# Form FC-4 [See rule 17]

Darpan ID : KA/2017/0165625

The Secretary to the Government of India, Ministry of Home Affairs, Foreigners Division (FCRA Wing) Major Dhyan Chand National Stadium, India Gate New Delhi - 110002

Subject: Account of Foreign Contribution (FC) for the year ending on the 31st March, 2023

1. (a) Name and address of person/association: Calvary Chapel Trust,

9-A Main, 4th Cross, Church Street, Banagiri Nagara, Banashankari 3rd

Stage,,Bangalore,560085

- (b) FCRA registration/prior permission number and date: 094420718
- 2. Details of receipt of foreign contribution:
  - (i) Foreign Contribution received in cash/kind(value):
    - (a) Brought forward foreign contribution at the beginning of the year(Rs.) 7630475.84
    - (b) Income During the year\*:
      - (i) Interest: 33638.00
      - (ii) Other receipts from projects/activities:

Sl. No	Name and location of project/activity	Year of commencement of the project / activity	Income during the year (Rs.)
1	Calvary Chapel Trust No.1 Church Street Banagirinagar Banashankri 3rd Stage Bangalore Karnataka 560085 Bangalore Karnataka 560085	1991	310000.00
Total			310000.00

- (c) Foreign contribution received from foreign source during the financial year (Rs.):
  - (i) Directly from a foreign source: 109429920.00
  - (ii) as transfer from a local source: 0.00
- (d) Total Foreign Contribution (a+b+c) (Rs.): 117404033.84

\*i.e. interest accrued on foreign contribution, or any other income derived from foreign contribution,

e.g. sale proceeds from assets created from foreign contribution, or interest thereon during the year, income from projects/activities.

(ii) (a). Donor wise detail of foreign contribution received:

Sl.No			official address; email address;	I I	project	Amount Rs
(1)	(2)	(3)	(4)	(5)	(6)	(7)

Sl.No	Name of donors	Institutional/Individ ual	Detail of the donor: official address; email address; website address:	Purposes for which received (social,cultural,educ ational,economic,rel igious)	Specific activity / project	Amount Rs
1	Christina Baskaran	Individual	United Kingdom, United Kingdom, Email Id: christinabaskaran@ yahoo.co.uk, Website Address:	Social	Social	184380.00
2	Fackeltraeger	Individual	C/o Jurgen Kieninger Mission CommunityTorch Bearers Concluded Klaus-A4564 Klaus-Austria, Email Id: christine.steiner@s cholossklaus.at, Website Address:	Social	Social	1712422.00
3	calvary chapel Boise	Institutional	No123 Auto Drive, Boise, Idaho, USA 83709, United States of America, Email Id: drmcferrin@ccbois e.org, Website Address:	Educational	Educational	2806000.00
4	calvary chapel Boise	Institutional	No123 Auto Drive, Boise, Idaho, USA 83709, United States of America, Email Id: drmcferrin@ccbois e.org, Website Address:	Social	Social	104727118.00

(b) Cumulative purpose-wise (social, cultural, educational, economic, religious) amount of all foreign contribution donations received:

Sl.No	Purpose	Amount
1	Educational	2806000.00
2	Social	106623920.00

### 3. Details of Utilisation of foreign contribution:

(a) Details of activities/projects for which foreign contribution has been received and utilised (in rupees)

Sl. No.	Name of project/acti vity	Address/L ocation	Previous Ba	llance	Receipt dur	ing the year	Utilised		Balance	
			In cash	In Kind	In cash	In Kind	In cash	In Kind	In cash	In Kind
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	Calvary Chapel Trust	No.1 Church Street Banagirin agar Banashan kri 3rd Stage Bangalore Karnataka 560085 Bangalore Karnataka	7630475.8 4	0.00	10977355 8.00	0.00	10199285 2.43	0.00	15411181. 41	0.00
Total			7630475.8 4	0.00	10977355 8.00	0.00	10199285 2.43	0.00	15411181. 41	0.00

- (i) Utilisation\*\* for projects as per aims and objectives of the person/association(Rs.): 75092754.45
- (ii) Total administrative expenses as provided in rule 5 of the Foreign Contribution (Regulation) Rules, 2011 (Rs.)

:15161283.98

- (iii) Total utilisation of foreign contribution (Rs.) (i+ii):90254038.43
- \*\* It is affirmed that the utilisation of foreign contribution is not in contravention of the provisions contained in the Foreign Contribution(Regulation) Act, 2010 (42 of 2010) and more particularly in section 9 and section 12 of the Act which, inter-alia, states that the acceptance of foreign contribution is not likely to affect prejudicially:
  - (A) the soverignty and integrity of india; or.
  - (B) the security, strategic, scientific or economic interest of the state; or
  - (C) the public interest; or
  - (D) freedom or fairness of election to any Legistature; or
  - (E) friendly relations with any foreign state; or
  - (F) harmony between religious, racial, social, lingusitic or relgional groups, castes or communities.
  - (b) Details of purchase of fresh assets included in Para3(a) above:

Sl. No.	Name of project/activity	Details of fresh assets	Objective of acquiring fresh assets	Cost of fresh assets (In Rs.)
(i)	Creation of movable assests	Equipments, Furniture and Fixtures	Education	74530.00
(ii)	Creation of Immovable assests	Building	Education	30500.00
(iii)	Creation of movable assests	Furniture and Fixtures, Equipments, Computer Accessories, Vehicles	Social	5832435.00
(iv)	Creation of Immovable assests	Buildings, Motor and Bore well	Social	5801349.00
	Total			11738814.00

(ba) Details of movable assets created out of foreign Contribution (as on 31st March of Financial Year):

Sl. No.	Description of the assets	Value as on beginning of the Financial Year (in Rs.)	Value of assets acquired during the Financial Year (in Rs.)	Value of assets disposed during the Financial Year (in Rs.)	Value as per the balance sheet at the end of the Financial Year (in Rs.)
(1)	(2)	(3)	(4)	(5)	(6)
i	Computer and Accessories	760728.37	39104.00	0.00	683401.48
ii	Equipments	7632618.59	1024020.00	0.00	7534269.99
iii	Vehicles	8497604.44	4429907.00	133012.60	10875322.31
iv	Furniture and Fixtures	2132679.12	345773.00	0.00	2230645.54
v	Live stock	155900.00	0.00	0.00	155900.00

(bb) Details of immovable properties acquired out of of foreign contribution (as on 31st March of Financial Year):

Sl. No.	Description of immovable asset(Land/buidings etc.)	Size	Location (Complete Address)	Value as per the balance sheet(in Rs.)
(1)	(2)	(3)	(4)	(5)

i	Child care home (Lands and Buildings-Nachikuppam)	9442 Sq.ft	Home of Hope for Children, Calvary Chapel Trust, No. 2-157 Raja Veethi, Nachikuppam Village and Post, Veppanapalli Via, Krishnagiri Dt, Tamil Nadu,635	185000.00
ii	HOH for Girls, Bangalore(Lands and Buildings)	195.16 sq. Meter	Home of Hope for Girls, Calvary Chapel Trust, 10th Cross, Papaiah Garden, Banagiri Nagar, BSK 3rd Stage, Bangalore. 560085.	10900000.00
iii	Community hall (Land and Building-Nachikuppam)	4360 Sq.Ft	Home of Hope for Children, Calvary Chapel Trust, No. 2-157 Raja Veethi, Nachikuppam Village and Post, Veppanapalli Via, Krishnagiri Dt, Tamil Nadu,635	1045000.00
iv	Community Hall (Lands and Buildings-Nachikuppam)	6163.83 Sq.ft	Home of Hope for Children, Calvary Chapel Trust, No. 2-157 Raja Veethi, Nachikuppam Village and Post, Veppanapalli Via, Krishnagiri Dt, Tamil Nadu, 635 121	10540000.00
V	The value of Immovable assets given in this table are approximation and not the actual figure	NA	NA	0.00
vi	Agri project for HIV (Lands and Buildings- (Nachikuppam-Gangamaduv)	1Acre 76Cents	Home of Hope for Children, Calvary Chapel Trust, Gangamadu, Nachikuppam Village and Post, Veppanapalli Via, Krishnagiri Dt, Tamil Nadu,635 121.	370000.00
vii	Rehabilitation centre (Land and Buildings-Nachuikuppam)	73cents	Home of Hope for Children, Calvary Chapel Trust, No. 2/157 Raja Veethi, Nachikuppam Village and Post, Veppanapalli Via, Krishnagiri Dt, Tamil Nadu,635	383950.00
viii	Child Care Home and Agri land (Lands and Buildings)	68 cent	Home of Hope for Boys, Calvary Chapel Trust, Heavens Gate,1- 59, St. Thomas Garden, Thailapuram, Nazareth, Tuticorin, Tamil Nadu - 628 617.	13500000.00

ix	Agri project for HIV( Land and Buildings-Nagercoil beach land)	Acre-5 cents-6	Calvary Chapel Trust, Osaravilai, Puthalam Post, No. 16-127A. Ambalapathi Road, Kanyakumari Dt, Tamil Nadu,629 602.	11957500.00
X	HIV AIDS Project (Land And Buildings)	1413 sq ft	Calvary Chapel Trust, Dept. of Children Centre, No.16, Forest Layout, 2nd Main, 1st Cross, Sagar Road, Shriramapura, Shimoga,577204	1489100.00
xi	Child Care Home campus (Lands And Buildings- Thailapuram)	44.3 Acres	Home of Hope for Boys, Calvary Chapel Trust, Heavens Gate,1- 59, St. Thomas Garden, Thailapuram, Nazareth, Tuticorin, Tamil Nadu - 628 617.	12600000.00
xii	Child Care Home (Lands and Buildings-Berampur, Odisha)	1480 sq ft	Calvary Chapel Trust, Dept.of Childcare Centre, Korapalli, Gopalpur on Sea, Berhampur Dt, Odisha,761 002	2900000.00
xiii	Community Hall (Lands and Buildings-Yadagiri)	2400 sq ft	Calvary Chapel Trust, Dept. of Children Centre, M. Hosalli Road, opp.KEB MSS Yadagiri- 585202, North Karnataka	1490000.00
xiv	Child Care Campus and Composite Programme	3.456 Hectares	Calvary Chapel Trust, Asha Sadan HOH for Boys, Lane No-2, Rajeev Nagar Colony, Kandwa, Chitaipur, Varanasi - 221 004, Uttar Pradesh	35508240.00
XV	Community Delvelopment (Land and buildings- Rajasthan)	1000 Sq.ft	Calvary Chapel Trust, No-210, Karniji Nagar, KidanaSociety, Gandhidham Tk, Kutch Dist, Gujarath, 370 201	1310000.00
xvi	Child Care Home (Land And Building- Chamratoli - Ranchi - Jharkland)	1, 100 Sq mts (24,000 sq ft)	Calvary Chapel Trust, Chamratoli, PO and PS Murhu, KhuntiDist, Jharkhand,835 216	8427955.50
xvii	Child Care Home-(Lands and Buildings-Anandapuram)	Acre-19 cent-63	Home of Hope for Girls, Calvary Chapel Trust, Eden Garden, Anandapuram, Sattankulam, Tuticorin District Tamilnadu.628701	10700000.00

xviii	Child Care Campus- (Lands and Buildings-Thondi)	2250.765 sq.ft	Calvary Chapel Trust, No.3-1c-2, New Ward No.3, Vattakeni, Gandhiyaar Street, Pudukudi Road, Thondi, Ramanathapuram District, Tamil Nadu. 623 409.	1288750.00
	Total			124595495.50

(c) Foreign contribution transferred to other person/associations before 29.09.2020 (with effect from the operation of the Foreign Contribution (Regulation) Amendment Act, 2020):

Sl. No.	Name of the person/association	Date	Purpose	Amount
(1)	(2)	(3)	(4)	(5)

- (d) Total utilisation in the year (Rs.)(a+b+c) 101992852.43
- 4. Details of unutilised foreign contribution:
  - (i) Total foreign contribution invested in term Deposits (Rs.):

Sr. No.	Details	Total( in Rs.)
(a)	Opening Balance Of FD	0.00
(b)	FD made during the year	0.00
(c)	Less: realisation of previous FD	0.00
d	Closing balance of FD	0.00

- (ii) Balance of unutilised foreign contribution, in cash/bank, at the end of the year(Rs):
  - (a) Cash in hand: 47745.00
  - (b) in FC designated bank account: 13823.28
  - (c) in utilisation bank account(s): 15349613.13
  - (d) total Rs.(a+b+c): 15411181.41
- $5. \hspace{1.5cm} \textbf{Details of for eigners as Key functionary/working/associated:} \ 0 \\$
- 6. Details of land and building remained unutilised for more than two years:

Sl. No.	Location of land and building	Year of acquisition	Purpose of acquisition	Reason of unutilisation
(1)	(2)	(3)	(4)	(5)

#### (7) (a) Details of FCRA Account for receipt of foreign contribution (As on 31st March of the year ending):

Name of the Bank	Branch Address( With pincode)	Phone No.	e-mail	IFSC Code	Account number	Date of Opening Account
(1)	(2)	(3).	(4)	(5)	(6)	(7)
STATE BANK OF INDIA	11Sansad Marg, New Delhi 110 001	011-23374390	fcra.00691@sbi.c o.in	SBIN0000691	XXXXXXX8875	22/02/2021

(b) Details of another FCRA Account(if any,) for keeping or utilising foreign contribution (As on 31st March of the year ending)

Name of the Bank	Branch Address(with Pin code)	Phone No.	e-mail	IFSC Code	Account Number	Date of Opening Account
(1)	(2)	(3)	(4)	(5)	(6)	(7)
STATE BANK OF INDIA	P B NO.5310, STATE BANK ROAD, BANGALORE,560 001 BANGALORE URBAN KARNATAKA		sbi.00813@sbi.com	SBIN0000813	0000001097725461	01/04/1996

(c) Details of all utilisation bank accounts (if any) for utilisation of Foregin Contribution (As on 31st March of the year ending):

Name of the Bank	Branch Address( With pincode)	Phone No.	E-mail	IFSC Code	Account No	Date of Opening Account
(1)	(2)	(3).	(4)	(5)	(6)	(7)
STATE BANK OF INDIA	34, MANAKKUDY ROAD,THENG AMPUTHUR,A GASTEESWAR AM TEHSIL 629 603 KANYAKUMA RI TAMIL NADU, Kanyakumari, Tamil Nadu, Kanyakumari (Nagerkoil)	08473-252457	sbi.04920@sbi.c o.in	SBIN0004920	XXXXXXXX XXXX0866	20/11/2018
STATE BANK OF INDIA	NO.375, M.K. PUTTALINGAY YA ROAD, PADMANABHA NAGAR, BANGALORE- 560 070 BANGALORE URBAN KARNATAKA, Bangalore, Karnataka, Bangalore	080-26692289	sbi.07981@sbi.c o.in	SBIN0007981	XXXXXXX3344	19/01/2015
STATE BANK OF INDIA	ZANDA CHOWK,GAND HIDHAM KACHCHH GUJARAT, Gandhidham, Gujarat, Kachchh(Kutch)	02836-234752	sbi.00373@sbi.c o.in	SBIN0000373	XXXXXXX2733	12/02/2001
BANK OF BARODA	VEPANAPALLI, DIST. KRISHNAGIRI KRISHNANAG AR TAMIL NADU 635121, Krishnanagar, Tamil Nadu, Tiruvannamalai (Sambuvaryar)	04343-260440	vepana@bankofb aroda.com	BARB0VEPAN A	XXXXXXXX X0549	15/05/1979
BANK OF BARODA	VEPANAPALLI, DIST. KRISHNAGIRI KRISHNANAG AR TAMIL NADU 635121, Krishnanagar, Tamil Nadu, Tiruvannamalai (Sambuvaryar)	04343-260440	vepana@bankofb aroda.com	BARBOVEPAN A	XXXXXXXX X0549	15/05/1979

Name of the Bank	Branch Address( With pincode)	Phone No.	E-mail	IFSC Code	Account No	Date of Opening Account
SYNDICATE BANK	OPP LIC OF INDIA CLUB ROAD KOPPAL KARNATAKA 583231, Koppal, Karnataka, Koppal	08539231239	ka.1801koppal@ syndicatebank.co. in	SYNB0001801	XXXXXXXX X3455	21/03/2000
SYNDICATE BANK	OPP LIC OF INDIA CLUB ROAD KOPPAL KARNATAKA 583231, Koppal, Karnataka, Koppal	08539231239	ka.1801koppal@ syndicatebank.co. in	SYNB0001801	XXXXXXXX X3455	21/03/2000
STATE BANK OF INDIA	MAHAVEER COMPX, IST FLR., OPP.CLOCK TOWER, JAWAHAR RD, KOPPAL 583231 KOPPAL KARNATAKA, koppal, Karnataka, Bangalore	08359-231449	sbi.04277@sbi.c o.in	SBIN0004277	XXXXXXX3536	04/01/2008
STATE BANK OF INDIA	P.B.NO.6, Chitoor, Andhra Pradesh, Chittoor	08572-232356	sbi.00825@sbi.c o	SBIN0000825	XXXXXXX4056	08/09/2009
STATE BANK OF INDIA	AGR.DEV.BRA NCH,KHODASI NG(BERHAMP UR) GANJAM ODISHA, Ganjam, Orissa, Ganjam	0680-2291201	sbi.05457@sbi.c o.in	SBIN0005457	XXXXXXX8904	20/01/2013
STATE BANK OF INDIA	RANCHI RANCHI JHARKHAND, Ranchi, Jharkhand, Ranchi	0651- 7718109900	sbi.00167@sbi.c o.in	SBIN0000167	XXXXXX2969	29/01/2013
STATE BANK OF INDIA	LAHURABIR,C/ 30/35, ROSHAN MA VARANASI UTTAR PRADESH, Varanasi, Uttar Pradesh, Varanasi	05420-2414202	sbi.02565@sbi.c o.in	SBIN0002565	XXXXXXX0979	22/02/2013
STATE BANK OF INDIA	LAHURABIR,C/ 30/35, ROSHAN MA VARANASI UTTAR PRADESH, Varanasi, Uttar Pradesh, Varanasi	05420-2414202	sbi.02565@sbi.c o.in	SBIN0002565	XXXXXXX0979	22/02/2013
STATE BANK OF INDIA	STATE BANK OF INDIA BARMANA BARMANA 174013 BILASPUR HIMACHAL PRADESH, Barmana, Himachal Pradesh, Bilasapur	01978-244621	sbi.10068@sbi.c o.in	SBIN0010068	XXXXXXX1066	02/04/2013
STATE BANK OF INDIA	BELGAUM KARNATAKA, Hukkeri, Karnataka, Belgaum	0833-265201	sbi.12895@sbi.c o.in	SBIN0012895	XXXXXXX5426	13/04/2013

Name of the Bank	Branch Address( With pincode)	Phone No.	E-mail	IFSC Code	Account No	Date of Opening Account
STATE BANK OF INDIA	SITE NO A-12 SHREE S.G.K.ARCADE GOPALAGOWD A EXTN SHIMOGA KARNATAKA 577205, Gopal Gowda Extn , Karnataka, Shimoga	9449875633	sbi.13348@sbi.c o.in	SBIN0013348	XXXXXXX7121	17/04/2013
STATE BANK OF INDIA	A.D.B., STATION ROAD, YADGIR-585 202. GULBARGA KARNATAKA, YDB Yadgir, Karnataka, Gulbarga	08473-252457	sbi.03754@sbi.c o.in	SBIN0003754	XXXXXX7695	02/07/2013
STATE BANK OF INDIA	KURJI,PATNA PATNA BIHAR, Kurji, Bihar, Patna	0612-2277731	sbi.03500@sbi.c o.in	SBIN0003500	XXXXXXX1263	27/03/2014
STATE BANK OF INDIA	NO.375, M.K. PUTTALINGAY YA ROAD, PADMANABHA NAGAR, BANGALORE- 560 070 BANGALORE URBAN KARNATAKA, padmanabhanaga r, Karnataka, Bangalore	080-26692289	sbi.07981@sbi.c o.in	SBIN0007981	XXXXXXX8454	19/01/2015
STATE BANK OF INDIA	NO.375, M.K. PUTTALINGAY YA ROAD, PADMANABHA NAGAR, BANGALORE- 560 070 BANGALORE URBAN KARNATAKA, Bangalore, Karnataka, Bangalore	080-26692289	sbi.07981@sbi.c	SBIN0007981	XXXXXXX9507	10/02/2015
STATE BANK OF INDIA	NO3DEVAGIRI DIVINE,30THM AIN,BSKEXTN, BANGALORE,D ISTT.BAGALO REURBAN,KAR NATAKA56007 0 BANGALORE KARNATAKA, Bangalore, Karnataka, Bangalore	919845184622	sbi.18230@sbi.c o.in	SBIN0018230	XXXXXXX2399	02/03/2016
STATE BANK OF INDIA	CAMERARST,S ATHANKULAM ROAD,NAZARE TH,TUTICORIN .TAMILNADU6 28617 NAZARETH TAMIL NADU, Nazareth, Tamil Nadu, Tuticorin (Chidambarnar)		sbi.18164@sbi.c o.in	SBIN0018164	XXXXXXX2818	12/11/2015

Name of the Bank	Branch Address( With pincode)	Phone No.	E-mail	IFSC Code	Account No	Date of Opening Account
STATE BANK OF INDIA	THONDI TAMIL NADU, thondi, Tamil Nadu, Ramanathapuram	04561-253447	sbi.12762@sbi.c o	SBIN0012762	XXXXXXX8147	07/12/2015
STATE BANK OF INDIA	No.3, 30th Main, Kalyan Mantap, Devagiri Divine, Banagirinagar,, BANGALORE, Karnataka, Bangalore	919845184622	sbi.18230@sbi.c o.in	SBIN0018230	XXXXXX9049	02/03/2016
TAMILNAD MERCANTILE BANK LTD	NO.145-A, MARGOSCHIS RD, THOOTHUKUD I DIST,NAZARET H 628617 TOOTHUKUDI TAMIL NADU, TOOTHUKUDI, Tamil Nadu, Tuticorin (Chidambarnar)	9842817727	prahasapuram@t mbank.in	TMBL0000054	XXXXXXXX X0503	13/12/2012
TAMILNAD MERCANTILE BANK LTD	NO.145-A, MARGOSCHIS RD, THOOTHUKUD I DIST,NAZARET H 628617 TOOTHUKUDI TAMIL NADU, TOOTHUKUDI, Tamil Nadu, Tuticorin (Chidambarnar)	9842817727	prahasapuram@t mbank.in	TMBL0000054	XXXXXXXX X0503	13/12/2012

## 8 \*Whether during the period under report:

(i)	any foreign contribution was transferred to any FCRA registered association?	No
(ii)	any foreign contribution was transferred to any Non FCRA registered association?	No
(iii)	any functionary of the Association has been prosecuted or convicted under the law of the land?	No
(iv)	any asset created out of foreign contribution is registered in names other than the name of Association?	No
(v)	any domestic contribution has been created in any FCRA Account?	No
(vi)	the Association has received any foreign Contribution in an account other than the designated FCRA receipt Account?	No
(vii)	the Association has utilised foreign contribution for any purpose other than the defined purposes in the FCRA certificate of registration or prior permission?	No
(viii)	the Association has invested any foreign contribution in any speculative activity as defined in rule 4 of the Foreign Contribution (Regulation) Rules, 2011?	No
(ix)	the Association or any of its functionary/office bearer has violated any of the conditions as enumerated under sub-section (4) of section 12 of the Act?	No
(x)	the Association has made expenditure on Administrative expenses exceeding 20 per cent of the foreign contribution received?	No
(xi)	any fixed asset acquired out of foreign contribution has been sold out?	Yes
	Details: Rs 300000/- sale of vehicle	
	Rs 10000/- Sale of Auto	
(xii)	sale proceed of above fixed asset has been diverted / has not been deposited in	No
	FCRA Account?	
(xiii)	any FD proceeds has been credited in any account other than FCRA Account?	No
(xiv)	any organization/entity not belonging to the Association is being	No
FCRA Annual Returns for	the anagodalinear addused powered by the Sals no continuous 21/12/2023	

(xv)

the Association has utilised any foreign contribution outside India?

No

\*Note: Wherever the answer of above question is in 'yes', brief details must be provided.

#### **Declaration**

I/We L Gunasekaran hereby declare that the above particulars furnished by me are true and correct

I also affirm that the receipt of foreign contribution and its utilisation have not been violative of any of the provisions of the Foreign Contribution (Regulation) Act, 2010 (42 of 2010), and the rules, notifications or orders issued thereunder from time to time and the foreign contribution was utilised for the purpose(s) for which the person/association was granted registration/prior permission by the Central Government.

All of the All of the

L GUNASEKARAN [Name of the Chief Functionary (Chief Functionary)

(Seal of the Association)

CALVARY CHAPEL TRUST