

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 £
<b>Income from charitable activities</b>	2	143,741	215,288
Expenditure on charitable activities		(69,324)	(143,810)
<b>Net operating income</b>		<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
<b>Operating surplus</b>	3	<u>22,242</u>	<u>28,938</u>
Income from investments		-	187
Interest payable	5	-	(1,029)
<b>Movement in funds: Net income/(expenditure)</b>		<u>22,242</u>	<u>28,096</u>
 <b>Reconciliation of funds</b>			
Net movement in funds		22,242	28,096
Total funds brought forward		583,119	555,023
<b>Total funds carried forward</b>		<u>605,361</u>	<u>583,119</u>

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

	Notes	2020 £	2019 £
<b>Fixed assets</b>			
Tangible assets	6	564,139	564,983
<b>Current assets</b>			
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>
<b>Creditors: amounts falling due within one year</b>			
	7	(4,980)	(5,543)
<b>Net current assets</b>		<u>41,222</u>	<u>18,136</u>
<b>Net assets</b>		<u>605,361</u>	<u>583,119</u>
<b>The funds of the charity</b>			
Unrestricted funds	8	605,361	583,119
<b>Total funds</b>		<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*

	<b>Other reserves</b>	<b>Income and Expenditure account</b>	<b>Unrestricted Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>At 1 January 2019</b>	-	555,023	555,023
Income for the financial year	-	28,096	28,096
<b>At 31 December 2019</b>	<u>-</u>	<u>583,119</u>	<u>583,119</u>
<b>At 1 January 2020</b>	-	583,119	583,119
Income for the financial year	-	22,242	22,242
<b>At 31 December 2020</b>	<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 £
<b>Operating activities</b>			
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>
<b>Net cash generated</b>			
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**

<b>2</b>	<b>Analysis of income from charitable activities</b>	<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>
	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>
<b>3</b>	<b>Operating surplus</b>	<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>
	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>
<b>4</b>	<b>Staff costs</b>	<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>
	Wages and salaries	45,266	46,522
	Social security costs	3,570	-
		<u>48,836</u>	<u>46,522</u>
	<b>Average number of employees during the year</b>	<b>Number</b>	<b>Number</b>
	Administration	3	3
		<u>3</u>	<u>3</u>
<b>5</b>	<b>Interest payable</b>	<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>
	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**

	<b>Land and buildings</b>	<b>Plant and machinery</b>	<b>Fixtures, fittings, tools and equipment</b>	<b>Total</b>
	<i>At cost</i>	<i>At cost</i>	<i>At cost</i>	
	£	£	£	£
<b>Cost or valuation</b>				
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>
<b>Depreciation</b>				
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>
<b>Carrying amount</b>				
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**

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

**8 Reserves**

	<b>2020</b>	<b>2019</b>
	£	£
<b>Unrestricted funds</b>		
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**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
<b>Income from charitable activities</b>		
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>
<b>Expenditure on charitable activities</b>		
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>
<b>Net operating income</b>	<u>74,417</u>	<u>71,478</u>
Administrative expenses	(87,888)	(102,040)
Other operating income	35,713	59,500
<b>Operating surplus</b>	<u>22,242</u>	<u>28,938</u>
Income from investments	-	187
Interest payable	-	(1,029)
<b>Movement in funds: Surplus</b>	<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*

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
<b>Income and endowments from charitable activities</b>		
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>
<b>Expenditure on charitable activities</b>		
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>
<b>Administrative expenses</b>		
<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*

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
<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>
<b>Other operating income</b>		
Nursery rent and maintenance costs	35,000	59,500
Other operating income	713	-
	<u>35,713</u>	<u>59,500</u>