

# THE STREAMS IN THE DESERT TRUST

England & Wales · Charity number 1043034

## Details

---

Other names	STREAMS IN THE DESERT
Status	Registered
Legal form	Trust
Registered	1995-01-03
Register	<a href="#">View on the Charity Commission register</a>

## Contact

---

Address	27 Pirelli Way Eastleigh SO50 5GE
Phone	02380647199
Email	<a href="mailto:streams@streamsinthedesert.org.uk">streams@streamsinthedesert.org.uk</a>
Website	<a href="http://www.streamsinthedesert.org.uk">www.streamsinthedesert.org.uk</a>

## Activities

---

**Objects:** FOR THE RELIEF OF POVERTY AND THOSE IN NEED INCLUDING THE PROVISION OF TEMPORARY ACCOMMODATION AMONGST THE ELDERLY IN ISRAEL.

**Activities:** The main activities currently are the payment of grants to two Israel-registered non-profit organisations, of which one is for the purpose of providing housing for elderly people who need financial assistance, and the other provides help for Holocaust Survivors and other people in need.

## Classification

---

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Human Resources, Acts As An Umbrella Or Resource Body
- **What:** The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** Elderly/old People, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies

## Geography

- **Area of benefit:** IN PRACTICE - ISRAEL
- Israel

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£37,770	£40,163	-	-
2024-03-31	£77,933	£82,640	-	-
2023-03-31	£61,846	£87,438	-	-
2022-03-31	£74,393	£71,333	-	-
2021-03-31	£52,183	£49,301	-	-

## Trustees

Name	Role	Appointed
<b>Miss HELEN JANET MEARS</b>	Chair	1994-09-05
MR G S TIPPEN		2006-10-02
MR P SHEPHARD		1999-11-24
MRS M J SHEPHARD		1999-11-24

**THE STREAMS IN THE DESERT TRUST**

England & Wales - Charity number 1043034

---

# Accounts

---

---

# THE STREAMS IN THE DESERT TRUST

---

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

# THE STREAMS IN THE DESERT TRUST

## CONTENTS

	Page
Legal and administrative information	2
Trustees' report	3
Independent examiner's report	7
Statement of financial activities	8
Balance sheet	9
Notes to the financial statements	10 - 15

# THE STREAMS IN THE DESERT TRUST

## LEGAL AND ADMINISTRATIVE INFORMATION

Trustees: Miss H J Mears, Chair  
Mrs M J Shephard  
Mr P Shephard  
Mr G S Tippen

Charity registered number: 1043034

Principal Office: 27 Pirelli Way  
Eastleigh  
Hampshire  
SO50 5GE

Accountants: G Schulz & Company Ltd  
Chartered Management Accountants  
G W Schulz FCMA CGMA  
3 Lane Close  
Broadbridge Heath  
Horsham  
RH12 3UF

# THE STREAMS IN THE DESERT TRUST

## TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report together with the financial statements of the charity for the year 1 April 2024 to 31 March 2025.

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

THE STREAMS IN THE DESERT TRUST, known as STREAMS IN THE DESERT, was set up in 1994. We are a charity run by committed Christians, dependent upon God for direction and provision.

The objects, as stated in the governing document dated 19th December 1994 are: "for the relief of poverty and those in need including the provision of temporary accommodation amongst the elderly in Israel".

The governing document also states that "Trustees may in their absolute discretion acquire by purchase exchange gift or otherwise freehold or leasehold land and premises for use in connection with the purposes of the charity."

Our area of work is Israel. Our focus is on supporting the poor and needy in Israel, especially providing temporary or long-term housing for elderly immigrants primarily from Russia and the former Russian Republics.

The pension and benefits received by new immigrants in Israel are insufficient to meet the cost of living independently in reasonable rented accommodation in the private sector.

STREAMS IN THE DESERT works with its partner organisation in Israel, THE OPEN GATEWAY (RA), which was set up by the Trustees and has objectives similar to our own. It is a registered non-profit organisation in Israel, and performs the day-to-day running of one home. It is financed partly by STREAMS IN THE DESERT. THE OPEN GATEWAY (RA) also provides temporary refuge for displaced persons and those suffering stressful situations.

Helen Mears, the founding Trustee, acts as executive director for The Open Gateway (RA) and therefore makes several trips to Israel each year. Streams in the Desert funds Helen's expenses to and within Israel. Two other trustees are on the Executive Board of The Open Gateway (RA).

The charity is funded by donations. It is our unanimously agreed but unwritten policy not to make direct appeals for funds, but only to provide information. This is done through various means, including newsletters, prayer meetings and reports. We believe in the power of prayer, that God is our provider, He is the One who gave the vision and He is the One who will move the hearts of donors to give.

The trustees serve for an indefinite period. The power of appointing new trustees is vested in the existing trustees, and this is done by resolution of a meeting of the trustees. Each trustee takes an active interest in all activities, having various necessary skills and understanding which benefit the work.

In setting the charity's programme each year, the trustees have regard to the Charity Commission's general guidance on public benefit and prevention and relief of poverty for the public benefit. The trustees always ensure that the programmes the charity undertakes are in line with its charitable objects and aims.

# THE STREAMS IN THE DESERT TRUST

## TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2025

### ***Organisational structure and decision-making policies***

STREAMS IN THE DESERT is based in England. The Trustees meet several times a year and decisions are made with the agreement of all trustees. Two trustees voluntarily manage the day to day running of the charity.

### ***Risk management***

Before any decision is made to further the work, the Trustees actively review the major risks and implications to the charity. No major decision is made unless the Trustees are in unanimous agreement. The main risk to the charity is that donations will dry up to a level where donations to THE OPEN GATEWAY (RA) are insufficient to meet their commitments. However, THE OPEN GATEWAY (RA) is a separate legal entity and STREAMS IN THE DESERT has no legal requirement to provide funding.

### **Objectives and activities**

#### ***Objectives for the year April 2024 to March 2025***

- To maintain communications with the current Israel partner organisation THE OPEN GATEWAY (RA) and oversee the work, including field visits.
- To give financial assistance to THE OPEN GATEWAY (RA) and also to previous employees and residents of THE OPEN GATEWAY (RA) who find themselves in need.
- To disseminate information to supporters so that they are aware of the progress of projects in Israel, and to increase the number of prayer partners and supporters by reaching out to new groups of people.
- To minimise administrative costs in England in order to release more funds for grants.

#### ***Activities for achieving objectives***

1. Maintain communications with the organisations in Israel and monitor the work  
Helen Mears made two field visits to Israel during this financial year. Communications were maintained with the administrator in Israel and board members by means of Skype, Signal, WhatsApp and Zoom.
2. Grants for THE OPEN GATEWAY (RA), Israel  
STREAMS IN THE DESERT donated £12,000 to The Open Gateway (RA) during this financial year.
3. Other Grants
  - a) STREAMS IN THE DESERT donated £5,460 to victims of the October 7th (2023) massacre in the border town of Sderot. This was for the replacement of damaged electrical goods and furniture.
  - b) Restricted Funds for Sabra UK totalled £160.
  - c) Two grants totalling £1,026 including restricted funds, were sent to a former employee now living in Ukraine for medical bills and general needs.
4. Disseminating information to supporters and outreach to new groups of people.  
Newsletters were sent out during the year, to all our supporters in the UK and overseas.
5. Administrative costs  
The Trustees continue to minimise administration costs by doing as much of the work as possible themselves, assisted by volunteers. There were no paid employees during the year of this report.

# THE STREAMS IN THE DESERT TRUST

## TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2025

### **Plans for the future**

The Trustees of Streams in the Desert are in the process of reviewing their plans for a centre for the elderly. They maintain ongoing support for The Open Gateway (RA), which continues to offer temporary accommodation for displaced people and those in need of a break from the war situation.

### **Financial review**

Incoming resources amounted to £37,770 (2024 - £77,933). Resources expended amounted to £40,163 (2024 - £82,640). The deficit of £2,293 (2024 – deficit £4,707) reduced funds brought forward and a balance of £11,734 was carried forward.

### **Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

### **Reserves Policy**

A reserve fund of about £40,000 is the target. At present reserves are below this figure.

# THE STREAMS IN THE DESERT TRUST

## TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2025

### Trustees' responsibilities statement

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The Trustees 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.

This report was approved by the Trustees on 15 December 2025 and signed on their behalf by:

.....  
Miss H J Mears  
Trustee

# THE STREAMS IN THE DESERT TRUST

## INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2025

### **Independent examiner's report to the Trustees of The Streams in the Desert Trust ("the charity")**

I report to the Trustees on my examination of the accounts of the charity for the year to 31 March 2025.

### **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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent examiner's statement**

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 do not accord with the accounting records; or
- the accounts do 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.

.....  
G W Schulz FCMA CGMA

G Schulz & Company Ltd  
Chartered Management Accountants  
3 Lane Close  
Broadbridge Heath  
Horsham  
RH12 3UF

15 December 2025

# THE STREAMS IN THE DESERT TRUST

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
<b>INCOMING RESOURCES</b>					
Donations and legacies	2	33,951	3,490	37,441	77,677
Other trading activities	3	281	-	281	192
Investments	4	48	-	48	64
<b>TOTAL INCOMING RESOURCES</b>		<b>34,280</b>	<b>3,490</b>	<b>37,770</b>	<b>77,933</b>
<b>RESOURCES EXPENDED</b>					
Raising funds	3	279	-	279	191
Charitable activities	5	36,394	3,490	39,884	82,449
<b>TOTAL RESOURCES EXPENDED</b>		<b>36,673</b>	<b>3,490</b>	<b>40,163</b>	<b>82,640</b>
<b>NET MOVEMENT IN FUNDS</b>		<b>(2,393)</b>	<b>-</b>	<b>(2,393)</b>	<b>(4,707)</b>
<i>Total funds brought forward</i>		<i>14,127</i>	<i>-</i>	<i>14,127</i>	<i>18,834</i>
<b>TOTAL FUNDS CARRIED FORWARD</b>	11	<b>11,734</b>	<b>-</b>	<b>11,734</b>	<b>14,127</b>

The notes on pages 10 to 15 form part of these financial statements

# THE STREAMS IN THE DESERT TRUST

## BALANCE SHEET AS AT 31 MARCH 2025

		2025		2024	
	Note	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	7		-		-
<b>CURRENT ASSETS</b>					
Stocks	8	240		246	
Debtors	9	4,015		4,238	
Cash at bank and in hand		8,055		10,123	
		<u>12,310</u>		<u>14,607</u>	
<b>CREDITORS: amounts falling due within one year</b>	10	<u>(576)</u>		<u>(480)</u>	
<b>NET CURRENT ASSETS/(LIABILITIES)</b>			<u>11,734</u>		<u>14,127</u>
<b>NET ASSETS</b>			<u>11,734</u>		<u>14,127</u>
<b>CHARITY FUNDS</b>					
Unrestricted funds			11,734		14,127
Restricted funds			<u>-</u>		<u>-</u>
<b>TOTAL FUNDS</b>	12		<u>11,734</u>		<u>14,127</u>

The financial statements were approved by the Trustees on 15 December 2025 and signed on their behalf, by:

.....  
Miss H J Mears  
Trustee

.....  
Mrs M J Shephard  
Trustee

The notes on pages 10 to 15 form part of these financial statements

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR TO 31 MARCH 2025

### 1. ACCOUNTING POLICIES

#### **Statement of compliance**

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

#### **Basis of preparation**

The Streams in the Desert Trust meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

#### **Going concern**

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

#### **Income and endowments**

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

#### ***Donations and legacies***

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

#### ***Gift aid***

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

#### ***Charitable activities***

Charitable expenditure comprises those costs incurred by the charity in the delivery 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.

#### ***Grant provisions***

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

#### **Tangible fixed assets**

Individual fixed assets costing £250 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2025

### **Depreciation and amortisation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Fixtures and fittings - 25% on cost

### **Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered.

Prepayments are valued at the amount prepaid net of any trade discounts due.

### **Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

### **Liabilities**

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

### **Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

### **Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2025

### 2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Donations	29,212	3,490	32,702	70,457
Gift aid	4,018	-	4,018	7,220
Other	721	-	721	
	<u>33,951</u>	<u>3,490</u>	<u>37,441</u>	<u>77,677</u>

### 3. TRADING ACTIVITIES

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
<b>Charity trading income</b>				
Sale of goods	281	-	281	192
<b>Charity trading expenses</b>				
Cost of sales	279	-	279	191
Net income from trading activities	<u>2</u>	<u>-</u>	<u>2</u>	<u>1</u>

### 4. INVESTMENT INCOME

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Bank interest	48	-	48	64
	<u>48</u>	<u>-</u>	<u>48</u>	<u>64</u>

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2025

### 5. COSTS OF CHARITABLE ACTIVITIES

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Grant to The Open Gateway RA	12,000	-	12,000	12,000
Grants to SABRA (RA)	-	160	160	46,884
Grants to individuals	3,156	3,330	6,486	-
Establishment costs	9,657	-	9,657	9,618
Office expenses	3,872	-	3,872	2,660
Print, post and stationery	2,014	-	2,014	3,657
Conference and donations	-	-	-	-
Travel and subsistence	3,446	-	3,446	4,164
Expenses in Israel	343	-	343	157
Computer and internet	1,201	-	1,201	2,478
Bank charges	66	-	66	190
Sundry expenses	63	-	63	161
Independent examination	576	-	576	480
Depreciation	-	-	-	-
	<b>36,394</b>	<b>3,490</b>	<b>39,884</b>	<b>82,449</b>

### 6. TRUSTEE REMUNERATION AND EXPENSES

No Trustees received remuneration or benefits in kind in the current year (2024: £Nil).

No Trustees received reimbursement of expenses in the current year (2024: £Nil).

### 7. FIXED ASSETS

	Fixtures and fittings £	Total £
<b>Cost</b>		
At 1 April 2024	7,583	7,583
Additions	-	-
Disposals	-	-
At 31 March 2025	<b>7,583</b>	<b>7,583</b>
<b>Accumulated Depreciation</b>		
At 1 April 2024	7,583	7,583
Charged in the period	-	-
Disposals	-	-
At 31 March 2025	<b>7,583</b>	<b>7,583</b>
<b>Net Book Value:</b>		
At 31 March 2025	-	-
At 31 March 2024	-	-

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2025

### 8. STOCK

	2025 £	2024 £
Good for resale	240	246
	240	246

### 9. DEBTORS

	2025 £	2024 £
Gift aid receivable	4,015	4,238
	4,015	4,238

### 10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Accruals	576	480
	576	480

### 11. STATEMENT OF FUNDS

	Brought forward 2025 £	Incoming resources 2025 £	Resources expended 2025 £	Transfers in/out 2025 £	Carried forward 2025 £
<b>Current year</b>					
<b>Unrestricted funds:</b>					
General funds	14,127	34,280	(36,673)	-	11,734
<b>Restricted funds:</b>					
SABRA	-	40	(40)	-	-
Specific gifts	-	3,450	(3,450)	-	-
	-	3,490	(3,490)	-	-
	14,127	37,770	(40,163)	-	11,734
<b>Prior year</b>					
<b>Unrestricted funds:</b>					
General funds	9,861	38,957	(34,691)	-	14,127
<b>Restricted funds:</b>					
SABRA	8,973	38,976	(47,949)	-	-
	18,834	77,933	(82,640)	-	14,127

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2025

### 12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

Current year	Brought forward 2025 £	Incoming resources 2025 £	Resources expended 2025 £	Transfers in/out 2025 £	Carried forward 2025 £
<b>Unrestricted funds:</b>					
General funds	14,127	34,280	(36,673)	-	11,734
<b>Restricted funds:</b>					
SABRA	-	160	(160)	-	-
Specific gifts	-	3,330	(3,330)	-	-
	-	3,490	(3,490)	-	-
	<u>14,127</u>	<u>37,770</u>	<u>(40,163)</u>	<u>-</u>	<u>11,734</u>
<b>Prior year</b>	<b>Brought forward 2024 £</b>	<b>Incoming resources 2024 £</b>	<b>Resources expended 2024 £</b>	<b>Transfers in/out 2024 £</b>	<b>Carried forward 2024 £</b>
<b>Unrestricted funds:</b>					
General funds	9,861	38,957	(34,691)	-	14,127
<b>Restricted funds:</b>					
SABRA	8,973	38,976	(47,949)	-	-
	<u>18,834</u>	<u>77,933</u>	<u>(82,640)</u>	<u>-</u>	<u>14,127</u>

**THE STREAMS IN THE DESERT TRUST**

England & Wales - Charity number 1043034

---

# Accounts

---

---

# THE STREAMS IN THE DESERT TRUST

---

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

# THE STREAMS IN THE DESERT TRUST

## CONTENTS

	Page
Legal and administrative information	2
Trustees' report	3
Independent examiner's report	7
Statement of financial activities	8
Balance sheet	9
Notes to the financial statements	10 - 15

# THE STREAMS IN THE DESERT TRUST

## LEGAL AND ADMINISTRATIVE INFORMATION

Trustees: Miss H J Mears, Chair  
Mrs M J Shephard  
Mr P Shephard  
Mr G S Tippen

Charity registered number: 1043034

Principal Office: 27 Pirelli Way  
Eastleigh  
Hampshire  
SO50 5GE

Accountants: G Schulz & Company Ltd  
Chartered Management Accountants  
G W Schulz FCMA CGMA  
3 Lane Close  
Broadbridge Heath  
Horsham  
RH12 3UF

# THE STREAMS IN THE DESERT TRUST

## TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2024

The Trustees present their annual report together with the financial statements of the charity for the year 1 April 2023 to 31 March 2024.

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

THE STREAMS IN THE DESERT TRUST, known as STREAMS IN THE DESERT, was set up in 1994. We are a charity run by committed Christians, dependent upon God for direction and provision.

The objects, as stated in the governing document dated 19th December 1994 are: "for the relief of poverty and those in need including the provision of temporary accommodation amongst the elderly in Israel".

The governing document also states that "Trustees may in their absolute discretion acquire by purchase exchange gift or otherwise freehold or leasehold land and premises for use in connection with the purposes of the charity."

Our area of work is Israel. Our focus is on supporting the poor and needy in Israel, especially providing housing for elderly immigrants from Russia and the former Russian Republics (though not exclusively so). There is a huge need in Israel for affordable housing, with a long waiting list for public housing. Pensioners have to wait ten or more years before anything is available for them.

The pension and benefits received by new immigrants in Israel are insufficient to meet the cost of living independently in reasonable rented accommodation in the private sector.

STREAMS IN THE DESERT works with its partner organisation in Israel, THE OPEN GATEWAY (RA), which was set up by the Trustees and has objectives similar to our own. It is a registered non-profit organisation in Israel, and currently performs the day-to-day running of one home for elderly people. It is financed partly by STREAMS IN THE DESERT. THE OPEN GATEWAY (RA) also provides temporary refuge for displaced persons and those suffering stressful situations, especially communities suffering from rocket attacks within Israel. The Board is in the planning stage of a multi-purpose complex for the elderly in Israel.

Since 2019 the Trustees of STREAMS IN THE DESERT have provided support for the SABRA Foundation (RA) in Israel, which provides assistance for people of any age in extreme poverty, including Holocaust Survivors and other elderly people. The funds used for this project are given by donors as restricted funds specifically for the SABRA Foundation. This assistance was discontinued at the end of January 2024.

Helen Mears, the founding Trustee, acts as executive director for The Open Gateway (RA) and therefore makes several trips to Israel each year. Streams in the Desert funds Helen's expenses to and within Israel. Two other Trustees are on the Executive Board of The Open Gateway (RA).

The charity is funded by donations. It is our unanimously agreed but unwritten policy not to make direct appeals for funds, but only to provide information. This is done through various means, including newsletters, prayer meetings and reports. We believe in the power of prayer, that God is our provider, He is the One who gave the vision and He is the One who will move the hearts of donors to give.

# THE STREAMS IN THE DESERT TRUST

## TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2024

The Trustees serve for an indefinite period. The power of appointing new Trustees is vested in the existing Trustees, and this is done by resolution of a meeting of the Trustees. Each Trustee takes an active interest in all activities, having various necessary skills and understanding which benefit the work.

In setting the charity's programme each year, the Trustees have regard to the Charity Commission's general guidance on public benefit and prevention and relief of poverty for the public benefit. The Trustees always ensure that the programmes the charity undertakes are in line with its charitable objects and aims.

### ***Organisational structure and decision-making policies***

STREAMS IN THE DESERT is based in England. The Trustees meet several times a year, but are always kept fully informed personally and by telephone, and decisions are made with the agreement of all Trustees. Two Trustees voluntarily manage the day to day running of the charity.

### ***Risk management***

Before any decision is made to further the work, the Trustees actively review the major risks and implications to the charity. No major decision is made unless the Trustees are in unanimous agreement. The main risk to the charity is that donations will dry up to a level where donations to THE OPEN GATEWAY (RA) are insufficient to meet their commitments. However, THE OPEN GATEWAY (RA) is a separate legal entity and STREAMS IN THE DESERT has no legal requirement to provide funding.

### ***Public benefit***

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

# THE STREAMS IN THE DESERT TRUST

## TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2024

### Objectives and activities

#### **Objectives for the year April 2023 to March 2024**

- To maintain communications with the current Israel partner organisation THE OPEN GATEWAY (RA) and oversee the work.
- To give financial assistance to THE OPEN GATEWAY (RA) and also to previous employees and residents of THE OPEN GATEWAY (RA) who find themselves in need.
- To give financial assistance to the SABRA Foundation (RA).
- To disseminate information to supporters so that they are aware of the progress of projects in Israel, and to increase the number of prayer partners and supporters by reaching out to new groups of people.
- To minimise administrative costs in England in order to release more funds for grants.

#### **Activities for achieving objectives**

1. Maintain communications with the organisations in Israel and monitor the work.  
Helen Mears was able to make three field visits to Israel during this financial year. Communications were maintained with the administrator in Israel and board members by means of Skype, Signal, WhatsApp and Zoom.
2. Grants for THE OPEN GATEWAY (RA), Israel  
STREAMS IN THE DESERT donated £12,000 to The Open Gateway (RA) during this financial year.
3. Grants for SABRA Foundation (RA), Israel  
STREAMS IN THE DESERT donated £46,884 to The SABRA Foundation (RA) during this financial year.
4. Disseminating information to supporters and outreach to new groups of people.  
Newsletters were sent out during the year, to all our supporters in the UK and overseas.
5. Administrative costs  
The Trustees continue to minimise administration costs by doing as much of the work as possible themselves, assisted by volunteers. There were no paid employees during the year of this report.

#### **Plans for the future**

The Board of The Open Gateway (RA) in Israel, which includes three of our Trustees, continues with its plan to establish a complex for elderly people which will meet their needs from the independent to the fully dependent. The current situation in Israel makes it difficult to make progress.

The Open Gateway (RA) continues to make its empty rooms available for temporary respite assistance and displaced people.

#### **Financial review**

Incoming resources amounted to £77,933 (2023 - £61,846). Resources expended amounted to £82,640 (2023 - £87,438). The deficit of £4,707 (2023 – deficit £25,592) was subtracted from funds brought forward and a balance of £14,127 was carried forward.

# THE STREAMS IN THE DESERT TRUST

## TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2024

### **Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

### **Reserves Policy**

A reserve fund of about £40,000 is the target. At present reserves are below this figure.

### **Trustees' responsibilities statement**

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The Trustees 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.

This report was approved by the Trustees on 9 January 2024 and signed on their behalf by:

.....  
Miss H J Mears  
Trustee

# THE STREAMS IN THE DESERT TRUST

## INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2024

### **Independent examiner's report to the Trustees of The Streams in the Desert Trust ("the charity")**

I report to the Trustees on my examination of the accounts of the charity for the year to 31 March 2024.

### **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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent examiner's statement**

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 do not accord with the accounting records; or
- the accounts do 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.

.....  
G W Schulz FCMA CGMA

G Schulz & Company Ltd  
Chartered Management Accountants  
G W Schulz FCMA CGMA  
3 Lane Close  
Broadbridge Heath  
Horsham  
RH12 3UF

9 January 2024

# THE STREAMS IN THE DESERT TRUST

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2024

	Note	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
<b>INCOMING RESOURCES</b>					
Donations and legacies	2	38,701	38,976	77,677	61,336
Other trading activities	3	192	-	192	482
Investments	4	64	-	64	28
<b>TOTAL INCOMING RESOURCES</b>		<b>38,957</b>	<b>38,976</b>	<b>77,933</b>	<b>61,846</b>
<b>RESOURCES EXPENDED</b>					
Raising funds	3	191	-	191	393
Charitable activities	5	34,500	47,949	82,449	87,045
<b>TOTAL RESOURCES EXPENDED</b>		<b>34,691</b>	<b>47,949</b>	<b>82,640</b>	<b>87,438</b>
<b>NET MOVEMENT IN FUNDS</b>		<b>4,266</b>	<b>(8,973)</b>	<b>(4,707)</b>	<b>(25,592)</b>
<i>Total funds brought forward</i>		<i>9,861</i>	<i>8,973</i>	<i>18,834</i>	<i>44,426</i>
<b>TOTAL FUNDS CARRIED FORWARD</b>	11	<b>14,127</b>	<b>-</b>	<b>14,127</b>	<b>18,834</b>

The notes on pages 10 to 15 form part of these financial statements

# THE STREAMS IN THE DESERT TRUST

## BALANCE SHEET AS AT 31 MARCH 2024

		2024		2023	
	Note	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	7		-		-
<b>CURRENT ASSETS</b>					
Stocks	8	246		437	
Debtors	9	4,238		5,623	
Cash at bank and in hand		10,123		13,224	
		14,607		19,284	
<b>CREDITORS:</b> amounts falling due within one year	10	(480)		(450)	
<b>NET CURRENT ASSETS/(LIABILITIES)</b>			14,127		18,834
<b>NET ASSETS</b>			14,127		18,834
<b>CHARITY FUNDS</b>					
Unrestricted funds			14,127		9,861
Restricted funds			-		8,973
<b>TOTAL FUNDS</b>	12		14,127		18,834

The financial statements were approved by the Trustees on 9 January 2024 and signed on their behalf, by:

.....  
Miss H J Mears  
Trustee

.....  
Mrs M J Shephard  
Trustee

The notes on pages 10 to 15 form part of these financial statements

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR TO 31 MARCH 2024

### 1. ACCOUNTING POLICIES

#### **Statement of compliance**

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

#### **Basis of preparation**

The Streams in the Desert Trust meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

#### **Going concern**

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

#### **Income and endowments**

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

#### ***Donations and legacies***

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

#### ***Gift aid***

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

#### ***Charitable activities***

Charitable expenditure comprises those costs incurred by the charity in the delivery 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.

#### ***Grant provisions***

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

#### **Tangible fixed assets**

Individual fixed assets costing £250 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2024

### **Depreciation and amortisation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Fixtures and fittings - 25% on cost

### **Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

### **Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

### **Liabilities**

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

### **Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

### **Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2024

### 2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Donations	34,460	35,997	70,457	55,712
Gift aid	4,241	2,979	7,220	5,624
	<u>38,701</u>	<u>38,976</u>	<u>77,677</u>	<u>61,336</u>

### 3. TRADING ACTIVITIES

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
<b>Charity trading income</b>				
Sale of goods	192	-	192	482
<b>Charity trading expenses</b>				
Cost of sales	191	-	191	393
Net income from trading activities	<u>1</u>	<u>-</u>	<u>1</u>	<u>89</u>

### 4. INVESTMENT INCOME

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Bank interest	64	-	64	28
	<u>64</u>	<u>-</u>	<u>64</u>	<u>28</u>

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2024

### 5. COSTS OF CHARITABLE ACTIVITIES

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Grant to The Open Gateway RA	12,000	-	12,000	28,500
Grants to SABRA (RA)	-	46,884	46,884	25,250
Establishment costs	9,618	-	9,618	9,584
Office expenses	2,660	-	2,660	2,979
Print, post and stationery	2,727	930	3,657	5,128
Conference and donations	-	-	-	240
Travel and subsistence	4,164	-	4,164	6,117
Expenses in Israel	157	-	157	745
Computer and internet	2,478	-	2,478	7,082
Bank charges	55	135	190	167
Sundry expenses	161	-	161	803
Independent examination	480	-	480	450
Depreciation	-	-	-	-
	<u>34,500</u>	<u>47,949</u>	<u>82,449</u>	<u>87,045</u>

### 6. TRUSTEE REMUNERATION AND EXPENSES

No Trustees received remuneration or benefits in kind in the current year (2023: £Nil).

No Trustees received reimbursement of expenses in the current year (2023: £Nil).

### 7. FIXED ASSETS

	Fixtures and fittings £	Total £
<b>Cost</b>		
At 1 April 2023	7,583	7,583
Additions	-	-
Disposals	-	-
At 31 March 2024	<u>7,583</u>	<u>7,583</u>
<b>Accumulated Depreciation</b>		
At 1 April 2023	7,583	7,583
Charged in the period	-	-
Disposals	-	-
At 31 March 2024	<u>7,583</u>	<u>7,583</u>
<b>Net Book Value:</b>		
At 31 March 2024	<u>-</u>	<u>-</u>
At 31 March 2023	<u>-</u>	<u>-</u>

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2024

### 8. STOCK

	2024 £	2023 £
Good for resale	246	437
	246	437

### 9. DEBTORS

	2024 £	2023 £
Gift aid receivable	4,238	5,623
	4,238	5,623

### 10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Accruals and deferred income	480	450
	480	450

### 11. STATEMENT OF FUNDS

	Balance at 1 Apr 2023 £	Incoming resources £	Resources expended £	Transfers in/out £	Balance at 31 Mar 2024 £
<b>Current year</b>					
<b>Unrestricted funds:</b>					
General funds	9,861	38,957	(34,691)	-	14,127
<b>Restricted funds:</b>					
SABRA	8,973	38,976	(47,949)	-	-
	18,834	77,933	(82,640)	-	14,127
<b>Prior year</b>					
<b>Unrestricted funds:</b>					
General funds	34,062	35,059	(59,260)	-	9,861
<b>Restricted funds:</b>					
SABRA	10,364	26,787	(28,178)	-	8,973
	44,426	61,846	(87,438)	-	18,834

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2024

### 12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

Current year	Unrestricted	Restricted	Total
	funds	funds	funds
	2024	2024	2024
	£	£	£
Fixed assets	-	-	-
Current assets	14,607	-	14,607
Creditors due within one year	(480)	-	(480)
	<u>14,127</u>	<u>-</u>	<u>14,127</u>

  

Prior year	Unrestricted	Restricted	Total
	funds	funds	funds
	2023	2023	2023
	£	£	£
Fixed assets	-	-	-
Current assets	11,702	7,582	19,284
Creditors due within one year	(450)	-	(450)
	<u>11,252</u>	<u>7,582</u>	<u>18,834</u>

**THE STREAMS IN THE DESERT TRUST**

England & Wales - Charity number 1043034

---

# Accounts

---

---

# THE STREAMS IN THE DESERT TRUST

---

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2023**

# THE STREAMS IN THE DESERT TRUST

## CONTENTS

	Page
Legal and administrative information	2
Trustees' report	3
Independent examiner's report	7
Statement of financial activities	8
Balance sheet	9
Notes to the financial statements	10 - 15

# THE STREAMS IN THE DESERT TRUST

## LEGAL AND ADMINISTRATIVE INFORMATION

Trustees: Miss H J Mears, Chair  
Mrs M J Shephard  
Mr P Shephard  
Mr G S Tippen

Charity registered number: 1043034

Principal Office: 27 Pirelli Way  
Eastleigh  
Hampshire  
SO50 5GE

Accountants: G Schulz & Company Ltd  
Chartered Management Accountants  
G W Schulz ACMA CGMA  
3 Lane Close  
Broadbridge Heath  
Horsham  
RH12 3UF

# THE STREAMS IN THE DESERT TRUST

## TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2023

The Trustees present their annual report together with the financial statements of the charity for the year 1 April 2022 to 31 March 2023.

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

THE STREAMS IN THE DESERT TRUST, known as STREAMS IN THE DESERT, was set up in 1994. We are a charity run by committed Christians, dependent upon God for direction and provision.

The objects, as stated in the governing document dated 19th December 1994 are: "for the relief of poverty and those in need including the provision of temporary accommodation amongst the elderly in Israel".

The governing document also states that "Trustees may in their absolute discretion acquire by purchase exchange gift or otherwise freehold or leasehold land and premises for use in connection with the purposes of the charity."

Our area of work is Israel. Our focus is on supporting the poor and needy in Israel, especially providing housing for elderly immigrants from Russia and the former Russian Republics (though not exclusively so). There is a huge need in Israel for affordable housing, with a long waiting list for public housing. Pensioners have to wait ten or more years before anything is available for them.

The pension and benefits received by new immigrants in Israel are insufficient to meet the cost of living independently in reasonable rented accommodation in the private sector.

The vast majority of elderly new immigrants from the former USSR are leaving behind a life of anti-Semitism and extreme poverty where many of them had insufficient pension to put food in their cupboards. There are still many more elderly people wanting to go to Israel, but understandably Israeli officials are reluctant to let them go unless they have a guarantee of somewhere to live. Needy people put a strain on resources, and no-one wants the risk of anyone being out on the streets without a home. This is where STREAMS IN THE DESERT can bridge the gap between concerned officials and an elderly person wanting to make aliya (go to Israel).

STREAMS IN THE DESERT works with its partner organisation in Israel, THE OPEN GATEWAY (RA), which has objectives similar to our own. It is a registered non-profit organisation in Israel, and currently performs the day-to-day running of one home for elderly people. It is financed partly by STREAMS IN THE DESERT. THE OPEN GATEWAY (RA) is in the planning stage of a multi-purpose complex incorporating independent flats, a care home and a nursing home in Israel.

In 2022 THE OPEN GATEWAY (RA) created a new project to assist homeless Ukrainian refugees who arrived in Israel since the commencement of the Russia-Ukraine War. Each person is given free accommodation, and assistance given to help them find a more permanent solution. They are also given assistance with food and other necessary items, depending on the need.

In 2019 the Trustees of STREAMS IN THE DESERT agreed to provide support for the SABRA Foundation (RA) in Israel, which provides assistance for people of any age in extreme poverty, including Holocaust Survivors and other elderly people. The funds used for this project are given by donors as restricted funds specifically for the SABRA Foundation.

# THE STREAMS IN THE DESERT TRUST

## TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2023

Helen Mears, the founding trustee, acts as executive director for The Open Gateway (RA) and therefore normally spends much time in Israel. Streams in the Desert funds Helen's expenses to and within Israel, on behalf of The Open Gateway (RA). Two other Trustees are on the executive board in Israel, and also go to Israel whenever necessary.

The charity is funded by donations. It is our unanimously agreed but unwritten policy not to make direct appeals for funds, but only to provide information. This is done through speaking engagements, conferences and exhibitions, along with newsletters and prayer bulletins. We believe in the power of prayer, that God is our provider, He is the One who gave the vision and He is the One who will move the hearts of donors to give. As Hudson Taylor said, "Move man, through God, by prayer alone."

The Trustees serve for an indefinite period. The power of appointing new Trustees is vested in the existing Trustees, and this is done by resolution of a meeting of the Trustees. Each trustee takes an active interest in all activities, having various necessary skills and understanding which benefit the work.

In setting the charity's programme each year, the Trustees have regard to the Charity Commission's general guidance on public benefit and prevention and relief of poverty for the public benefit. The Trustees always ensure that the programmes the charity undertakes are in line with its charitable objects and aims.

### ***Organisational structure and decision-making policies***

STREAMS IN THE DESERT is based in England. The Trustees meet several times a year, but are always kept fully informed personally and by telephone, and decisions are made with the agreement of all Trustees. Two Trustees voluntarily manage the day to day running of the Charity, and any of the Trustees may be available for field trips for overseeing the work in Israel.

In 2000 the Trustees of STREAMS IN THE DESERT, together with three people resident in Israel, registered STREAMS IN THE DESERT as a non profit organisation in Israel, under the name STREAMS IN THE DESERT (RA). In November 2013 the name was legally changed to "THE OPEN GATEWAY (RA)". It is legally independent of the UK charity, but all Trustees are members of the organisation and three of them serve as active board members of THE OPEN GATEWAY (RA) in Israel.

### ***Risk management***

Before any decision is made to further the work, the Trustees actively review the major risks and implications to the charity. No major decision is made unless the Trustees are in unanimous agreement. The main risk to the charity is that donations will dry up to a level where donations to THE OPEN GATEWAY (RA) are insufficient to meet their commitments. However, THE OPEN GATEWAY (RA) is a separate legal entity and STREAMS IN THE DESERT has no legal requirement to provide funding.

### ***Public benefit***

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.  

---

# THE STREAMS IN THE DESERT TRUST

## TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2023

### Objectives and activities

#### **Objectives for the year April 2022 to March 2023**

- To maintain communications with the current Israel partner organisation THE OPEN GATEWAY (RA) and oversee the work.
- To give financial assistance to THE OPEN GATEWAY (RA) and also to previous employees and residents of THE OPEN GATEWAY (RA) who find themselves in need.
- To give financial assistance to the SABRA Foundation (RA).
- To disseminate information to supporters so that they are aware of the progress of projects in Israel, and to increase the number of prayer partners and supporters by reaching out to new groups of people.
- To minimise administrative costs in England in order to release more funds for grants.

#### **Activities for achieving objectives**

1. Maintain communications with the organisations in Israel and monitor the work.  
Helen Mears was able to make three field visits to Israel during this financial year. Communications were maintained with the administrator in Israel and board members by means of Skype, Signal, WhatsApp and Zoom.
2. Grants for THE OPEN GATEWAY (RA), Israel  
STREAMS IN THE DESERT donated £28,500 to The Open Gateway (RA) during the term of this financial year.
3. Grants for SABRA Foundation (RA), Israel  
STREAMS IN THE DESERT donated £25,250 to The SABRA Foundation (RA) during the term of this financial year.
4. Disseminating information to supporters and outreach to new groups of people  
Newsletters were sent out during the year, to all our supporters in the UK and overseas.
5. Administrative costs  
The Trustees continue to minimise administration costs by doing as much of the work as possible themselves, assisted by volunteers. There were no paid employees during the year of this report.

#### **Plans for the future**

The Board of The Open Gateway (RA) in Israel, which includes three of our Trustees, continues with its plan to establish a complex for elderly people which will meet their needs from the independent to the fully dependent. Investigations are currently being made regarding potential properties.

The SABRA Foundation (RA) continues to help the elderly (especially Holocaust Survivors), the disabled and poor families with humanitarian aid.

Both organisations in Israel are assisting needy Ukrainian refugees with temporary accommodation.

#### **Financial review**

Incoming resources amounted to £61,846 (2022 - £74,393). Resources expended amounted to £87,438 (2022 - £71,333). The deficit of £25,592 (2022 - surplus of £3,060) was added to the total Fund and a balance of £18,834 was carried forward.

# THE STREAMS IN THE DESERT TRUST

## TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2023

### **Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

### **Reserves Policy**

A reserve fund of about £40,000 is the target. At present reserves are below this figure.

### **Trustees' responsibilities statement**

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The Trustees 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.

This report was approved by the Trustees on 9 January 2024 and signed on their behalf by:

.....  
Miss H J Mears  
Trustee

# THE STREAMS IN THE DESERT TRUST

## INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2023

### **Independent examiner's report to the Trustees of The Streams in the Desert Trust ("the charity")**

I report to the Trustees on my examination of the accounts of the charity for the year to 31 March 2023.

### **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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent examiner's statement**

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 do not accord with the accounting records; or
- the accounts do 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.

.....  
G W Schulz ACMA

G Schulz & Company Ltd  
Chartered Management Accountants  
G W Schulz ACMA CGMA  
3 Lane Close  
Broadbridge Heath  
Horsham  
RH12 3UF

9 January 2024

# THE STREAMS IN THE DESERT TRUST

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2023

	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
<b>INCOMING RESOURCES</b>					
Donations and legacies	2	34,549	26,787	61,336	74,351
Other trading activities	3	482	-	482	40
Investments	4	28	-	28	2
<b>TOTAL INCOMING RESOURCES</b>		<b>35,059</b>	<b>26,787</b>	<b>61,846</b>	<b>74,393</b>
<b>RESOURCES EXPENDED</b>					
Raising funds	3	393	-	393	24
Charitable activities	5	58,867	28,178	87,045	71,309
<b>TOTAL RESOURCES EXPENDED</b>		<b>59,260</b>	<b>28,178</b>	<b>87,438</b>	<b>71,333</b>
<b>NET MOVEMENT IN FUNDS</b>		<b>(24,201)</b>	<b>(1,391)</b>	<b>(25,592)</b>	<b>3,060</b>
<i>Total funds brought forward</i>		34,062	10,364	44,426	41,366
<b>TOTAL FUNDS CARRIED FORWARD</b>	11	<b>9,861</b>	<b>8,973</b>	<b>18,834</b>	<b>44,426</b>

The notes on pages 10 to 15 form part of these financial statements

# THE STREAMS IN THE DESERT TRUST

## BALANCE SHEET AS AT 31 MARCH 2023

		2023		2022	
	Note	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	7		-		-
<b>CURRENT ASSETS</b>					
Stocks	8	437		405	
Debtors	9	5,623		8,126	
Cash at bank and in hand		13,224		36,345	
		19,284		44,876	
<b>CREDITORS: amounts falling due within one year</b>	10	(450)		(450)	
<b>NET CURRENT ASSETS/(LIABILITIES)</b>			18,834		44,426
<b>NET ASSETS</b>			18,834		44,426
<b>CHARITY FUNDS</b>					
Unrestricted funds			9,861		34,062
Restricted funds			8,973		10,364
<b>TOTAL FUNDS</b>	12		18,834		44,426

The financial statements were approved by the Trustees on 9 January 2024 and signed on their behalf, by:

.....  
Miss H J Mears  
Trustee

.....  
Mrs M J Shephard  
Trustee

The notes on pages 10 to 15 form part of these financial statements

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR TO 31 MARCH 2023

### 1. ACCOUNTING POLICIES

#### **Statement of compliance**

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

#### **Basis of preparation**

The Streams in the Desert Trust meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

#### **Going concern**

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

#### **Income and endowments**

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

#### ***Donations and legacies***

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

#### ***Gift aid***

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

#### ***Charitable activities***

Charitable expenditure comprises those costs incurred by the charity in the delivery 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.

#### ***Grant provisions***

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

#### **Tangible fixed assets**

Individual fixed assets costing £250 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2023

### **Depreciation and amortisation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Fixtures and fittings - 25% on cost

### **Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

### **Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

### **Liabilities**

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

### **Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

### **Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2023

### 2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Donations	30,242	25,470	55,712	66,224
Gift aid	4,307	1,317	5,624	8,127
	<u>34,549</u>	<u>26,787</u>	<u>61,336</u>	<u>74,351</u>

### 3. TRADING ACTIVITIES

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
<b>Charity trading income</b>				
Sale of goods	482	-	482	40
<b>Charity trading expenses</b>				
Cost of sales	393	-	393	24
Net income from trading activities	<u>89</u>	<u>-</u>	<u>89</u>	<u>16</u>

### 4. INVESTMENT INCOME

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Bank interest	28	-	28	2
	<u>28</u>	<u>-</u>	<u>28</u>	<u>2</u>

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2023

### 5. COSTS OF CHARITABLE ACTIVITIES

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Grant to The Open Gateway RA	28,500	-	28,500	14,000
Grants to SABRA (RA)	-	25,250	25,250	38,450
Establishment costs	9,584	-	9,584	9,584
Office expenses	2,979	-	2,979	3,310
Print, post and stationery	2,200	2,928	5,128	3,741
Conference and donations	240	-	240	-
Travel and subsistence	6,117	-	6,117	-
Expenses in Israel	745	-	745	128
Computer and internet	7,082	-	7,082	1,243
Bank charges	167	-	167	287
Sundry expenses	803	-	803	116
Independent examination	450	-	450	450
Depreciation	-	-	-	-
	<b>58,867</b>	<b>28,178</b>	<b>87,045</b>	<b>71,309</b>

### 6. TRUSTEE REMUNERATION AND EXPENSES

No Trustees received remuneration or benefits in kind in the current year (2022: £Nil).

No Trustees received reimbursement of expenses in the current year (2022: £Nil).

### 7. FIXED ASSETS

	Fixtures and fittings £	Total £
<b>Cost</b>		
At 1 April 2022	7,583	7,583
Additions	-	-
Disposals	-	-
At 31 March 2023	<b>7,583</b>	<b>7,583</b>
<b>Accumulated Depreciation</b>		
At 1 April 2022	7,583	7,583
Charged in the period	-	-
Disposals	-	-
At 31 March 2023	<b>7,583</b>	<b>7,583</b>
<b>Net Book Value:</b>		
At 31 March 2023	-	-
At 31 March 2022	-	-

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2023

### 8. STOCK

	2023 £	2022 £
Good for resale	437	405
	437	405

### 9. DEBTORS

	2023 £	2022 £
Gift aid receivable	5,623	8,126
	5,623	8,126

### 10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Accruals and deferred income	450	450
	450	450

### 11. STATEMENT OF FUNDS

Current year	Balance at 1 Apr 2022 £	Incoming resources £	Resources expended £	Transfers in/out £	Balance at 31 Mar 2023 £
<b>Unrestricted funds:</b>					
General funds	34,062	35,059	(59,260)	-	9,861
<b>Restricted funds:</b>					
SABRA	10,364	26,787	(28,178)	-	8,973
	44,426	61,846	(87,438)	-	18,834

Prior year	Balance at 1 Apr 2021 £	Incoming resources £	Resources expended £	Transfers in/out £	Balance at 31 Mar 2022 £
<b>Unrestricted funds:</b>					
General funds	34,891	30,363	(31,192)	-	34,062
<b>Restricted funds:</b>					
SABRA	6,475	44,030	(40,141)	-	10,364
	41,366	74,393	(71,333)	-	44,426

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2023

### 12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

<b>Current year</b>	<b>Unrestricted funds 2023 £</b>	<b>Restricted funds 2023 £</b>	<b>Total funds 2023 £</b>
Fixed assets	-	-	-
Current assets	10,311	8,973	19,284
Creditors due within one year	(450)	-	(450)
	<u>9,861</u>	<u>8,973</u>	<u>18,834</u>
<b>Prior year</b>	<b>Unrestricted funds 2022 £</b>	<b>Restricted funds 2022 £</b>	<b>Total funds 2022 £</b>
Fixed assets	-	-	-
Current assets	30,623	14,253	44,876
Creditors due within one year	(450)	-	(450)
	<u>30,173</u>	<u>14,253</u>	<u>44,426</u>

**THE STREAMS IN THE DESERT TRUST**

England & Wales - Charity number 1043034

---

# Accounts

---

---

# THE STREAMS IN THE DESERT TRUST

---

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022**

# THE STREAMS IN THE DESERT TRUST

## CONTENTS

	Page
Legal and administrative information	2
Trustees' report	3
Independent examiner's report	7
Statement of financial activities	8
Balance sheet	9
Notes to the financial statements	10 - 15

# THE STREAMS IN THE DESERT TRUST

## LEGAL AND ADMINISTRATIVE INFORMATION

Trustees: Miss H J Mears, Chair  
Mrs M J Shephard  
Mr P Shephard  
Mr G S Tippen

Charity registered number: 1043034

Principal Office: 27 Pirelli Way  
Eastleigh  
Hampshire  
SO50 5GE

Accountants: G Schulz & Company Ltd  
Chartered Management Accountants  
G W Schulz ACMA CGMA  
3 Lane Close  
Broadbridge Heath  
Horsham  
RH12 3UF

# THE STREAMS IN THE DESERT TRUST

## TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2022

The Trustees present their annual report together with the financial statements of the charity for the year 1 April 2021 to 31 March 2022.

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

THE STREAMS IN THE DESERT TRUST, known as STREAMS IN THE DESERT, was set up in 1994. We are a charity run by committed Christians, dependent upon God for direction and provision.

The objects, as stated in the governing document dated 19th December 1994 are: "for the relief of poverty and those in need including the provision of temporary accommodation amongst the elderly in Israel".

The governing document also states that "trustees may in their absolute discretion acquire by purchase exchange gift or otherwise freehold or leasehold land and premises for use in connection with the purposes of the charity."

Our area of work is Israel. Our focus is on supporting the poor and needy in Israel, especially providing housing for elderly immigrants from Russia and the former Russian Republics (though not exclusively so). There is a huge need in Israel for affordable housing, with a long waiting list for public housing. Pensioners have to wait ten or more years before anything is available for them.

The pension and benefits received by new immigrants in Israel are insufficient to meet the cost of living independently in reasonable rented accommodation in the private sector.

The vast majority of elderly new immigrants from the former USSR are leaving behind a life of anti-Semitism and extreme poverty where many of them had insufficient pension to put food in their cupboards. There are still many more elderly people wanting to go to Israel, but understandably Israeli officials are reluctant to let them go unless they have a guarantee of somewhere to live. Needy people put a strain on resources, and no-one wants the risk of anyone being out on the streets without a home. This is where STREAMS IN THE DESERT can bridge the gap between concerned officials and an elderly person wanting to make aliya (go to Israel).

STREAMS IN THE DESERT works with its partner organisation in Israel, THE OPEN GATEWAY (RA), which has objectives similar to our own. It is a registered non-profit organisation in Israel, and currently performs the day-to-day running of one home for elderly people. It is financed partly by STREAMS IN THE DESERT. THE OPEN GATEWAY (RA) is in the planning stage of a multi-purpose complex incorporating independent flats, a care home and a nursing home in Israel.

In 2019 the Trustees of STREAMS IN THE DESERT TRUST agreed to provide support for the SABRA Foundation (RA) in Israel, which provides assistance for people of any age in extreme poverty, including Holocaust Survivors and other elderly people. The funds used for this project are given by donors as restricted funds specifically for the SABRA Foundation.

Helen Mears, the founding trustee, acts as executive director for The Open Gateway (RA) and therefore normally spends much time in Israel. However, since the beginning of the pandemic, she has not been able to travel to Israel. Streams in the Desert funds Helen's expenses to and within Israel, on behalf of The Open Gateway (RA). Two other trustees are on the executive board in Israel, and also go to Israel whenever necessary and when possible.



# THE STREAMS IN THE DESERT TRUST

## TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2022

### Objectives and activities

#### **Objectives for the year April 2021 to March 2022**

- To maintain communications with the current Israel partner organisation THE OPEN GATEWAY (RA) and oversee the work.
- To give financial assistance to THE OPEN GATEWAY (RA).
- To give financial assistance to the SABRA Foundation (RA).
- To disseminate information to supporters so that they are aware of the progress of projects in Israel, and to increase the number of prayer partners and supporters by reaching out to new groups of people.
- To minimise administrative costs in England in order to release more funds for grants.

#### **Activities for achieving objectives**

1. Maintain communications with the organisations in Israel and monitor the work.

No-one was able to make any field visits to Israel since March 2020, due to the pandemic and travel restrictions. However, communications were maintained with the administrator in Israel and board members by means of Skype, Signal and Zoom.

2. Grants for THE OPEN GATEWAY (RA), Israel

STREAMS IN THE DESERT donated £14,000 to The Open Gateway (RA) during the term of this financial year.

3. Grants for SABRA Foundation (RA), Israel

STREAMS IN THE DESERT donated £38,450 to The SABRA Foundation (RA) during the term of this financial year.

4. Disseminating information to supporters and outreach to new groups of people  
Newsletters were sent out during the year, to all our supporters in the UK and overseas.

5. Administrative costs

The Trustees continue to minimise administration costs by doing as much of the work as possible themselves, assisted by volunteers. There were no paid employees during the year of this report.

#### **Plans for the future**

The Board of The Open Gateway (RA) in Israel, which includes three of our Trustees, continues with its plan to establish a complex for elderly people which will meet their needs from the independent to the fully dependent. Investigations are currently being made regarding potential properties.

The SABRA Foundation (RA) continues to help the elderly (especially Holocaust Survivors), the disabled and poor families with humanitarian aid.

Both organisations in Israel are assisting needy Ukrainian refugees with temporary accommodation.

#### **Financial review**

Incoming resources amounted to £74,393 (2021 - £52,183). Resources expended amounted to £71,333 (2021 - £49,301). The surplus of £3,060 (2021 - surplus of £2,882) was added to the total Fund and a balance of £44,426 was carried forward.

# THE STREAMS IN THE DESERT TRUST

## TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 MARCH 2022

### ***Going concern***

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

### ***Reserves Policy***

A reserve fund of about £40,000 is the target. At present reserves are below this figure.

### **Trustees' responsibilities statement**

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The Trustees 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.

This report was approved by the Trustees on 13 January 2023 and signed on their behalf by:

---

Miss H J Mears

Trustee

# THE STREAMS IN THE DESERT TRUST

## INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2022

### **Independent examiner's report to the Trustees of The Streams in the Desert Trust ("the charity")**

I report to the Trustees on my examination of the accounts of the charity for the year to 31 March 2022.

### **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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent examiner's statement**

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.

---

G W Schulz ACMA

G Schulz & Company Ltd  
Chartered Management Accountants  
G W Schulz ACMA CGMA  
3 Lane Close  
Broadbridge Heath  
Horsham  
RH12 3UF

13 January 2023

# THE STREAMS IN THE DESERT TRUST

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2022

	Note	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
<b>INCOMING RESOURCES</b>					
Donations and legacies	2	30,321	44,030	74,351	52,125
Other trading activities	3	40	-	40	48
Investments	4	2	-	2	10
<b>TOTAL INCOMING RESOURCES</b>		<b>30,363</b>	<b>44,030</b>	<b>74,393</b>	<b>52,183</b>
<b>RESOURCES EXPENDED</b>					
Raising funds	4	24	-	24	29
Charitable activities	5	31,168	40,141	71,309	49,272
<b>TOTAL RESOURCES EXPENDED</b>		<b>31,192</b>	<b>40,141</b>	<b>71,333</b>	<b>49,301</b>
<b>NET MOVEMENT IN FUNDS</b>		<b>(829)</b>	<b>3,889</b>	<b>3,060</b>	<b>2,882</b>
<i>Total funds brought forward</i>		<i>34,891</i>	<i>6,475</i>	<i>41,366</i>	<i>38,484</i>
<b>TOTAL FUNDS CARRIED FORWARD</b>	10	<b>34,062</b>	<b>10,364</b>	<b>44,426</b>	<b>41,366</b>

The notes on pages 10 to 15 form part of these financial statements

# THE STREAMS IN THE DESERT TRUST

## BALANCE SHEET AS AT 31 MARCH 2022

		2022		2021	
	Note	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	7		-		-
<b>CURRENT ASSETS</b>					
Stocks		405		429	
Debtors	8	8,126		5,145	
Cash at bank and in hand		36,345		36,242	
		<u>44,876</u>		<u>41,816</u>	
<b>CREDITORS: amounts falling due within one year</b>	9	<u>(450)</u>		<u>(450)</u>	
<b>NET CURRENT ASSETS/(LIABILITIES)</b>			<u>44,426</u>		<u>41,366</u>
<b>NET ASSETS</b>			<u>44,426</u>		<u>41,366</u>
<b>CHARITY FUNDS</b>					
Unrestricted funds			34,062		34,891
Restricted funds			<u>10,364</u>		<u>6,475</u>
<b>TOTAL FUNDS</b>	11		<u>44,426</u>		<u>41,366</u>

The financial statements were approved by the Trustees on 13 January 2023 and signed on their behalf, by:

\_\_\_\_\_  
Miss H J Mears  
Trustee

\_\_\_\_\_  
Mrs M J Shephard  
Trustee

The notes on pages 10 to 15 form part of these financial statements

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR TO 31 MARCH 2022

### 1. ACCOUNTING POLICIES

#### **Statement of compliance**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

#### **Basis of preparation**

The Streams in the Desert Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

#### **Going concern**

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

#### **Income and endowments**

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

#### ***Donations and legacies***

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

#### ***Gift aid***

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

#### ***Charitable activities***

Charitable expenditure comprises those costs incurred by the charity in the delivery 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.

#### ***Grant provisions***

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

#### **Tangible fixed assets**

Individual fixed assets costing £250 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2022

### **Depreciation and amortisation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Fixtures and fittings - 25% on cost

### **Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

### **Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

### **Liabilities**

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

### **Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

### **Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2022

### 2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Donations	26,634	39,590	66,224	46,980
Gift aid	3,687	4,440	8,127	5,145
	<u>30,321</u>	<u>44,030</u>	<u>74,351</u>	<u>52,125</u>

### 3. TRADING ACTIVITIES

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
<b>Charity trading income</b>				
Sale of goods	40	-	40	48
<b>Charity trading expenses</b>				
Cost of sales	24	-	24	29
Net income from trading activities	<u>16</u>	<u>-</u>	<u>16</u>	<u>19</u>

### 4. INVESTMENT INCOME

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Bank interest	2	-	2	10
	<u>2</u>	<u>-</u>	<u>2</u>	<u>10</u>

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2022

### 5. COSTS OF CHARITABLE ACTIVITIES

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Grant to The Open Gateway RA	14,000	-	14,000	12,000
Grants to SABRA (RA)	0	38,450	38,450	20,000
Establishment costs	9,584	-	9,584	9,856
Office expenses and computer	3,310	-	3,310	3,550
Print, post and stationery	2,286	1,455	3,741	2,594
Conference and donations	-	-	-	300
Travel and subsistence	-	-	-	(154)
Expenses in Israel	128	-	128	(108)
Computer and internet	1,243	-	1,243	231
Bank charges	51	236	287	553
Sundry expenses	116	-	116	-
Independent examination	450	-	450	450
Depreciation	-	-	-	-
	<u>31,168</u>	<u>40,141</u>	<u>71,309</u>	<u>49,272</u>

### 6. TRUSTEE REMUNERATION AND EXPENSES

No Trustees received remuneration or benefits in kind in the current year (2021: £Nil).

No Trustees received reimbursement of expenses in the current year (2021: £Nil).

### 7. FIXED ASSETS

	Fixtures and fittings £	Total £
<b>Cost</b>		
At 1 April 2021	7,583	7,583
Additions	-	-
Disposals	-	-
At 31 March 2022	<u>7,583</u>	<u>7,583</u>
<b>Accumulated Depreciation</b>		
At 1 April 2021	7,583	7,583
Charged in the period	-	-
Disposals	-	-
At 31 March 2022	<u>7,583</u>	<u>7,583</u>
<b>Net Book Value:</b>		
At 31 March 2022	<u>-</u>	<u>-</u>
At 31 March 2021	<u>-</u>	<u>-</u>

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2022

### 8. DEBTORS

	2022 £	2021 £
Gift aid receivable	<u>8,126</u>	<u>5,145</u>
	<u><u>8,126</u></u>	<u><u>5,145</u></u>

### 9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Accruals and deferred income	<u>450</u>	<u>450</u>
	<u><u>450</u></u>	<u><u>450</u></u>

### 10. STATEMENT OF FUNDS

Current year	Balance at 1 Apr 2021 £	Incoming resources £	Resources expended £	Transfers in/out £	Balance at 31 Mar 2022 £
<b>Unrestricted funds:</b>					
General funds	34,891	30,363	(31,192)	-	34,062
<b>Restricted funds:</b>					
SABRA	6,475	44,030	(40,141)	-	10,364
	<u>41,366</u>	<u>74,393</u>	<u>(71,333)</u>	<u>-</u>	<u>44,426</u>

Prior year	Balance at 1 Apr 2020 £	Incoming resources £	Resources expended £	Transfers in/out £	Balance at 31 Mar 2021 £
<b>Unrestricted funds:</b>					
General funds	35,005	29,187	(29,301)	-	34,891
<b>Restricted funds:</b>					
SABRA	3,479	22,996	(20,000)	-	6,475
	<u>38,484</u>	<u>52,183</u>	<u>(49,301)</u>	<u>-</u>	<u>41,366</u>

# THE STREAMS IN THE DESERT TRUST

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR TO 31 MARCH 2022

### 11. ANALYSIS OF NET ASSETS BETWEEN FUNDS

Current year	Unrestricted	Restricted	Total
	funds	funds	funds
	2022	2022	2022
	£	£	£
Fixed assets	-	-	-
Current assets	34,512	10,364	44,876
Creditors due within one year	(450)	-	(450)
	<u>34,062</u>	<u>10,364</u>	<u>44,426</u>

  

Prior year	Unrestricted	Restricted	Total
	funds	funds	funds
	2021	2021	2021
	£	£	£
Fixed assets	-	-	-
Current assets	35,341	6,475	41,816
Creditors due within one year	(450)	-	(450)
	<u>34,891</u>	<u>6,475</u>	<u>41,366</u>

**THE STREAMS IN THE DESERT TRUST**

England & Wales - Charity number 1043034

---

# Accounts

---

**The Streams in the Desert Trust**

**Unaudited**

**Trustees' report and financial statements**

**For the year ended 31 March 2021**

**Contents**

---

	Page
Reference and administrative details of the charity, its trustees and advisers	1
Trustees' report	2 - 5
Independent examiner's report	6 - 7
Statement of financial activities	8
Balance sheet	9
Notes to the financial statements	10 - 14

**Reference and administrative details of the charity, its trustees and advisers  
for the year ended 31 March 2021**

---

**Trustees**

Miss H J Mears, Chair  
Mrs M J Shephard, Trustee  
Mr P Shephard, Trustee  
Mr G S Tippen, Trustee

**Charity registered number**

1043034

**Principal office**

27 Pirelli Way  
Eastleigh  
Hampshire  
SO50 5GE

**Accountants**

Scofield & Co  
16 Halliwick Gardens  
Felpham  
Bognor Regis  
West Sussex PO22 7JE

**Solicitors**

Abels  
6 College Place  
London Road  
Southampton  
Hampshire  
SO15 2XL

**Secretary**

Mrs M J Shephard

## **TRUSTEES' REPORT**

### **For the year ended 31 March 2021**

---

The Trustees present their annual report together with the financial statements of The Streams in the Desert Trust (the charity) for the year ended 31 March 2021. The Trustees confirm that the Annual Report and financial statements of the charity comply with the current statutory requirements, the requirements of the charity's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005.

The charity also trades under the name Streams in the Desert.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

THE STREAMS IN THE DESERT TRUST, known as STREAMS IN THE DESERT, was set up in 1994. We are a charity run by committed Christians, dependent upon God for direction and provision. The objects, as stated in the governing document dated 19th December 1994 are:

"for the relief of poverty and those in need including the provision of temporary accommodation amongst the elderly in Israel".

The governing document also states that "Trustees may in their absolute discretion acquire by purchase exchange gift or otherwise freehold or leasehold land and premises for use in connection with the purposes of the charity."

Our area of work is Israel. Our focus is on supporting the poor and needy in Israel, especially providing housing for elderly immigrants from Russia and the former Russian Republics (though not exclusively so). There is a huge need in Israel for affordable housing, with a long waiting list for public housing. Pensioners have to wait ten or more years before anything is available for them.

The pension and benefits received by new immigrants in Israel are insufficient to meet the cost of living independently in reasonable rented accommodation in the private sector.

The vast majority of elderly new immigrants from the former USSR are leaving behind a life of anti-Semitism and extreme poverty where many of them had insufficient pension to put food in their cupboards. There are still many more elderly people wanting to go to Israel, but understandably Israeli officials are reluctant to let them go unless they have a guarantee of somewhere to live. Needy people put a strain on resources, and no-one wants the risk of anyone being out on the streets without a home. This is where STREAMS IN THE DESERT can bridge the gap between concerned officials and an elderly person wanting to make aliya (go to Israel).

STREAMS IN THE DESERT works with its partner organisation in Israel, THE OPEN GATEWAY (RA), which has objectives similar to our own. It is a registered non-profit organisation in Israel, and currently performs the day-to-day running of one home for elderly people. It is financed partly by STREAMS IN THE DESERT. THE OPEN GATEWAY (RA) is in the planning stage of a multi-purpose complex incorporating independent flats, a care home and a nursing home in Israel.

In 2019 the Trustees of STREAMS IN THE DESERT TRUST agreed to provide support for the SABRA Foundation (RA) in Israel, which provides assistance for people of any age in extreme poverty, including Holocaust Survivors and other elderly people. The funds used for this project are given by donors as restricted funds specifically for the SABRA Foundation.

Helen Mears, the founding trustee, acts as executive director for The Open Gateway (RA) and therefore normally spends much time in Israel. However, since the beginning of the pandemic, she has not been able to travel to Israel. Streams in the Desert funds Helen's expenses to and within Israel, on behalf of The Open Gateway (RA). Two other trustees are on the executive board in Israel, and also go to Israel whenever necessary and when possible.

The charity is funded by donations. It is our unanimously agreed but unwritten policy not to make direct appeals for funds, but only to provide information. This is done through speaking engagements, conferences and exhibitions, along with newsletters and prayer bulletins. We believe in the power of prayer, that God is our provider, He is the One who gave the vision and He is the One who will move the hearts of donors to give. As Hudson Taylor said, "Move man, through God, by prayer alone."

The trustees serve for an indefinite period. The power of appointing new trustees is vested in the existing trustees, and this is done by resolution of a meeting of the trustees. Each trustee takes an active interest in all activities, having various necessary skills and understanding which benefit the work.

In setting the charity's programme each year, the trustees have regard to the Charity Commission's general guidance on public benefit and prevention and relief of poverty for the public benefit. The trustees always ensure that the programmes the charity undertakes are in line with its charitable objects and aims.

## **ORGANISATION**

The trustees are very sad to report the death of Mrs June Johnson in August 2020. June was an avid supporter since STREAMS IN THE DESERT was founded, and faithfully served as a trustee for 24 years. Her love, care and concern for the work and the individuals we served was much appreciated by all concerned. She is greatly missed.

STREAMS IN THE DESERT is based in England. The Trustees meet several times a year, but are always kept fully informed personally and by telephone, and decisions are made with the agreement of all trustees. Two trustees voluntarily manage the day to day running of the Charity, and any of the trustees may be available for field trips for overseeing the work in Israel.

In 2000 the trustees of STREAMS IN THE DESERT, together with three people resident in Israel, registered STREAMS IN THE DESERT as a non profit organisation in Israel, under the name STREAMS IN THE DESERT (RA). In November 2013 the name was legally changed to "THE OPEN GATEWAY (RA)". It is legally independent of the UK charity, but all trustees are members of the organisation and three of them serve as active board members of THE OPEN GATEWAY (RA) in Israel.

## **RISK MANAGEMENT**

Before any decision is made to further the work, the trustees actively review the major risks and implications to the charity. No major decision is made unless the trustees are in unanimous agreement. The main risk to the charity is that donations will dry up to a level where donations to THE OPEN GATEWAY (RA) are insufficient to meet their commitments. However, THE OPEN GATEWAY (RA) is a separate legal entity and STREAMS IN THE DESERT has no legal requirement to provide funding.

## **OBJECTIVES AND ACTIVITIES**

### **OBJECTIVES FOR THE YEAR APRIL 2020 - MARCH 2021**

- To maintain communications with the current Israel partner organisation THE OPEN GATEWAY (RA) and oversee the work.
- To give financial assistance to THE OPEN GATEWAY (RA).
- To give financial assistance to the SABRA Foundation (RA)
- To disseminate information to supporters so that they are aware of the progress of projects in Israel, and to increase the number of prayer partners and supporters by reaching out to new groups of people.
- To minimise administrative costs in England in order to release more funds for grants.

### **ACTIVITIES FOR ACHIEVING OBJECTIVES**

#### **1. Maintain communications with the organisations in Israel and monitor the work**

Helen Mears was unable to make any field visits to Israel since March 2020, due to the pandemic and travel restrictions. However, communications were maintained with the administrator in Israel and other board members by means of Skype, Signal and Zoom.

2. Grants for THE OPEN GATEWAY (RA), Israel

STREAMS IN THE DESERT donated £12,000 to The Open Gateway (RA) during the term of this financial year.

3. Grants for THE SABRA Foundation (RA), Israel

STREAMS IN THE DESERT donated £19,500 to The SABRA Foundation (RA) during the term of this financial year.

4. Disseminating information to supporters and outreach to new groups of people

Newsletters were sent out during the year, to all our supporters in the UK and overseas. Prayer partners are kept informed of prayer needs by the distribution of the Prayer Focus, published intermittently. This is by email wherever possible, partly to reduce costs and partly for speed.

5. Administrative costs

The Trustees continue to minimise administration costs by doing as much of the work as possible themselves. There were no paid employees during the year of this report.

## ACHIEVEMENTS AND PERFORMANCE

- Going Concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

- Reserves Policy

A reserve fund of about £40,000 is the target. At present reserves are below this figure.

- Financial Review

Incoming resources amounted to £52,183 (2020 - £52,047). Resources expended amounted to £49,301 (2020- £63,668). The surplus of £2,882 (2020 – deficit of £11,621) was added to the total Fund and a balance of £41,366 was carried forward.

## PLANS FOR THE FUTURE

The Board of The Open Gateway (RA) in Israel, which includes three of our Trustees, continues with its plan to establish a complex for elderly people which will meet their needs from the independent to the fully dependent. Investigations are currently being made regarding the ownership of a plot of land which could be developed according to official Israeli regulations and our standards of excellence. The ongoing pandemic has greatly slowed any progress.

## TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;

- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 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.

This report was approved by the Trustees on 8<sup>th</sup> OCTOBER 2021 and signed on their behalf, by:

Miss H J Mears, Chair

Trustee

**Independent Examiner's  
report for the year ended  
31 March 2021**

---

**Independent examiner's report to the Trustees of The Streams in the Desert Trust**

I report on the financial statements of the charity for the year ended 31 March 2021 which are set out on pages 8 to 14.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

**Respective responsibilities of Trustees and examiner**

The charity's Trustees are responsible for the preparation of the financial statements, and they consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

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

**Basis of independent examiner's report**

My examination was carried out in accordance with the 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as 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 financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiner's report (continued)**  
**For the year ended 31 March 2021**

---

**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 financial statements which accord with the accounting records and 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 financial statements to be reached.

Signed:

Dated:

2021

G H T Scofield FCCA

**Scofield & Co**

Chartered Certified Accountants  
16 Halliwick  
Gardens  
Felpham  
West Sussex  
PO22 7JE

**Statement of financial activities**  
**(incorporating income and expenditure account)**  
**For the year ended 31 March 2021**

	Note	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
<b>TOTAL INCOME</b>	2-4	22,996	29,187	52,183	52,047
<b>LESS: TOTAL EXPENDITURE</b>		20,000	29,301	49,301	63,668
Net (expenditure)/income for the year before transfers		2,996	(114)	2,882	(11,621)
Transfers	13	-	-	-	-
<b>NET INCOME/(EXPENDITURE) FOR THE YEAR</b>	13	2,996	(114)	2,882	(11,621)
Total funds at 1 April 2020		3,479	35,005	38,484	50,105
<b>Total funds at 31 March 2021</b>		6,475	34,891	41,366	38,484

The notes on pages 9 to 13 form part of these financial statements.

**Balance sheet**  
**As at 31 March 2021**

	Note	£	2021 £	£	2020 £
<b>Current assets</b>					
Stocks		429		352	
Debtors	11	5,145		4,322	
Cash at bank		36,242		34,260	
		41,816		38,934	
<b>Creditors:</b> amounts falling due within one year	12	(450)		(450)	
<b>Net current assets</b>			41,366		38,484
<b>Net assets</b>			41,366		38,484
<b>Charity Funds</b>					
Unrestricted funds	13		34,891		36,338
Restricted Funds			6,475		2,146
<b>Total funds</b>			41,366		38,484

The Financial Statements have been prepared in accordance with the provisions applicable to small entities within the Charities Act 2011, and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the Trustees on <sup>8<sup>th</sup></sup> OCTOBER 2021 and signed on their behalf, by:

**Miss H J Mears, Trustee**

**Mrs M J Shephard, Trustee**

The notes on pages 10 to 14 form part of these financial statements.

---

**Notes to the financial statements**  
**For the year ended 31 March 2021**

---

**1. Accounting policies**

**1.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial and Reporting Standards for Smaller Entities (effective January 2015) and the Charities Act 2011 and applicable regulations.

Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

**1.2 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

**1.3 Incoming resources**

All incoming resources are included in the Statement of financial activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of receipt.

**1.4 Resources expended**

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

**1.5 Tangible fixed assets and depreciation**

All assets costing more than £250 are capitalised.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Fixtures & fittings	-	25% on cost
---------------------	---	-------------

**Notes to the financial statements**  
**For the year ended 31 March 2021**

<b>2. VOLUNTARY INCOME</b>	<b>Restricted funds 2021 £</b>	<b>Unrestricted funds 2021 £</b>	<b>Total funds 2021 £</b>	<b>Total funds 2020 £</b>
Donations	22,996	29,129	52,125	51,305
Voluntary income	<u>22,996</u>	<u>29,129</u>	<u>52,125</u>	<u>51,305</u>
<b>3. Trading activities</b>			<b>Unrestricted funds 2021 £</b>	<b>Total funds 2020 £</b>
<b>Charity trading income</b>				
Sale of goods			48	364
<b>Fundraising trading expenses</b>				
Cost of sales			29	219
Net income from trading activities			<u>19</u>	<u>145</u>
<b>4. Incoming resources from charitable activities</b>			<b>Unrestricted funds 2021 £</b>	<b>Total funds 2020 £</b>
Bank Interest and sundry income			10	378
<b>5. Direct costs</b>	<b>Restricted Funds 2021 £</b>	<b>Unrestrict'd Funds 2021 £</b>	<b>Total Funds 2021 £</b>	<b>Total Funds 2020</b>
Grant to The Open Gateway RA	-	12,000	12,000	20,000
Expenses in Israel	-	-	-	-
Grants to SABRA (RA)	19,500	-	19,500	18,000
Gift to SABRA (RA)-	500	-	500	-
<b>Total</b>	<u>20,000</u>	<u>12,000</u>	<u>32,000</u>	<u>38,000</u>

**Notes to the financial statements**  
**For the year ended 31 March 2021**

**6. Support costs**

	<b>Total</b>	<i>Total</i>
	<b>2021</b>	<i>2020</i>
	<b>£</b>	<i>£</i>
Establishment costs	<b>9,856</b>	<i>11,004</i>
Office expenses and computer	<b>3,550</b>	<i>1,680</i>
Printing postage and stationery	<b>2,594</b>	<i>2,386</i>
Bank charges	<b>553</b>	<i>426</i>
UK Travel, conference and donations	<b>300</b>	<i>208</i>
Travel	<b>-154</b>	<i>7,127</i>
Israel expenses	<b>-108</b>	<i>348</i>
Computer and Internet	<b>231</b>	<i>1,731</i>
	<b>16,822</b>	<i>24,910</i>

**7. Governance costs**

	<b>Total</b>	<i>Total</i>
	<b>funds</b>	<i>funds</i>
	<b>2021</b>	<i>2020</i>
	<b>£</b>	<i>£</i>
Independent Examination fee	<b>450</b>	<i>450</i>
Professional charges	<b>-</b>	<i>-</i>
	<b>450</b>	<i>450</i>

**8. Analysis of resources expended by expenditure type**

	<b>Other costs</b>	<i>Total</i>
	<b>2021</b>	<i>2020</i>
	<b>£</b>	<i>£</i>
Fundraising expenses	<b>-</b>	<i>-</i>
<b>Costs of generating funds</b>	<b>-</b>	<i>-</i>
Charitable activities	<b>28,851</b>	<i>45,218</i>
Governance	<b>450</b>	<i>450</i>
Paid to SABRA (RA)	<b>20,000</b>	<i>18,000</i>
	<b>49,301</b>	<i>63,668</i>

**Notes to the financial statements  
For the year ended 31 March 2021**

**9. Net income / (Expenditure)**

This is stated after charging:

	2021 £	2020 £
Depreciation of tangible fixed assets:		
- owned by the charity	-	-
	-	-

During the year, no Trustees received any remuneration (2020 - £NIL).

During the year, no Trustees received any benefits in kind (2020 - £NIL).

No Trustee received reimbursement of travel expenses in the current year. (2020- 2 trustees - £6,182).

**10. Tangible fixed assets**

		<b>Fixtures &amp; fittings £</b>
<b>Cost</b>		
At 1 April 2020 and 31 March 2021		7,583
<b>Depreciation</b>		
At 1 April 2020 and 31 March 2021		7,583
<b>Net book value</b>		
At 31 March 2021		-
<i>At 31 March 2020</i>		-

**11. Debtors**

	2021 £	2020 £
Gift Aid receivable	5,145	4,322
	5,145	4,322

**12. Creditors:  
Amounts falling due within one year**

	2021 £	2020 £
Accruals	450	450
	450	450

---

**Notes to the financial statements**  
**For the year ended 31 March 2021**

---

**13. Summary of funds**

	<b>Brought forward £</b>	<b>Incoming resources £</b>	<b>Resources Expended £</b>	<b>Carried Forward £</b>
General funds	<b>35,005</b>	<b>29,187</b>	<b>(29,301)</b>	<b>34,891</b>
Restricted Funds	<b>3,479</b>	<b>22,996</b>	<b>(20,000)</b>	<b>6,475</b>
	<b>38,484</b>	<b>52,183</b>	<b>(49,301,)</b>	<b>41,366</b>