



**Dulwich**

**Trustees' Report & Accounts  
31 December 2018**

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# **NEW LIFE ASSEMBLY DULWICH**

## **LEGAL AND ADMINISTRATIVE DETAILS**

### **Trustees:**

Presiding Apostle

Pastor Lovel Bent

Other executive members

Pastor Nehemiah Jess

Mrs Bernice Bent

Mr Wilbert Robinson

Ms Marie St Hilaire

Mrs Deloris Williamson

Secretary

Mrs Bernice Bent

**Registered Charity**

**Number:**

800178

**Date of charitable**

**registration:**

15<sup>th</sup> September 1988

**Registered Address:**

116 Poplar Road

Herne Hill

London

SE24 0BP

**Governing document:**

Constitution and rules

dated 31<sup>st</sup> March 1988



Donations may be sent to the Secretary at the registered office

# **NEW LIFE ASSEMBLY DULWICH**

## **REPORT OF THE TRUSTEES**

### **For the year ended 31 December 2018**

The trustees submit their report and the accounts of the Church for the year ended 31 December 2018.

#### **Structure, governance and management**

##### Governing document

The New Life Assembly (NLA) is an unincorporated charitable organisation formed on 31<sup>st</sup> March 1988. The charity is governed by its Constitution and Rules dated 31<sup>st</sup> March 1988 supplemented by a Declaration of Trust dated 15<sup>th</sup> September 1988.

##### Recruitment and appointment of trustees

The members of the Trustee Board, which is the primary legal body of the New Life Assembly, are trustees for the purposes of charity law. 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, Children and Youth work, Orphanages, Homelessness, Senior Citizens, Mothers and Toddlers, Mental Health and Local Community.

The Trustee Board seeks to ensure that the needs of this group are appropriately reflected through the diversity of the trustee body. To enhance the potential pool of trustees, the charity has, through selective advertising and networking with voluntary organizations active in the sector, sought to identify those who would be willing to become members of the charity and use their own experience to assist the charity.

##### Trustee induction and training

Many trustees are already familiar with the practical work of the charity being active members of the church and from being 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.

##### Organisational structure

The New Life Assembly is a connectional organisation with each local church a part of the larger connection.

The Trustee Board has the supervision, in trust, of 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.

# **NEW LIFE ASSEMBLY DULWICH**

## **REPORT OF THE TRUSTEES**

### **For the year ended 31 December 2018**

#### Organisational structure (continued)

The Trustee Board 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 which is the final voice in business 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 Trustee Board meetings.



Deacons are chosen by the church to oversee the business affairs of the church as directed by the Elders. The pastor has day-to-day responsibility for the running of the local church and is an ex-officio member of the Trustee Board 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.

#### Risk management

The trustees actively review, on a regular basis, the major risks that the charity faces and consider that maintaining our free reserves at the levels stated above, combined with our annual review of the controls over key financial systems carried out through an internal audit process, will provide sufficient resources in the event of adverse conditions.

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**

## **REPORT OF THE TRUSTEES**

### **For the year ended 31 December 2018**

#### **Objectives and 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.

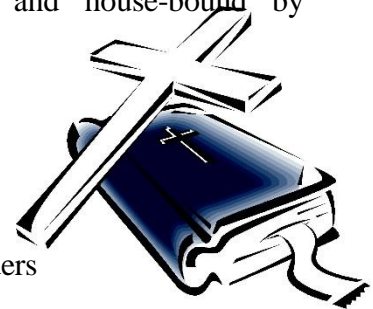
The New Life Assembly Fellowship believes strongly in taking on outreach activities, helping to care for and develop individuals in the community. It has an inclusive approach to helping people and understands that people have other needs in addition to practising their faith.

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, summer camps and music workshops,

We provide much needed pastoral care for the elderly and house-bound by making weekly visits and offering 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.



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

Another ongoing project is the continued development and management of a day nursery for the local community.

We are trying to raise funds to keep our supplementary school running. The school has been going for around 20 years and many of the pass students have obtained tremendous 'A' level results and have qualified for entry into university. Now that Government funding has ceased we need to find alternative ways of funding the school.

During the year we organised a trip for church members to the Holy Land.

# **NEW LIFE ASSEMBLY DULWICH**

## **REPORT OF THE TRUSTEES**

### **For the year ended 31 December 2018**

#### **Financial review**

##### Principal funding sources

The largest contributions are from a voluntary general offering given by church members.

##### 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, (that is, those funds not tied up in fixed assets); 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 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 flexibility 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 ready access to our reserves, as long-term funding cannot be guaranteed, so for the current period, we have placed surplus funds on short-term deposits.

#### **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.

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
- Missions to Jamaica and the Philippines.

# **NEW LIFE ASSEMBLY DULWICH**

## **REPORT OF THE TRUSTEES**

### **For the year ended 31 December 2018**

#### **Related parties**

We have a number of specialist partners, including statutory agencies, voluntary organisations, private companies and individuals who provide the knowledge and expertise that we would find impossible to generate within our own company.

#### **Statement of trustees' responsibilities in respect of the accounts**

Law applicable to charities in England and Wales requires the Trustees to prepare accounts for each financial year which give a true and fair view of the Charity's financial activities during the year and of its financial position at the end of the year. In preparing those accounts, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the accounts; and
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

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.

**By order of the trustees of trustees dated**

**Mrs Bernice Bent (Secretary)**





# **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF NEW LIFE ASSEMBLY DULWICH**

I report on the accounts of the charity for the year ended 31 December 2018, which are set out on pages 8 to 13.

## **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

## **Basis of independent examiner's report**

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

## **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

In common with many other similar bodies, the charity's income is largely based on voluntary gifts and donations and documentary evidence was not available in respect of the voluntary income shown in these financial statements.

Name:

Fazers  
Independent examiners  
Cottingham, HU16 5PS

2019

**NEW LIFE ASSEMBLY (DULWICH)**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**For the year ended 31 December 2018**

		<b>2018</b>		<b>2017</b>	
<i>Continuing activities</i>					
	Notes	£	£	£	£
		<i>Unrestricted funds</i>		<i>Unrestricted funds</i>	
<b>Incoming resources</b>					
Tithes and offerings		178,443		176,302	
Gift aid		42,573		65,895	
Rent and maintenance		77,500		88,000	
			298,516		330,197
<b>Other incoming resources</b>					
Investment income			871		840
			299,387		331,037
<b>Resources expended</b>	3				
Direct charitable expenditure:		235,530		233,190	
Governance costs		24,661		28,301	
			260,191		261,491
<b>Net incoming resources for the year</b>			39,196		69,546
Fund balances brought forward			515,828		446,282
<b>Fund balances carried forward</b>			555,024		515,828

There are no designated or restricted funds associated with the charity

**NEW LIFE ASSEMBLY (DULWICH)**  
**BALANCE SHEET**  
**As at 31 December 2018**

	Notes	£	2018 £	£	2017 £
<b>Fixed assets</b>					
Tangible fixed assets	4		566,109		567,608
<b>Current assets</b>					
Cash at bank and in hand		43,734		49,665	
Cash on deposit		90,042		89,045	
		<u>133,776</u>		<u>138,710</u>	
<b>Creditors</b>					
Amounts falling due within one year					
Other creditors	5	<u>20,999</u>		<u>26,554</u>	
<b>Net current assets</b>			<u>112,777</u>		<u>112,156</u>
			678,886		679,764
<b>Creditors -</b> Amounts falling due after more than one year	6		<u>123,862</u>		<u>163,936</u>
<b>Total liabilities less total assets</b>			<u>555,024</u>		<u>515,828</u>
<b>Funds</b>					
Other charitable funds	7		<u>555,024</u>		<u>515,828</u>
			<u>555,024</u>		<u>515,828</u>

**These accounts were approved by the Board of Trustees on**

**Pastor Lovel Bent**  
**Trustee**

# **NEW LIFE ASSEMBLY (DULWICH)**

## **NOTES TO THE ACCOUNTS**

### **For the year ended 31 December 2018**

#### **1. Principal accounting policies**

The financial statements have been prepared under the historical cost convention and in accordance with the SORP on Accounting and Reporting by Charities and applicable accounting standards.

##### **b) Fixed assets and depreciation**

Tangible fixed assets, except for land and buildings, are stated at cost less, where applicable, amounts written off on a reducing balance basis. Land and buildings are stated at cost.

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 directors, a depreciation charge is not appropriate.

##### **c) Income**

The major sources of income are from donations, offerings and deeds of covenant. All non-investment income is shown gross and is accounted for when received by the charity.

##### **d) Taxation**

The charity has received charitable exemption under Section 505 of the Income and Corporation Taxes Act 1988.

#### **2. Resources expended**

Costs of generating funds comprise the costs associated with attracting voluntary income

Charitable expenditure comprises those costs incurred by the charity in the deliverance of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

**NEW LIFE ASSEMBLY (DULWICH)**  
**NOTES TO THE ACCOUNTS**  
**For the year ended 31 December 2018**

**3. Resources expended**

	Direct charitable	Governance	2018 Total	2017
	£	£	£	£
<b>Staff</b>				
Pastors' remuneration	7,500	7,500	15,000	15,000
Other payroll costs	7,938	9,703	17,641	14,085
	<b>15,438</b>	<b>17,203</b>	<b>32,641</b>	<b>29,085</b>
<b>Office</b>				
Rates and utilities	14,466	761	15,227	13,745
Repairs and renewals	11,017	579	11,596	3,407
Telephone and fax	6,494	341	6,835	7,486
Insurance and security	4,631	243	4,874	6,439
Postage and stationery	7,477	393	7,870	3,532
Motor and travel	1,853	97	1,950	3,241
Rent and accommodation	3,393	178	3,571	2,960
Catering and hospitality	997	1,218	2,215	6,904
Sundry	1,329	45	1,374	5,933
Depreciation	1,425	74	1,499	55
	<b>53,082</b>	<b>3,929</b>	<b>57,011</b>	<b>53,702</b>
<b>Professional and financial</b>				
Loan interest	12,711	669	13,380	23,008
Bank charges and fees	1,502	79	1,581	1,369
Legal and professional fees	602	31	633	9,412
Accountancy fees	-	2,750	2,750	5,240
	<b>14,815</b>	<b>3,529</b>	<b>18,344</b>	<b>39,029</b>
<b>Gifts and donations</b>				
Gifts and donations	14,665	-	14,665	300
	<b>14,665</b>	<b>-</b>	<b>14,665</b>	<b>300</b>
<b>Church</b>				
Missions	64,341	-	64,341	78,149
Worship	1,135	-	1,135	3,554
Youth and children	1,300	-	1,300	1,336
Evangelism support	52,854	-	52,854	30,195
Welfare and counselling	17,900	-	17,900	26,141
	<b>137,530</b>	<b>-</b>	<b>137,530</b>	<b>139,375</b>
	<b>235,530</b>	<b>24,661</b>	<b>260,191</b>	<b>261,491</b>

**NEW LIFE ASSEMBLY (DULWICH)**  
**NOTES TO THE ACCOUNTS**  
**For the year ended 31 December 2018**

**4. Fixed assets**

	Land and buildings	Plant and equipment	Motor vehicles	Total
<b>Cost or valuation</b>	£	£	£	£
Brought forward	561,608	25,928	2,000	589,536
Additions in year	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
As at 31 December 2018	561,608	25,928	2,000	589,536
	<hr/>	<hr/>	<hr/>	<hr/>
<b>Depreciation</b>				
Brought forward	-	19,929	1,999	21,928
Charged in the year	-	1,499	-	1,499
	<hr/>	<hr/>	<hr/>	<hr/>
As at 31 December 2018	-	21,428	1,999	23,427
	<hr/>	<hr/>	<hr/>	<hr/>
<b>Net book value</b>				
As at 31 December 2018	561,608	4,500	1	566,109
	<hr/>	<hr/>	<hr/>	<hr/>
As at 31 December 2017	561,608	5,999	1	567,608
	<hr/>	<hr/>	<hr/>	<hr/>

**5. Creditors**

	<b>2018</b>	<b>2017</b>
	£	£
Amounts falling due within one year		
Bank loans and overdrafts	17,695	23,420
Other creditors and accruals	3,304	3,134
	<hr/>	<hr/>
	20,999	26,554
	<hr/>	<hr/>

The mortgage loans are secured by legal mortgage over the freehold properties.

**NEW LIFE ASSEMBLY (DULWICH)**  
**NOTES TO THE ACCOUNTS**  
**For the year ended 31 December 2018**

	<b>2018</b>	<b>2017</b>
	£	£
<b>6. Creditors</b>		
Amounts falling due after more than one year		
Bank loans and overdrafts		
falling due between two and five years	123,862	163,936
	<u>123,862</u>	<u>163,936</u>

The bank loans are secured by legal mortgage over the freehold properties. Finance company loans are secured over the relevant assets.

<b>7. Reserves</b>	Unrestricted	Total
	£	£
As at 31 December 2017	515,828	515,828
Net incoming resources for the year	39,196	39,196
	<u>555,024</u>	<u>555,024</u>
As at 31 December 2018		

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

**8. Transactions with trustees and related persons**

The following payments were made during the financial period for management and accounting services rendered to the charity:

Lovel Bent £15,000

No other members of the management committee received any remuneration during the period. Trustees were reimbursed minor amounts in respect of their travel and other expenses.

No trustee or any other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the period, (2017 - nil).

# NEW LIFE ASSEMBLY

## GRAPH SUMMARIES

For the year ended 31 December 2018

