



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

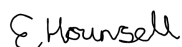
Kate Hancock
Senior manager

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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>2025</u>		<u>2024</u>
<u>INCOME</u>	<u>£</u>	<u>£</u>	<u>£</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>
EXCESS OF INCOME OVER EXPENDITURE / (EXCESS OF EXPENDITURE OVER INCOME)		<u>(8,155)</u>		<u>(38,497)</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

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

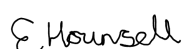
Charity law requires us to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

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