

# New Life Christian Fellowship Glasgow

Scotland · Charity number SC043936

## Details

---

Status	Active
Legal form	Unincorporated association
Registered	2013-04-15
Register	<a href="#">View on the OSCR register</a>

## Contact

---

Address	19 Crow Road Partick Glasgow G11 7RT
Website	<a href="https://www.nlcfscotland.co.uk/">https://www.nlcfscotland.co.uk/</a>

## Activities

---

**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of religion', 'the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage'

**What the charity does:** Church services, pastoral care to the community.

**Beneficiaries:** 'No specific group, or for the benefit of the community'

**Objectives:** 2.1 The objects of the Assembly shall be: 2.1.1 to advance the Christian Faith in accordance with the statement of Faith of the Assemblies of God, as approved by the General Council of the Assemblies of God, from time to time and in such parts of the United Kingdom, or the world as the Assembly Council may, from time to time think fit. 2.1.2 to relieve sickness and financial hardship, and to promote and preserve good health, by the provision of funds, goods or services of any kind, through the provision of counselling and support in such parts of the United Kingdom or the world, as the Assembly Council, from time to time thinks fit, and to advance education in such ways and in such parts of the United Kingdom or the world as the Church Council from time to time, thinks fit. 2.1.3 Such other charitable purposes as shall further the attainment of the above objects of the Assembly or any of them.

## Geography

---

- **Main operating location:** Glasgow City
- **Geographical spread:** Operations cover all or most of Scotland

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£93,941	£98,991	-	0
2024-12-31	£119,405	£264,534	-	1
2023-12-31	£79,657	£59,418	-	1
2022-12-31	£86,662	£50,510	-	2
2021-12-31	£73,655	£28,816	-	0

**New Life Christian Fellowship Glasgow**

Scotland - Charity number SC043936

---

# Accounts

---



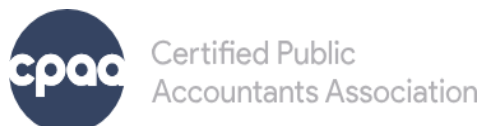
# NEW LIFE CHRISTIAN FELLOWSHIP GLASGOW

## Trustee's Annual Report & Financial Statements

For the period ending 31<sup>st</sup> December 2025



Peter Hall Finance & Accounting  
*Certified Public Accountant*



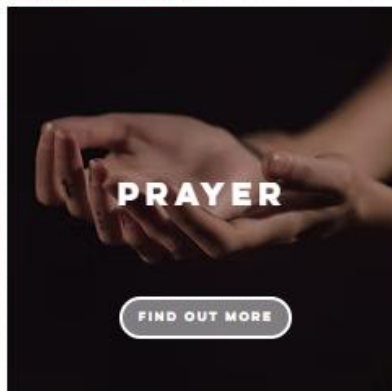
## Report and Financial Statement

FOR THE YEAR ENDED 31<sup>st</sup> December 2025

---

### CONTENTS:

1. Title pages	Pages 1-2
2. Trustee's report	Pages 3-11
3. Independent Examiner's report	Page 12
4. Statement of financial activities	Pages 13-15
5. Other	Page 16





**REV. DR PRAVIN BALARAMAN**  
SENIOR PASTOR



**DR. JOSEPHINE PRAVINKUMAR**  
PASTOR



**SAMUELE BERTAGGIA**  
YOUTH PASTOR



**KETJONA NICAJ**  
YOUTH PASTOR

**CHURCH ELDERS**



**MATHEW AND MARIA**



**CRISPIN AND FAUSTA**



**SRINIVAS AND JYOTHI**



**OLA AND CHRISTIANA**



**SAM AND SHILPA**



# NEW LIFE CHRISTIAN FELLOWSHIP

Transforming the world one soul at a time

## TRUSTEE'S ANNUAL REPORT

The Trustees have pleasure in presenting their report for the financial year ending 31<sup>st</sup> December 2025.

### REFERENCE AND ADMINISTRATION DETAILS

**Charity Name** : New Life Christian Fellowship, Glasgow  
**Charity Number** : SC043936  
**Constitutional form** : Unincorporated Association  
**Constitutional form date** : 15<sup>th</sup> March 2013  
**Accounting reference date** : 31st December  
**Principal Address** : 14 Strathallan Drive, East Kilbride, Scotland. UK.

**Website** : [www.nlcfscotland.co.uk](http://www.nlcfscotland.co.uk)

**Charity Trustees**  
Dr Pravin Balaraman  
Dr S Josephine Pravin Kumar  
Mr Mathew Chacko  
Mr Rogerio Goma (Resigned 1/4/2025)  
Mr Vincent Firnimus Crispin  
Mrs Fausta John Paul

There were no other Trustees who served during the financial period.

**Bankers:** Clydesdale Bank, The Olympia, East Kilbride, G74 1PG, Scotland UK.

**Key Management responsible for day-to-day management of the charity:** Dr Pravin Balaraman

### **Basis of Preparation of Accounts:**

The charity prepares its accounts on a Receipts and Payments basis, in accordance with the Charities Accounts (Scotland) Regulations 2006. Although the charity's income remains below the statutory threshold for full accrual accounting, the Trustees have had regard to the principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP FRS 102) in preparing these accounts, to ensure transparency, consistency, and good practice in financial reporting.

Under the Receipts and Payments basis:

- Income is recognised when received.
- Expenditure is recognised when paid.
- Assets and liabilities are not accrued, except where disclosed for clarity.

The Trustees consider this basis appropriate to the size and complexity of the charity, while continuing to monitor income levels and reporting requirements annually.

## STRUCTURE, GOVERNANCE, MANAGEMENT

**Governing document:** New Life Christian Fellowship, Glasgow is a Scottish unincorporated association and registered charity, governed by its Constitution dated 15 March 2013. The charity operates in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and is regulated by the Office of the Scottish Charity Regulator (OSCR).

### **Organisational structure and decision-making process:**

The Trustees are responsible for the overall governance, strategic direction, and financial stewardship of the charity. They meet regularly to oversee operations, review ministry activities, and ensure that decisions are aligned with the charity's objectives. Key decisions are intended to be formally documented, and steps are being taken to strengthen governance processes, including formal minute-keeping.

**How trustees are appointed and recruited:** Trustees are appointed and removed in accordance with the Constitution. Appointments require the agreement of existing Trustees, ensuring continuity, accountability, and shared responsibility in leadership.

The day-to-day activities of the Church are led by the Senior Pastor, supported by Trustees and a committed volunteer base.

**Risk Management and Internal Controls:** The Trustees actively consider risk as part of their governance responsibilities. While no significant risks have been identified that would threaten the charity's ongoing operations, the Trustees continue to monitor financial sustainability, governance practices, and operational risks, particularly in light of the recent property acquisition.

The Trustees recognise the importance of maintaining strong governance and financial controls. Financial records are maintained on a regular basis and reviewed by the Trustees. The charity operates appropriate controls over receipts and payments, including bank reconciliations and segregation of duties where practical.

Following the year-end, the Trustees have implemented improvements to governance procedures, including the formal recording of Trustee meetings and decisions, to further strengthen transparency and accountability.

**Affiliations and connections:** The charity is associated with the "Assemblies of God, Great Britain," a company limited by guarantee (Registration No. 2873415) based in England. The registered office of the Assemblies of God is located at Assemblies of God Great Britain, Gf/FI2 No.1-2 The Cottages, Deva Centre, Manchester, England, M3 7BE (Registration No. 1032245).

## OBJECTIVES AND ACTIVITIES

**The Purpose of the charity as set out in the Governing Document:** The purpose of the charity is the advancement of religion; provision of assistance to those in need through age, ill-health, disability, financial hardship or other disadvantage. The Trustees confirm that they have had regard to the public benefit guidance issued by OSCR in exercising their duties.

### **Summary of the main activities in relation to those purposes:**

- ✓ 4 to 5 Sunday services per month (9.30 to 2.30)
- ✓ Simultaneously we have Sunday School meetings for primary and secondary school children
- ✓ Two Youth meetings per month – 2 to 4pm on Sundays
- ✓ Second Sunday of the month – Alpha course
- ✓ Women’s Fellowship once a month
- ✓ Men’s Fellowship – once or twice a month for prayer walk and meetings
- ✓ Coffee mornings on a Thursday – once a month
- ✓ There are a number of bible studies and care cell activities which are not being held in the church due to high costs
- ✓ All night prayer – every 3 months
- ✓ Plan to use part of the building as a youth centre once funding is obtained
- ✓ Regular Family Fellowship Lunch and Days
- ✓ Sunday School Outreach days during school holidays
- ✓ Local community outreach work

**Volunteers:** Volunteers helped greatly with administration of digital platforms in delivery of meetings, music and contacting Church attenders. The Trustees would like to thank all volunteers for hours of help in ensuring the Church continued to function successfully in the most difficult of conditions.



## ACHIEVEMENTS AND PERFORMANCE

During the year, New Life Christian Fellowship, Glasgow continued to advance its charitable objectives through a range of spiritual, pastoral, and community-based activities.

Regular weekly worship services, prayer meetings, and teaching programmes have remained central to the life of the Church. Daily prayer gatherings, including online participation, have strengthened spiritual engagement among members, with many testimonies of answered prayer, healing, and personal transformation.

The Church has continued to serve a diverse and growing congregation, including members from international backgrounds. In particular, there has been a notable increase in participation from the Portuguese-speaking community, especially within Sunday School. This has provided both spiritual development and practical benefits, including improved language skills and social integration.

Pastoral care has remained a key focus, with home visits, hospital visits, and ongoing counselling support contributing to improved wellbeing, reconciliation within families, and strengthened community relationships.

The Church has also continued its outreach to vulnerable individuals. Support has included the distribution of food, essential supplies, and supermarket vouchers to those experiencing financial hardship. A dedicated support group has assisted asylum seekers with practical needs such as clothing, food, and travel, demonstrating the Church's commitment to the relief of poverty.



Regular ministries have included:

- Sunday worship services and children's programmes
- Youth meetings and fellowship gatherings
- Men's and Women's ministries
- Bible studies and prayer meetings
- Community outreach and hospitality initiatives

Volunteers have played a vital role in delivering these activities, particularly in administration, music, and pastoral support. The Trustees place on record their sincere appreciation for the dedication and service of all volunteers.

Overall, the year has been marked by continued growth in community engagement, deepened pastoral impact, and strengthened ministry foundations, despite financial and operational challenges associated with the transition towards property ownership.



## FINANCIAL REVIEW

### **Overview**

The financial year has been significant for the Church, primarily due to the acquisition of a permanent property. This has had a substantial impact on both the Statement of Financial Activities and the year-end cash position.

### **Cash Position**

Cash balances at the end of the year were £14,539 (2024: £19,588). The reduction reflects the utilisation of reserves towards the purchase of the Church property.

### **Receipts**

Total receipts for the year were £93,941 (2024: £119,405). Income continues to be primarily derived from donations and giving by Church attenders.

### **Payments**

Total payments amounted to £98,990 (2024: £264,534). The prior year included significant one-off costs relating to the property purchase, whereas the current year reflects a more normalised level of expenditure, alongside ongoing ministry and operational costs.

### **Net Movement in Funds**

The net movement for the year was a deficit of £5,049 (2024: deficit of £145,129). This reflects a return to more typical operating levels following the exceptional prior year.

### **Property Acquisition and Financing**

During the previous financial period, the Church completed the purchase of 23 Crow Road, Glasgow G11 7RT for £200,000. This was funded through a £160,000 loan from Kingdom Bank, with the balance funded from Church reserves. The Trustees are satisfied that the loan obligations are affordable and will be serviced from ongoing income.

As a result of the completion of the property purchase, the restricted Building Fund, which had previously been in a negative position due to timing differences, has now been fully transferred into unrestricted funds. Going forward, all repairs, maintenance, and property-related expenditure will be met from the General Fund.

### **Reserves and Future Commitments**

The Church continues to maintain a reserves policy, ensuring sufficient liquidity to meet short-term obligations. Cash reserves will now be utilised for ongoing building

repairs and maintenance, including essential works such as roofing and heating systems.

### **Trustee Remuneration**

Payments were made to one Trustee, Rogerio Goma, in respect of ministry-related expenses and employment duties. These payments were made in accordance with the Church's Constitution and are not for services rendered in the capacity as a Trustee.

### **Senior Pastor**



No remuneration was paid to the Senior Pastor, who continues to serve in a self-funded capacity. The Trustees record their sincere appreciation for his dedication and leadership.

### **Conclusion**

The financial position of the Church remains stable. The acquisition of a permanent property represents a significant milestone, strengthening the long-term sustainability of the ministry while introducing manageable financial commitments through the associated loan.

**The financial effect of significant events:** The most significant event impacting the charity's financial position relates to the acquisition of the Church property at 23 Crow Road, Glasgow, which was completed in the prior financial period. The current year reflects the financial stabilisation following this acquisition. There were no additional significant one-off events during the year.

**Investment policy & objectives set:** The principal funding source of the charity are the church attenders who give generously from their own resources. Cash has been used to strengthen and enhance the ministry locally and nationally. However, the Trustees are seeking advice from professionals regarding investment of cash. Currently, the Church's policy is to hold excess funds and reserves in cash, pending possible purchase of a building in Glasgow.

**Charity's policy on reserves:** You can obtain a Reserves policy document by contacting glasgownlcf@gmail.com. According to the current policy, there should be a minimum of £8,000 in the bank account to cover at least two months' worth of expenses. The Trustees are regularly reviewing the Reserves Policy in light of the new building purchase.

**Going Concern:** As at the date of approval of this report, and the financial accounts, the Trustees have assessed that there is no uncertainty about the Charity's ability to continue as a going concern.

#### FUTURE PLANS

**Plans for future periods:** The Church will focus on consolidating its financial position following the property acquisition. Planned activities include applying for grant funding to support essential repairs, including roof works, and expanding the use of the building for ministry and community outreach. The Trustees are also exploring opportunities to increase community engagement through enhanced use of the premises.

**Factors likely to affect financial performance or position going forward:** The church plans to apply for a grant for improvements on the Church roof.

The Trustees believe that this report is a fair, balanced and an understandable review of the charity's structure, legal purposes, objectives and activities, financial performance & financial position.

The Trustees would like to thank all volunteers to help make it possible for New Life Christian Fellowship, Glasgow to function.

The Charity Trustees declare that they have approved the report above. Signed on behalf of the Charity Trustees.

**Signature:** 

Full Name: Dr Pravin Balaraman

**Date :** 12<sup>th</sup> April 2026

Position: Trustee/Pastor

## **INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS**

### **REPORT TO THE TRUSTEES OF "NEW LIFE CHRISTIAN FELLOWSHIP, GLASGOW"**

Scottish Registered Charity SC043936

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2025 which are set out on pages 12 to 14.

#### Respective responsibilities of Trustees and Auditors

The charity's Trustees are responsible for the preparation of the accounts in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The Trustees consider that the charity satisfies the conditions for exemption from an audit. It is my responsibility to examine the accounts as required under Section 44(1)(c) of the 2005 Act and to state whether particular matters have come to my attention.

#### Basis of Independent Examiner's statement

My examination has been carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures and seeking explanations from the Trustees where necessary. The procedures undertaken do not provide all the evidence that would be required in an audit and, accordingly, I do not express an audit opinion on the accounts.

#### Independent Examiner's statement

In the course of my examination, no matter has come to my attention which gives me reasonable cause to believe that, in any material respect, the requirements:

- to keep proper accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Regulations; and
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Regulations

have not been met.

Furthermore, in my opinion, there are no matters to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

As part of ongoing governance improvements, the Trustees have confirmed that formal minute-taking procedures will be strengthened going forward. This does not affect the accuracy or completeness of the financial records, which were found to be well maintained and in good order.



---

Peter Hall  
Independent Examiner  
*Fellow Certified Public Accountant UK 10227712A*  
Peter Hall Finance & Accounting Solutions

Date : 14<sup>th</sup> April 2026

**New Life Christian Fellowship, Glasgow**  
*Scottish Registered Charity SC043936*

**Statement of Financial Activities**  
**Receipts & Payments - Financial Year to 31st December 2025**

	Unrestricted funds	Restricted funds	Total funds 2025	2024	Further Details
	£	£	£	£	£
<b>Receipts from:</b>					
Donations & Legacies	93,941		93,941	119,391	1
Charitable Activities					
Other Trading Activities					
Investments				14	
Other					
<b>Total</b>	<b>93,941</b>		<b>93,941</b>	<b>119,405</b>	
<b>Payments on:</b>					
Raising Funds					
Charitable Activities	98,991		98,991	264,534	2
Other					
<b>Total</b>	<b>98,991</b>		<b>98,991</b>	<b>264,534</b>	
<b>Net Income/(expenditure)</b>	<b>(5,049)</b>		<b>(5,049)</b>	<b>(145,129)</b>	
<b>Transfer between Funds</b>	(137,848)	137,848			
<b>Total Income/(Expenditure)</b>	<b>(142,897)</b>	<b>137,848</b>	<b>(5,049)</b>		
<b>Reconciliation of funds</b>					3
Total funds brought forward	157,436	(137,848)	19,588	164,717	
<b>Total funds carried forward</b>	<b>14,539</b>	-	<b>14,539</b>	<b>19,588</b>	

<b>Notes to the Statement of Financial Activities</b>	<b>Note</b>	<b>2025</b>	<b>2024</b>
---	-------------	-------------	-------------

**Income & Endowments**

*Income from Donations & Legacies*

General donations from church members	1	93,941	96,365
Building Fund			23,026
Mission			
Interest			14

**Expenditure**

*Expenditure on Charitable Activities*

All costs to further charity's aims (See "Receipts & Payments" for details)	2	68,028	264,534
--	---	--------	---------

**Transfers between funds**

Nil

**Reconciliation of funds**

Main Account. Clydesdale Bank, East Kilbride	3	14,539	19,588
--	---	--------	--------

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total 2025</b>	<b>2024</b>
<b>STATEMENT OF BALANCES</b>				
Cash & Bank bal at start of the year	157,436	(137,848)	19,588	164,717
Surplus/(deficit) shown	(142,897)	137,848	(5,049)	(145,129)
Cash & Bank bal at end of the year	14,539	-	14,539	19,588

	<b>1/1/2025</b>	<b>Net movement in funds</b>	<b>Transfer between funds</b>	<b>31/12/2025</b>
<b>FUNDING TABLE</b>				
<b>Unrestricted Funds</b>	157,436	(5,049)	(137,848)	14,539
<b>Restricted Funds</b>				
Building Funds	(137,848)		137,848	
<b>Total Funds</b>	<b>19,588</b>	<b>(5,049)</b>		<b>14,539</b>

**New Life Christian Fellowship, Glasgow**  
*Scottish Registered Charity SC043936*

**Statement of Financial Activities**  
**Receipts & Payments - Financial Year to 31st December 2025**

	<b>2025</b>	<b>2024</b>
<b>Receipts</b>		
Building Fund		23,026
Tax reclaimed (Gift Aid)	17,137	21,426
Interest received		14
Missions		
Donations Received	76,804	74,939
<b>Total Receipts</b>	<b>93,941</b>	<b>119,045</b>
 <b>Less: Payments</b>		
Alarm		2,165
Bank	38	1,608
Building Purchase		191,440
Donations & Gifts	240	160
Honorarium	3,050	800
Insurance	1,976	1,752
Interest	15,666	13,366
Legal & Professional	1,887	1,966
Literature & Resources	108	104
Ministry	386	
Outreach & Hospitality	11,187	9,045
Printing & Stationary	1,390	72
Rent Expense		14,333
Repairs & Maintenance	12,065	5,641
Rubbish Removal	426	100
Salaries & Wages	4,894	14,166
Software	490	1,185
Subscriptions, Licenses & Fees	2,135	1,709
Telephone & internet	1,416	1,102
Travel & Accommodation	3,878	2,321
Utilities	6,796	1,501
<b>Total Payments</b>	<b>98,990</b>	<b>(264,534)</b>
<b>Net Receipts (payments)</b>	<b>(5,049)</b>	<b>(145,129)</b>

# WHO ARE WE?

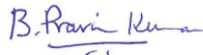
We are a group of people connected by a deep passion to preach the good news of Jesus Christ and to build strong relationships with each other. Our mission is to build broken lives and to reveal the truth that everyone can live an amazing, victorious, peaceful life in this earth.

NLCF Glasgow is dedicated to serving both the Lord Jesus Christ and the city of Glasgow through the proclamation of the gospel and the restoration of broken lives.

Jeremiah 29:11 says "For I know the plans I have for you," says the Lord. "They are plans for good and not for disaster, to give you a future and a hope."

If you find yourself in Glasgow, we invite you to visit us and join our Sunday Service or engage in various weekly activities. We assure you of a warm welcome and you will certainly be blessed.

Yours in His Service,



Rev Dr Pravin Balaraman

