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# THE STREAMS IN THE DESERT TRUST

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

# THE STREAMS IN THE DESERT TRUST

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# 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>		<i>34,062</i>	<i>10,364</i>	<i>44,426</i>	<i>41,366</i>
<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	
		<u>19,284</u>		<u>44,876</u>	
<b>CREDITORS:</b> amounts falling due within one year	10	<u>(450)</u>		<u>(450)</u>	
<b>NET CURRENT ASSETS/(LIABILITIES)</b>			<u>18,834</u>		<u>44,426</u>
<b>NET ASSETS</b>			<u>18,834</u>		<u>44,426</u>
<b>CHARITY FUNDS</b>					
Unrestricted funds			9,861		34,062
Restricted funds			<u>8,973</u>		<u>10,364</u>
<b>TOTAL FUNDS</b>	12		<u>18,834</u>		<u>44,426</u>

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	-	-	-	-
	<u>58,867</u>	<u>28,178</u>	<u>87,045</u>	<u>71,309</u>

### 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	<u>7,583</u>	<u>7,583</u>
<b>Accumulated Depreciation</b>		
At 1 April 2022	7,583	7,583
Charged in the period	-	-
Disposals	-	-
At 31 March 2023	<u>7,583</u>	<u>7,583</u>
<b>Net Book Value:</b>		
At 31 March 2023	<u>-</u>	<u>-</u>
At 31 March 2022	<u>-</u>	<u>-</u>

# 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
	<u>437</u>	<u>405</u>

### 9. DEBTORS

	2023 £	2022 £
Gift aid receivable	5,623	8,126
	<u>5,623</u>	<u>8,126</u>

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

	2023 £	2022 £
Accruals and deferred income	450	450
	<u>450</u>	<u>450</u>

### 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
	<u>44,426</u>	<u>61,846</u>	<u>(87,438)</u>	<u>-</u>	<u>18,834</u>

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
	<u>41,366</u>	<u>74,393</u>	<u>(71,333)</u>	<u>-</u>	<u>44,426</u>

# 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

Current year	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
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>
 Prior year	 Unrestricted funds 2022 £	 Restricted funds 2022 £	 Total funds 2022 £
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>