

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

INCOME	£	2023 £	2022 £
County Financial Ltd		52,820	152,180
Deposit interest		171	6
Gift aid reclaim		386	
TOTAL INCOME		53,377	152,186
EXPENDITURE			
Accountancy charges	330		300
Bank service charges	69		96
TOTAL REVENUE EXPENDITURE	(399)	(396)	
		52,978	151,790
DONATIONS			
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
		(129,454)	(111,528)
EXCESS OF INCOME OVER EXPENDITURE / (EXCESS OF EXPENDITURE OVER INCOME)		(76,476)	40,262

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

26/10/2023
Date:

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.

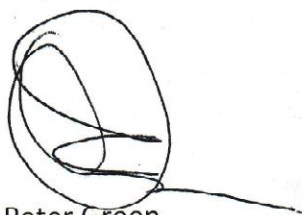
Trustees' Responsibilities

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