COMMUNITY CARE RESOURCES INTERNATIONAL TRUST

England & Wales · Charity number 1063960

Details

Other names	TO KENYA WITH LOVE
Status	Registered
Legal form	Other
Registered	1997-08-14
Register	View on the Charity Commission register

Contact

Address	16 Brunswick Place Rayleigh Essex SS9 9GB
Phone	07535212926
Email	markandtessa@hotmail.com
Website	www.tkwl.org.uk

Activities

Objects: A) TO ADVANCE THE CHRISTIAN FAITHB) TO RELIEVE PERSONS WHO ARE IN CONDITIONS OF NEED OR HARDSHIP OR WHO ARE AGED OR SICK AND TO RELIEVE THE DISTRESS CAUSED THEREBYC) TO ADVANCE EDUCATION IN ACCORDANCE WITH CHRISTIAN PRINCIPLESD) TO ADVANCE THE PROVISION OF EMPLOYMENT AND TRAINING FOR EMPLOYMENTE) TO PROMOTE SOCIAL RESPONSIBILITYF) TO PROMOTE THE REHABILITATION OF PERSONS AFFECTED BY DRUG, ALCOHOL AND OTHER SUBSTANCE ADDICTIONG) GENERAL CHARITABLE PURPOSESFOR FURTHER DETAILS PLEASE SEE CLAUSE 4 OF THE DECLARATION

Activities: We provide education to underpriveleged children in Kisimu, Kenya. We do this by running our own nursery and primary schools and by providing funding to pay for fees, uniforms and books for poor children attending other schools in the city.

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Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** WORLDWISE
- Kenya

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£188,369	£177,077	-	-
2023-12-31	£166,816	£164,350	-	-
2022-12-31	£189,144	£195,901	-	-
2021-12-31	£143,196	£127,561	-	-
2020-12-31	£144,540	£130,138	-	-

Trustees

Name	Role	Appointed
Stephen Jonathan Kidd	Chair	2020-02-10
DIANE BALL		
JANET NEWBERRY		
Jane Campbell		2023-02-02
KATE LOUISE BIRT		2024-05-23
PHILIP BALL		2011-10-06
SALLY JAMES FRY		2014-03-13
Trevor Campbell		2023-02-02

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COMMUNITY CARE RESOURCES INTERNATIONAL TRUST

England & Wales - Charity number 1063960

Accounts

TO KENYA WITH LOVE

ANNUAL REPORT AND FINANCIAL STATEMENTS 2024

Registered Charity Number 1063960

TO KENYA WITH LOVE

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FOR THE YEAR ENDED 31 DECEMBER 2024

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Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	January	2024	To	31	December	2024

Section A Reference and administration details

Charity name	Community Care Resources International Trust
Other names charity is known by	To Kenya With Love
Registered charity number (if any)	1063960
Charity's principal address	Hope Church (formerly Diss Christian Community Church)
	Vinces Road
	Diss, Norfolk
	Postcode IP22 4HG

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Philip Ball			Trustees
2	Mrs Diane Ball			Trustees
3	Mrs Sally James Fry			Trustees
4	Mr Stephen Kidd	Chair		Trustees
5	Mrs Janet Newberry			Trustees
6	Mrs Teresa Molden	Secretary	01/01/2024 – 05/09/2024	Trustees
7	Mrs Kate Birt		23/05/2024 – 31/12/2024	Trustees
8	Mrs Jane Campbell			Trustees
9	Mr Trevor Campbell	Secretary	06/09/2024 – 31/12/2024	Trustees

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Treasurer	Mr Christopher John Squires	2 Sancroft Way Fressingfield Eye Suffolk IP21 5QN

Name of chief executive or names of senior staff members (Optional information)

Mr Christopher Wheat (Volunteer Field Worker)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed

How the charity is constituted (eg. trust, association, company)	Trust/Registered Charity
Trustee selection methods (eg. appointed by, elected by)	Trustees are appointed by existing Trustees and future appointments are selected from the Charity's existing pool of supporters and/or will be people closely associated with the Charity and supportive of its ethos and objectives.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

An additional Community Based Organisation (CBO), To Kenya With Love Ministries, is established in Kenya. The CBO is operated by a local Board, both because our school programme necessitates it, with foreigners not being allowed to own land in Kenya, and because we believe in working with and through local people.

The members of the Kenyan Board are:

Janet Newberry (Chair) - UK Trustee.

Chris Wheat (Treasurer) - To Kenya With Love volunteer field worker.

David Abdalla Ong'owo - Project Co-ordinator for young people`s health.

Samuel Abara - Interior Designer.

Irene Atieno Onyango - Research Nurse.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

We provide education to underprivileged children in Kisumu, Kenya. We do this by running our own nursery and primary schools and by providing funding to pay for fees, uniforms and books for poor children attending other schools and education facilities in the city and beyond.

Charitable objects:
a) to advance the Christian faith
b) to relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby
c) to advance education in accordance with Christian principles
d) to advance the provision of employment and training for employment
e) to promote social responsibility
f) to promote the rehabilitation of persons affected by drug, alcohol and other substance addiction
g) general charitable purposes

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The principal objectives of the Charity are to provide a better future for underprivileged children and their families living in the Kisumu area of Kenya by providing them with education and training that they would not otherwise be able to afford. The main activities of the Trust can be broken down in the following ways:

Sponsorship of children's education:
Individual children are found sponsors in the UK who commit to help underwrite the costs of the child's education at a rate related to the age of the child and the type of school.

Sponsorship of a child's education means care for the whole person and includes providing two meals a day, school uniform and books. Medication is also provided when the child is sick. It also means that children know that a named individual is supporting them.

To Kenya With Love keeps sponsors informed of the child's progress by means of regular individual update reports, and sponsors are able to send letters and gifts to their sponsored children if they choose to do so.

School development:
In 2006, the Charity acquired land to build a nursery and primary school. Over the years since 2006 the buildings and other on-site facilities have been completed but the continuing development and maintenance of the site remains a prime objective of the Charity.

In 2023 a Junior High School was established in temporary buildings. We aim to move this to a permanent 300 sq metre single-storey building on a new site adjacent to the existing one starting in 2025.

Financial assistance:
The Charity also receives and handles specific donations for the provision of financial help to other individuals and projects in the Kisumu area whose objectives fall within those set out in the Trust Deed. This now includes the training, financial support and encouragement, by way of short-term loans, for locally based micro-enterprises in the area near to the school. The payments and repayments are regularly monitored locally.

Public benefit:
When planning our activities for the year the Trustees have considered the Charity Commission's guidance on public benefit. This principle is fundamental to To Kenya With Love's operation as a Charity.

The Trustees believe that the work of the Charity demonstrably creates benefit for the public in Kenya, with over 400 children and young people - many in poverty situations - receiving an education, school uniform, school meals and where necessary medical treatment.

The Trust believes in promoting the welfare of the whole person. The schools at which supported children are educated are carefully selected and are monitored to ensure they are operated in accordance with Kenyan law. Increasingly, children and young people will be attending Simon Newberry School, where their progress is monitored by our own staff.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about: • policy on grantmaking; • policy programme related investment; • contribution made by volunteers.	All Trustees are unpaid volunteers; they are free to claim reimbursement for travel and administrative expenses related to the operation of the Charity. The Charity pays the rent and contributes to the utility costs of their volunteer field worker as well as the insurance and maintenance of his motorbike. Contributions to his other living expenses are made directly to him from individuals and churches in the UK.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Summary of the main activities and achievements of the Charity in 2024:

- We completed the purchase of a small parcel of land adjacent to our Nursery and Primary school to house a new Junior High school and aim to start construction as soon as possible in 2025.
- We established a fundraising sub-committee to focus on improving our performance in this area. They will be responsible for increasing the number of grant applications and fundraising events such as the 'Buy-a Brick' scheme launched for the new school.
- During the year we increased our financial reserves from £15K to the full £18K as specified in the Financial Reserve Policy.
- We completed the purchase of equipment for the temporary Science Laboratory and the Computer Room for Junior High school.
- Two working parties from the UK visited during the year. In March three trustees spent time observing teaching methods and inviting suggestions from teaching staff for future developments. In November two of our supporters helped our local staff to achieve a complete redecoration of the Nursery and Primary building.
- We discussed the possibility of initiating Prayer Spaces in our school with the help of 24/7 Prayer International, who have successfully introduced the concept in many countries around the world. The initiative seeks to identify individual children's spiritual needs by providing quiet spaces where they can share their thoughts and make prayer requests and has been received very positively by education providers.

Objectives/Targets for 2025 include:

- To have completed construction of the base slab for the Junior High school together with at least one fully finished classroom by the end of the year.
- To commence the Prayer Space initiative for Primary and Junior High pupils.

To have sufficient funds in hand by the end of the year to continue the Junior High build through to completion.

Section E Financial review

Brief statement of the charity's policy on reserves

The Trustees of To Kenya With Love have written a sustainable financial reserves policy which quantifies the sum to be held against unforeseen emergencies. The reserve was increased to the full recommended level in 2024 of £18k. The recommended reserve amount will be reviewed annually.

Meanwhile controls have been put in place to avoid over-commitment of resources and regular monthly controls. Controls have also been implemented to improve the transparency of financial transactions between the UK and Kenya, and for the auditing of designated donations by the staff in Kisumu. Activities in Kenya are managed by the local team.

Risks associated with these activities are regularly assessed and improvement implemented where possible.

The To Kenya With Love supporters regularly seek out additional ways of raising support for the Trust's activities. The Trustees request to be involved in reviewing these opportunities.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Finance
The UK Trustees continue to work with the team in Kisumu to increase local funding to reduce the dependency on UK support.

Review of the Financial Position at the end of the Reporting Period
During the period receipts from sponsorships increased by almost £1.5k however gift & gift aid receipts had increased by just over £29.5k.

In addition, fundraising initiatives undertaken during 2024 raised just over £11k of 'new money'. This situation allowed us to establish and maintain the Financial Reserve of £18k which the Trustees had identified as being required.

There are expenses which are due at certain times of the year, and in order to ensure sufficient funds to meet these expenses at the time they are due regular transfers are made from current account assets to nominated reserves. This is a tool of management of the Charity's resources and the Trustees consider this to be good practice.

At the year-end the total of these reserves was just over £28k of which £18k was the Financial Reserve set aside to ensure the normal operation of the Charity in the event of unforeseen financial difficulty as noted in the previous paragraph. The remaining amount covers specific expenses and the details are included in Note 15 in the Notes to the Financial Statements. The two largest of these reserves cover the cost of purchasing School Uniforms for the pupils normally around April each year and the other covers the costs associated with fees for pupils in further education at external Colleges, High Schools and Universities which are generally payable at the beginning of each educational term.

Receipts for the Charity increased during the period by £21,555 to £188,370.

Our budget for the 2024 year was again an increase on the previous year. However, the Sterling/Kenyan Shilling exchange rate remained strong enabling the Charity to meet budgeted expenditure for the period.

As a result payments for the Charity increased during the period by £12,730 to £177,080.

Trustees are committed to continuing this level of fundraising activity and the monthly Finance Committee meetings will be responsible for informing trustees as to the level of fundraising required to continue to meet our budgeted running costs taking into account exchange rate fluctuations.

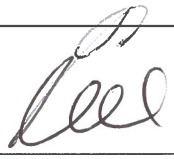
The total available funds at the end of the year were £64,115, an increase of £11,292 on the previous year-end.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mr Stephen Kidd	
Position (eg Secretary, Chair, etc)	Chair	
Date	24/10/25	

TO KENYA WITH LOVE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF TO KENYA WITH LOVE

I report to the trustees on my examination of the financial statements of To Kenya With Love (the charity) for the year ended 31 December 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

.....

L R Newman

Fellow of the Institute of Chartered Accountants in England and Wales

Waveney Accountants Limited
T/as Newman & Co
Chartered Accountants
4b Church Street
Diss
Norfolk
IP22 4DD

Dated: 30-10-2025

TO KENYA WITH LOVE

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
Receipts:					
Voluntary income	3	35,413	152,556	187,969	166,578
Investment income	4	400	-	400	238
Total receipts		35,813	152,556	188,369	166,816
Payments:					
Charitable activities	5	22,514	154,363	176,877	164,108
Other expenditure	7	200	-	200	242
Total payments		22,714	154,363	177,077	164,350
Net income/(expenditure) for the year/ Net movement in funds		13,099	(1,807)	11,292	2,466
Fund balances at 1 January 2024		25,921	26,902	52,823	50,357
Fund balances at 31 December 2024		39,020	25,095	64,115	52,823

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

TO KENYA WITH LOVE

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	**10**		227		227
Current assets					
Cash at bank and in hand		63,888		52,596	
Net current assets			63,888		52,596
Total assets less current liabilities			64,115		52,823
Income funds					
Restricted funds	**12**		25,095		26,902
Unrestricted funds			39,020		25,921
			64,115		52,823

The financial statements were approved by the Trustees on 24 October 2025

Mr S Kidd
Trustee

1 Accounting policies

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "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 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds are unrestricted funds earmarked at the discretion of the trustees for particular purposes.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when receivable. Donated assets are included at the value to the charity where this can be quantified and a third party is bearing the cost. The value of services provided by volunteers has not been included.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Resources expended are recognised in the year in which they are incurred.

Fund raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

Direct charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries.

Indirect charitable expenditure are those costs incurred in connection with the day to day running and administration of the charity, but which cannot be attributed to a particular activity.

Governance costs are those costs incurred in connection to compliance with constitutional and statutory requirements.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

When the acquisition value is below £100 items will not be capitalised.

Depreciation is no longer charged.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.



1 Accounting policies (Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of transaction. Exchange differences are taken into account in arriving at the operating result.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Voluntary income

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
Sponsorships	17,478	96,503	113,981	112,451
Donations	14,094	27,933	42,027	14,382
Gift aid	-	20,726	20,726	18,823
Fund raising initiative	3,841	7,394	11,235	20,922
	35,413	152,556	187,969	166,578

4 Investment income

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
Interest receivable	400	-	400	238

5 Charitable activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
Direct charitable expenditure				
SNS schools & community care	10,349	129,409	139,758	138,567
Food for meals	6,229	1,456	7,685	6,596
School development project	-	20,320	20,320	11,120
Rehema family	-	-	-	520
Jiminech	-	605	605	1,050
Other gifts	78	2,573	2,651	1,403
	16,656	154,363	171,019	159,256
Indirect charitable expenditure				
Running costs - Kenya				
Travel, accomodation etc	3,783	-	3,783	3,150
	3,783	-	3,783	3,150
Administrative costs - UK				
Travel, accomodation etc	934	-	934	537
	934	-	934	537
Governance costs				
Accountancy	996	-	996	956
Travel, accomodation etc	-	-	-	-
Trustees general expenses	145	-	145	209
	1,141	-	1,141	1,165
	22,514	154,363	176,877	164,108

6 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

7 Other expenditure

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
Bank charges	200	-	200	242
	200	-	200	242

8 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Total	-	-

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

10 Tangible fixed assets

	Computer equipment £	Motor vehicles £	Total £
Cost			
At 1 January 2024	400	3,180	3,580
At 31 December 2024	400	3,180	3,580
Depreciation and impairment			
At 1 January 2024	273	3,080	3,353
At 31 December 2024	273	3,080	3,353
Carrying amount			
At 31 December 2024	127	100	227
At 31 December 2023	127	100	227

11 Amounts payable to independent examiner

During the year £780 (2023 - £740) was paid to Newman & Co in relation to the preparation of the financial statements and the independent examiners report for the year ended 31st December 2023.

A total of £780 will become due for payment following the year end in relation to the fees owed for the year ended 31st December 2024.

12 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
	26,902	152,556	(154,363)	-	25,095

Previous year:	At 1 January 2023	Incoming resources	Resources expended	Transfers	At 31 December 2023
	£	£	£	£	£
	22,783	122,996	(161,882)	43,005	26,902

13 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
General funds	25,921	35,813	(22,714)	-	39,020

Previous year:	At 1 January 2023	Incoming resources	Resources expended	Transfers	At 31 December 2023
	£	£	£	£	£
General funds	27,574	43,820	(2,468)	(43,005)	25,921

14 Analysis of net assets between funds

	Unrestricted funds 2024	Restricted funds 2024	Total 2024	Total 2023
	£	£	£	£
Fund balances at 31 December 2024 are represented by:				
Tangible assets	227	-	227	227
Current assets/(liabilities)	38,793	25,095	63,888	52,596
	39,020	25,095	64,115	52,823

15 Restricted and unrestricted income funds

	Balance at 01.01.24	Incoming resources	Outgoing resources	Transfers	Balance at 31.12.24
	£	£	£	£	£
Unrestricted funds	25,921	35,813	(22,714)	-	39,020
Restricted funds	26,902	152,556	(154,363)	-	25,095
	52,823	188,369	(177,077)	-	64,115

Unrestricted funds include the whole balance held within the business Business Development Account. The remaining unrestricted funds are held within the No.1 and No.2 accounts.

These balances include the following designated funds, to be held in reserve at the discretion of the trustees, to ensure that funds are available to meet future anticipated expenditure requirements in the following areas:

	Designated funds
	£
Fares Reserve Fund	700
Uniform Reserves Fund	2,600
High School/College Fees Reserve Fund	5,462
General Reserve Fund	18,000
At 31 December 2024	26,762

16 Transactions with Trustees and other related parties

During the year a sum of £479 was reimbursed to Mrs Janet Newberry in relation to expenditure paid on behalf of the Charity (2023 - £162).

During the year the Charity has also made support payments of £3,585 (2023 - £3,123) towards Chris Wheat's accommodation costs in Kenya and travel expenses whilst visiting the UK.

COMMUNITY CARE RESOURCES INTERNATIONAL TRUST

England & Wales - Charity number 1063960

Accounts

TO KENYA WITH LOVE

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TO KENYA WITH LOVE

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2023

Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	January	2023	To	31	December	2023

Section A Reference and administration details

Charity name	Community Care Resources International Trust
Other names charity is known by	To Kenya With Love
Registered charity number (if any)	1063960
Charity's principal address	We Are Hope Church (formerly Diss Christian Community Church) Vinces Road Diss, Norfolk **Postcode** IP22 4HG

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Philip Ball			Trustees
2	Mrs Diane Ball			Trustees
3	Mrs Sally James Fry			Trustees
4	Mr Stephen Kidd	Chair		Trustees
5	Mrs Teresa Molden	Secretary		Trustees
6	Mrs Janet Newberry			Trustees
7	Mr Trevor Campbell		02/02/2023 – 31/12/2023	Trustees
8	Mrs Jane Campbell		02/02/2023 – 31/12/2023	Trustees

Names and Addresses of advisers (Optional information)

Type of adviser	Name	Address
Treasurer	Mr Christopher John Squires	2 Sancroft Way Fressingfield Eye Suffolk IP21 5QN

Name of chief executive or names of senior staff members (Optional information)

Mr Christopher Wheat (Volunteer Field Worker)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust/Registered Charity
Trustee selection methods (eg. appointed by, elected by)	Trustees are appointed by existing Trustees and future appointments are selected from the Charity's existing pool of supporters and/or will be people closely associated with the Charity and supportive of its ethos and objectives.

Additional governance issues (Optional information)

An additional Community Based Organisation (CBO), To Kenya With Love Ministries, is established in Kenya. The CBO is operated by a local Board, both because our school programme necessitates it, with foreigners not being allowed to own land in Kenya, and because we believe in working with and through local people.

The members of the Kenyan Board are:

Janet Newberry (Chair) - UK Trustee.

George McOmwanda (Vice Chair) - Pastor.

Chris Wheat (Treasurer) - To Kenya With Love volunteer field worker.

Bob Kennedy Odhiambo (Member) - Financial Officer – Emerging Capital Holdings.

David Abdalla Ong'owo - Project Co-ordinator for young people`s health.

Samuel Abara - Interior Designer.

Irene Atieno Onyango - Research Nurse.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

We provide education to underprivileged children in Kisumu, Kenya. We do this by running our own nursery and primary schools and by providing funding to pay for fees, uniforms and books for poor children attending other schools and education facilities in the city and beyond.

Charitable objects:
a) to advance the Christian faith
b) to relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby
c) to advance education in accordance with Christian principles
d) to advance the provision of employment and training for employment
e) to promote social responsibility
f) to promote the rehabilitation of persons affected by drug, alcohol and other substance addiction
g) general charitable purposes

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The principal objectives of the Charity are to provide a better future for underprivileged children and their families living in the Kisumu area of Kenya by providing them with education and training that they would not otherwise be able to afford. The main activities of the Trust can be broken down in the following ways:

Sponsorship of children's education:
Individual children are found sponsors in the UK who commit to help underwrite the costs of the child's education at a rate related to the age of the child and the type of school.

Sponsorship of a child's education means care for the whole person and includes providing two meals a day, school uniform and books. Medication is also provided when the child is sick. It also means that children know that a named individual is supporting them.

To Kenya With Love keeps sponsors informed of the child's progress by means of regular individual update reports, and sponsors are able to send letters and gifts to their sponsored children if they choose to do so.

School development:
In 2006, the Charity acquired land to build a nursery and primary school. Over the years since 2006 the buildings and other on-site facilities have been completed but the continuing development and maintenance of the site remains a prime objective of the Charity.

In 2023 in response to changes in the Kenyan education system, a Junior High School was established in temporary buildings. We aim to move this to permanent buildings on a new site adjacent to the existing one starting in 2024.



Financial assistance:
The Charity also receives and handles specific donations for the provision of financial help to other individuals and projects in the Kisumu area whose objectives fall within those set out in the Trust Deed. This now includes the training, financial support and encouragement, by way of short-term loans, for locally based micro-enterprises in the area near to the school. The payments and repayments are regularly monitored locally.

Public benefit:
When planning our activities for the year the Trustees have considered the Charity Commission's guidance on public benefit. This principle is fundamental to To Kenya With Love's operation as a Charity.

The Trustees believe that the work of the Charity demonstrably creates benefit for the public in Kenya, with over 400 children and young people - many in poverty situations - receiving an education, school uniform, school meals and where necessary medical treatment.

The Trust believes in promoting the welfare of the whole person. The schools at which supported children are educated are carefully selected and are monitored to ensure they are operated in accordance with Kenyan law. Increasingly, children and young people will be attending Simon Newberry School, where their progress is monitored by our own staff.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant-making;
- policy programme related investment;
- contribution made by volunteers.

All Trustees are unpaid volunteers; they are free to claim reimbursement for travel and administrative expenses related to the operation of the Charity.

The Charity pays the rent and contributes to the utility costs of their volunteer field worker as well as the insurance and maintenance of his motorbike. Contributions to his other living expenses are made directly to him from individuals and churches in the UK.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Summary of the main activities and achievements of the Charity in 2023:

- We established a Finance Committee consisting of two trustees and the Treasurer, who now hold monthly meetings to review our finances. This will enable us to react to more quickly to financial challenges and to set accurate targets for fundraising through the year.
- We formulated a draft Financial Reserves policy and quantified the amount of reserve to be held. By year-end we had around 80% of this money in place and aim to have the whole amount in reserve by end-2024.
- Two trustees visited the project for 10 days during April. They observed teaching practice, ran musical activities for the children and looked at the condition of the school buildings.
- New fundraising initiatives including a Charity Meal, Coffee Mornings, a Quiz Night and a Charity Auction of Promises were organised.
- Training courses for three of our existing teachers were funded to qualify them to teach in the new Junior Secondary school.
- A meeting of Simon Newberry School alumni was held to encourage them to contribute toward sponsorship of new pupils. One of the Kenyan trustees has taken responsibility for alumni sponsorship.
- Purchase of new land for the Junior High School continued through the year, the process having been extended by the need to re-map and re-register the area in which it is sited. The purchase should complete early in 2024.

Objectives for 2024 include:

- Finalising the Junior High School land purchase and commencing build of permanent classrooms on the site.
- Organising a working party from the UK to undertake maintenance work on Nursery and Junior School buildings, including painting of all exterior walls.
- Equipping the Junior High School Laboratory to comply with the new science curriculum.
- Establishing and maintaining the full Financial Reserve amount as recommended in the new Financial Reserve Policy. The amount to be reviewed annually at the end of the year.

Section E Financial review

Brief statement of the charity's policy on reserves	The Trustees of To Kenya With Love have written a sustainable financial reserves policy which quantifies the sum to be held against unforeseen emergencies, and most of this money had been put in reserve by the end of 2023. We aim to bring this up to the full recommended level in 2024 and to review the recommended reserve amount annually. Meanwhile controls have been put in place to avoid over-commitment of resources and regular monthly controls. Controls have also been implemented to improve the transparency of financial transactions between the UK and Kenya, and for the auditing of designated donations by the staff in Kisumu. Activities in Kenya are managed by the local team. Risks associated with these activities are regularly assessed and improvement implemented where possible. The To Kenya With Love supporters regularly seek out additional ways of raising support for the Trust's activities. The Trustees request to be involved in reviewing these opportunities.
Details of any funds materially in deficit	None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Finance
The UK Trustees continue to work with the team in Kisumu to increase local funding to reduce the dependency on UK support.

Review of the Financial Position at the end of the Reporting Period
During the period receipts from sponsorships increased by almost £12k however gift & gift aid receipts had decreased by just over £55k.

In addition, the new fundraising initiatives implemented during 2023 raised around £21k of 'new money', which allowed us to establish most of the Financial Reserve we had identified as being required.

As a result receipts for the Charity decreased during the period by £22,328 to £166,815.

Our budget for the year was up by around 30%, as highlighted in the 2022 review. However, a significant increase in the Sterling/Kenyan Shilling exchange rate meant that we were able to meet budgeted expenditure for the period.

As a result payments for the Charity decreased during the period by £31,551 to £164,350.



Trustees are committed to continuing this level of fundraising activity and the monthly Finance Committee meetings will be responsible for informing trustees as to the level of fundraising required to continue to meet our budgeted running costs taking into account exchange rate fluctuations.

The total available funds at the end of the year were £52,823, an increase of £2,466 on the previous year-end.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	JNewberry	
Full name(s)	Mrs Janet Newberry	
Position (eg Secretary, Chair, etc)	Trustee	
Date	19.09.24	

TO KENYA WITH LOVE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF TO KENYA WITH LOVE

I report to the trustees on my examination of the financial statements of To Kenya With Love (the charity) for the year ended 31 December 2023.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements 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 financial statements to be reached.

Leslie R. Newman

L R Newman

Fellow of the Institute of Chartered Accountants in England and Wales

Waveney Accountants Limited
T/as Newman & Co
Chartered Accountants
4b Church Street
Diss
Norfolk
IP22 4DD

Dated: 19.9.24.

TO KENYA WITH LOVE

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Total 2022 £
Receipts:					
Voluntary income	3	43,582	122,996	166,578	189,135
Investment income	4	238	-	238	9
Total receipts		43,820	122,996	166,816	189,144
Payments:					
Direct charitable expenditure	5	2,226	161,882	164,108	195,658
Other expenditure	6	242	-	242	243
Total payments		2,468	161,882	164,350	195,901
Net incoming/(outgoing) resources before transfers		41,352	(38,886)	2,466	(6,757)
Gross transfers between funds		(43,005)	43,005	-	-
Net (expenditure)/income for the year/ Net movement in funds		(1,653)	4,119	2,466	(6,757)
Fund balances at 1 January 2023		27,574	22,783	50,357	57,114
Fund balances at 31 December 2023		25,921	26,902	52,823	50,357

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

TO KENYA WITH LOVE

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	**10**		227		227
Current assets					
Cash at bank and in hand		52,596		50,130	
Net current assets			52,596		50,130
Total assets less current liabilities			52,823		50,357
Income funds					
Restricted funds	**12**		26,902		22,783
Unrestricted funds			25,921		27,574
			52,823		50,357

The financial statements were approved by the Trustees on 19.09.24

.....

Mrs Janet Newberry

Trustee

1 Accounting policies

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "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 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds are unrestricted funds earmarked at the discretion of the trustees for particular purposes.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when receivable. Donated assets are included at the value to the charity where this can be quantified and a third party is bearing the cost. The value of services provided by volunteers has not been included.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Resources expended are recognised in the year in which they are incurred.

Fund raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

Direct charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries.

Indirect charitable expenditure are those costs incurred in connection with the day to day running and administration of the charity, but which cannot be attributed to a particular activity.

Governance costs are those costs incurred in connection to compliance with constitutional and statutory requirements.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

When the acquisition value is below £100 items will not be capitalised.

Depreciation is no longer charged.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.



1 Accounting policies (Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of transaction. Exchange differences are taken into account in arriving at the operating result.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Voluntary income

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Total 2022 £
Sponsorships	15,416	97,035	112,451	100,597
Donations	7,018	7,364	14,382	67,025
Gift aid	226	18,597	18,823	21,318
Fund raising initiative	20,922	-	20,922	195
	43,582	122,996	166,578	189,135

4 Investment income

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Total 2022 £
Interest receivable	238	-	238	9

5 Charitable activities

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Total 2022 £
Direct charitable expenditure				
SNS schools & community care	500	138,067	138,567	152,745
Food for meals	-	6,596	6,596	7,923
School development project	-	11,120	11,120	23,096
Rehema family	-	520	520	521
Jiminech	-	1,050	1,050	3,452
Micro-enterprise project	-	-	-	300
Other gifts	-	1,403	1,403	2,345
	500	158,756	159,256	190,382
Indirect charitable expenditure				
Running costs - Kenya				
Travel, accomodation etc	24	3,126	3,150	3,682
	24	3,126	3,150	3,682
Administrative costs - UK				
Travel, accomodation etc	537	-	537	552
	537	-	537	552
Governance costs				
Accountancy	956	-	956	912
Travel, accomodation etc	-	-	-	-
Trustees general expenses	209	-	209	130
	1,165	-	1,165	1,042
	2,226	161,882	164,108	195,658

6 Other expenditure

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Total 2022 £
Bank charges	242	-	242	243
	242	-	242	243

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Total	-	-

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

10 Tangible fixed assets

	Computer equipment £	Motor vehicles £	Total £
Cost			
At 1 January 2023	400	3,180	3,580
At 31 December 2023	400	3,180	3,580
Depreciation and impairment			
At 1 January 2023	273	3,080	3,353
At 31 December 2023	273	3,080	3,353
Carrying amount			
At 31 December 2023	127	100	227
At 31 December 2022	127	100	227

11 Amounts payable to independent examiner

During the year £740 (£696 in 2022) was paid to Newman & Co in relation to the preparation of the financial statements and the independent examiners report for the year ended 31st December 2022.

A total of £760 will become due for payment following the year end in relation to the fees owed for the year ended 31st December 2023.

12 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2023	Incoming resources	Resources expended	Transfers	At 31 December 2023
	£	£	£	£	£
	22,783	122,996	(161,882)	43,005	26,902

Previous year:	At 1 January 2022	Incoming resources	Resources expended	Transfers	At 31 December 2022
	£	£	£	£	£
	14,148	149,201	(192,903)	52,337	22,783

13 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2023	Incoming resources	Resources expended	Transfers	At 31 December 2023
	£	£	£	£	£
General funds	27,574	43,820	(2,468)	(43,005)	25,921

Previous year:	At 1 January 2022	Incoming resources	Resources expended	Transfers	At 31 December 2022
	£	£	£	£	£
General funds	42,966	39,943	(2,998)	(52,337)	27,574

14 Analysis of net assets between funds

	Unrestricted funds 2023	Restricted funds 2023	Total 2023	Total 2022
	£	£	£	£
Fund balances at 31 December 2023 are represented by:				
Tangible assets	227	-	227	227
Current assets/(liabilities)	25,694	26,902	52,596	50,130
	25,921	26,902	52,823	50,357

15 Restricted and unrestricted income funds

	Balance at 01.01.23	Incoming resources	Outgoing resources	Transfers	Balance at 31.12.23
	£	£	£	£	£
Unrestricted funds	27,574	43,820	(2,468)	(43,005)	25,921
Restricted funds	22,783	122,996	(161,882)	43,005	26,902
	50,357	166,816	(164,350)	-	52,823

Unrestricted funds included the balance held within the No.2 bank account. This balance consisted of the following funds, designated to be held in reserve at the discretion of the trustees, to ensure that funds are available to meet future anticipated expenditure requirements in the following areas:

	Designated funds
	£
Admin Costs Reserve Fund	(6)
Fares Reserve Fund	217
Christmas Gifts Fund	337
Emergency Needs Reserve Fund	544
Uniform Reserves Fund	2,100
High School/College Fees Reserve Fund	13,497
General Reserve Fund	15,000
At 31 December 2023	31,689

16 Transactions with Trustees and other related parties

During the year a sum of £162 was reimbursed to Mrs Janet Newberry in relation to expenditure paid on behalf of the Charity (2022 - £292).

During the year the Charity has also made support payments of £3,123 (2022 - £2,832) towards Chris Wheat's accommodation costs in Kenya and travel expenses whilst visiting the UK.

COMMUNITY CARE RESOURCES INTERNATIONAL TRUST

England & Wales - Charity number 1063960

Accounts

TO KENYA WITH LOVE

ANNUAL REPORT AND FINANCIAL STATEMENTS 2022

Registered Charity Number 1063960

TO KENYA WITH LOVE

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2022

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TO KENYA WITH LOVE

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2022

Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	January	2022	To	31	December	2022

Section A Reference and administration details

Charity name	Community Care Resources International Trust
Other names charity is known by	To Kenya With Love
Registered charity number (if any)	1063960
Charity's principal address	We Are Hope Church (formerly Diss Christian Community Church)
	Vinces Road
	Diss, Norfolk
Postcode	IP22 4HG

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Philip Ball			Trustees
2	Mrs Diane Ball			Trustees
3	Mrs Sally James Fry			Trustees
4	Mr Stephen Kidd	Chair		Trustees
5	Mrs Teresa Molden	Secretary		Trustees
6	Mrs Janet Newberry			Trustees

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and Addresses of advisers (Optional information)

Type of adviser	Name	Address
Treasurer	Mr Christopher John Squires	2 Sancroft Way Fressingfield Eye Suffolk IP21 5QN

Name of chief executive or names of senior staff members (Optional information)

Mr Christopher Wheat (Volunteer Field Worker)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust/Registered Charity
Trustee selection methods (eg. appointed by, elected by)	Trustees are appointed by existing Trustees and future appointments are selected from the Charity's existing pool of supporters and/or will be people closely associated with the Charity and supportive of its ethos and objectives.

Additional governance issues (Optional information)

An additional Community Based Organisation (CBO), To Kenya With Love Ministries, is established in Kenya. The CBO is operated by a local Board, both because our school programme necessitates it, with foreigners not being allowed to own land in Kenya, and because we believe in working with and through local people.

The members of the Kenyan Board are:

Janet Newberry (Chair) - UK Trustee.

George McOmwanda (Vice Chair) - Pastor.

Chris Wheat (Treasurer) - To Kenya With Love volunteer field worker.

Elizabeth Odhiambo (Member) - University Lecturer in Law (Part-time) and Lawyer (Part time). Resigned February 2022.

Bob Kennedy Odhiambo (Member) - Financial Officer – Emerging Capital Holdings.

David Abdalla Ong'owo - Project Co-ordinator for young people`s health.

Samuel Abara - Interior Designer.

Irene Atieno Onyango - Research Nurse.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	We provide education to underprivileged children in Kisumu, Kenya. We do this by running our own nursery and primary schools and by providing funding to pay for fees, uniforms and books for poor children attending other schools and education facilities in the city and beyond. **Charitable objects:** a) to advance the Christian faith b) to relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby c) to advance education in accordance with Christian principles d) to advance the provision of employment and training for employment e) to promote social responsibility f) to promote the rehabilitation of persons affected by drug, alcohol and other substance addiction g) general charitable purposes
Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)	The principal objectives of the Charity are to provide a better future for underprivileged children and their families living in the Kisumu area of Kenya by providing them with education and training that they would not otherwise be able to afford. The main activities of the Trust can be broken down in the following ways: **Sponsorship of children's education:** Individual children are found sponsors in the UK who commit to help underwrite the costs of the child's education at a rate related to the age of the child and the type of school. Sponsorship of a child's education means care for the whole person and includes providing two meals a day, school uniform and books. Medication is also provided when the child is sick. It also means that children know that a named individual is supporting them. To Kenya With Love keeps sponsors informed of the child's progress by means of regular individual update reports, and sponsors are able to send letters and gifts to their sponsored children if they choose to do so. **School development:** In 2006, the Charity acquired land to build a nursery and primary school. Over the years since 2006 the buildings and other on-site facilities have been completed but the continuing development and maintenance of the site remains a prime objective of the Charity. **Financial assistance:** The Charity also receives and handles specific donations for the provision of financial help to other individuals and projects in the Kisumu area whose objectives fall within those set out in the Trust Deed. This now includes the training, financial support and encouragement, by way of short-term loans, for locally based micro-enterprises in the area near to the school. The payments and repayments are regularly monitored locally.

Public benefit:
When planning our activities for the year the Trustees have considered the Charity Commission's guidance on public benefit. This principle is fundamental to To Kenya With Love's operation as a Charity.

The Trustees believe that the work of the Charity demonstrably creates benefit for the public in Kenya, with over 300 children and young people - many in poverty situations - receiving an education, school uniform, school meals and where necessary medical treatment.

The Trust believes in promoting the welfare of the whole person. The schools at which supported children are educated are carefully selected and are monitored to ensure they are operated in accordance with Kenyan law. Increasingly, children and young people will be attending Simon Newberry School, where their progress is monitored by our own staff.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant-making;
- policy programme related investment;
- contribution made by volunteers.

All Trustees are unpaid volunteers; they are free to claim reimbursement for travel and administrative expenses related to the operation of the Charity.

The Charity pays the rent and contributes to the utility costs of their volunteer field worker as well as the insurance and maintenance of his motorbike. Contributions to his other living expenses are made directly to him from individuals and churches in the UK.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Summary of the main activities and achievements of the Charity in 2022:

- We completed a full Covid vaccination program for teaching staff – 30 of the 32 teachers were vaccinated.
- In our on-going Micro-Enterprise project, the first group of parents successfully paid back their loans and new loans were provided to a second group of 20.
- We carried out a detailed analysis of employment outcomes for our sponsored and non-sponsored school leavers to compare the benefits of vocational training, university and no further study. This will help inform our careers counselling in the future.
- We carried out a feasibility study for establishing our own vocational training centre. This was in response to planned changes in the Kenyan secondary education system which will result in an increased demand for this type of training.
- Our Kenyan Project Manager gave a presentation outlining our work to the British Council in Nairobi which resulted in a deputation from the Council visiting the school in Kisumu. We will seek to develop this link in the future.
- We built a new kitchen block at our school, providing much better food preparation, cooking and washing-up facilities.
- We established a new Junior High School in temporary buildings to comply with the new Kenyan secondary education structure which commenced in January 2023. Funding has been obtained to purchase a small piece of land adjacent to the existing site as a permanent home for this new school.
- In July a successful Team Building day was held for all our staff in Kisumu.

Objectives for 2023 include:

- Purchasing land for the new Junior High School.
- Carrying out the training required for some of our existing staff to teach in the new Junior High School.
- Increasing local income in Kenya by specifically encouraging alumni of our school to financially support current pupil's education costs.
- Exploring new fundraising streams in the UK in order to keep pace with rapidly increasing inflation in Kenya.
- Finalising an appropriate Financial Reserves Policy.
- Establish a Finance Sub-Committee to meet monthly to manage the effect of increasing cash requirements in Kenya on UK cash resources.



Section E Financial review

Brief statement of the charity's policy on reserves	The Trustees of To Kenya With Love continue to work towards a sustainable reserves policy, and in the meantime it is the aim of the Trustees to maintain reserves that are able to meet a minimum of three months anticipated expenditure as and when financial resources allow. Meanwhile controls have been put in place to avoid over-commitment of resources and regular monthly controls. Controls have also been implemented to improve the transparency of financial transactions between the UK and Kenya, and for the auditing of designated donations by the staff in Kisumu. Activities in Kenya are managed by the local team. Risks associated with these activities are regularly assessed and improvement implemented where possible. The To Kenya With Love supporters regularly seek out additional ways of raising support for the Trust's activities. The Trustees request to be involved in reviewing these opportunities.
Details of any funds materially in deficit	None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Finance
The UK Trustees continue to work with the team in Kisumu to increase local funding to reduce the dependency on UK support. The problems of doing this in 2021 continued during 2022 as a result of the effect of the COVID_19 pandemic on corporate and personal finances.

Review of the Financial Position at the end of the Reporting Period
During 2022 regular giving in the form of child sponsorship remained steady and other donations increased, which in the immediate post-Covid climate was encouraging. However, costs in Kenya continued to rise at a faster rate than in previous years, continuing a trend which started in 2021. This meant that our increased income was not enough to meet our running costs over the year, the deficit being met from accumulated reserves.

The draft budget for 2023, received in October 2022, predicted a further increase in running costs of more than 30%, prompting Trustees to urgently formulate a plan to find ways to increase income to the required level. In December a direct appeal was made to all current supporters to consider increasing their regular giving by 10%, however in the current economic climate Trustees understand that not all will feel able to commit to additional spending.

More recently one-off donations have increased at a much higher rate than regular giving and Trustees felt that there are new opportunities to be sought in this area. It was therefore decided that the focus for 2023 will be to organise and encourage a program of fundraising events to commence as early as possible and to continue to develop this in order to help achieve our immediate and long-term financial targets.

To support this strategy from January 2023 we will establish a financial sub-committee who will monitor our financial performance on a monthly basis and report to Trustees as necessary.

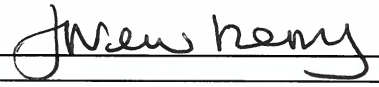
The total available funds at the end of the year were £50,357, a reduction of £6,757 on the previous year-end.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mrs Janet Newberry	
Position (eg Secretary, Chair, etc)	Trustee	
Date	24/10/23	

TO KENYA WITH LOVE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF TO KENYA WITH LOVE

I report to the trustees on my examination of the financial statements of To Kenya With Love (the charity) for the year ended 31 December 2022.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements 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 financial statements to be reached.

Leslie R Newman

L R Newman

Fellow of the Institute of Chartered Accountants in England and Wales

Waveney Accountants Limited
T/as Newman & Co
Chartered Accountants
4b Church Street
Diss
Norfolk
IP22 4DD

Dated: 25.10.2023

TO KENYA WITH LOVE

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Total 2021 £
Receipts:					
Voluntary income	3	39,934	149,201	189,135	143,194
Investment income	4	9	-	9	2
Total receipts		39,943	149,201	189,144	143,196
Payments:					
Direct charitable expenditure	5	2,755	192,903	195,658	127,321
Other expenditure	6	243	-	243	240
Total payments		2,998	192,903	195,901	127,561
Net incoming/(outgoing) resources before transfers		36,945	(43,702)	(6,757)	15,635
Gross transfers between funds		(52,337)	52,337	-	-
Net (expenditure)/income for the year/ Net movement in funds		(15,392)	8,635	(6,757)	15,635
Fund balances at 1 January 2022		42,966	14,148	57,114	41,479
Fund balances at 31 December 2022		27,574	22,783	50,357	57,114

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

TO KENYA WITH LOVE

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	**10**		227		227
Current assets					
Cash at bank and in hand		50,130		56,887	
Net current assets			50,130		56,887
Total assets less current liabilities			50,357		57,114
Income funds					
Restricted funds	**12**		22,783		14,148
Unrestricted funds			27,574		42,966
			50,357		57,114

The financial statements were approved by the Trustees on 24/10/2023

.....

Mrs Janet Newberry

Trustee

1 Accounting policies

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "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 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds are unrestricted funds earmarked at the discretion of the trustees for particular purposes.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when receivable. Donated assets are included at the value to the charity where this can be quantified and a third party is bearing the cost. The value of services provided by volunteers has not been included.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Resources expended are recognised in the year in which they are incurred.

Fund raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

Direct charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries.

Indirect charitable expenditure are those costs incurred in connection with the day to day running and administration of the charity, but which cannot be attributed to a particular activity.

Governance costs are those costs incurred in connection to compliance with constitutional and statutory requirements.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

When the acquisition value is below £100 items will not be capitalised.

Depreciation is no longer charged.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.



1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of transaction. Exchange differences are taken into account in arriving at the operating result.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Voluntary income

	Unrestricted funds 2022	Restricted funds 2022	Total 2022	Total 2021
	£	£	£	£
Sponsorships	8,709	91,888	100,597	98,419
Donations	31,030	35,995	67,025	22,234
Gift aid	-	21,318	21,318	19,647
Fund raising initiative	195	-	195	894
Legacies	-	-	-	2,000
	39,934	149,201	189,135	143,194

4 Investment income

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Total 2021 £
Interest receivable	9	-	9	2

5 Charitable activities

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Total 2021 £
Direct charitable expenditure				
SNS schools & Community Care	538	152,208	152,746	111,159
Food for meals	-	7,923	7,923	6,530
School development project	-	23,095	23,095	-
Rehema family	-	521	521	480
Jiminech	-	3,452	3,452	3,180
Micro-enterprise project	-	300	300	-
Other gifts	-	2,345	2,345	1,594
	538	189,844	190,382	122,943
Indirect charitable expenditure				
Running costs - Kenya				
Travel, accomodation etc	623	3,059	3,682	2,616
	623	3,059	3,682	2,616
Administrative costs - UK				
Travel, accomodation etc	552	-	552	802
	552	-	552	802
Governance costs				
Accountancy	912	-	912	831
Travel, accomodation etc	-	-	-	-
Trustees general expenses	130	-	130	129
	1,042	-	1,042	960
	2,755	192,903	195,658	127,321

6 Other expenditure

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Total 2021 £
Bank charges	243	-	243	240
	243	-	243	240

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Total	-	-

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

10 Tangible fixed assets

	Computer equipment £	Motor vehicles £	Total £
Cost			
At 1 January 2022	400	3,180	3,580
At 31 December 2022	400	3,180	3,580
Depreciation and impairment			
At 1 January 2022	273	3,080	3,353
At 31 December 2022	273	3,080	3,353
Carrying amount			
At 31 December 2022	127	100	227
At 31 December 2021	127	100	227

11 Amounts payable to independent examiner

During the year £696 (£615 in 2021) was paid to Newman & Co in relation to the preparation of the financial statements and the independent examiners report for the year ended 31st December 2021.

A total of £740 will become due for payment following the year end in relation to the fees owed for the year ended 31st December 2022.

12 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2022	Incoming resources	Resources expended	Transfers	At 31 December 2022
	£	£	£	£	£
	14,148	149,201	(192,903)	52,337	22,783

Previous year:	At 1 January 2021	Incoming resources	Resources expended	Transfers	At 31 December 2021
	£	£	£	£	£
	12,766	122,096	(124,732)	4,018	14,148

13 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2022	Incoming resources	Resources expended	Transfers	At 31 December 2022
	£	£	£	£	£
General funds	42,966	39,943	(2,998)	(52,337)	27,574

Previous year:	At 1 January 2021	Incoming resources	Resources expended	Transfers	At 31 December 2021
	£	£	£	£	£
General funds	28,713	21,100	(2,829)	(4,018)	42,966

14 Analysis of net assets between funds

	Unrestricted funds 2022	Restricted funds 2022	Total 2022	Total 2021
	£	£	£	£
Fund balances at 31 December 2022 are represented by:				
Tangible assets	227	-	227	227
Current assets/(liabilities)	27,347	22,783	50,130	56,887
	27,574	22,783	50,357	57,114

15 Restricted and unrestricted income funds

	Balance at 01.01.22	Incoming resources	Outgoing resources	Transfers	Balance at 31.12.22
	£	£	£	£	£
Unrestricted funds	42,966	39,943	(2,998)	(52,337)	27,574
Restricted funds	14,148	149,201	(192,903)	52,337	22,783
	57,114	189,144	(195,901)	-	50,357

Unrestricted funds included the balance held within the No.2 bank account. This balance consisted of the following funds, designated to be held in reserve at the discretion of the trustees, to ensure that funds are available to meet future anticipated expenditure requirements in the following areas:

	Designated funds
	£
Christmas Gifts Fund	408
Emergency Fund	1,044
High School/College Fees	1,759
Kenya Reserve Fund	15,000
At 31 December 2022	18,211

16 Transactions with Trustees and other related parties

During the year a sum of £292 was reimbursed to Mrs Janet Newberry in relation to expenditure paid on behalf of the Charity (2021 - £463).

During the year the Charity has also made support payments of £2,832 (2021 - £2,616) towards Chris Wheat's accommodation costs in Kenya.

COMMUNITY CARE RESOURCES INTERNATIONAL TRUST

England & Wales - Charity number 1063960

Accounts

TO KENYA WITH LOVE

ANNUAL REPORT AND FINANCIAL STATEMENTS 2021

Registered Charity Number 1063960

TO KENYA WITH LOVE

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TO KENYA WITH LOVE

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2021



Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	January	2021	To	31	December	2021

Section A Reference and administration details

Charity name	Community Care Resources International Trust
Other names charity is known by	To Kenya With Love
Registered charity number (if any)	1063960
Charity's principal address	Hope Church (formerly Diss Christian Community Church)
	Vinces Road
	Diss, Norfolk
	Postcode IP22 4HG

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Philip Ball			Trustees
2	Mrs Diane Ball			Trustees
3	Mrs Sally James Fry			Trustees
4	Mr Stephen Kidd	Chair	Appointed 1 July 2021	Trustees
5	Mrs Teresa Molden	Secretary		Trustees
6	Mrs Janet Newberry	Chair	Resigned 30 June 2021	Trustees

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and Addresses of advisers (Optional information)

Type of adviser	Name	Address
Treasurer	Mr Christopher John Squires	2 Sancroft Way Fressingfield Eye, Suffolk IP21 5QN

Name of chief executive or names of senior staff members (Optional information)

Mr Christopher Wheat (Volunteer Field Worker)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust/Registered Charity
Trustee selection methods (eg. appointed by, elected by)	Trustees are appointed by existing Trustees and future appointments are selected from the Charity's existing pool of supporters and/or will be people closely associated with the Charity and supportive of its ethos and objectives.

Additional governance issues (Optional information)

An additional Community Based Organisation (CBO), To Kenya With Love Ministries, is established in Kenya. The CBO is operated by a local Board, both because our school programme necessitates it, with foreigners not being allowed to own land in Kenya, and because we believe in working with and through local people.

The members of the Kenyan Board are:

Janet Newberry (Chair) - UK Trustee.

George McOmwanda (Vice Chair) - Pastor.

Chris Wheat (Treasurer) - To Kenya With Love volunteer field worker.

John Ondeche (Vice Treasurer) – Retired, former manager of a baby rescue centre. Resigned February 2021.

Elizabeth Odhiambo (Member) - University Lecturer in Law (Part time) and Lawyer (Part time). Resigned July 2021, reappointed in September 2021 and ultimately resigned February 2022.

Bob Kennedy Odhiambo (Member) - Chief Financial Officer, Emerging Capital Holdings.

David Ongowo - Project Co-ordinator for young people`s health.

Samuel Abara - Interior Designer.

Irene Atieno Onyango - Research Nurse.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

We provide education to underprivileged children in Kisumu, Kenya. We do this by running our own nursery and primary schools and by providing funding to pay for fees, uniforms and books for poor children attending other schools and education facilities in the city and beyond.

Charitable objects:
a) to advance the Christian faith
b) to relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby
c) to advance education in accordance with Christian principles
d) to advance the provision of employment and training for employment
e) to promote social responsibility
f) to promote the rehabilitation of persons affected by drug, alcohol and other substance addiction
g) general charitable purposes

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The principal objectives of the Charity are to provide a better future for underprivileged children and their families living in the Kisumu area of Kenya by providing them with education and training that they would not otherwise be able to afford. The main activities of the Trust can be broken down in the following ways:

Sponsorship of children's education:
Individual children are found sponsors in the UK who commit to help underwrite the costs of the child's education at a rate related to the age of the child and the type of school. Sponsorship of a child's education means care for the whole person and includes providing two meals a day, school uniform and books. Medication is also provided when the child is sick. It also means that children know that a named individual is supporting them. To Kenya With Love keeps sponsors informed of the child's progress by means of regular individual update reports, and sponsors are able to send letters and gifts to their sponsored children if they choose to do so.

School development:
In 2006, the Charity acquired land to build a nursery and primary school. Over the years since 2006 the buildings and other on-site facilities have been completed but the continuing development and maintenance of the site remains a prime objective of the Charity.

Financial assistance:
The Charity also receives and handles specific donations for the provision of financial help to other individuals and projects in the Kisumu area whose objectives fall within those set out in the Trust Deed. This now includes the training, financial support and encouragement, by way of short-term loans, for locally based micro-enterprises in the area near to the school. The payments and repayments are regularly monitored locally.



Public benefit:
When planning our activities for the year the Trustees have considered the Charity Commission's guidance on public benefit. This principle is fundamental to To Kenya With Love's operation as a Charity.

The Trustees believe that the work of the Charity demonstrably creates benefit for the public in Kenya, with over 200 children and young people - many in poverty situations - receiving an education, school meals and where necessary medical treatment.

The Trust believes in promoting the welfare of the whole person. The schools at which supported children are educated are carefully selected and are monitored to ensure they are operated in accordance with Kenyan law. Increasingly, children and young people will be attending Simon Newberry School, where their progress is monitored by our own staff.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant-making;
- policy programme related investment;
- contribution made by volunteers.

All Trustees are unpaid volunteers; they are free to claim reimbursement for travel and administrative expenses.

The Charity pays the rent and contributes to the utility costs of their volunteer field worker as well as the insurance and maintenance of his motorbike. Contributions to his other living expenses are made directly to him from individuals and churches in the UK.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Summary of the main activities and achievements of the Charity during the year 2021:

- Operated a feeding programme for the most needy of families who had experienced a loss of income during the COVID pandemic.
- Provided a holiday club for the school pupils during the Easter vacation. The main purpose for this was to maintain contact with the children and to keep them safe.
- All staff were encouraged to have the COVID vaccine and at the end of the year, only two people hadn't been vaccinated.
- Teachers attended courses on the new curriculum being introduced in stages by the Kenyan government.
- Vocational guidance continued to be provided to school leavers.
- Twenty parents of sponsored children joined a new micro-enterprise scheme with the aim of providing loans for them to start small businesses to provide incomes for their families.
- A large church in Kenya (CITAM), with whom Simon Newberry School has links, delivered a three-month course for High School leavers, providing spiritual, vocational guidance and life skills.
- A basketball court was installed at the school.

The timing of terms during the school year was very different due to the pandemic. Class 8 returned to take their final exam for the Kenyan Certificate of Primary Education in March instead of at the end of the normal academic year in the previous November.

TKWL received a donation of £10,000 and it was agreed to use this to pay for a new and more efficient and hygienic kitchen. An architect was appointed and plans submitted for approval. At the end of the 2021, the project was still being processed.

During 2022 it is planned that:

- The new kitchen facilities will be built.
- The involvement of CITAM church will be extended.
- All school staff will take part in a team building day.
- An investigation will be carried out to assess the feasibility of establishing our own training school for students for whom vocational training is more appropriate than further academic study.

Section E Financial review

Brief statement of the charity's policy on reserves	The Trustees of To Kenya With Love continue to work towards a sustainable reserves policy, and in the meantime it is the aim of the Trustees to maintain reserves that are able to meet a minimum of three months anticipated expenditure as and when financial resources allow. Meanwhile controls have been put in place to avoid over-commitment of resources and regular monthly controls. Controls have also been implemented to improve the transparency of financial transactions between the UK and Kenya, and for the auditing of designated donations by the staff in Kisumu. Activities in Kenya are managed by the local team. Risks associated with these activities are regularly assessed and improvement implemented where possible. The To Kenya With Love supporters regularly seek out additional ways of raising support for the Trust's activities. The Trustees request to be involved in reviewing these opportunities.
Details of any funds materially in deficit	None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Finance

The UK Trustees continue to work with the team in Kisumu to find ways of increasing local funding to reduce the dependency on UK support. This has continued to be extremely difficult during the 2021 year due to the impact of the COVID-19 pandemic on corporate and personal finances.

Review of the Financial Position at the End of the Reporting Period

The 2021 year came with many challenges connected with the COVID-19 pandemic, amongst them were those related to finances.

In spite of many sponsors continuing to find themselves challenged with their personal situations the income to the Charity continued at a similar level as the previous year. The Trustees continue to be very grateful to the supporters for their commitment to the work in Kisumu.

On the other hand, many of the usual activities of To Kenya With Love continue to adapt due to further restrictions imposed locally and nationally during the year and as a result of the impact of closures imposed during the previous year as highlighted in particular by the change in the examination schedule. Running costs were slightly lower overall than the previous year.

The result of these changes from a 'normal' year was that, like in 2020, there was an increase in the total available funds at the end of the year, with a surplus increasing fund balances as at the year-end by £15,600 to £57,114.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	JNewberry	
Full name(s)	Mrs Janet Newberry	
Position (eg Secretary, Chair, etc)	Trustee	
Date	27/10/22	

TO KENYA WITH LOVE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF TO KENYA WITH LOVE

I report to the trustees on my examination of the financial statements of To Kenya With Love (the charity) for the year ended 31 December 2021.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2 the financial statements do not accord with those records; or
3 the financial statements 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 financial statements to be reached.

.....

L R Newman

Fellow of the Institute of Chartered Accountants in England and Wales

Waveney Accountants Limited
T/as Newman & Co
Chartered Accountants
4b Church Street
Diss
Norfolk
IP22 4DD

Dated: 27.10.2022

TO KENYA WITH LOVE

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
Receipts:					
Voluntary income	3	21,098	122,096	143,194	144,534
Investment income	4	2	-	2	6
Total receipts		21,100	122,096	143,196	144,540
Payments:					
Direct charitable expenditure	5	2,589	124,732	127,321	129,842
Other expenditure	6	240	-	240	296
Total payments		2,829	124,732	127,561	130,138
Net incoming/(outgoing) resources before transfers		18,271	(2,636)	15,635	14,402
Gross transfers between funds		(4,018)	4,018	-	-
Net income for the year/ Net movement in funds		14,253	1,382	15,635	14,402
Fund balances at 1 January 2021		28,713	12,766	41,479	27,077
Fund balances at 31 December 2021		42,966	14,148	57,114	41,479

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

TO KENYA WITH LOVE

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible assets	9		227		227
Current assets					
Cash at bank and in hand		56,887		41,252	
Net current assets			56,887		41,252
Total assets less current liabilities			57,114		41,479
Income funds					
Restricted funds			14,148		12,766
Unrestricted funds			42,966		28,713
			57,114		41,479

The financial statements were approved by the Trustees on 27/10/22

Mrs Janet Newberry
Trustee

1 Accounting policies

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "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 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds are unrestricted funds earmarked at the discretion of the trustees for particular purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when receivable. Donated assets are included at the value to the charity where this can be quantified and a third party is bearing the cost. The value of services provided by volunteers has not been included.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Resources expended are recognised in the year in which they are incurred.

Fund raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

Direct charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries.

Indirect charitable expenditure are those costs incurred in connection with the day to day running and administration of the charity, but which cannot be attributed to a particular activity.

Governance costs are those costs incurred in connection to compliance with constitutional and statutory requirements.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

When the acquisition value is below £100 items will not be capitalised.

Depreciation is no longer charged.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies (Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of transaction. Exchange differences are taken into account in arriving at the operating result.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Voluntary income

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
Sponsorships	10,042	88,377	98,419	98,438
Donations	8,371	13,863	22,234	24,756
Gift aid	-	19,647	19,647	16,579
Fund raising initiative	685	209	894	4,761
Legacies	2,000	-	2,000	-
	21,098	122,096	143,194	144,534

4 Investment income

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
Interest receivable	2	-	2	6

5 Charitable activities

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
Direct charitable expenditure				
SNS schools & Community Care	659	110,500	111,159	108,133
Food for meals	-	6,530	6,530	9,377
Rehema family	-	480	480	440
Jiminech	-	3,180	3,180	2,915
Noble charity homes for the destitute	-	-	-	2,860
Other gifts	-	1,594	1,594	1,528
New life home	-	-	-	70
	659	122,284	122,943	125,323
Indirect charitable expenditure				
Running costs - Kenya				
Travel, accomodation etc	168	2,448	2,616	2,934
	168	2,448	2,616	2,934
Administrative costs - UK				
Travel, accomodation etc	802	-	802	667
	802	-	802	667
Governance costs				
Accountancy	831	-	831	786
Travel, accomodation etc	-	-	-	-
Trustees general expenses	129	-	129	132
	960	-	960	918
	2,589	124,732	127,321	129,842

6 Other expenditure

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
Bank charges	240	-	240	220
Depreciation	-	-	-	76
	240	-	240	296

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Total	-	-

9 Tangible fixed assets

	Computer equipment £	Motor vehicles £	Total £
Cost			
At 1 January 2021	400	3,180	3,580
At 31 December 2021	400	3,180	3,580
Depreciation and impairment			
At 1 January 2021	273	3,080	3,353
At 31 December 2021	273	3,080	3,353
Carrying amount			
At 31 December 2021	127	100	227
At 31 December 2020	127	100	227

10 Amounts payable to independent examiner

During the year £615 (£570 in 2020) was paid to Newman & Co in relation to the preparation of the financial statements and the independent examiners report for the year ended 31st December 2020.

A total of £696 will become due for payment following the year end in relation to the fees owed for the year ended 31st December 2021.

10 Amounts payable to independent examiner **(Continued)**

11 Analysis of net assets between funds

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
Fund balances at 31 December 2021 are represented by:				
Tangible assets	227	-	227	227
Current assets/(liabilities)	42,739	14,148	56,887	41,252
	42,966	14,148	57,114	41,479

12 Restricted and unrestricted income funds

	Balance at 01.01.21 £	Incoming resources £	Outgoing resources £	Transfers £	Balance at 31.12.21 £
Unrestricted funds	28,713	21,100	(2,829)	(4,018)	42,966
Restricted funds	12,766	122,096	(124,732)	4,018	14,148
	41,479	143,196	(127,561)	-	57,114

Unrestricted funds included the balance held within the No.2 bank account. This balance consisted of the following funds, designated to be held in reserve at the discretion of the trustees, to ensure that funds are available to meet future anticipated expenditure requirements in the following areas:

	Designated funds £
Airfares	800
Christmas Gifts Fund	1,077
Emergency Fund	3,082
General	(42)
Micro-enterprise funding	250
Scholarship and college fees	20,613
Uniforms	2,215
At 31 December 2021	27,995

13 Transactions with Trustees and other related parties

During the year the sums of £463, £Nil, £Nil, £Nil and £Nil were reimbursed to Mrs Janet Newberry, Mrs Sally Fry, Mr Chris Wheat, Mr & Mrs G Birt and Mr Teresa Molden respectively in relation to expenditure paid on behalf of the Charity (2020 - £373, £Nil, £Nil, £Nil and £Nil).

During the year the Charity has also made support payments of £2,616 (2020 - £2,841) towards Chris Wheat's accommodation costs in Kenya.

COMMUNITY CARE RESOURCES INTERNATIONAL TRUST

England & Wales - Charity number 1063960

Accounts

TO KENYA WITH LOVE

ANNUAL REPORT AND FINANCIAL STATEMENTS 2020

Registered Charity Number 1063960

TO KENYA WITH LOVE

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Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	January	2020	To	31	December	2020

Section A Reference and administration details

Charity name	Community Care Resources International Trust
Other names charity is known by	To Kenya With Love
Registered charity number (if any)	1063960
Charity's principal address	Hope Church (formerly Diss Christian Community Church)
	Vinces Road
	Diss, Norfolk
	Postcode IP22 4HG

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Philip Ball			Trustees
2	Mrs Diane Ball			Trustees
3	Mrs Sally James Fry			Trustees
4	Mr Stephen Kidd		From February 2020	Trustees
5	Mrs Teresa Molden	Secretary		Trustees
6	Mrs Janet Newberry	Chair		Trustees
7				
8				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and Addresses of advisers (Optional information)

Type of adviser	Name	Address
Treasurer	Mr Christopher John Squires	2 Sancroft Way Fressingfield Eye Suffolk IP21 5QN

Name of chief executive or names of senior staff members (Optional information)

Mr Christopher Wheat (Volunteer Field Worker)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust/Registered Charity
Trustee selection methods (eg. appointed by, elected by)	Trustees are appointed by existing Trustees and future appointments are selected from the Charity's existing pool of supporters and/or will be people closely associated with the Charity and supportive of its ethos and objectives.

Additional governance issues (Optional information)

An additional Community Based Organisation (CBO), To Kenya With Love Ministries, has also been established in Kenya. The CBO is operated by a local Board, both because our school programme necessitates it, with foreigners not being allowed to own land in Kenya, and because we believe in working with and through local people.

The members of the Kenyan Board are:

Janet Newberry (Chair) - UK Trustee

George McOmwanda (Vice Chair) - Pastor

Chris Wheat (Treasurer) - To Kenya With Love volunteer field worker

John Ondeche (Vice Treasurer) – Retired, former manager of a baby rescue centre. Resigned February 2021

Elizabeth Odhiambo (Member) - University Lecturer in Law (Part time) and Lawyer (Part time). Resigned July 2021 and reappointed in August 2021

Bob Kennedy Odhiambo (Member) - Chief Financial Officer, Emerging Capital Holdings

David Ongowo (Project Co-ordinator for young people`s health)

Samuel Abara Interior Designer

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

We provide education to underprivileged children in Kisumu, Kenya. We do this by running our own nursery and primary schools and by providing funding to pay for fees, uniforms and books for poor children attending other schools in the city.

Charitable objects:

a) to advance the Christian faith
b) to relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby
c) to advance education in accordance with Christian principles
d) to advance the provision of employment and training for employment
e) to promote social responsibility
f) to promote the rehabilitation of persons affected by drug, alcohol and other substance addiction
g) general charitable purposes

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The principal objectives of the Charity are to provide a better future for underprivileged children and their families living in the Kisumu area of Kenya by providing them with education and training that they would not otherwise be able to afford. The main activities of the Trust can be broken down in the following ways:

Sponsorship of children's education:

Individual children are found sponsors in the UK who commit to help underwrite the costs of the child's education at a rate depending on the age of the child and the type of school. Sponsorship of a child's education means care for the whole person and includes providing two meals a day, school uniform and books. Medication is also provided when the child is sick. It also means that children know that a named individual is supporting them. To Kenya With Love keeps sponsors informed of the child's progress by means of regular individual update reports, and sponsors are able to send letters and gifts to their sponsored children if they choose to do so.

School development:

In 2006, the Charity acquired land to build a nursery and primary school. The buildings have been completed but the continuing development and maintenance of the site remains a prime objective of the Charity.

Financial assistance:

The Charity also receives and handles specific donations for the provision of financial help to other individuals and projects in the Kisumu area whose objectives fall within those set out in the Trust Deed. This now includes the training, financial support and encouragement, by way of short-term loans, for locally based micro-enterprises in the area near to the school. The payments and repayments are regularly monitored locally.

Public benefit:

When planning our activities for the year the Trustees have considered the Charity Commission's guidance on public benefit. This principle is fundamental to To Kenya With Love's operation as a Charity.



The Trustees believe that the work of the Charity demonstrably creates benefit for the public in Kenya, with over 200 children and young people - many in poverty situations - receiving an education, school meals and where necessary medical treatment.

The Trust believes in promoting the welfare of the whole person. The schools at which supported children are educated are carefully selected and are monitored to ensure they are operated in accordance with Kenyan law. Increasingly, children and young people will be attending Simon Newberry School, where their progress is monitored by our own staff.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant-making;
- policy programme related investment;
- contribution made by volunteers.

All Trustees are unpaid volunteers; they are free to claim reimbursement for travel and administrative expenses.

The Charity pays the rent and contributes to the utility costs of their volunteer field worker as well as the insurance and maintenance of his motorbike. Contributions to his other living expenses are made directly to him from individuals and churches in the UK.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Summary of the main achievements of the charity during the year 2020:

- Sponsorship of children's education

There were two new sponsors and minimal loss of financial supporters during the year. Additional funds were also donated to help the additional costs resulting from the COVID-19 pandemic.

- School development

The Covid-19 pandemic has dominated and restricted the development of activities of TKWL throughout 2020. The Kenyan Government ordered all schools to close at the end of March 2020 and Simon Newberry School (SNS) was able to open to pupils in January 2021. During the school's closure to pupils, SNS teachers prepared work for pupils to collect and return for marking in order to minimise the disruption to their education.

Students attending High Schools were able to attend SNS premises in small groups from June 2020 until December 2020. Fifteen computer tablets were purchased for the students' use to study areas of their curricula that they considered needed further work. SNS teachers were available to support the students.

Food parcels were distributed to the families of sponsored children as the pandemic severely curtailed opportunities for parents to earn money to support their families. At Christmas the students received a voucher and food parcel for their family to cover the Christmas period.

The Family Support Workers based at SNS were able to maintain contact with all students whom TKWL supports in order to check on their welfare during the locked down period.

No external examinations took place in 2020.

An eleven-year-old boy in the UK raised £650 by being sponsored to recite Pi to 250 digits blindfolded and without error. This money was used to purchase a keyboard for the students at the school for use in their music lessons.

Section E Financial review

Brief statement of the charity's policy on reserves

The Trustees of To Kenya With Love continue to work towards a sustainable reserves policy as and when financial resources allow, meanwhile controls have been put in place to avoid over-commitment of resources and regular monthly controls. Controls have also been implemented to improve the transparency of financial transactions between the UK and Kenya, and for the auditing of designated donations by the staff in Kisumu. Activities in Kenya are managed by the local team.

Risks associated with these activities are regularly assessed and improvement implemented where possible.

The To Kenya With Love supporters regularly seek out additional ways of raising support for the Trust's activities. The Trustees request to be involved in reviewing these opportunities.



Details of any funds materially in deficit	None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Finance

The UK Trustees continue to work with the team in Kisumu to find ways of increasing local funding to reduce the dependency on UK support. This has proved extremely difficult during the 2020 year due to the impact of the COVID-19 pandemic on corporate and personal finances.

Review of the Financial Position at the End of the Reporting Period

The 2020 year came with many challenges connected with the COVID-19 pandemic, amongst them were those related to finances.

In spite of many sponsors finding themselves challenged with their personal situations the income to the Charity was higher than the previous year. The Trustees are very grateful to the supporters for their commitment to the work in Kisumu.

On the other hand, many of the usual activities of To Kenya With Love had to adapt to the restrictions imposed locally and nationally including the closure of the school for periods of time and the on-going support of older students who were unable to attend their High Schools and Colleges. Running costs were lower overall than the previous year.
The impact of these changes was that the overall expenditure during the year was lower than the previous period.

The result of these changes from a 'normal' year was that there was an increase in the total available funds at the end of the year as compared to the end of the previous year.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Janet Newberry	
Full name(s)	Mrs Janet Newberry	
Position (eg Secretary, Chair, etc)	Trustee	
Date	14/10/2021	

TO KENYA WITH LOVE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF TO KENYA WITH LOVE

I report to the trustees on my examination of the financial statements of To Kenya With Love (the charity) for the year ended 31 December 2020.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements 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 financial statements to be reached.

.....

L R Newman

Fellow of the Institute of Chartered Accountants in England and Wales

Waveney Accountants Limited
T/as Newman & Co
Chartered Accountants
4b Church Street
Diss
Norfolk
IP22 4DD

Dated: 14 October 2021

TO KENYA WITH LOVE

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £	Total 2019 £
Receipts:					
Voluntary income	3	28,430	116,104	144,534	140,511
Investment income	4	6	-	6	8
Total receipts		28,436	116,104	144,540	140,519
Payments:					
Direct charitable expenditure	5	3,778	126,064	129,842	142,322
Other expenditure	6	296	-	296	321
Total payments		4,074	126,064	130,138	142,643
Net incoming/(outgoing) resources before transfers		24,362	(9,960)	14,402	(2,124)
Gross transfers between funds		(5,206)	5,206	-	-
Net income/(expenditure) for the year/ Net movement in funds		19,156	(4,754)	14,402	(2,124)
Fund balances at 1 January 2020		9,557	17,520	27,077	29,201
Fund balances at 31 December 2020		28,713	12,766	41,479	27,077

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

TO KENYA WITH LOVE

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2020

	Notes	2020 £	2020 £	2019 £	2019 £
Fixed assets					
Tangible assets	9		227		303
Current assets					
Cash at bank and in hand		41,252		26,774	
Net current assets			41,252		26,774
Total assets less current liabilities			41,479		27,077
Income funds					
Restricted funds			12,766		17,520
Unrestricted funds			28,713		9,557
			41,479		27,077

The financial statements were approved by the Trustees on 14/10/2021

.....

Trustee

1 Accounting policies

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "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 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds are unrestricted funds earmarked at the discretion of the trustees for particular purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when receivable. Donated assets are included at the value to the charity where this can be quantified and a third party is bearing the cost. The value of services provided by volunteers has not been included.



1 Accounting policies **(Continued)**

1.5 Expenditure

Resources expended are recognised in the year in which they are incurred.

Fund raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

Direct charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries.

Indirect charitable expenditure are those costs incurred in connection with the day to day running and administration of the charity, but which cannot be attributed to a particular activity.

Governance costs are those costs incurred in connection to compliance with constitutional and statutory requirements.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

When the acquisition value is below £100 items will not be capitalised.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Computer equipment	25% reducing balance
Motor vehicles	25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies (Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of transaction. Exchange differences are taken into account in arriving at the operating result.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Voluntary income

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £	Total 2019 £
Sponsorships	12,764	85,674	98,438	99,434
Donations	13,715	11,041	24,756	13,531
Gift aid	-	16,579	16,579	22,491
Fund raising initiative	1,950	2,810	4,760	5,054
	28,430	116,104	144,534	140,511

4 Investment income

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £	Total 2019 £
Interest receivable	6	-	6	8

5 Charitable activities

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £	Total 2019 £
Direct charitable expenditure				
SNS schools & community care	142	107,991	108,133	121,404
Food for meals	1,293	8,084	9,377	4,409
Rehema family	-	440	440	580
Jiminech	-	2,915	2,915	3,810
Noble charity homes for the destitute	-	2,860	2,860	3,120
Other gifts	758	770	1,528	260
New life home	-	70	70	-
	2,193	123,130	125,323	133,583
Indirect charitable expenditure				
Running costs - Kenya				
Travel, accomodation etc	-	2,934	2,934	5,455
	-	2,934	2,934	5,455
Administrative costs - UK				
Travel, accomodation etc	667	-	667	1,179
	667	-	667	1,179
Governance costs				
Accountancy	786	-	786	786
Travel, accomodation etc	-	-	-	1,002
Trustees general expenses	132	-	132	317
	918	-	918	2,105
	3,778	126,064	129,842	142,322

6 Other expenditure

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £	Total 2019 £
Bank charges	220	-	220	220
Depreciation	76	-	76	101
	296	-	296	321

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

	2020 Number	2019 Number
Total	-	-

9 Tangible fixed assets

	Computer equipment £	Motor vehicles £	Total £
Cost			
At 1 January 2020	400	3,180	3,580
At 31 December 2020	400	3,180	3,580
Depreciation and impairment			
At 1 January 2020	231	3,046	3,277
Depreciation charged in the year	42	34	76
At 31 December 2020	273	3,080	3,353
Carrying amount			
At 31 December 2020	127	100	227
At 31 December 2019	169	134	303

10 Amounts payable to independent examiner

During the year £570 (£570 in 2019) was paid to Newman & Co in relation to the preperation of the financial statements and the independent examiners report for the year ended 31st December 2019.

A total of £585 will become due for payment following the year end in relation to the fees owed for the year ended 31st December 2020.

11 Analysis of net assets between funds

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £	Total 2019 £
Fund balances at 31 December 2020 are represented by:				
Tangible assets	227	-	227	303
Current assets/(liabilities)	28,486	12,766	41,252	26,774
	28,713	12,766	41,479	27,077

12 Restricted and unrestricted income funds

	Balance at 01.01.20 £	Incoming resources £	Outgoing resources £	Transfers £	Balance at 31.12.20 £
Unrestricted funds	9,557	28,436	(4,074)	(5,206)	28,713
Restricted funds	17,520	116,104	(126,064)	5,206	12,766
	27,077	144,540	(130,138)	-	41,479

Unrestricted funds included the balance held within the No.2 bank account. This balance consisted of the following funds, designated to be held in reserve at the discretion of the trustees, to ensure that funds are available to meet future anticipated expenditure requirements in the following areas:

	Designated funds £
Airfares	800
Christmas Gifts Fund	2,860
Emergency Fund	3,741
General	17
Micro-enterprise funding	250
Scholarship and college fees	11,215
Uniforms	6,700
At 31 December 2020	25,583

13 Transactions with Trustees and other related parties

During the year the sums of £373, £Nil, £Nil, £Nil and £Nil were reimbursed to Mrs Janet Newberry, Mrs Sally Fry, Mr Chris Wheat, Mr & Mrs G Birt and Mr Teresa Molden respectively in relation to expenditure paid on behalf of the Charity (2019 - £2,309, £Nil, £100, £750 and £105).