



NEW LIFE CHRISTIAN FELLOWSHIP GLASGOW

Trustee's Annual Report & Financial Statements

For the period ending 31st December 2024

OSCR

Scottish Charity Regulator

www.oscr.org.uk

**Registered
Charity
SC043936**

Peter Hall Finance & Accounting Solutions
Certified Public Accountants UK 10227712A



Certified Public
Accountants Association

Report and Financial Statement

FOR THE YEAR ENDED 31st December 2024

CONTENTS:

| | | |
|--------------------------------------|-------|-------|
| 1. Title pages | Pages | 1-2 |
| 2. Trustee's report | Pages | 3-10 |
| 3. Independent Examiner's report | Page | 11 |
| 4. Statement of financial activities | Pages | 12-14 |
| 5. Other | Page | 15 |

WHAT'S ON AT NLCF?



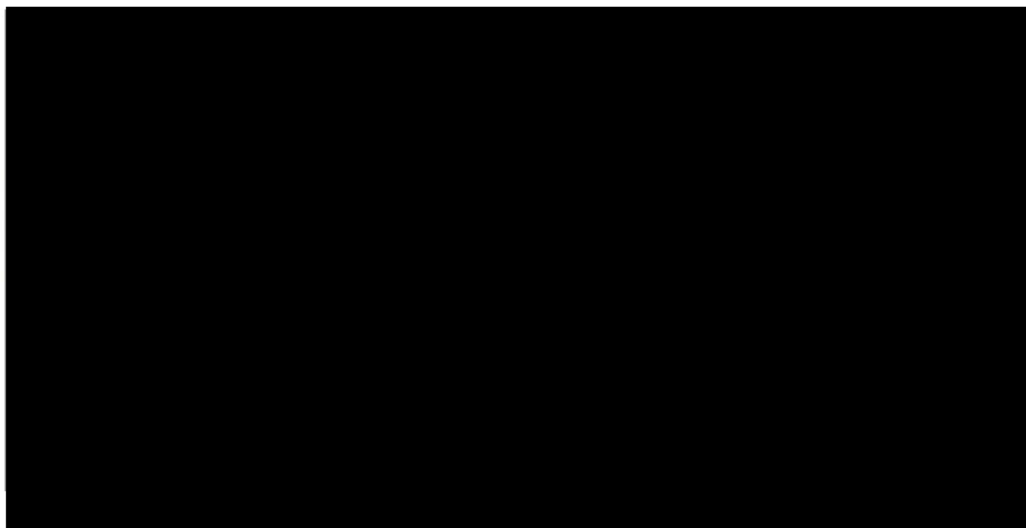
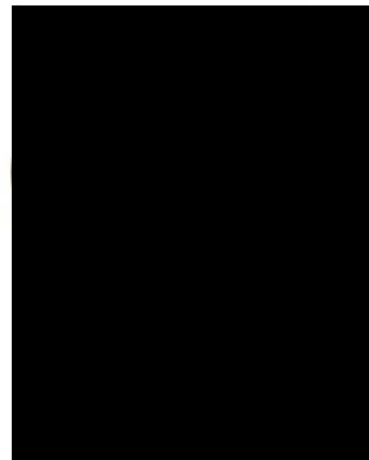
SUNDAY SERVICE

[JOIN US](#)



BIBLE STUDY

[MORE INFO](#)





NEW LIFE CHRISTIAN FELLOWSHIP

Transforming the world one soul at a time

TRUSTEE'S ANNUAL REPORT

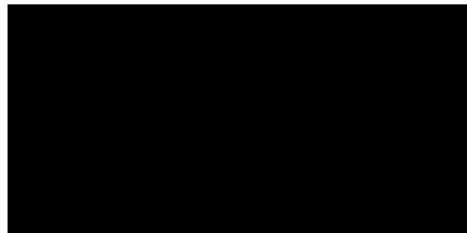
The Trustees have pleasure in presenting their report for the financial year ending 31st December 2024.

REFERENCE AND ADMINISTRATION DETAILS

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

Website : www.nlcfscotland.co.uk

Charity Trustees



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

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

Senior Staff member responsible for day-to-day management of the charity: Dr Pravin Balaraman

The charity, with income below £250,000, qualifies to compile its accounts using a "Receipts and Payments" Basis. Its governing document does not mandate fully accrued accounts or an audit. The accounts adhere to the Financial Reporting Standard for Smaller Entities (the SORP 2015) established by the Office of the Scottish Charity Regulator as a recognized SORP-making body sanctioned by the Financial Reporting Council. An independent examination of the charity's accounts was conducted by [REDACTED] of Peter Hall Finance & Accounting, located in Tillicoultry, Clackmannanshire, Scotland.

STRUCTURE, GOVERNANCE, MANAGEMENT

Governing document: "New Life Christian Fellowship, Glasgow" was recognised as a Scottish charity with effect from 15th March 2014. The Trust is administered in accordance with the terms of the Trust Deed. The Church's Charitable objectives are the advancement of religion and the prevention and relief of poverty. The Church is a charitable unincorporated association and the purposes and administration arrangements are set out in its constitution.

The Charity is registered with the "Office of Scottish Charity Regulator"

Organisational structure and decision-making process:

The Trustees serve as the operational body of the charity, convening regularly to deliberate and act on behalf of the church. Significant managerial and financial decisions are typically documented in minutes, although there is an exception for the current financial year. For further details, please refer to the qualified Examiner's report on page 8. The charity convenes every Thursday afternoon to discuss its goals and objectives.

How trustees are appointed and recruited: The Trustees were those appointed on the establishment of the trust and represent the minimum number required. Appointment and removal are in accordance with the Trust Deed which requires that appointment is approved by unanimous agreement of the existing trustees and removal of any trustee by the unanimous agreement of the others.

Risk Management: The Trustees believe there are no foreseeable risks to which the charity is exposed.

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.

Summary of the main activities in relation to those purposes:

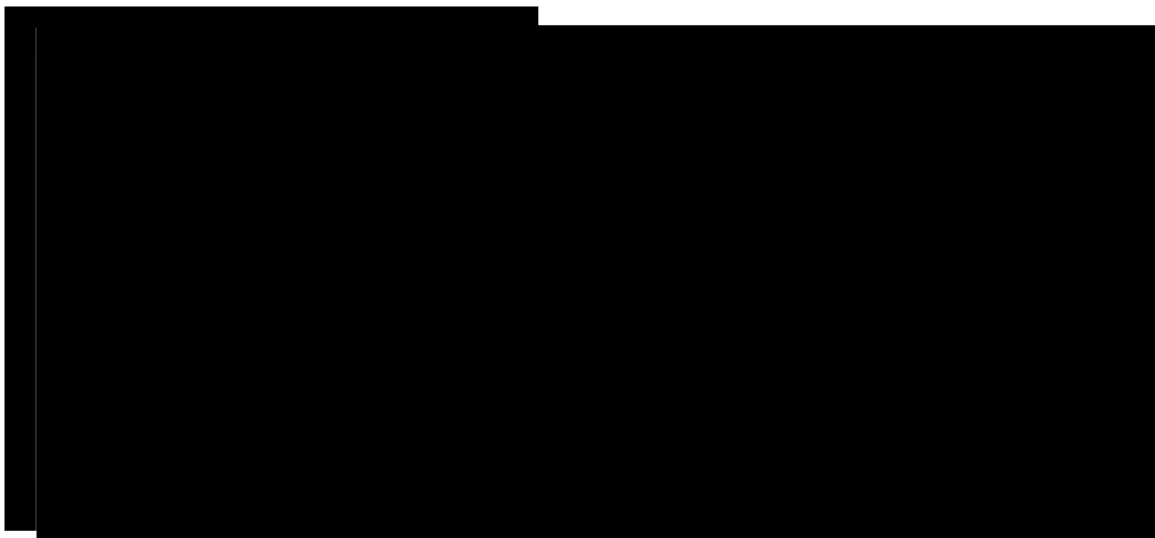
- ✓ Children's ministry
- ✓ J1 youth
- ✓ Women's fellowship
- ✓ Men's ministry
- ✓ Weekly Bible Study
- ✓ Weekly prayer
- ✓ Weekly Sunday meetings

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.



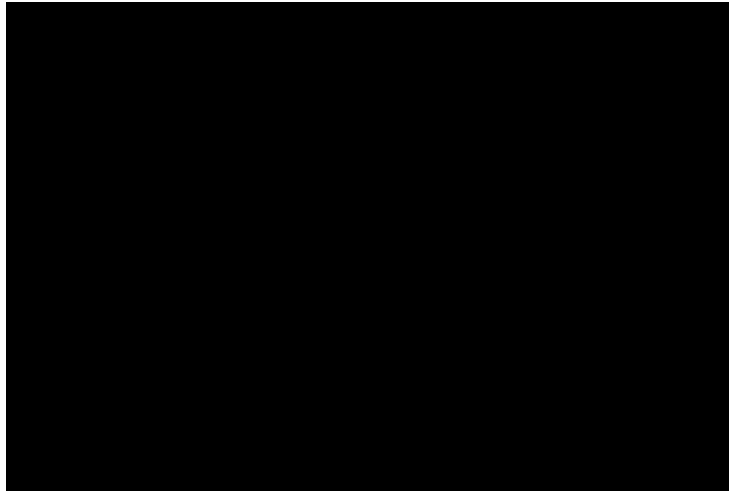
ACHIEVEMENTS AND PERFORMANCE

Many church members have regularly participated in daily Zoom prayer meetings in the evening. There have been several testimonies of healing and all kinds of answered prayers. In the last year, many children from the Portuguese community joined the Sunday School classes. Participation in these classes helps them improve their English and make new friends in an international context and come out of isolation. Pastor's house visits have facilitated counsel, peace, stability and reconciliation within the families' house visits and prayers offered in broken relationships.



Once a month, Sisters from the Portuguese Community have been singing in Portuguese during the main church service during the communion service, providing them with an opportunity to develop their potential and their talents.

Through our pastoral effort, several people whose first language is not English obtained access to relevant services for their integration into UK society, such as Schools, Housing Associations, Health Centres, Colleges, Universities, the Citizens Advice Bureau and Solicitors.



In the last year, we have distributed Food and basic materials, as well as food vouchers from Tesco/Asda/Costco/Sainsburys, to individual members and families facing hardship in their lives. We have formed a committee of four to support the Asylum Seekers with food, clothing, shoes, and travel expenses.

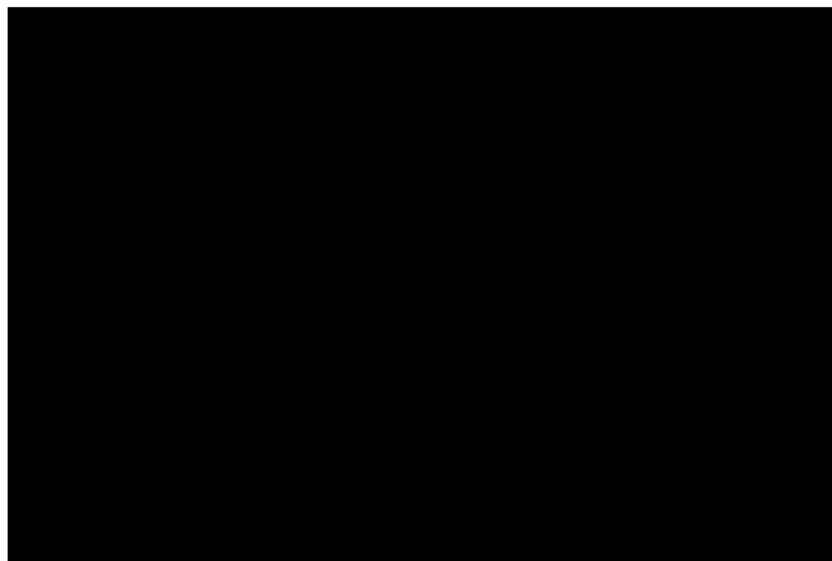
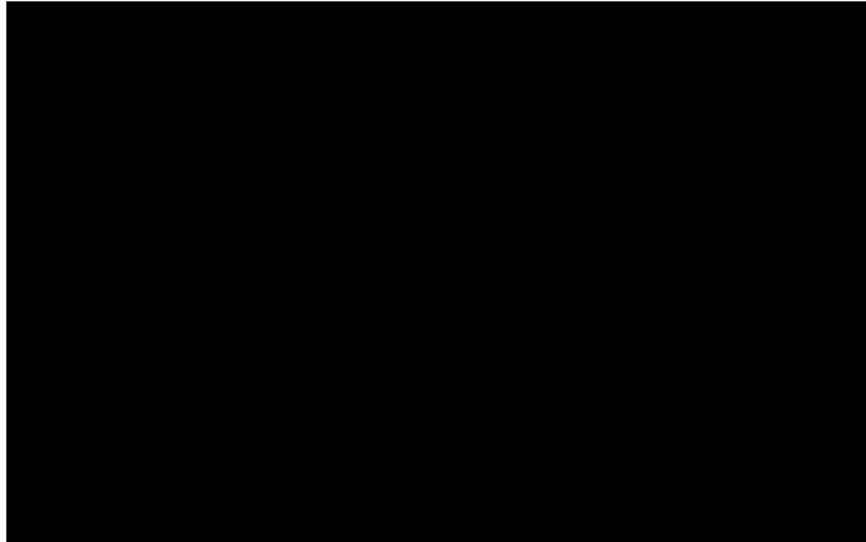


The following are the Weekly and Monthly Activities:

- Sunday School Classes
- Bible Study Groups
- Daily Prayer Meetings (from Monday to Saturday)
- Weekly Youth Meetings in Renfield Centre.
- Monthly Meeting for women
- Monthly Meeting for Men's fellowship
- Monthly Men's Prayer Walk
- Home visits (to pray for individuals and families)
- Hospital visits (to comfort and pray for the sick)
- Distribution of food and Tesco Vouchers to members facing hardship in their lives.

We have formed a committee of four to support the Asylum Seekers with food, clothing, shoes, and travel expenses.

- Interpreting messages in local languages such as Portuguese and Hindi for members.



FINANCIAL REVIEW

Cash Position:

The cash position at the end of the year was £19,588, a reduction from £164,717, in the previous year. This was because the Church purchased their new building on 11/9/2024

Receipts:

Total receipts amounted to £119,405 up from £79,657 in the previous year. Receipts primarily came from church attenders.

Payments:

The Church records expenses on a "Receipts & Payments" basis. Hence total payments were £264,534 up from £15,347. The increase was to pay for the new building.

Net Payments

Net payments were £145,129 (£64,310 in 2023)

Debt:

A £160,000 loan has been recorded for the purchase of 23 Crowe Road, Glasgow G11 7RT. The building was acquired for £200,000. £40,000 cash came from Church donations. No grant applications were made.

Trustee Payments:

Payments to one Trustee, [REDACTED] were made for ministry expenses/reimbursements (£1,815 in 2023, £350 in 2023) and salaries & wages (£12,050 in 2024, £11,385 in 2023). These payments were permissible under section 12 of the Church's constitution.

Senior Pastor Compensation:

No salaries were paid to the Senior Pastor, who is self-funded. The Trustees expressed gratitude to the Pastor for exceptional service and leadership.

Expense Purpose:

All expenses were utilized for furthering the objects of the Assembly and no other purpose.

The financial effect of significant events: There were no significant events during the financial period. However, see "Future Plans" for possible significant events after the end of the financial period (purchase of a building).

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 [REDACTED]. 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 acquired the property located at Queen’s Park Baptist Church, West End Campus, 13 Crow Rd, Partick, Glasgow G11 7RT. The loan for this acquisition was been sanctioned by Kingdom Bank, with a purchase price of £200,000 and a loan amount of £160,000. The Church flat will continue to be improved throughout the year.

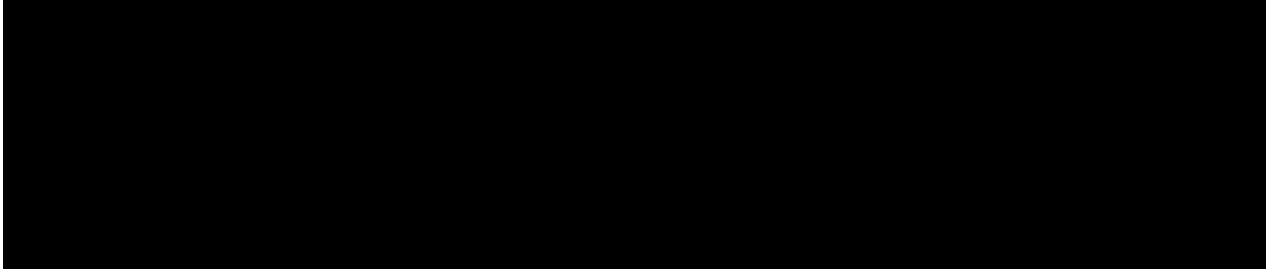
Significant historical ties exist between the intended purchase and our Church. Notably, both the Pastor and his wife were baptized at this location in 1997, and our Church has previously conducted baptismal services at the Partick Church.

Factors likely to affect financial performance or position going forward: See “Future Plans” regarding improving the Church flat.

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 thanks all those 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.



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 31st December 2024 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 terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's statement

My examination is 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 in the accounts and seeks 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, 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


1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

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 course of my examination of the charity records, it was noted that no minutes of the meeting of the Trustees were recorded even though the Trustees meet weekly. The Trustees are aware of this issue and the matter will be corrected going forward. Of note, all financial records were exemplary.

Date : 27th June 2025


Fellow Certified Public Accountant UK 10227712A
Peter Hall Finance & Accounting Solutions
of Tillicoultry, Clackmannanshire FK13 6DR

New Life Christian Fellowship, Glasgow
Scottish Registered Charity SC043936

Statement of Financial Activities
Receipts & Payments - Financial Year to 31st December 2024

| | Unrestricted funds | Restricted funds | Total funds 2024 | 2023 | Further Details |
|------------------------------------|-----------------------|---------------------|---------------------|----------------|--------------------|
| | £ | £ | £ | £ | £ |
| Receipts from: | | | | | |
| Donations & Legacies | 96,365 | 23,026 | 119,391 | 79,657 | 1 |
| Charitable Activities | | | | | |
| Other Trading Activities | | | | | |
| Investments | 14 | | 14 | | |
| Other | | | | | |
| Total | 96,379 | 23,026 | 119,405 | 79,657 | |
| Payments on: | | | | | |
| Raising Funds | | | | | |
| Charitable Activities | 71,495 | 193,040 | 264,534 | 59,418 | 2 |
| Other | | | | | |
| Total | 71,495 | 193,040 | 264,534 | 59,418 | |
| Net Income/(expenditure) | 24,884 | (170,013) | (145,129) | 20,239 | |
| Reconciliation of funds | | | | | 3 |
| Total funds bought forward | 132,552 | 32,165 | 164,717 | 144,478 | |
| Total funds carried forward | 157,436 | (137,848) | 19,588 | 164,717 | |

| | | | |
|---|-------------|-------------|-------------|
| Notes to the Statement of Financial Activities | Note | 2024 | 2023 |
|---|-------------|-------------|-------------|

Income & Endowments

Income from Donations & Legacies

| | | | |
|---------------------------------------|---|--------|--------|
| General donations from church members | 1 | 96,365 | 69,562 |
| Building Fund | | 23,026 | 9,995 |
| Mission | | | 100 |
| Interest | | 14 | |

Expenditure

Expenditure on Charitable Activities

| | | | |
|--|---|---------|--------|
| All costs to further charity's aims (See "Receipts & Payments" for details) | 2 | 264,534 | 59,418 |
|--|---|---------|--------|

Transfers between funds

Nil

Reconciliation of funds

| | | | |
|--|---|--------|---------|
| Main Account. Clydesdale Bank, East Kilbride | 3 | 19,588 | 164,717 |
|--|---|--------|---------|

| | Unrestricted funds | Restricted funds | Total 2024 | 2023 |
|--------------------------------------|-----------------------|---------------------|------------|---------|
| STATEMENT OF BALANCES | | | | |
| Cash & Bank bal at start of the year | 132,552 | 24,884 | 157,436 | 144,478 |
| Surplus/(deficit) shown | 24,884 | (170,013) | (145,129) | 20,239 |
| Cash & Bank bal at end of the year | 157,436 | (137,848) | 19,588 | 164,717 |

| | 1/1/2024 | Net movement in funds | Transfer between funds | 31/12/2024 |
|---------------------------|----------------|-----------------------------|------------------------------|---------------|
| FUNDING TABLE | | | | |
| Unrestricted Funds | 132,552 | 24,884 | | 157,436 |
| Restricted Funds | | | | |
| Building Funds | 32,165 | (170,013) | | (137,848) |
| Total Funds | 164,717 | (145,129) | | 19,588 |

New Life Christian Fellowship, Glasgow

Scottish Registered Charity SC043936

**Statement of Financial Activities
Receipts & Payments - Financial Year to 31st December 2024**

| | 2024 | 2023 |
|--------------------------------|------------------|---------------|
| Receipts | | |
| Building Fund | 23,026 | 9,995 |
| Tax reclaimed (Gift Aid) | 21,426 | 12,912 |
| Interest received | 14 | |
| Missions | | 100 |
| Donations Received | 74,939 | 56,650 |
| | <hr/> | <hr/> |
| Total Receipts | 119,045 | 79,657 |
| | | |
| Less: Payments | | |
| Advertising | | 325 |
| Alarm | 2,165 | |
| Bank | 1,608 | 40 |
| Building Purchase | 191,440 | |
| Donations & Gifts | 160 | 690 |
| Honorarium | 800 | 378 |
| Insurance | 1,752 | 503 |
| Interest | 13,366 | |
| Legal & Professional | 1,966 | |
| Literature & Resources | 104 | |
| Ministry | | 451 |
| Missions | | |
| Outreach & Hospitality | 9,045 | 5,885 |
| Printing & Stationary | 72 | 129 |
| Professional services | | 12,408 |
| Rent Expense | 14,333 | 15,351 |
| Repairs & Maintenance | 5,641 | 2,484 |
| Rubbish Removal | 100 | |
| Salaries & Wages | 14,166 | 15,347 |
| Software | 1,185 | 638 |
| Subscriptions, Licenses & Fees | 1,709 | 1,874 |
| Telephone & internet | 1,102 | 761 |
| Travel & Accommodation | 2,321 | 2,154 |
| Utilities | 1,501 | |
| | <hr/> | <hr/> |
| Total Payments | (264,534) | 59,418 |
| | | |
| Net Receipts (payments) | (145,129) | 20,239 |

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,

