing sacred space for personal prayer and contemplation;
- conducting pastoral work including visiting the sick and the bereaved;
- teaching Christianity through sermons, courses and small groups;
- counselling, fellowship or 'one-to-one' talks; and
- missions to Jamaica, the Philippines and other countries – as needed.

The staff on hand therefore includes carers, social workers, doctors, solicitors etc. in order to accomplish this varied range of work.

Financial review

Principal sources of funding

The largest contributions are from voluntary donations ("general offerings") by the Church's members.

Financial review

The Charity achieved a surplus of £22,242 for the financial year. At 31 December 2020, the Charity held £605,361 in unrestricted funds which is considered to be an appropriate level of funds to enable the Charity to pursue its objectives.

Reserves policy

The trustees believe that it would be advisable to hold sufficient cash reserve to provide working capital to cover seasonal fluctuations in its budgeted income and expenditure. When deciding the level of reserves, the Trustees take into consideration the forecasts for levels of income and expenditure for the coming year, the reliability of each source of income and the prospects for opening up new sources.

The trustees have forecast the level of free reserves - those funds not tied up in fixed assets - that the charity will require to sustain its pastoral and evangelical obligations. The trustees consider that the most appropriate level of free reserves would be about six month's worth of income. Whilst our actual free reserves may be less than this, it is the trustees' view that it is prudent to work towards ensuring that there are sufficient free reserves to provide financial stability in the light of the charity's dependence on freewill offerings.

Investment policy

The trustees have adopted a strong, socially responsible investment policy for the reserves of the charity. This policy, in tandem with the need to fulfil our statutory obligations, has the objective of investing in such a way that the principles of socially responsible investment are promoted. A further factor is the need to have the reserves readily available, as long-term funding cannot be guaranteed, so for the current period, we have kept surplus funds in the Charity's bank current accounts.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2020

Risk management

The trustees actively review, on a regular basis, the major risks that the Charity faces in maintaining reserves at the levels stated above, in addition to an annual review of the controls over key financial systems carried out through an internal audit process.

The principal risks to the Charity have been its dependence on voluntary income and its need to safeguard and maintain its land and property portfolio. These matters are reviewed by the whole church in conference each year.

The trustees have also examined other operational and business risks which we face and confirm that they have taken steps to mitigate the significant risks.

Structure, governance and management

Governing document

The New Life Assembly (NLA) - also the "Church" - is an unincorporated charitable organisation formed on 31 March 1988. The organisation is governed by its Constitution and Rules dated 31 March 1988 supplemented by a Declaration of Trust dated 15 September 1988.

Organisational structure

The New Life Assembly is a connectional organisation made up of local churches and New Life Assembly (Dulwich) operates as a head office of sorts for NLA.

The Board of Trustees supervises, in trust, all connectional property of the Church. At their regular meetings, the Trustees agree the broad strategy and areas of activity for the Church, including consideration of allocation of funds, investment, reserves and risk management policies and performance.

The Board of Trustees transacts all routine business for the Charity not dealt with by local pastors and deacons and is subject only to the church fellowship as a whole (i.e. church members) which has final say in all financial matters.

The Board consists of two offices:

- Elders (who may be Overseers or Pastors)
- Deacons and deaconesses

The Elders elect a Presiding Elder from within their number to act as chairman in all Board of Trustees meetings.

Deacons are chosen by the church [members] to oversee the business affairs of the church as directed by the Elders. The pastor is responsible for the day-to-day running of the local church and is an ex-officio member of the Board of Trustees and of all organisations and clubs of that church.

Appointments

Elders (Overseers and Pastors)

The first Elders of a newly established local church are appointed by the pioneer workers or by the Elders of the church or churches from which they were sent. Subsequent Elders are appointed by the Trustees as Elders of that church subject to approval by the church fellowship. They hold office for as long as they remain scripturally qualified or until such a time as they voluntarily resign the office.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2020

Deacons

Deacons are nominated by the church fellowship and elected by a 90% majority vote, cast by ballot. Their term of office is the same as that of the Elders.

Recruitment and appointment of trustees

The Board of Trustees is the primary legal body of New Life Assembly (Dulwich). New trustees may be appointed firstly by the church Deacons from within their number or, in the absence of a sufficient number of deacons to act as trustees, by the church fellowship. The minimum number of trustees permitted by the Constitution is three.

Much of the charity's work focuses upon the promotion of the Christian religion and the running and maintenance of its places of worship as well as on overseas aid, mental health work, work with children, young people, orphanages, the homeless, senior citizens, mothers and toddlers, and the local community.

The Board of Trustees seeks to ensure that the needs of these groups are appropriately represented by the members of the Board and so seek to maintain a body of trustees with diverse backgrounds. To enhance the potential pool of trustees, the charity has, through selective advertising and networking with voluntary organisations active in the sector, sought to identify those who would be willing to become members of the charity and so use their own experience to

Trustee induction and training

Many trustees are already familiar with the practical work of the charity as they are also active members of the church as well as involved in other churches and organisations.

New trustees are encouraged to familiarise themselves with charity law, their responsibilities as trustees and with NLA church rules and practices.

Trustees

The following persons served as trustees during the year:

Pastor Lovel Bent (Presiding Apostle)
Pastor Nehemiah Jess
Mrs. Bernice Bent (Secretary)
Mr. Wilbert Robinson
Ms. Marie St-Hilaire
Mrs. Deloris Williamson

Trustees' responsibilities

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Charity and enable them to ascertain to ensure that the accounts comply with the Charities Act 2011 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website.

New Life Assembly (Dulwich)
Registered charity number: 800178
Trustees' Report
for the year ended 31 December 2020

Disclosure of information to independent examiners

Each person who was a trustee at the time this report was approved confirms that:

- so far as he is aware, there is no relevant information of which the charity's independent examiner is unaware; and
- he has taken all the steps that he ought to have taken as a trustee in order to make himself aware of any relevant examination information and to establish that the charity's independent examiner is aware of that information.

This report was approved by the board on 18 January 2022 and signed on its behalf.



Pastor Lovel Bent
Trustee

**New Life Assembly (Dulwich)
Independent Examiner's Report
to the trustees of New Life Assembly (Dulwich)**

I report to the trustees on my examination of the accounts of the above charity ('the Charity') for the year ended 31 December 2020 which are set out in pages 8 to 17.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants of England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Mark Jackson
(Independent examiner)

for and on behalf of
Jacksons Chartered Accountants
First Floor, Albion House
Albion Street
Hull
HU1 3TE

18 January 2022

**New Life Assembly (Dulwich)
Statement of Financial Activities
for the year ended 31 December 2020**

	Notes	2020 £	2019 £
Income from charitable activities	2	143,741	215,288
Expenditure on charitable activities		(69,324)	(143,810)
Net operating income		<u>74,417</u>	<u>71,478</u>
Support costs		(80,659)	(98,740)
Governance costs		(7,229)	(3,300)
Other operating income		35,713	59,500
Operating surplus	3	<u>22,242</u>	<u>28,938</u>
Income from investments		-	187
Interest payable	5	-	(1,029)
Movement in funds: Net income/(expenditure)		<u>22,242</u>	<u>28,096</u>
 Reconciliation of funds			
Net movement in funds		22,242	28,096
Total funds brought forward		583,119	555,023
Total funds carried forward		<u>605,361</u>	<u>583,119</u>

**New Life Assembly (Dulwich)
Statement of Financial Position
as at 31 December 2020**

	Notes	2020 £	2019 £
Fixed assets			
Tangible assets	6	564,139	564,983
Current assets			
Cash on deposit		5,793	5,793
Cash at bank and in hand		40,409	17,886
		<u>46,202</u>	<u>23,679</u>
Creditors: amounts falling due within one year			
	7	(4,980)	(5,543)
Net current assets		<u>41,222</u>	<u>18,136</u>
Net assets		<u>605,361</u>	<u>583,119</u>
The funds of the charity			
Unrestricted funds	8	605,361	583,119
Total funds		<u>605,361</u>	<u>583,119</u>



Pastor Lovel Bent
Trustee

Approved by the board on 18 January 2022

New Life Assembly (Dulwich)
Statement of Changes in Charitable Funds
for the year ended 31 December 2020

This schedule does not form part of the statutory accounts

	Other reserves	Income and Expenditure account	Unrestricted Funds
	£	£	£
At 1 January 2019	-	555,023	555,023
Income for the financial year	-	28,096	28,096
At 31 December 2019	<u>-</u>	<u>583,119</u>	<u>583,119</u>
At 1 January 2020	-	583,119	583,119
Income for the financial year	-	22,242	22,242
At 31 December 2020	<u>-</u>	<u>605,361</u>	<u>605,361</u>

New Life Assembly (Dulwich)
Statement of Cash Flows
for the year ended 31 December 2020

	Notes	2020 £	2019 £
Operating activities			
Profit for the financial year		22,242	28,096
Adjustments for:			
Income from investments		-	(187)
Interest payable		-	1,029
Depreciation		844	-
Increase in creditors		1,676	-
		<u>24,762</u>	<u>28,938</u>
Cash generated by operating activities		<u>24,762</u>	<u>28,938</u>
Net cash generated			
Cash generated by operating activities		24,762	28,938
Net cash generated		<u>22,523</u>	<u>28,938</u>
Cash and cash equivalents at 1 January		<u>17,886</u>	<u>(11,052)</u>
Cash and cash equivalents at 31 December		<u>40,409</u>	<u>17,886</u>
Cash and cash equivalents comprise:			
Cash at bank		<u>40,409</u>	<u>17,886</u>

**New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2020**

1 Summary of significant accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with FRS 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland.

Income

The charity's main sources of income are in the form of donations (titled "Tithes" and "Offering") from members of New Life Assembly, the "Church", as well as deeds of covenant. All non-investment income is shown gross and is accounted for when received by New Life Assembly (Dulwich), the "Charity".

Tangible fixed assets

Tangible fixed assets are measured at cost less accumulative depreciation and any accumulative impairment losses. Depreciation is provided on all tangible fixed assets, other than freehold land and buildings, at rates calculated to write off the cost, less estimated residual value, of each asset evenly over its expected useful life, as follows:

Freehold buildings	<i>nil</i>
Plant and machinery	over 4 years, reducing balance depreciation
Fixtures, fittings, tools and equipment	over 5 years, straight-line depreciation

Freehold properties are maintained by a programme of repair and refurbishment to ensure that the overall residual values of these properties will not fall below cost. In the opinion of the trustees, a depreciation charge is not appropriate.

Debtors

Short term debtors are measured at transaction price (which is usually the invoice price), less any impairment losses for bad and doubtful debts. Loans and other financial assets are initially recognised at transaction price including any transaction costs and subsequently measured at amortised cost determined using the effective interest method, less any impairment losses for bad and doubtful debts.

Creditors

Short term creditors are measured at transaction price (which is usually the invoice price). Loans and other financial liabilities are initially recognised at transaction price net of any transaction costs and subsequently measured at amortised cost determined using the effective interest method.

Taxation

The charity is exempt from taxation under sections 521 to 536 of the Income Tax Act 2007 (ITA 2007).

Provisions

Provisions (ie liabilities of uncertain timing or amount) are recognised when there is an obligation at the reporting date as a result of a past event, it is probable that economic benefit will be transferred to settle the obligation and the amount of the obligation can be estimated reliably.

Pensions

Contributions to defined contribution plans are expensed in the period to which they relate.

New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2020

2	Analysis of income from charitable activities	2020	2019
		£	£
	Tithes and offerings	140,096	159,004
	Gifts, donations and pledges	2,275	14,471
	Gift aid	-	41,813
	Other contributions	1,370	-
		<u>143,741</u>	<u>215,288</u>
	By geographical market:		
	UK	<u>143,741</u>	<u>215,288</u>
3	Operating surplus	2020	2019
		£	£
	This is stated after charging:		
	Depreciation of owned fixed assets	844	1,125
	Carrying amount of stock sold	28,709	67,781
		<u>28,709</u>	<u>67,781</u>
4	Staff costs	2020	2019
		£	£
	Wages and salaries	45,266	46,522
	Social security costs	3,570	-
		<u>48,836</u>	<u>46,522</u>
	Average number of employees during the year	Number	Number
	Administration	3	3
		<u>3</u>	<u>3</u>
5	Interest payable	2020	2019
		£	£
	Other loans	-	1,029
		<u>-</u>	<u>1,029</u>

New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2020

6 Tangible fixed assets

	Land and buildings	Plant and machinery	Fixtures, fittings, tools and equipment	Total
	<i>At cost</i>	<i>At cost</i>	<i>At cost</i>	
	£	£	£	£
Cost or valuation				
At 1 January 2020	561,608	25,928	-	587,536
At 31 December 2020	<u>561,608</u>	<u>25,928</u>	<u>-</u>	<u>587,536</u>
Depreciation				
At 1 January 2020	-	22,553	-	22,553
Charge for the year	-	844	-	844
At 31 December 2020	<u>-</u>	<u>23,397</u>	<u>-</u>	<u>23,397</u>
Carrying amount				
At 31 December 2020	<u>561,608</u>	<u>2,531</u>	<u>-</u>	<u>564,139</u>
At 31 December 2019	<u>561,608</u>	<u>3,375</u>	<u>-</u>	<u>564,983</u>

7 Creditors: amounts falling due within one year

	2020	2019
	£	£
Bank loans	-	2,239
Trade creditors	4,980	3,304
	<u>4,980</u>	<u>5,543</u>

8 Reserves

	2020	2019
	£	£
Unrestricted funds		
At 1 January	583,119	555,023
Profit for the financial year	22,242	28,096
At 31 December	<u>605,361</u>	<u>583,119</u>

Unrestricted funds are available for use at the discretion of the trustees, in order to further the charity's objectives.

9 Related party transactions

The following payments were made to trustees, during the financial year, for pastoral services. This figure is included in Wages and Salaries.

	£
Pastor Lovel Bent (Presiding Apostle)	15,000

**New Life Assembly (Dulwich)
Notes to the Financial Statements
for the year ended 31 December 2020**

10 Presentation currency

The financial statements are presented in Sterling, rounded to the nearest pound (£).

11 Legal form of entity and country of incorporation

New Life Assembly (Dulwich) is an unincorporated charity limited by guarantee and registered with the Charity Commission for England and Wales.

12 Principal place of business

The address of the charity's principal place of business and registered office is:

116 Poplar Road
Herne Hill
London
SE24 0BP

New Life Assembly (Dulwich)
Detailed Statement of Financial Activities
for the year ended 31 December 2020

	2020	2019
	£	£
Income from charitable activities		
Tithes and offerings	140,096	159,004
Gifts, donations and pledges	2,275	14,471
Other contributions	1,370	-
	<u>143,741</u>	<u>215,288</u>
Expenditure on charitable activities		
Church: Missions	(28,709)	(67,781)
Church: Worship	(1,738)	(2,534)
Church: Youth and children	(4,150)	(2,652)
Church: Evangelism support	(11,506)	(27,360)
Church: Welfare and counselling	(22,916)	(18,710)
Gifts and donations	-	(21,735)
Catering and hospitality	(305)	(3,038)
	<u>(69,324)</u>	<u>(143,810)</u>
Net operating income	<u>74,417</u>	<u>71,478</u>
Administrative expenses	(87,888)	(102,040)
Other operating income	35,713	59,500
Operating surplus	<u>22,242</u>	<u>28,938</u>
Income from investments	-	187
Interest payable	-	(1,029)
Movement in funds: Surplus	<u>22,242</u>	<u>28,096</u>

New Life Assembly (Dulwich)
Detailed Income and Expenditure Account
for the year ended 31 December 2020

This schedule does not form part of the statutory accounts

	2020	2019
	£	£
Income and endowments from charitable activities		
Tithes and offerings	140,096	159,004
Gifts, donations and pledges	2,275	14,471
Gift aid	-	41,813
Other contributions	1,370	-
	<u>143,741</u>	<u>215,288</u>
Expenditure on charitable activities		
Church: Missions	28,709	67,781
Church: Worship	1,738	2,534
Church: Youth and children	4,150	2,652
Church: Evangelism support	11,506	27,360
Church: Welfare and counselling	22,916	18,710
Gifts and donations	-	21,735
Catering and hospitality	305	3,038
	<u>69,324</u>	<u>143,810</u>
Administrative expenses		
<u>Support costs</u>		
Employee costs:		
Wages and salaries	45,266	46,522
Employer's NI	3,570	-
Temporary staff and recruitment	129	-
Staff training and welfare	737	-
Travel and subsistence	(2,651)	3,223
	<u>47,051</u>	<u>49,745</u>
Premises costs:		
Rent	-	3,883
Rates	(4,583)	-
Light and heat	16,844	14,909
Cleaning	-	360
	<u>12,261</u>	<u>19,152</u>
General administrative expenses:		
Telephone and internet	3,963	4,942
Stationery and printing	1,326	3,693
Bank charges	630	1,596
Insurance	4,762	5,614
Software	624	-
Repairs and maintenance	6,224	6,690
Depreciation	844	1,125
Sundry expenses	2,974	6,183
	<u>21,347</u>	<u>29,843</u>
Support costs	<u>80,659</u>	<u>98,740</u>

New Life Assembly (Dulwich)
Detailed Income and Expenditure Account
for the year ended 31 December 2020

This schedule does not form part of the statutory accounts

	2020	2019
	£	£
<u>Governance costs</u>		
Legal and professional costs:		
Independent examination fees	1,760	2,650
Other legal and professional fees	5,469	650
Governance costs	<u>7,229</u>	<u>3,300</u>
<i>Administrative expenses</i>	<u>87,888</u>	<u>102,040</u>
Other operating income		
Nursery rent and maintenance costs	35,000	59,500
Other operating income	713	-
	<u>35,713</u>	<u>59,500</u>