

# Beyond Finance Charitable Trust

England & Wales · Charity number 1069879

## Details

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Other names	COUNTY FINANCIAL CHARITABLE TRUST, THE COUNTY TRUST
Status	Registered
Legal form	Trust
Registered	1998-06-02
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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**Address**  
Windmill Farm  
Bowstridge Lane  
Chalfont St. Giles  
Buckinghamshire  
HP8 4RG

**Phone** 01494675127

**Email** [countytrust@county.org.uk](mailto:countytrust@county.org.uk)

## Activities

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**Objects:** TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT FOR FURTHER DETAILS SEE SCHEDULE

**Activities:** To advance the Christian faith in accordance with the Statement of Beliefs by combatting poverty, oppression and economic exploitation; encouraging projects which restore the dignity of work and economic independence; providing help and advice for persons in need in relation to debt; advancing education in the area of good personal financial management

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-30	£86,953	£95,108	-	-
2024-04-30	£83,921	£122,418	-	-
2023-04-30	£53,377	£129,853	-	-
2022-04-30	£152,186	£111,924	-	-
2021-04-30	£116,436	£100,173	-	-

## Trustees

Name	Role	Appointed
Elizabeth Ruth Hounsell	Chair	2015-05-01
Andrew Jonathan Hounsell		2015-05-01
Hannah Louise Davey		2015-05-01
Miriam Eileen Green		
PETER GREEN		

**Beyond Finance Charitable Trust**

England & Wales - Charity number 1069879

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# Accounts

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Our Ref: B-COU061/HAN061/NEA021/1460569

09 October 2025

Mrs E Hounsell  
Beyond Finance Charitable Trust  
Windmill Farm  
Bowstridge Lane  
Chalfont St Peter  
Buckinghamshire  
HP8 4RG

Dear Liz

**Beyond Finance Charitable Trust - Year end 30 April 2025**

Please find attached the charity's accounts for the year ended 30 April 2025. I should be grateful if you would review the accounts and if satisfied please provide your approval by e-signing where indicated using our electronic signature system. Once you have signed, the system will automatically return the accounts to me so that we may add our firm's e-signature to the accountant's report.

When all parties have signed, you will receive an e-mail from the software confirming that the document has been executed and containing a link to view the document. **You should download a copy via the link and save on file for future reference – it may be difficult to retrieve a copy at a later stage if this is not done.**

Yours sincerely

*Kate Hancock*

Kate Hancock  
**Senior manager**

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**BEYOND FINANCIAL CHARITABLE TRUST (FORMERLY KNOWN AS COUNTY FINANCIAL CHARITABLE TRUST)  
INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR TO 30 APRIL 2025**

<u>INCOME</u>	<u>£</u>	<u>2025</u> <u>£</u>	<u>£</u>	<u>2024</u> <u>£</u>
County Financial Ltd		86,900		83,110
Deposit interest		53		198
Gift aid reclaim		-		613
TOTAL INCOME		<u>86,953</u>		<u>83,921</u>
 <u>EXPENDITURE</u>				
Accountancy charges	396		360	
Bank service charges	60		60	
TOTAL REVENUE EXPENDITURE	<u>(456)</u>		<u>(420)</u>	
		<u>86,497</u>		<u>83,501</u>
 <u>DONATIONS</u>				
King's Church Amersham Furniture Project	2,500		-	
Bethany Children's Charitable Trust	7,500		2,190	
Bible Society	2,520		-	
Caring for Life	5,184		5,000	
Embrace	5,000		7,453	
Feed the Minds	-		10,141	
Food for the Hungry	-		15,000	
Freedom Kit Bags	2,500		2,000	
Global Recordings Network	-		900	
Heart for India	-		3,750	
HopeAsia	-		3,500	
IcFEM	1,000		-	
Leprosy Mission	5,600		-	
Luke Simone	5,760		10,540	
Medair	-		5,000	
Nasio Trust	-		2,000	
Pioneers UK Ministry	-		2,500	
Project Possible	8,749		-	
Restore Hope Latimer	5,000		-	
Sixty One	-		5,000	
Tearfund	13,000		13,690	
Transforming Lives for Good (TLG)	18,334		18,334	
Toybox	10,000		10,000	
Wycliffe Bible Translators	2,005		5,000	
		<u>(94,652)</u>		<u>(121,998)</u>
<b>EXCESS OF INCOME OVER EXPENDITURE / (EXCESS OF EXPENDITURE OVER INCOME)</b>		<u><b>(8,155)</b></u>		<u><b>(38,497)</b></u>

The income and expenditure accounts were approved by the Board of Trustees on 13/10/2025 and were signed on its behalf by:



.....  
Mrs E Hounsell - Chair of Trustees

**BEYOND FINANCIAL CHARITABLE TRUST (FORMERLY KNOWN AS COUNTY FINANCIAL CHARITABLE TRUST)**  
**STATEMENT OF ASSETS AND LIABILITIES AS AT 30 APRIL 2024**

	<u>£</u> <u>30/04/2025</u>	<u>£</u> <u>30/04/2024</u>
<b><u>ASSETS</u></b>		
Bank accounts	33,413	41,568
TOTAL ASSETS	<u>33,413</u>	<u>41,568</u>
<b><u>LIABILITIES</u></b>	-	-
<b>NET ASSETS</b>	<u><u>33,413</u></u>	<u><u>41,568</u></u>
<b><u>REPRESENTED BY</u></b>		
Reserves brought forward	41,568	80,065
Excess of income over expenditure in year	(8,155)	(38,497)
<b>RESERVES CARRIED FORWARD</b>	<u><u>33,413</u></u>	<u><u>41,568</u></u>

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**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BEYOND FINANCIAL CHARITABLE TRUST (FORMERLY KNOWN AS COUNTY FINANCIAL CHARITABLE TRUST)**

I report to the trustees on my examination of the accounts of the Trust for the year ended 30 April 2025.

**Respective responsibilities of trustees and examiner**

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

I report in respect of my examination of the Trustee's accounts carried out under section 145 of the 2011 Act and 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**

I have completed my examination. I confirm that no material 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 Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*T Neale*

Timothy David Neale FCA  
Kirk Rice LLP  
Victoria House  
178-180 Fleet Road  
Fleet  
Hampshire  
GU51 4DA

Date: 13/10/2025 .....

# **BEYOND FINANCE CHARITABLE TRUST**

## **(Charity Registration Number 1069879)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 APRIL 2025**

The trustees have pleasure in submitting the Report and Accounts for the year ended 30 April 2025.

#### **Objectives of the charity**

The objectives for the year are to continue our work of funding projects at home and abroad where most impact can be achieved for those who are least able to help themselves. It is to reflect the heart of God towards the poor, oppressed, orphans, widows and socially and economically disadvantaged. Our aim in all the work of the charity is to acknowledge the provision of God in all our activities and to bring glory to Him.

#### **Government**

The policy and operating decisions of the charity rest with the trustees who meet regularly to monitor the activities of the charity.

#### **Trustee Team**

The trustee team members remained unchanged during the year. At our AGM in June 2025 we invited Jonathan (Jon) Davey to join the team.

Elizabeth Hounsell - Chair  
Andrew Hounsell  
Peter Green  
Miriam Green  
Hannah Davey

#### **Review of Activities**

In planning the activities of the charity, the trustees have given consideration to the guidance on public benefit issued by the Charity Commission in December 2008.

**Donations** to the Trust in the 12 month period amounted to £86,900, the majority of which was given by Beyond Finance Limited. One client of Beyond Finance Limited made a one off gift of £1000. The balance of income was provided by interest on cash deposits and Gift Aid reclaimed. We anticipate further donations to be made by Beyond Finance Limited during the year.

The direct expenses of the trust were kept very low at £456, being the accountancy fees and account charges to CAF Bank.

#### **Visits to key projects**

In August 2024, Liz Hounsell returned to Burundi with Food for the Hungry to visit the Mwumba community and to see the progress that had been made since her initial visit in January 2018. The trip was not subsidised by BFCT. Liz Hounsell attended a Tearfund dinner to meet most of their international Country Directors who were visiting the UK. All the Trustees maintain regular contact with our selected charities.

**Charitable giving** from the trust totalled £94,652 and the recipients were spread among local, national and overseas projects in furtherance of the objectives of the charity. As always, one

of our main aims is to provide sustainable solutions to the problems of poverty and oppression at home and abroad, for which purpose we are happy to partner with other charities who have a long term track record. The four largest recipients in the year were to:

- TLG - £18,334 (South West UK expansion)
- Tearfund - £13,000 (various)
- Toybox - £10,000 (birth registration project)
- Project Possible - £8,749 (Bolivia and South Africa projects)

Having considered the potential income for the coming year, the trustees are happy to continue supporting several organisations that we have donated funds to in past years, including the above named charities and others that fit our 'criteria for giving'. Other projects, including disaster relief appeals, will be considered as they arise.

The funds carried forward as at 30th April 2025 were £ 33,413.

### **Risk Statement**

The trustees have reviewed the risks to a small charitable trust operating with no employees and volunteers restricted to the trustee group. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

### **Trustees' Responsibilities**


Charity law requires us to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

1. Select suitable accounting policies and apply them consistently
2. Make judgements and estimates that are reasonable and prudent
3. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

We are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the Trust and enable us to ensure that the financial statements comply with the Companies Act 2006.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

All our policies have been reviewed during the year and updated as appropriate.



Elizabeth Hounsell  
Chair of Trustees

13/10/2025

**Beyond Finance Charitable Trust**

England & Wales - Charity number 1069879

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# Accounts

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**BEYOND FINANCIAL CHARITABLE TRUST (FORMERLY KNOWN AS COUNTY FINANCIAL CHARITABLE TRUST)  
INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR TO 30 APRIL 2024**

<b>INCOME</b>	<b>£</b>	<b>2024</b> <b>£</b>	<b>£</b>	<b>2023</b> <b>£</b>
County Financial Ltd		83,110		52,820
Deposit interest		198		171
Gift aid reclaim		613		386
<b>TOTAL INCOME</b>		<u>83,921</u>		<u>53,377</u>
 <b>EXPENDITURE</b>				
Accountancy charges	360		330	
Bank service charges	60		69	
<b>TOTAL REVENUE EXPENDITURE</b>	<u>(420)</u>		<u>(399)</u>	
		<u>83,501</u>		<u>52,978</u>
 <b>DONATIONS</b>				
Bethany Children's Charitable Trust	2,190		7,100	
Caring for Life	5,000		-	
Embrace	7,453		-	
Feed the Minds	10,141		-	
Food for the Hungry	15,000		25,000	
Freedom Kit Bags	2,000		2,000	
Global Recordings Network	900		4,000	
Heart for India	3,750		-	
HopeAsia	3,500		-	
IcFEM	-		12,000	
Leprosy Mission	-		7,090	
Luke Simone	10,540		8,100	
Medair	5,000		5,000	
Nasio Trust	2,000		1,000	
Open Doors	-		-	
Pioneers UK Ministry	2,500		2,500	
Project Possible	-		6,237	
Sixty One	5,000		6,727	
Tearfund	13,690		15,000	
Transforming Lives for Good (TLG)	18,334		15,000	
Toybox	10,000		12,700	
Wycliffe Bible Translators	5,000		-	
		<u>(121,998)</u>		<u>(129,454)</u>
<b>EXCESS OF INCOME OVER EXPENDITURE / (EXCESS OF EXPENDITURE OVER INCOME)</b>		<u><b>(38,497)</b></u>		<u><b>(76,476)</b></u>

04/11/2024

The income and expenditure accounts were approved by the Board of Trustees on ..... and were signed on its behalf by:



.....  
Mr P Green - Trustee

**BEYOND FINANCIAL CHARITABLE TRUST (FORMERLY KNOWN AS COUNTY FINANCIAL CHARITABLE TRUST)**  
**STATEMENT OF ASSETS AND LIABILITIES AS AT 30 APRIL 2024**

	<u>£</u> <u>30/04/2024</u>	<u>£</u> <u>30/04/2023</u>
<b><u>ASSETS</u></b>		
Bank accounts	41,568	80,065
TOTAL ASSETS	<u>41,568</u>	<u>80,065</u>
<b><u>LIABILITIES</u></b>	-	-
<b>NET ASSETS</b>	<u><u>41,568</u></u>	<u><u>80,065</u></u>
<b><u>REPRESENTED BY</u></b>		
Reserves brought forward	80,065	156,541
Excess of income over expenditure in year	(38,497)	(76,476)
<b>RESERVES CARRIED FORWARD</b>	<u><u>41,568</u></u>	<u><u>80,065</u></u>

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**INDEPENDENT EXAMINER’S REPORT TO THE TRUSTEES OF BEYOND FINANCIAL CHARITABLE TRUST (FORMERLY KNOWN AS COUNTY FINANCIAL CHARITABLE TRUST)**

I report to the trustees on my examination of the accounts of the Trust for the year ended 30 April 2024.

**Respective responsibilities of trustees and examiner**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011(‘the Act’).

I report in respect of my examination of the Trustee’s accounts carried out under section 145 of the 2011 Act and 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**

I have completed my examination. I confirm that no material 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 Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*Kirk Rice LLP*

Timothy David Neale FCA  
Kirk Rice LLP  
Victoria House  
178-180 Fleet Road  
Fleet  
Hampshire  
GU51 4DA

04/11/2024  
Date: .....

# **BEYOND FINANCE CHARITABLE TRUST**

## **(Charity Registration Number 1069879)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 APRIL 2024**

The trustees have pleasure in submitting the Report and Accounts for the year ended 30 April 2024.

#### **Objectives of the charity**

The objectives for the year are to continue our work of funding projects at home and abroad where most impact can be achieved for those who are least able to help themselves. It is to reflect the heart of God towards the poor, oppressed, orphans, widows and socially and economically disadvantaged. Our aim in all the work of the charity is to acknowledge the provision of God in all our activities and to bring glory to Him.

#### **Government**

The policy and operating decisions of the charity rest with the trustees who meet regularly to monitor the activities of the charity.

#### **Trustee Team**

The trustee team members remain unchanged. At our AGM in June 2024 it was agreed that Elizabeth Hounsell would replace Peter Green as Chair.

Elizabeth Hounsell - Chair  
Andrew Hounsell  
Peter Green  
Miriam Green  
Hannah Davey

#### **Review of Activities**

In planning the activities of the charity, the trustees have given consideration to the guidance on public benefit issued by the Charity Commission in December 2008.

**Donations** to the Trust in the 12 month period amounted to £83,110, the majority of which was given by Beyond Finance Limited. Two clients of Beyond Finance Limited made one off gifts totalling £2,340. The balance of income was provided by interest on cash deposits and Gift Aid reclaimed. We anticipate further donations to be made by Beyond Finance Limited during the year.

The direct expenses of the trust were kept very low at £420, being the accountancy fees and account charges to CAF Bank.

There were no visits by trustees during the year to key projects that we have committed to support regularly, but Peter Green has again had direct involvement with TLG South West. He also joins an online prayer meeting with supporters of Luke Simone's team in Casa Cruzeiro. Liz Hounsell attended a Tearfund dinner to meet most of their international Country Directors who were visiting the UK. All the Trustees maintain regular contact with our selected charities.

**Charitable giving** from the trust totalled £121,998 and the recipients were spread among local, national and overseas projects in furtherance of the objectives of the charity. As always, one of our main aims is to provide sustainable solutions to the problems of poverty and oppression at home and abroad, for which purpose we are happy to partner with other charities who have a long term track record. The four largest recipients in the year were to 1) £18,334 to **Transforming Lives for Good**, a UK charity equipping churches to help struggling schoolchildren, being our commitment to the expansion of their work in South West England; 2) £15,000 to **Food for the Hungry** for their Community Development Programme in Mwumba, Burundi; 3) **Tearfund** - a total of £13,690 to 3 projects including the emergency appeal in Ethiopia; 4) a total of £10,540 to Casa Cruzeiro, a teaching and development centre in Brazil for young people where Luke Simone is Executive Director.

Having considered the potential income for the coming year, the trustees are happy to continue supporting several organisations that we have donated funds to in past years, including the above named charities and others that fit our 'criteria for giving'. Other projects, including disaster relief appeals, will be considered as they arise.

The funds carried forward as at 30th April 2024 were £ 41,567.65.

### **Risk Statement**

The trustees have reviewed the risks to a small charitable trust operating with no employees and volunteers restricted to the trustee group. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.


### **Trustees' Responsibilities**

Charity law requires us to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

1. Select suitable accounting policies and apply them consistently
2. Make judgements and estimates that are reasonable and prudent
3. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

We are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the Trust and enable us to ensure that the financial statements comply with the Companies Act 2006.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.



Elizabeth Hounsell  
Chair of Trustees  
September 2024

**Beyond Finance Charitable Trust**

England & Wales - Charity number 1069879

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# Accounts

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**BEYOND FINANCIAL CHARITABLE TRUST (FORMERLY KNOWN AS COUNTY FINANCIAL CHARITABLE TRUST)  
 INCOME AND EXPENDITURE ACCOUNT  
 FOR THE YEAR TO 30 APRIL 2023**

<b><u>INCOME</u></b>	<b>£</b>	<b><u>2023</u></b> <b>£</b>	<b><u>2022</u></b> <b>£</b>
County Financial Ltd		52,820	152,180
Deposit interest		171	6
Gift aid reclaim		386	
<b>TOTAL INCOME</b>		<u>53,377</u>	<u>152,186</u>
 <b><u>EXPENDITURE</u></b>			
Accountancy charges	330		300
Bank service charges	69		96
<b>TOTAL REVENUE EXPENDITURE</b>	<u>(399)</u>		<u>(396)</u>
		<u>52,978</u>	<u>151,790</u>
 <b><u>DONATIONS</u></b>			
Bethany Children's Charitable Trust	7,100		6,750
Embrace	-		6,428
Every Life International	-		3,200
Food for the Hungry	25,000		15,000
Freedom Kit Bags	2,000		1,000
Global Recordings Network	4,000		4,000
IcFEM	12,000		10,000
Leprosy Mission	7,090		-
Luke Simone	8,100		8,100
Medair	5,000		-
Nasio Trust	1,000		-
Open Doors	-		5,000
Pioneers UK Ministry	2,500		2,379
Project Possible	6,237		-
Sixty One	6,727		-
Tearfund	15,000		16,205
Transforming Lives for Good (TLG)	15,000		18,000
Toybox	12,700		13,466
Wycliffe Bible Translators	-		2,000
		<u>(129,454)</u>	<u>(111,528)</u>
 <b>EXCESS OF INCOME OVER EXPENDITURE / (EXCESS OF EXPENDITURE OVER INCOME)</b>		 <u><u>(76,476)</u></u>	 <u><u>40,262</u></u>

26/10/2023

The income and expenditure accounts were approved by the Board of Trustees on ..... and were signed on its behalf by:



.....

Mr P Green - Trustee

**BEYOND FINANCIAL CHARITABLE TRUST (FORMERLY KNOWN AS COUNTY FINANCIAL CHARITABLE TRUST)  
STATEMENT OF ASSETS AND LIABILITIES AS AT 30 APRIL 2023**

	<u>£</u> <u>30/04/2023</u>	<u>£</u> <u>30/04/2022</u>
<b><u>ASSETS</u></b>		
Bank accounts	80,065	156,541
TOTAL ASSETS	<u>80,065</u>	<u>156,541</u>
<b><u>LIABILITIES</u></b>	-	-
<b>NET ASSETS</b>	<u><u>80,065</u></u>	<u><u>156,541</u></u>
<b><u>REPRESENTED BY</u></b>		
Reserves brought forward	156,541	116,278
Excess of income over expenditure in year	(76,476)	40,263
<b>RESERVES CARRIED FORWARD</b>	<u><u>80,065</u></u>	<u><u>156,541</u></u>
	-	-

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BEYOND FINANCIAL CHARITABLE TRUST (FORMERLY KNOWN AS COUNTY FINANCIAL CHARITABLE TRUST)**

I report to the trustees on my examination of the accounts of the Trust for the year ended 30 April 2023.

**Respective responsibilities of trustees and examiner**

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

I report in respect of my examination of the Trustee's accounts carried out under section 145 of the 2011 Act and 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**

I have completed my examination. I confirm that no material 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 Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*Kirk Rice LLP*

Timothy David Neale FCA  
Kirk Rice LLP  
Victoria House  
178-180 Fleet Road  
Fleet  
Hampshire  
GU51 4DA

Date: 26/10/2023 .....

# **BEYOND FINANCE CHARITABLE TRUST**

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 APRIL 2023**

**In line with the recent rebranding of County Financial Limited, which is now called Beyond Finance Limited, the name of the trust has been changed to Beyond Finance Charitable Trust.**

The trustees have pleasure in submitting the Report and Accounts for the year ended 30 April 2023.

### **Objectives of the charity**

The objectives for 2023 are to continue our work of funding projects at home and abroad where most impact can be achieved for those who are least able to help themselves. It is to reflect the heart of God towards the poor, oppressed, orphans, widows and socially and economically disadvantaged. Our aim in all the work of the charity is to acknowledge the provision of God in all our activities and to bring glory to Him.

### **Government**

The policy and operating decisions of the charity rest with the trustees who meet regularly to monitor the activities of the charity.

### **Trustee Team**

The trustee team remains unchanged:

Peter Green - Chair  
Miriam Green  
Andrew Hounsell  
Elizabeth Hounsell  
Hannah Davey

### **Review of Activities**

In planning the activities of the charity, the trustees have given consideration to the guidance on public benefit issued by the Charity Commission in December 2008.

**Donations** to the Trust in the 12 month period amounted to £52,820, the majority of which was given by Beyond Finance Limited. One client of County Financial Limited made a one off gift of £2,100 for which it was not possible to reclaim Gift Aid. The balance of income was provided by interest on cash deposits and Gift Aid reclaimed. A further client continued her standing order from which Gift Aid was reclaimed from July 2022. We anticipate further donations to be made by Beyond Finance Limited during the year.

The direct expenses of the trust were kept very low at £392, being the accountancy fees and account charges to CAF Bank.

There were no visits by trustees during the year to key projects that we have committed to support regularly, but Peter Green has again had direct involvement with TLG South West. He also joins an online prayer meeting with supporters of Luke Simone's team in Casa Cruzeiro. Liz Hounsell attended a Tearfund dinner to meet most of their international Country Directors who were visiting the UK. All the Trustees maintain regular contact with our selected charities.

**Charitable giving** from the trust totalled £129,454 and the recipients were spread among local, national and overseas projects in furtherance of the objectives of the charity. As always, one of our main aims is to provide sustainable solutions to the problems of poverty and oppression at home and abroad, for which purpose we are happy to partner with other charities who have a long term track record. The three largest recipients in the year were to 1) £25,000 to **Food for the Hungry** for their Community Development Programme in Mwumba, Burundi and for training of pastors in reconciliation in Rwanda; 2) **Tearfund** - a total of £15,000 to 3 projects including the emergency in Syria; 3) £15,000 to **Transforming Lives for Good**, a UK charity equipping churches to help struggling schoolchildren, being our commitment to the expansion of their work in SW England.

Having considered the potential income for the coming year, the trustees are happy to continue supporting several organisations that we have donated funds to in past years, namely Transforming Lives for Good (TLG), Food for the Hungry, Global Recordings Network, Tearfund and Luke Simone's school development programme work in Casa Cruzeiro, Brazil. The board will continue to consider donations to other charities that fit our 'criteria for giving'. Other projects, including disaster relief appeals, will be considered as they arise.

The funds carried forward as at 30th April 2023 were £80,064.54.

### **Risk Statement**

The trustees have reviewed the risks to a small charitable trust operating with no employees and volunteers restricted to the trustee group. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

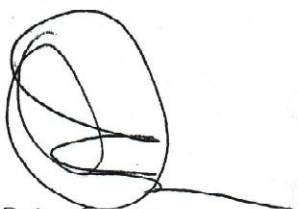
### **Trustees' Responsibilities**

Charity law requires us to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

1. Select suitable accounting policies and apply them consistently
2. Make judgements and estimates that are reasonable and prudent
3. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

We are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the Trust and enable us to ensure that the financial statements comply with the Companies Act 2006.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.



Peter Green,  
Chair of Trustees  
September 2023

**Beyond Finance Charitable Trust**

England & Wales - Charity number 1069879

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# Accounts

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Our Ref: B-COU061/COR201/NEA021/799247

7 November 2022

Mr P Green  
County Financial Charitable Trust  
Windmill Farm  
Bowstridge Lane  
Chalfont St Peter  
Buckinghamshire  
HP8 4RG

kirkrice  
Accountants & Financial Advisors



Dear Peter

**County Financial Charitable Trust - Year end 30 April 2022**

Please find attached the charity's accounts for the year ended 30 April 2022. I should be grateful if you would review the accounts and if satisfied please provide your approval by e-signing where indicated using our electronic signature system. Once you have signed, the system will automatically return the accounts to me so that we may add our firm's e-signature to the accountant's report.

When all parties have signed, you will receive an e-mail from the software confirming that the document has been executed and containing a link to view the document. **You should download a copy via the link and save on file for future reference – it may be difficult to retrieve a copy at a later stage if this is not done.**

Yours sincerely

*Kate Hancock*

Kate Hancock  
Office: Fleet

Enc

tn



INVESTOR IN PEOPLE

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178 – 180 Fleet Road  
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Tel: +44 (0)1252 960500

Zeeta House  
200 Upper Richmond Road  
Putney  
London SW15 2SH

Tel: +44 (0)20 8789 8588

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF COUNTY FINANCIAL CHARITABLE TRUST

I report on the accounts of the Trust for the year ended 30 April 2022.

### Respective responsibilities of trustees and examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioner under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

### Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioner. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- which gives me reasonable cause to believe that, in any material respect, the requirements:
  - (a) to keep accounting records in accordance with section 130 of the 2011 Act; and
  - (b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Kirk Rice LLP*

Timothy David Neale FCA  
Kirk Rice LLP  
Victoria House  
178-180 Fleet Road  
Fleet  
Hampshire  
GU51 4DA

Date: ..... 02/12/2022 .....

# **COUNTY FINANCIAL CHARITABLE TRUST**

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 APRIL 2022**

The trustees have pleasure in submitting the Report and Accounts for the year ended 30 April 2022.

### **Objectives of the charity**

The objectives for 2022 are to continue our work of funding projects at home and abroad where most impact can be achieved for those who are least able to help themselves. It is to reflect the heart of God towards the poor, oppressed, orphans, widows and socially and economically disadvantaged. Our aim in all the work of the charity is to acknowledge the provision of God in all our activities and to bring glory to Him.

### **Government**

The policy and operating decisions of the charity rest with the trustees who meet regularly to monitor the activities of the charity.

### **Trustee Team**

The trustee team remains unchanged:

Peter Green - Chair  
Miriam Green  
Andrew Hounsell  
Elizabeth Hounsell  
Hannah Davey

### **Review of Activities**

In planning the activities of the charity, the trustees have given consideration to the guidance on public benefit issued by the Charity Commission in December 2008.

Donations to the Trust in the 12 month period amounted to £152,180, the majority of which was given by County Financial Limited. One client of County Financial Limited made a one off gift of £1000 for which it was not possible to reclaim Gift Aid. Another donated £500 for which Gift Aid will be claimed. The balance of income was provided by interest on cash deposits. A further client continued her standing order, increased to £60 per month in July 2021. From July 2022 this donation will also be eligible for Gift Aid.

The direct expenses of the Trust were kept very low at £396, being the accountancy fees and account charges to CAF Bank.

There were no visits by trustees during the year to key projects that we have committed to support regularly, but Peter Green has had direct involvement with TLG South West. He also joins an online prayer meeting with supporters of Luke Simone's team in Casa Cruzeiro. All the Trustees maintain regular contact with our selected charities.

Charitable giving from the trust totalled £111,528 and the recipients were spread among local, national and overseas projects in furtherance of the objectives of the charity. As always, one of our main aims is to provide sustainable solutions to the problems of poverty and oppression at home and abroad, for which purpose we are happy to partner with other charities who have a long term track record. The three largest recipients in the year were to 1) £18,000 to **Transforming Lives for Good (TLG)**, a UK charity equipping churches to help struggling schoolchildren, as our commitment to the expansion of their work into SW England; 2) **Tearfund** - a total of £16,205 to 3 projects including the emergency in Ukraine; 3) £15,000 to **Food for the Hungry** for their Community Development Programme in Mwumba, Burundi.

Having considered the potential income for the coming year, the trustees are happy to continue supporting several organisations that we have donated funds to in past years, namely Transforming Lives for Good (TLG), Food for the Hungry, Global Recordings Network, Tearfund and Luke Simone's school development programme work in Casa Cruzeiro, Brazil. The board will continue to consider donations to other charities that fit our 'criteria for giving'. Other projects, including disaster relief appeals, will be considered as they arise.

The funds carried forward as at 30th April 2022 were £156,541.

### **Risk Statement**

The trustees have reviewed the risks to a small charitable trust operating with no employees and volunteers restricted to the trustee group. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

### **Trustees' Responsibilities**

Charity law requires us to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

1. Select suitable accounting policies and apply them consistently
2. Make judgements and estimates that are reasonable and prudent
3. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

We are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the Trust and enable us to ensure that the financial statements comply with the Companies Act 2006.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.



Peter Green  
Chair of Trustees  
September 2022

**COUNTY FINANCIAL CHARITABLE TRUST  
INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR TO 30 APRIL 2022**

<b><u>INCOME</u></b>	<b><u>£</u></b>	<b><u>2022</u></b> <b><u>£</u></b>	<b><u>2021</u></b> <b><u>£</u></b>
County Financial Ltd		152,180	116,410
Deposit interest		6	26
<b>TOTAL INCOME</b>		<u>152,186</u>	<u>116,436</u>
 <b><u>EXPENDITURE</u></b>			
Accountancy charges	300		276
Bank service charges	96		72
<b>TOTAL REVENUE EXPENDITURE</b>	<u>(396)</u>		<u>(348)</u>
		<u>151,790</u>	<u>116,088</u>
 <b><u>DONATIONS</u></b>			
Bethany Children's Charitable Trust	6,750		6,500
Bude Food Bank	-		8,000
Embrace	6,428		7,896
Every Life International	3,200		-
Food for the Hungry	15,000		15,000
Freedom Kit Bags	1,000		1,000
Global Recordings Network	4,000		5,814
IcFEM	10,000		-
Luke Simone	8,100		6,000
Open Doors	5,000		5,600
Pioneers UK Ministry	2,379		-
ROPE	-		5,000
Tearfund	16,205		10,000
Transforming Lives for Good (TLG)	18,000		15,000
Toybox	13,466		6,920
Wycliffe Bible Translators	2,000		2,000
Wycombe Homeless Connection	-		5,095
		<u>(111,528)</u>	<u>(99,825)</u>
 <b>EXCESS OF INCOME OVER EXPENDITURE / (EXCESS OF EXPENDITURE OVER INCOME)</b>		 <u><u>40,262</u></u>	 <u><u>16,263</u></u>

The income and expenditure accounts were approved by the Board of Trustees on .....02/12/2022..... and were signed on its behalf by:



.....  
Mr P Green - Trustee

**COUNTY FINANCIAL CHARITABLE TRUST**  
**STATEMENT OF ASSETS AND LIABILITIES AS AT 30 APRIL 2022**

	<u>£</u> <u>30/04/2022</u>	<u>£</u> <u>30/04/2021</u>
<b><u>ASSETS</u></b>		
Bank accounts	156,541	116,278
TOTAL ASSETS	<u>156,541</u>	<u>116,278</u>
<b><u>LIABILITIES</u></b>	-	-
<b>NET ASSETS</b>	<u><u>156,541</u></u>	<u><u>116,278</u></u>
<b><u>REPRESENTED BY</u></b>		
Reserves brought forward	116,278	100,016
Excess of income over expenditure in year	40,263	16,262
<b>RESERVES CARRIED FORWARD AT 30 APRIL 2022</b>	<u><u>156,541</u></u>	<u><u>116,278</u></u>
	-	-