



The Bethany Children's Trust

Annual Report to August 2020



Charity information

Trustees of The Bethany Children's Trust (BCT)

Mrs Gill Bradley
Mrs Ruth Ejvet (from September 2019)
Mr Andrew Forsyth (until September 2019)
Mr Jonathan Smith
Mr Geoff Walls (from September 2019)
Mrs Hazel Whiting

Director

Susie Howe (until June 2020)

Governing Document

Trust Deed dated 23 December 1998, as amended 5 December 2003
Charity Registration Number 1073817

Registered Office

Office 214, Hill House, 210 Upper Richmond Road, London SW15 6NP

Website

www.bethanychildrenstrust.org.uk

Independent Examiner

Archie McDowall, BA, CA, Stewardship, 1 Lamb's Passage, London EC1Y 8AB

Bankers

The Co-operative Bank plc	Natwest
Head Office	Wokingham Branch
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Manchester	Berkshire
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BCT is dedicated to mobilising Christians to respond to the needs of children at risk.

Our vision is to see the Christian church leading the way in building a local and global society where every child is loved, safe, valued, nurtured and free to reach their God-given potential. Through teaching, training, advice, networking and financial support, BCT equips project partners to help restore the lives of marginalised and vulnerable children and to bring about changes in the attitudes, practices and situations that harm them. These marginalised children include those affected by abuse, exploitation, HIV, homelessness, disability and poverty.

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Letter from the Chair of Trustees

COVID-19 has obviously had a dramatic impact on our activities. Our activity plans for the year have had to be altered very quickly and quite radically, in order to keep serving the communities where our partners are based, while operating in a COVID-secure way.

And there has been a significant change within our UK team as Susie Howe has stepped down as Director, to take on a part-time consultancy role. BCT is now being headed up by Lyn Edwards (Operations Manager) with the support and advice of the trustees.

The new opportunities we have discovered include exciting developments for our project partners. For instance, APRECOM is diversifying its work to address disability and support children affected by it, alongside its existing work with children affected by HIV. SCWA has grown, using its increasing influence to further the conversation around child witch accusations, and producing a new resource to enable church leaders to address the issue in their communities.

I'm also delighted to see how God has breathed his life into our *Transformation Resources*. 'Transform Disability' has been through extensive piloting and is really taking shape. It has huge potential to change how communities treat disabled children. I'm looking forward to telling you more about that next year!

And God has also provided us with a small army of supporters. With their faithful prayer, encouragement and giving, they have helped make all this possible and we will not forget how much they have done for us. So we look back over the past year with gratitude. But we also look forward to the next with expectation.

Gill Bradley

BCT Chair of Trustees

BCT's Approach to Fundraising

BCT is just as committed to 'friend-raising' as to fundraising. We see building relationships with supporters and potential supporters as an integral part of raising funds to resource our own and our partners' work. Therefore, we take a no-pressure approach to fundraising. Our focus is on sharing stories of transformation, highlighting how we are making a difference to individual children and entire communities, then presenting opportunities for members of the public to support this work, if they wish to. We use printed communications, social media channels and presentations at events in order to share these stories, and leave it to the public to decide what their response may be, if any. If an existing supporter wishes to cease receiving communications from BCT, they can contact either our own office or the Fundraising Preference Service and we will ensure that they no longer receive such communications.

Our policy means that we value the supporter and their wellbeing as an individual as much as any support they may be able to offer BCT. It means that we offer a range of opportunities to engage with BCT's work beyond financial support and take time and care to nurture positive relationships with them.

A small number of supporters choose to go beyond giving funds to BCT's work and become BCT Ambassadors (previously known as 'Champions'). These Ambassadors give of their time, expertise and resources to promote BCT's work in their churches and communities, mobilising prayer and even organising their own fundraising events. We maintain close relationships with our Ambassadors, ensuring they are equipped for their efforts, up to date with good practice in fundraising, and fully aware of how grateful we are for their efforts on our behalf.

We also write fundraising applications to grant-making trusts that exist to disburse grants as they see fit.

Currently, funding is provided from a variety of sources:

Grant-making Trusts – We have a small but committed group of grant-making trusts who support us on a regular basis. Other grant-making trusts support us with occasional one-off gifts.

Supporters – We receive ongoing monthly support from many supporters, usually by standing order and direct debit, and also one-off donations.

Events – As a small charity that lacks the capacity to organise its own fundraising events, BCT encourages our supporters to join us in taking part in fundraising events which meet our ethical standards and faith values, and are arranged by other organisations (such as sponsored walks and runs). We receive funding from supporters who have raised sponsorship by taking part in these types of events.

Legacy Funding – We receive occasional funding by legacy donations.

Publications – BCT also encourages fundraising through the promotion of its charitable activities via its print publications, online presence and the use of social media.

BCT's vision and mission

Commitment to Public Benefit

BCT's trustees confirm that they have paid due attention to public benefit in their role of overseeing the work of BCT and are satisfied that all BCT activities meet public benefit requirements as defined by the Charity Commission's general guidelines. Everything BCT has done in the period covered by this report has been to bring benefit to the lives of our key beneficiaries – children at risk – by influencing, equipping and enabling churches, Christian projects and individuals to respond to their needs and to address root issues, beliefs and practices that harm them.

Summary of BCT's objects, as set out in its Declaration of Trust

- a) To relieve persons, particularly children who are in conditions of need or hardship or who are sick, and to relieve the distress caused thereby in such parts of the world as the Trustees may from time to time decide.
- b) To advance the Christian faith in accordance with BCT's Statement of Beliefs in such parts of the world as the Trustees may from time to time decide.
- c) To advance education in accordance with Christian principles by such means as the Trustees may consider appropriate.

BCT's Vision...

...is to see the Christian Church leading the way in building a local and global society where every child is loved, safe, nurtured and free to reach their God-given potential.

BCT's Mission...

...is to use its skills, experience, resources and influence as we have opportunity, to mobilise and enable local churches in different nations to develop and replicate sustainable models of response that change the way that communities value and care for their children.

How BCT has benefited marginalised children

We assisted churches and Christian organisations to develop initiatives to bring about holistic transformation in the lives of vulnerable children

BCT exists to transform the lives of vulnerable children. We believe children are created and loved by God, and therefore inherently precious, so we should never accept a world where children are abused, exploited or neglected. Therefore, we dedicate ourselves to addressing the root issues which lead to children being mistreated, as well as taking practical action to improve individual children's lives.

We also believe that local people are best placed to understand the needs of their communities and the most effective ways to meet these needs. So, we always begin by listening to what our partners on the ground have to say. We then provide them with the support, advice and resources which will best enable them to serve their communities' most vulnerable children. And because churches are often uniquely placed to help and influence the people around them, churches are usually our preferred partners. Through these partnerships, we have seen – and are seeing – the lives of marginalised children transformed.

Note: It is our longstanding habit to visit each project partner every two years. Unfortunately, our ability to carry out overseas visits has been severely hampered this year by the COVID-19 pandemic. However, we have redoubled our efforts to support our partners by phone, email, Zoom and WhatsApp, while in-person contact has been impossible.

Enabling projects to develop strategically and according to good practice

Our 20 years of operating have brought us hard-won insights into how a project can best develop, and some potential pitfalls which should be avoided. We take every opportunity to share our experience with our partners, aiming to help them work strategically and in line with good practice. When coupled with our partners' deep understanding of their communities and the issues which are most relevant to their neighbours, this approach results in work which is robust, effective, contextualised and life-giving.

Enabling projects to monitor and evaluate their work and to be accountable

Monitoring and evaluation may not seem exciting, but they are vital in ensuring our partners' work is as effective as possible. By measuring the impact of their activities against their strategies, our partners discover which areas of their work are most fruitful. Together, we can then hone their activity plans to help their work develop, expand and become increasingly effective. These measures help our UK team understand our overseas partners' activities, but also help our partners strengthen their work.

Creating resources to challenge harmful attitudes and beliefs

The neglect and mistreatment of children is often underpinned by harmful attitudes and beliefs, prevalent within communities. For example, in sub-Saharan Africa, there are widespread beliefs that children with disabilities are 'defective', 'cursed' or even 'witches'. These beliefs create a sense of shame in the parents of such children, and often lead to disabled children being abused or hidden away.

Our *Transformation Resources* help tackle child abuse by addressing the attitudes which cause it. 'Transform Disability' is now being used in several communities in Africa. 'Transform Families' is complete in draft form, has been piloted and is being refined and formatted ahead of release (scheduled for mid-2021). This year, we have expanded the suite of resources to include material on preventing the spread of COVID-19. And several more titles are in the pipeline. We will share further details in next year's report.

All of the completed *Transformation Resources* material is available for download, absolutely free, through our website. And each element of the resources is piloted through trusted churches and Christian agencies – including our project partners – before being released for general use.

Provision of training

We love what our partners do, and we marvel at what they achieve in bringing God-inspired transformation into children's lives. But we always aim to strengthen our partners' work further and to help them become even more effective. So, in the context of our partnerships, we encourage our partners to identify areas in which they would benefit from training, and we then help them to access training which meets their needs. For example, this training might include skills in treating particular disabilities, best practice in safeguarding, or guidance in administration or monitoring and evaluating progress.

Where we have the appropriate expertise, we deliver this training ourselves. Where the training requires a specialism we do not have within the organisation, we help our partners to access training from an alternative provider. And we always favour a 'training the trainers' model. That is, we urge our partners to pass on their learning to other leaders within their networks, so that entire communities will benefit.

Enabling networking

A good, strategic collaboration can sometimes add significant value to a project. So, when we become aware of another high-quality project working in the same area or on the same issue as one of our partners, we will try to broker a strong relationship between the two teams. Sharing of ideas and expertise – or even directly working together – can benefit both sides.

This also applies to new sources of funding: we help our partners to identify potential new financial backers, so that they will be better resourced. In the end, we aim for all of our partners to reach a stage where they no longer need BCT's support and are able to operate independently.

Enabling projects to access information resources

In many of the contexts where our partners operate, power supply and internet connection are unreliable. It is therefore very difficult for our partners to access electronic resources. BCT helps in a very simple way; by identifying useful resources and either finding or printing hard copies, which we then supply to our overseas partners, as appropriate.

Provision of finances, encouragement and prayer support

Our partners do extraordinary work, in very difficult circumstances and often on a shoestring budget. They make money go a long way, but regular income is still essential to sustain their work. We therefore provide targeted funding, supporting the most strategically significant elements of our partner projects.

Alongside this provision of funds, we also support our partners in regular prayer and in ongoing encouragement, guidance and advice through email and WhatsApp contact.

BCT supports and partners with projects that are:

- Community-based, church-led or parachurch, if working significantly with churches.
- Working with the most marginalised children, who are significantly at risk in the context within which they live, due to abuse and prevailing circumstances.
- Addressing roots of harmful beliefs, attitudes and practices.
- Equipping local people to meet their own needs.
- Working with replicable and sustainable models or who desire to.
- Working with locally appropriate solutions to local problems.
- Focussing on Child Protection and Children's Rights.
- Emphasising the empowerment and support of parents/guardians and young people.
- Willing to collaborate and network with others.
- Willing to be accountable through monitoring and evaluation and impact measurement of their work; good financial reporting and good, open communication.
- Actively raising awareness within churches and communities of issues or an issue that is harmful to children, or desire to do so.
- Willing to progress, develop and replicate.
- Willing to be a voice on behalf of marginalised children or those at risk of abuse.
- In under-resourced, neglected or isolated areas where marginalised children are exceptionally vulnerable and where there is little service provision.



Case study: Melissa



Photo credit: Wukwashi's school equips children with disabilities (like Melissa) with vital life skills.

Melissa's life changed with ferocious speed. Up to the age of seven, she was a healthy, happy child. Then, three years ago, she contracted meningitis. She lost her sight and suffered brain damage.

Suddenly, her parents had to adapt to a hyperactive child prone to violent outbursts. Three years on, at the end of their tether, they met Joyce and Henry, who head up our partner project Wukwashi Wa Nzambi. They arranged for Melissa to have tests at a specialist hospital where she was prescribed medication that Wukwashi has continued to fund. Melissa was also enrolled in Wukwashi's school for children with special needs, to help her gain some social skills. She's learnt how to communicate her needs and regained some mobility.

'Melissa is now calm and can stay quiet and in one place for more than an hour!' says Joyce.

Wukwashi's multi-faceted work is vital in communities where stigma and harmful beliefs tend to leave children with disabilities isolated and marginalised. Many are rejected by their families. Teaching communities to help children step into their God-given potential is the cornerstone of their work. And sometimes, families find an even greater freedom through their involvement with Wukwashi: Melissa's mother and her uncle have come to know Christ.



BCT and COVID-19

The coronavirus pandemic has had a dramatic effect on ours and our partners' work this year. Limitations on movement and meetings imposed because of the virus have made several elements of the year's project plans impossible. For example:

- Wukwashi's support groups for children with disabilities and their parents have been unable to meet in person.
- APRECOM's Inshuti Nziza children's clubs have been suspended.
- LVLE's planned training events for church- and school leaders have been limited, with only a few of the scheduled events taking place.
- Our plans to visit Nigeria to facilitate a workshop on child witch accusations (with SCWA) have been postponed until next year.

However, our partners have responded to these difficulties with great determination and flexibility:

- Wukwashi have stayed in contact with families in their network by phone and have had extremely valuable conversations with parents about how best to support their disabled children. They have also provided soap and bleach to some 700 families, to help them protect themselves against COVID.

- APRECOM have carried out socially distanced visits to the most vulnerable families in their communities, bringing encouragement and vital food parcels.
- LVLE have launched a network of ten hand-washing stations in Goma, to enable local people (especially street-living children) to maintain personal hygiene and limit the spread of the virus. Wonderfully, this initiative has led to a previously inconceivable collaboration between LVLE, local residents, civic authorities and street-living children.
- SCWA arranged an online forum in October, addressing child abuse linked to faith and belief. It was attended by delegates from Kenya and DR Congo, as well as from all over the UK.

Neither we nor our partners would have chosen to live and work through a global pandemic. But we are satisfied that we have done everything possible to continue serving marginalised children, while adhering to COVID safety guidelines, and we are grateful to God for continuing to transform young lives in the midst of it all.

APRECOM (AIDS Prevention Care and Outreach Ministry)

Based in:	Kigali, Rwanda
Run by:	Youth With A Mission (YWAM) Rwanda
Partnered with BCT since:	2002
Supports:	<ul style="list-style-type: none"> • Children affected by HIV/AIDS • Children living with disabilities

Context

APRECOM was established in the wake of the 1994 genocide, when systematic rape had left huge numbers of women infected with HIV, and many pregnant with HIV+ children. So, at APRECOM's inception, there was a desperate need for help and support for children affected by HIV. APRECOM stepped up to help meet this need.

Nearly 20 years since our partnership began, APRECOM remains committed to supporting children and families affected by HIV and to dispelling the stigma around the virus. But the team's work has also diversified to find, support and resource children living with disabilities. Alongside visits to disabled children in their own community, APRECOM have worked strategically to train church leaders in disability inclusion, in order to release them to care for disabled children in their communities.

APRECOM has previously worked extensively in Kigali, but the initiatives there are now self-sustaining, allowing the team to focus its resources in other areas of the country, especially Bukora and Bugesera.

Key activities

- **Outreach to disabled children** – Volunteers from five key churches in Bugesera have set up a twice-weekly support group for disabled children. Sixteen children are already benefitting from this support.
- **Child protection training** – The team has trained 83 leaders and elders from eleven churches in child protection. Face to face training was not possible in the second half of the year, but the team maintained regular contact with church leaders by phone, to ensure they were equipped to support vulnerable families.
- **Advocacy** – The team have met with 35 church leaders in Bukora and Kajera, to discuss the important of child protection.
- **Supporting disadvantaged young people** – 25 young people in Bugesera have benefitted from monthly meetings, to help them gain a sense of purpose and develop life skills. Most of these young people are affected by HIV.
- **Creating safe environments for children** – APRECOM has circulated the 'Touch Talk' resource to volunteers from five churches in Bugesera, equipping them to help children recognise and report abuse. These volunteers are also using the resource to train other adults in child protection. A further six churches in Kajera have used 'Touch Talk' with groups of children.
- **Enabling children to report abuse** – APRECOM is using 'Touch Talk' with groups of children themselves – especially in its Inshuti Nziza children's clubs – to equip them to report abuse. Thanks to APRECOM's work in this area, Inshuti Nziza clubs and churches have child protection policies and processes in place to follow up on any such report.
- **HIV support groups** – APRECOM's support groups offer a regular forum for adults affected by HIV to share their experiences, gain practical advice and support one another emotionally and spiritually. The 3 support groups in Kajera each have 15 members, and the group in Bukora has between 37 and 48.
- **Positive parenting** – 52 parents in Kajera have received training in building good relationships with their children.
- **Queens** – The Queens Group in Bukora has welcomed 35 teenage girls. The group helps them gain vocational skills, greater self-worth and increased hope for the future. During the pandemic, many teenage girls in the wider community have become pregnant, but none of the Queens have done.
- **Sewing school** – 40 teenagers from disadvantaged backgrounds have graduated from APRECOM's sewing school, having learned valuable vocational skills.



- **Essential provisions** – In response to the pandemic, APRECOM have provided soap, bleach and food parcels to families in their network. This is vital in a context where food supply lines are often unreliable and many people have had their income dramatically reduced because of COVID.

Impact

- **Direct support for disabled children** – Sixteen disabled children are out of isolation and developing, physically, mentally and socially, through their support group. Church volunteers are also providing food supplements and helping to source wheelchairs and mobility aids, which transform the children's independence.
- **Churches equipped** – Following training seminars, church leaders are better aware of issues around safeguarding, can train others in child protection and are formulating child protection policies.
- **Greater awareness of abuse** – Church leaders and parents have a greater understanding of abuse and child protection and are better equipped to prevent abuse in their churches and communities.
- **Young people inspired** – The young people connected with APRECOM in Bugesera have a greater sense of hope and purpose, despite their HIV+ status.
- **Children happy and maturing** – The children who attend Inshuti Nziza clubs are growing, physically, socially and spiritually. Their behaviour is improving and they are playing an active part in their churches.
- **Reporting abuse** – As a result of churches and parents receiving training in child protection, their children are equipped to recognise and report abuse.

- **Vocational skills** – 22 members of the Queens Group are attending sewing classes and gaining useful vocational skills, as well as growing in self-confidence.
- **Support group members encouraged** – The members of HIV support groups benefit from mutual support, prayer and encouragement and feel less isolated and more hopeful about their situations.
- **Protection from COVID** – The soap and bleach deliveries have enabled families to wash and to clean their homes thoroughly, protecting themselves from COVID-19. And the food supplies have been literally a lifeline. 22 families have been helped in this way in Kajera alone.
- **Communities mobilised** – Churches and communities have been mobilised to continue the work on the ground during the pandemic, when lockdown restrictions have prevented the APRECOM team from travelling. Local volunteers have maintained the support of the most vulnerable members of their communities.

Figures

In any given quarter, APRECOM offers support to around 215 children and 170 adults.

How BCT has benefited APRECOM this year

- Ongoing support and advice, by email and WhatsApp.
- Detailed guidance on formulating annual plans and evaluating and developing the work.
- Information resources.



- Funding for:
 - Quarterly training seminars in 11 churches, on child protection and disability awareness.
 - Quarterly training seminars for young people affected by HIV.
 - Training for 30 church leaders in Gahanga in how to find and support children with disabilities.
 - Support for adults affected by HIV. (This would normally have taken the form of in-person support groups, but has taken place by phone during lockdown.)
 - Home visits to families affected by HIV, including practical support. (The focus has shifted during the pandemic to providing emergency food and hygiene supplies.)
 - Running the Queens Group for teenage girls in Bukora.
 - Running a sewing school for 40 disadvantaged young people.
 - Soap and bleach for 100 of the most vulnerable families in Bukora, Bugesera, Kajera and Kigali.
 - Gardening projects in Bukora and Kajera.
 - Staff training, administration and travel expenses.



Photo credit: Henri (centre) with his mum and his sister

Henri's story

Henri and his family had to move on after their old landlord took exception to the teenager's increasingly obvious disability.

'He told us to leave, because he didn't want a child like Henri in one of his houses,' says Henri's mum, Mary.

Henri was able to walk as a young child but has gradually lost that ability. His legs are now permanently contracted at right angles because he has not received the care and physiotherapy he needed.

It costs Mary all her strength to lift her 13-year-old onto a mat when APRECOM's Odeth and Emma visit their home in Gahanga. But these visits are precious – and a sign that things are shifting in attitudes towards disability, in the Church at least.

In February, APRECOM met with leaders from five churches in Gahanga and shared their passion for disability inclusion; immediately, the pastors identified seven local children with multiple impairments and started visiting them – including Henri.

Being part of an APRECOM support group now is a huge comfort to Mary. She weeps as Odeth and Emma pray for her – but it's partly relief. 'It means a lot to have people who care,' she whispers.

BCT
donated
£8,291 to
APRECOM
this year

LVLE (Laissez Vivre Les Enfants)

Based in:	Goma, eastern DRC
Run by	A church pastor and members of other local churches
Partnered with BCT since:	January 2017
Supports:	Children living in poverty, on the streets and/or accused of witchcraft

Context

LVLE do remarkable work in extremely difficult circumstances. In Goma, where the team is based, poverty is endemic, child abuse is common-place and violence is always lurking beneath the surface. Life is hard here and many children end up on the streets, either because their parents cannot afford to keep them or because abuse at home makes living on the streets a more attractive option.

LVLE want to change this. They spend time with street-living children and young people, providing practical support and working towards either reconciling the children to their relatives or finding them other safe homes, away from the streets. This year, the team's relationships with Goma's street-living children have grown further and faster than they could have imagined possible, through their collaboration on a hand-washing project. (See below for more.)

Goma (and the surrounding areas of Masisi and Monigi) is also an epicentre of child witch accusations. So, Rev Jean-Paul and his team prioritise training workshops for church and community leaders, communicating essential principles of child protection, as well as specific guidance on how to address accusations of witchcraft against children in their communities.

Note: Visiting Goma has been a challenge for several years – even before the pandemic – due to the difficulties involved in obtaining a visa for DRC. However, we make extensive use of email and WhatsApp in order to maintain a strong working relationship with LVLE and keep abreast of their activities.

Key activities

- Child protection training** – A cohort of 30 church leaders in Goma has received training in the fundamentals of child protection. Another 30, already grounded in the principles of child protection, have received further training in 'Touch Talk', a resource which empowers children to recognise and report abuse.
- Follow up** – Each of the church leaders who had received training was visited later, to ensure they understood what they had been taught and were able to take steps to put their learning into practice.
- Training in handling witchcraft accusations** – LVLE has trained 56 church leaders in Masisi and 20 school leaders in Karisimbi to handle accusations of witchcraft against children, using 'The Heart of the Matter'. Such accusations are very common in this area of DRC but LVLE aim to make Masisi and Karisimbi safe places for children.
- Refresher training in positive parenting** – A group of school leaders in Karisimbi, previously trained in positive parenting, attended a refresher session to recap on this training and share their experiences. These leaders have also been encouraged to pass on their knowledge to other school leaders in their networks.
- Outreach to street-living children** – LVLE's outreach to street-living children continues, seeking to develop significant relationships. This work focuses on 'listening points' in two areas of Goma where there are the highest concentrations of street-living children.
- Handwashing project** – In response to COVID-19, LVLE set up ten handwashing stations around Goma, to enable local people to protect themselves against the virus. The team collaborated with street-living children to set up and look after the stations, and with local residents and civic authorities to ensure there were ample water supplies.
- Weekly radio shows** – Rev Jean-Paul is a highly compelling speaker and has a weekly show on a local radio station, through which he highlights issues relating to parenting, child protection and child witch accusations.



Impact

- Empowered children** – Through their church leaders' use of 'Touch Talk', children have been enabled to report abuse whenever they see it or experience it. Children who might have been vulnerable to being accused of witchcraft (and abused as a result) are now better protected because of the improved understanding of the issue among their church and school leaders.
- Changing churches** – Church leaders who were previously dismissive of child protection have grasped why it is important and have committed to take steps to safeguard the children in their congregations. Those who had already received training were strengthened in their efforts through follow-up visits.
- Changing schools** – School leaders are better equipped to actively listen to children, to understand their needs and meet those needs. They are also better informed on accusations of witchcraft against children and how to address such accusations.
- Exponential influence** – The pastors and school leaders who have attended LVLE training workshops are passing on their understanding to others, thus greatly increasing LVLE's influence and creating potential for greater numbers of children to benefit from safe environments. The local authorities are now engaging with the issue of child protection, and particularly the harm caused by accusations of witchcraft. Two collaborative groups have been formed, with LVLE working together with the local civic authorities and police to enforce child protection and reduce abuse in Masisi and Monigi.
- Growing relationships** – The team's relationships with street-living children have been taken to the next level by their collaboration on the handwashing stations. There is now a greater-than-ever mutual trust and respect, and scope to work more intentionally in helping the children leave the streets.
- Public health** – In the midst of the COVID crisis, LVLE's handwashing stations have helped to meet the acute need for cleanliness. These stations may have literally saved lives, especially for street-living children who would otherwise have had no adequate washing facilities.
- Changing attitudes** – Rev Jean-Paul's weekly radio shows frequently lead to lively discussions with listeners on how best to care for children. The programme content gently challenges any negative attitudes towards children among the audience.

Figures

In an average quarter, LVLE works with the leaders of around 90 churches and 50 schools. And they directly support around 40 street-living children.

How BCT has benefited LVLE this year

- Ongoing support, advice and encouragement from BCT staff, through email and WhatsApp.
- Guidance on developing strategic plans and measuring the impact of their work.
- Information resources, including:
 - 'The Heart of the Matter', which helps train church and community leaders to address child witch accusations.
 - 'Touch Talk', which empowers children to recognise and report abuse.
- Funding for:
 - Training for a new cohort of 30 pastors, in children's rights and child protection.
 - Training for 60 church leaders in Goma, in child protection.
 - Seminars for 56 pastors in Masisi, and for 20 school leaders in Karisimbi, to train them in addressing child witch accusations.
 - Refresher training in positive parenting for a group of school leaders in Karisimbi.
 - Developing relationships with street-living children, including two listening posts for regular meetings.

- Training team members to reach and support street-living children.
- Setting up and maintaining 10 handwashing stations, to help street-living children protect themselves against COVID-19.
- Weekly radio shows to raise awareness of child protection issues.
- Staff training, administration and travel expenses.



BCT
donated
£7,602 to
LVLE
this year

Testimonials from street-living young people

The 10 handwashing stations set up by LVLE, in collaboration with civic authorities, local residents and street-living young people have had a clear impact. The project has promoted positive relationships between the youth, LVLE, local residents and the municipal authorities: a near unique example of such cooperation. The stations themselves have been used by between 180 and 220 people a day, and the project has been hugely beneficial to the young people themselves, as these testimonials make clear:

'We have all fully understood that water is really important and that to win the fight against coronavirus, we must regularly wash our hands regularly. We are also really happy that disinfectant is added to our water. God bless LVLE.' Benedicte, 22

'I have twice been raped when fetching water early in the morning. Now those risks are much less because I have water nearby.' Sandrine, 16

'We will make sure that our washing stations are protected.' Michel, 19

'For us girls, regular use of washing stations is very necessary. We only had dirty water lying in the streets and we were exposed to different illnesses. I thank LVLE very much for these water stations.' Jeanne, 12

Transformation Resources

Run by:	BCT's UK-based team, with advice and input from our overseas partners
A project since:	August 2017
Addresses:	Harmful attitudes and beliefs

BCT
donated
£5,545 to
**Transformation
Resources**
this year

BCT's *Transformation Resources* are the fruit of twenty years' hard-won experience and understanding in serving marginalised children. This growing collection of resources is designed to help church and community leaders to address the harmful attitudes and beliefs which keep children on the margins and make them vulnerable to abuse. The material is created by our UK-based team but informed, tested and refined by our friends and partners overseas. And the completed resources are available through our website, free of charge.

This year's work on *Transformation Resources* has been dominated by COVID-19. BCT is a small but well-informed and well-connected charity. As such, we were uniquely placed to respond quickly and strategically to help resource-poor communities respond to the pandemic. Our immediate response was to assemble a suite of resources directly relating to COVID: communicating essential information about the virus, dispelling myths and giving guidance on how to promote hygiene in areas where water is scarce. As the pandemic continued, it became clear that it was affecting food supply lines in many African countries, and that countless people were unable to work and hence unable to earn. Food scarcity had become an urgent issue. To address this issue, we have created 'Let's Grow!', to help communities recognise and make the most of the sources of nutrition available to them.

Key activities

- **Writing and creation** – This year, we have invested time and energy in creating new resources. 'Let's Grow!' is designed to address food scarcity and malnutrition in resource-poor communities. We have also assembled a suite of resources to help community leaders in the global south to respond to COVID-19. These resources represent BCT's response to a need for resources for grassroot churches and communities, which are fully contextualised and which work in a low-resource environment.
- **Online resource portal** – BCT's new website features a 'resources' area, where 'Transform Disability' is available to download. The COVID-19 resources were also uploaded to this portal in March, and 'Transform

Families' will be added in due course. All resource downloads are completely free to the user.

- **Piloting** – Pilot workshops for 'Let's Grow!' have taken place in DR Congo, with two different cohorts. Further pilots are imminent in Zambia, Rwanda and Burundi.
- **Feedback and editing** – Content creation has been suspended on 'Transform Families' as we prioritise more pressing needs. But the existing content has been sent to LVLE (our Congolese partner) for feedback, which has helped to shape the resource material.

Impact

- **Protection from COVID-19** – People living in remote communities have been enabled to protect themselves and one-another from coronavirus. It is extremely difficult to quantify exactly how many people have benefitted and in what ways, but it is possible that our COVID resources have literally saved lives. Other organisations have also made use of these materials, including World Vision in India.
- **Healthier children** – Children in communities affected by food scarcity are now more likely to access a balanced diet and sufficient calories. (Naturally, this applies to adults too, but children tend to be at greater risk of malnutrition.)
- **Changing attitudes** – 'Transform Disability' continues to be used by several churches in Africa to spread awareness of issues affecting disabled children, and the importance of helping them play a full part in church life. Common negative attitudes towards disability are changing and more churches are becoming places where children with disabilities can belong and thrive.
- **Greater reach** – The online resources portal has made it possible for BCT to circulate the Transformation Resources to church and community leaders all over the world, free of charge. Since the site was launched in March, the resource material has been viewed 104 times.

Wukwashi wa Nzambi

Based in:	Copperbelt region, Zambia
Run by:	Local volunteers
Partnered with BCT since:	2005
Supports:	Children living with disabilities

Context

Wukwashi wa Nzambi ('God's help') has helped literally thousands of children with disabilities to grow, develop and fulfil their potential. Time and again, we see and hear how children's lives are being transformed through Wukwashi's efforts and by the grace of God. It is an honour to partner with them in this work.

The cornerstone of Wukwashi's ministry is their network of 16 support groups. It is through these groups that children with disabilities access physiotherapy, play therapy, and assessment for mobility aids and medical interventions. The support groups are also a vital source of advice, encouragement and understanding for parents.

Since the onset of COVID-19, it has obviously been impossible for the support groups to meet. (Opportunities for training volunteers and church leaders have also been severely limited.) But the Wukwashi team have made sure their connections with the families in their network have remained strong, or even become stronger than ever. With regular phone calls, text messages and socially distanced home visits, the workload has been intense, but children and parents alike have felt valued and supported, despite being confined to their homes. And Wukwashi have augmented this support with deliveries of soap, bleach and food parcels.

Key activities

- Support groups** – Wukwashi runs 16 support groups for children with disabilities, and their parents. Two of these groups are newly established since last year's report. These groups reach around 450 children per quarter, giving them access to physiotherapy, play therapy and assessment for mobility aids and medical interventions. The groups are also a vital source of emotional and spiritual encouragement for children and parents alike.
- Support in lockdown** – The team's support for families in their network continued in lockdown, through regular phone calls, text messages and socially-distanced visits. This support also included meeting practical needs for cleaning products and essential food items. Around 150 families received soap, bleach and food parcels, and nearly 700 have benefited from support and advice.
- Physiotherapy** – Physiotherapy is often crucial in helping children with physical disabilities to progress. Wukwashi teaches parents helpful exercises for their own children, so that they give therapy at home. All of this is supported by professional physiotherapists.
- Mobility aids** – Children at Wukwashi's support groups are assessed for their need for mobility aids. When necessary, the team will then source a mobility aid to meet the child's specification. This year, 37 children have received wheelchairs, standing frames or mobility aids of other kinds.
- Medical referrals** – Many of the children Wukwashi meet have conditions which can only be treated effectively through specialist medical interventions. Team members assess children's medical needs and refer them for any medical treatments they need. This year, 67 children were referred for treatment, for conditions including club feet and hydrocephalus. When hospital treatment is necessary, Wukwashi subsidise the travel costs for the families in question and fund operations that would otherwise not be possible.
- Education** – Children with disabilities often struggle to access education, however academically able they might be. Wukwashi therefore offers transport and financial support to enable children to attend several local schools. And the most significantly disabled children are welcomed into Wukwashi's own school, which caters to their unique needs. Over 80 children are now able to attend school, when they might otherwise have been unable to do so.



- **Training for churches** – Myths and misconceptions about disability remain common in Zambia, and these myths often lead to children with disabilities being overlooked, stigmatised or abused. Wukwashi therefore prioritise advocating for the rights of disabled children and outlining how to meet their needs, especially through training events for churches. Once again, COVID has limited this activity this year, but 44 church leaders have still been able to attend in-person training events.
- **Training for volunteers** – Wukwashi arranges regular training for its volunteers, to ensure they are equipped with the skills to handle disabled children. This year's training has included input on ergonomics and on identifying and managing several common disabilities.

Impact

- **Protection from COVID** – Wukwashi's soap and bleach deliveries have been vital in helping families protect their vulnerable children from the virus. And the food supplies have literally been a lifeline to families left in poverty by COVID.
- **Real connections** – The parents of disabled children often feel isolated; not knowing how to access the help they need and carrying an undeserved sense of shame because of the stigma around disability. Wukwashi's support groups bring parents and children alike out of isolation, help them develop real connections, and provide crucial practical help.

- **Deeper relationships** – Despite the lockdown, the team's relationships with families in their network have only deepened. Around 150 children and their parents have benefitted from socially distanced support and mentoring, and many parents have expressed their struggles more freely than ever and found real, meaningful help and encouragement.
- **Physical improvements** – Medical interventions (including surgery) have dramatically improved the conditions of several children. Some have seen their physical impairments completely rectified. And at least half of the children who have received physiotherapy have made progress in their mobility, motor skills and physical strength.
- **Greater independence** – The children who have received wheelchairs and mobility aids no longer have to rely on family members to help them move around. They are better able to leave their homes and access education, and their prospects for future life are much improved.
- **Changed attitudes** – Wukwashi's training for church leaders has not only challenged common negative attitudes towards disabled people, but inspired delegates to act as advocates for children with disabilities and to make their churches and communities more accessible. For example, one church in Kalulushi has begun referring disabled children to their local Wukwashi support group and recruiting volunteers to help, and has installed a ramp to make the church building accessible to wheelchair users.

Figures

Wukwashi typically engages between 400 and 500 children per quarter, with many families benefiting from more than one aspect of their work. The team also reaches hundreds of adults per quarter, through its training and advocacy initiatives.

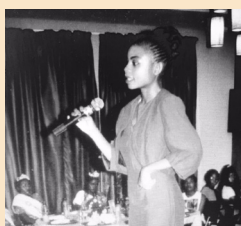
How BCT has benefited Wukwashi this year

- Ongoing support, advice and guidance from BCT staff, by email, phone, Zoom and WhatsApp.
- Focused guidance in formulating strategy and annual plans.
- Funding for:
 - 16 weekly support groups for children with disabilities and their families.
 - Organising quarterly visits from medical professionals, to assess children at support groups for medical and surgical treatment needs.
 - Medical costs for children to receive necessary treatment (including operations and artificial limbs) at Beit Cure Hospital.
 - 2 physiotherapists to visit 4 support groups each, per month, to treat children and give instruction to parents and volunteers.
 - Assessing children's mobility needs and distributing mobility aids as needed.
 - Support and mentoring for parents of disabled children, through phone calls and socially distanced visits.
 - The provision of soap and bleach to 700 families and food parcels to the parents of 150 particularly vulnerable children.
- A training workshop for 44 church leaders, to equip them to care for children with disabilities.
- Advocacy on behalf of disabled children in churches and schools, and through local radio.
- Recruitment of 30 new volunteers for support groups.
- Training new volunteers to assess needs of children with disabilities.
- Volunteers to visit children in their homes, following operations.
- Transport for staff to visit distant support groups, to deliver training and monitor activities.
- Staff training, administration and travel expenses.



**BCT
donated
£18,176 to
Wukwashi
this year**

Tamara's story



Tamara was born with cerebral palsy... and in Zambia, where people living with disability are routinely written off. Her mobility is limited and her mental ability meant she couldn't attend mainstream school. Her own mother thought she'd never amount to anything.

And yet today, at 18, Tamara is living a fulfilled and happy life. She's learning how to make doormats, aprons and hats so she can earn a living. She is confident and has good self-esteem.

And all because someone saw her as God does, bursting with potential, even if not in the way the world defines it.

When Tamara first came to our partner Wukwashi's Kabala support group, she could barely walk or use her hands. But there, she received physiotherapy and orthopaedic shoes, friendship and encouragement in spades. Wukwashi linked her with a Cheshire Homes school, where she excelled and even won awards; the vocational skills training she's receiving in Ndola is also through Cheshire Homes.

Her mother recognises this is God at work through Wukwashi and she's thrilled. Her eyes have been opened to God's perfect plan for Tamara.

Tamara's community is looking on and learning too. The same is true for all 16 of Wukwashi's support groups, including the newest one in Twatasha, Kitwe. They're microcosms of God's kingdom where families and communities learn to see children's lives as precious and purposeful, rather than limited by human definitions of 'disability'.

Connecting with others

Connecting with others around the issue of children accused of witchcraft

Witchcraft accusations against children are still a huge issue, leading to the abuse and neglect of thousands of children worldwide. So BCT is proud to continue its commitment to the Stop Child Witch Accusations coalition. Susie Howe acts as the Chair of the coalition and Carolyn Gent as its Vice Chair¹, and we are enthusiastic participants in all of the movement's activities.

As with BCT's overseas partners, SCWA's activities this year have been limited by COVID-19. SCWA had been looking forward to leading a workshop on child witch accusations in Nigeria. Sadly, it was not to be. But focus group research did take place there and has provided additional insights into the causes and consequences of accusations in a nation where witchcraft-related abuse is endemic. SCWA will be looking to follow this up either online or as international travel becomes possible.

Similarly, a planned conference in Papua New Guinea on child witch accusations and public health had to be postponed, and will instead take place online in summer 2021. The forum planned for London in October 2020 did take place, albeit virtually, with encouraging outcomes. We will share these outcomes at greater length in next year's report.

SCWA has also created a new resource and a set of audio material to address common misconceptions about sickness which often lead to accusations of witchcraft, especially in the global south. The resource (entitled *Sickness, Health and Healing*) works on a standalone basis or as an addition to *The Heart of the Matter*, and is almost complete and ready to pilot. Work on the audio material is also well under way.

SCWA's experience and expertise has been sought by groups including a research project team from Trinity Western University (Canada), an NGO called Sparkle Malawi and a joint UNICEF/ faith-based initiative called Faith and Positive Change for Children Global Initiative on Social and Behaviour Change, which aims to get faith groups to surface and tackle underlying beliefs that harm children and to take up their responsibility to protect them. SCWA also contributed to the academic publication *On Knowing Humanity*, Issue 4(1) of January 2020 which was dedicated to the topic of witchcraft beliefs and accusations.

Finally, SCWA has this year followed up with participants from *Heart of the Matter* pilots in Togo and DRC in 2017 and 2018, using surveys to establish what concrete impact there has been. Their feedback suggests there is already significant impact on people's attitudes and beliefs – and not just within the churches:

Kananga, in DRC's Kasai province: 12 pastors trained by Rev Sylvain Kazadi of the Presbyterian Church

They have gone on to share their learning with 3,278 other people in churches and communities. They have raised awareness among 22 congregations in five different localities – and will continue with new initiatives such as community debates.

'Some members of our church were accusing children of being witches. Our explanations helped [them] understand that children are created in the image of God, and that we should love them.'

Goma, DRC: 17 church leaders trained by our partner project LVLE

Participants are sharing their learning with their churches and the wider community, including targeting so-called 'prophets' in the churches who are often associated with abusive deliverance rituals. Churches are introducing child protection policies, and community children's clubs are springing up to inform children of their rights. Local authorities are requesting training for their staff.

'One mother suspected her daughter was a witch, simply because she was having nightmares. I discovered they were caused by the games she was playing. The girl stopped playing with those friends, and the nightmares stopped.'

Yokoe, Togo: 18 Pentecostal church leaders trained by MECI

They have already shared their learning with other church leaders, children's workers and church members, as well as with parents and children in the community. The Council of Churches in Togo is planning a systematic roll-out of this programme nationally across member churches.

'One church member went to the defence of a neighbour's child who was accused of being a witch because he was aggressive. [He helped] the parents see that the child's behaviour could be because of trauma, and they changed their behaviour towards him.'

¹Susie Howe stepped down as Chair on 13th June 2020, and has been succeeded by Carolyn Gent.

Connecting with others around the issue of disability

During this year, we have developed a close working relationship with Patrick Musafiri and his organisation EPAM in Goma, DR Congo. We first met Patrick in 2017, when he was working as a physiotherapist at Itetero School in Rwanda, a school for children with disabilities, connected with APRECOM. Patrick is Congolese and has now returned to Goma, determined to help children with disabilities in his own city and to mobilise churches to do the same.

We have begun working with EPAM, giving them advice and resources to help them train church leaders to welcome and support disabled people. For example,

EPAM have used our *Transform Disability* material within their disability awareness training for local pastors. The results have been very encouraging. As a direct result of the EPAM training, one church has provided a sewing machine to help a disabled woman earn a living; another has given a wheelchair to a man who previously could only drag himself on the ground.

We currently have no plans to create a formal partnership between BCT and EPAM, as we are not convinced this is necessary. But we are glad to be able to add value to EPAM's work and we are delighted to see tangible results in the lives of disabled people.

Mobilising resources

We never cease to be amazed by what our partners achieve with minimal funds. Nevertheless, financial resources are vital in enabling them to continue reaching marginalised children and to develop their work further. Financial support is therefore a core element of what BCT offers our project partners.

That is not to say that we give out money indiscriminately. Our financial support for our partners is always strategic; given to meet specific needs and to enable specific initiatives, in order to maximise the potential impact of our partners' work on their communities. Each of our partners completes an annual plan and budget, and we resource them in line with these budgets and according to the funds we have available.

BCT must, in turn, raise funding from a variety of sources. These sources include regular donations from individuals and churches, and grants from several trusts. And the high point of the year – in terms of fundraising – came in September, when ten of our supporters completed a 25km trek through London, raising money for our partners' work with disabled children. We are so thankful for those supporters, who literally went the extra mile for BCT and for the children we serve.

Effective communication is vital in mobilising financial support. To this end, our Communications Coordinator ensures our existing and potential supporters are kept abreast of BCT's latest news, and opportunities to get involved with us.

BCT's approach to fundraising is outlined in detail on p5 of this report.

Prayer support

We see prayer as absolutely essential to our collective life and work. So, prayer always features in our visits and WhatsApp conversations with our partners, and in our UK team's meetings. We also believe that the prayers of our friends and supporter are immensely valuable, and we do all we can to inform and encourage these prayers. 286 of our supporters pray for us regularly, using our quarterly prayer diary, and our 110 prayer partners play a vital role in praying for urgent and important issues, as and when they arise.

Ambassadors

BCT's Ambassadors (previously 'Champions for Children') represent us in their churches and communities, raising awareness of the needs of marginalised children and of what BCT is doing to meet those needs. Some of our Ambassadors arrange awareness-raising and fundraising events in their churches. Some share BCT news updates in Sunday services or midweek prayer groups. We support these efforts by providing regular information packs, including prayer points and case studies of individual children. And we have plans to initiate regular meetings with our Ambassadors in the coming year, to enable idea-sharing and feedback. We are so thankful for all our Ambassadors and their commitment, enthusiasm and passion.

2019/20 Income and Expenditure

Each year, BCT endeavours to set a realistic income and expenditure budget, in line with its goals and objectives. BCT is prudent with its financial management and knows that it cannot achieve its goals and objectives in supporting projects, raising awareness and networking with churches and other agencies, without the generosity and loyal commitment of its supporters in their various forms: trusts, businesses, churches and individuals.

The impact of the Covid-19 pandemic has been global and, for huge numbers of people, catastrophic. Sadly, the fight against it rages on. There has not only been a cost in terms of lives and freedoms lost but also economic upheaval, taking its toll on employment levels and the financial stability of organisations and individuals. Consequently, as BCT's income is in the form of donations it may come as no surprise that we have experienced a year-on-year drop in total income of almost 13%. However, we and our project partners have adapted well to the effects of the pandemic, getting to grips with changed priorities, additional needs and challenges faced while complying with the respective Covid regulations in the UK, Rwanda, Zambia and DRC. In addition to their practical, human impact these adaptations have contributed to an overall year-on-year drop in total expenditure of over 11%.

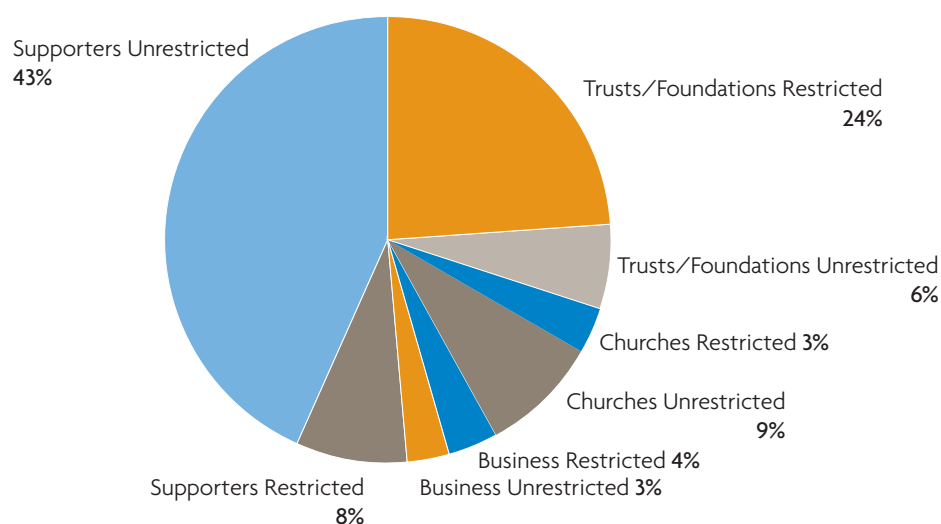
Income

BCT's total income in 2019/20 was £135,068, a year-on-year decrease of £19,879 (12.83%). When we budgeted for 2019/20 in what were pre-Covid-19 days we took a cautious view of forecasted total income, anticipating a small drop from that achieved the year before, but the actual drop proved much bigger. The year-on-year reduction was entirely in unrestricted income, as restricted income saw a small increase, rising £761 to £53,015. £13,000 of the drop in unrestricted income was in respect of two items received last year but not repeated this year, and which were not covered by new donations: monthly gifts from a specific donor which came to an end in June 2019, and a legacy left to BCT in the will of a supporter.

With regard to the primary sources of income, donations from Trusts and Foundations rose from £28,104 to £40,745, an increase of 44.98%. Conversely, income from supporters dipped year-on-year from £99,667 to £69,282, a reduction of 30.49%. Donations from businesses held steady, yielding an increase of £17 (0.19%) while income from churches fell by £2,152 (11.73%)

An analysis of income by primary source and fund is given below:

	Trusts/ Foundations Restricted	Trusts/ Foundations Unrestricted	Churches Restricted	Churches Unrestricted	Business Restricted	Business Unrestricted	Supporters Restricted	Supporters Unrestricted	Total
2019/20	£32,385	£8,360	£4,646	£11,553	£4,952	£3,890	£11,032	£58,250	£135,068
2018/19	£26,494	£1,610	£4,295	£14,056	£4,500	£4,325	£16,965	£82,702	£154,947

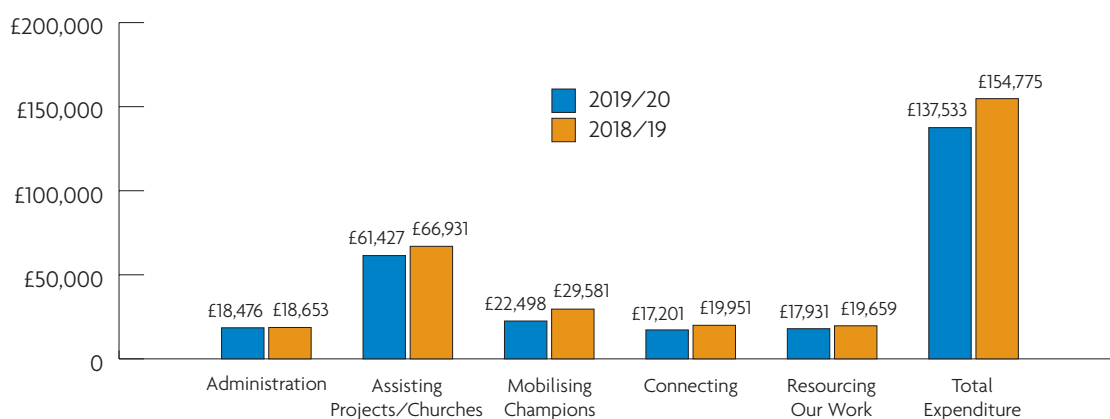


Expenditure

Total expenditure in 2019/20 was £137,533, a reduction of £17,242 (11.14%) from 2018/19. Year-on-year spending from restricted funds dropped by £3,941, while spending from unrestricted funds dropped by £13,301. The drop in restricted spend reflects a combination of two things: unexpected but necessary variations in levels and timings of disbursements to our partners following mandatory changes to their planned activities (to ensure Covid compliance), and the fact no disbursements were made to EPED in 2019/20 following the end of our partnership in December 2018. In terms of unrestricted spend, Covid regulations in the UK resulted in certain cost savings. One was due to an enforced change to how the BCT team meets; face-to-face team meetings have, for now, been replaced by online meetings with a consequent drop in travel costs. Another saving, though less welcome, was through spending less than intended on events and fundraising activities. Outside of these 'Covid savings' other year-on-year decreases in cost included payroll costs, office rent, and the production and circulation of our quarterly publications.

As always, we take very careful consideration of our fund levels when making decisions on disbursements and spending on core costs. Although income has reduced from last year's level it has not changed our direct participation in, and giving financial support towards vital work for the ultimate benefit of some of the most marginalised children. Consequently, our biggest expenditure area continues to be the assisting and training of BCT's partner projects and churches to meet the needs of children at risk in their communities. Spend on this in 2019/20 reached £61,427, i.e. 44.66% of the overall total. Across the other expenditure categories there was a net year-on-year decrease of £11,738 (13.36%).

	Administration	Assisting Projects/ Churches	Mobilising Champions	Connecting	Resourcing Our Work	Total Expenditure
2019/20	£18,476	£61,427	£22,498	£17,201	£17,931	£137,533
2018/19	£18,653	£66,931	£29,581	£19,951	£19,659	£154,775



Looking forwards

We cannot pretend that this year has been easy. This is demanding work at the best of times, and COVID has limited our activities and made it harder than ever to foster close relationships with our partners – and even within the UK team. And yet, as we look back on the year, we have a lot to be thankful for. It is a joy and a privilege to serve some of the world's most marginalised children, and to partner with such amazing people in doing so. What's more, even in the midst of a global pandemic, children's lives are being changed for the better. It is wonderful to hear stories from our partners of children with physical disabilities making such progress that they can now walk and attend school; of churches and schools taking significant steps to safeguard their children; of children on the streets protecting themselves from COVID and learning to trust the adults helping them.

As our thoughts turn to the coming year, we have hope. We believe we can strengthen our work further. We believe we can build on the successes of this year. And we believe our God is faithful to guide us and provide for us as we seek to play our part in establishing his kingdom.

The report of the trustees was approved by the trustees on 26th June 2021 and signed on their behalf by:

Gill Bradley
Chair of Trustees

The Bethany Children's Trust

Report and Accounts

year ended 31 August 2020

Stewardship

1 Lamb's Passage, LONDON, EC1Y 8AB

t: 0208 502 5600

e: enquiries@stewardship.org.uk

w: www.stewardship.org.uk

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE BETHANY CHILDREN'S TRUST

I have examined the accounts for the year ended 31 August 2020 on pages 28 to 37 following which have been prepared on the basis of the accounting policies set out on pages 30 and 31.

Respective Responsibilities of Trustees and Examiner

The trustees of the charity are responsible for the preparation of accounts; they consider that the audit requirements under section 144(2) of the Charities Act 2011 do not apply and that an independent examination is needed.

It is my responsibility to:

- (1) examine the accounts under section 145 of the Charities Act 2011;
- (2) follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011;
- (3) state whether particular matters have come to my attention.

Basis of Examiner's Statement

This report is in respect of an examination carried out under section 145 of the Charities Act 2011, and in accordance with the general directions given by the Charity Commissioners. 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 a review of the accounts and making such enquiries as are necessary for the purpose of this report. 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.

Examiner's Statement

Based on my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect, accounting records have not been kept in accordance with section 130 of the Charities Act 2011, or that the accounts presented do not accord with those records, or comply with the accounting requirement of the Charities Act 2011. No matter has come to my notice in connection with my examination to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts.

Archie McDowall BA, CA

For and on behalf of:

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

29th June 2021

The Bethany Children's Trust

Statement of Financial Activities

year ended 31 August 2020

	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2020 £	Total funds 2019 £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	82,015	53,015	135,030	154,940
Investments	3	38	0	38	7
Total income and endowments		82,053	53,015	135,068	154,947
EXPENDITURE ON					
Charitable activities	4	76,153	43,449	119,602	135,116
Raising funds	5	17,931	0	17,931	19,659
Total expenditure		94,084	43,449	137,533	154,775
Net gains/(losses) on investments		0	0	0	0
Net income/(expenditure)		(12,031)	9,566	(2,465)	172
Transfers between funds		0	0	0	0
		(12,031)	9,566	(2,465)	172
Net movement in funds		(12,031)	9,566	(2,465)	172
Reconciliation of funds:					
Total funds brought forward		59,916	39,003	98,919	98,747
Total funds carried forward		47,885	48,569	96,454	98,919

Movements on reserves and all recognised gains and losses are shown above.

The notes on pages 30 to 36 form part of these accounts.

The Bethany Children's Trust

Balance Sheet

as at 31 August 2020

	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2020 £	Total funds 2019 £
FIXED ASSETS					
Intangible assets	7	4,787	0	4,787	0
Tangible assets	7	1,315	0	1,315	587
		<u>6,102</u>	<u>0</u>	<u>6,102</u>	<u>587</u>
CURRENT ASSETS					
Debtors	8	26,860	0	26,860	19,055
Cash at bank	9	24,104	48,569	72,673	83,937
		<u>50,964</u>	<u>48,569</u>	<u>99,533</u>	<u>102,992</u>
CURRENT LIABILITIES					
Liabilities falling due within one year	10	9,181	0	9,181	4,660
		<u>9,181</u>	<u>0</u>	<u>9,181</u>	<u>4,660</u>
Net Current Assets		<u>41,783</u>	<u>48,569</u>	<u>90,352</u>	<u>98,332</u>
NET ASSETS		<u>47,885</u>	<u>48,569</u>	<u>96,454</u>	<u>98,919</u>
FUND BALANCES					
Unrestricted funds	12				
General Funds		47,885	–	47,885	59,916
Restricted Funds	12	–	48,569	48,569	39,003
		<u>47,885</u>	<u>48,569</u>	<u>96,454</u>	<u>98,919</u>

Approved by the Trustees and signed on their behalf on 26th June 2021 by:

Gill Bradley

The notes on pages 30 to 36 form part of these accounts.

The Bethany Children's Trust

Notes to the Accounts

for the year ended 31 August 2020

1 Statutory Information

The charity is registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page of the trustees' annual report.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: 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)" ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') requires charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view'.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the trustees have considered how Covid-19 might affect projections.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) The charity relies on volunteers to carry out many of its activities, particularly those involving connection with our project partners, connection with other organisations and individuals in the furtherance of our aims, and the writing and provision of training resources. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.
- iii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be reliably measured.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Intangible fixed assets

The cost of software is capitalised and amortised on a straight line basis over its expected useful life, which is expected to be 3 years.

f) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £100 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Equipment Over 2 to 3 years

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

h) Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

j) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

k) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

3 Voluntary income		Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
		£	£	£	£
General donations		76,805	52,517	129,322	148,795
Tax recoverable		5,210	498	5,708	6,145
		82,015	53,015	135,030	154,940
Other income					
Bank interest		38	–	38	7
Total Incoming Resources		82,053	53,015	135,068	154,947
4 Charitable activity		Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
		£	£	£	£
a Direct Charitable Costs					
Assisting Churches	<i>Note 4c</i>	18,086	43,341	61,427	66,931
Connecting		17,201	0	17,201	19,951
Mobilising Champions		22,498	0	22,498	29,581
Training		0	–	0	0
		57,785	43,341	101,126	116,463
		£	£	£	£
b Support & Administration					
Governance costs		1,680	–	1,680	1,672
GDPR compliance		40	–	40	694
Salaries and pension costs		10,562	–	10,562	9,963
Office rent & services		187	–	187	716
I.T., telephone and postage		1,937	–	1,937	1,462
Office supplies		116	–	116	182
Travel costs		433	–	433	1,228
Equipment not capitalised		0	–	0	126
Insurance		501	–	501	522
Professional Fees		520	–	520	600
Recruitment		47	–	47	8
Depreciation		1,910	108	2,018	466
Sundry		436	–	436	1,013
		18,369	108	18,477	18,653
Combined charitable activity cost		76,153	43,449	119,602	135,116
		Institutions	Individuals	2020	2019
		£	£	£	£
c Grants					
Analysis by receiving project					
APRECOM		8,291		8,291	7,986
EPED		0		0	2,925
Transformation Resources		5,545		5,545	3,775
Stop Child Witch Accusation		3,844		3,844	1,869
Wukwashi		18,176		18,176	23,907
LVLE		7,602		7,602	4,723
		43,458	0	43,458	45,185

4 Charitable activity (continued)

	Institutions	Individuals	2020	2019
	£	£	£	£
Analysis by key purpose				
Awareness raising	1,253		1,253	1,475
Training	10,947		10,947	8,927
Medical	4,753		4,753	6,966
Covid response	5,895		5,895	0
Transport	401		401	451
Parent/Family support	1,648		1,648	1,848
Child/Young person support & empowerment	7,723		7,723	11,599
Enterprise	2,400		2,400	2,571
School Fees	1,384		1,384	3,978
Administration	7,054		7,054	7,370
	<u>43,458</u>	<u>0</u>	<u>43,458</u>	<u>45,185</u>

Within 'Assisting Churches' are grants made to projects. The main features of the grants made were to provide practical support and finance to children's projects in Africa in three locations with the key purposes being as allocated above.

5 Fundraising costs

	Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
	£	£	£	£
Salaries and pension costs	13,756	—	13,756	15,034
Events	1,021	—	1,021	311
Travel costs	549	—	549	1,383
Printing and stationery	116	—	116	258
IT Costs	1,575	—	1,575	1,134
Telephone	298	—	298	352
Office rent	44	—	44	489
Storage	71	—	71	45
Insurance	132	—	132	147
Room Hire	0	—	0	20
Training, Conferences & meetings	45	—	45	64
Postage & mailbox hire	137	—	137	256
Professional Fees	50	—	50	50
Miscellaneous	137	—	137	116
	<u>17,931</u>	<u>0</u>	<u>17,931</u>	<u>19,659</u>

6 Staff & Trustees

	2020	2019
	£	£
Gross wages, salaries & benefits in kind	50,658	52,860
Employer's National Insurance costs	3,392	3,578
Employer's Allowance	(3,106)	(2,748)
Employer's Pension Contributions	1,242	1,255
Total staff costs	<u>52,186</u>	<u>54,945</u>

During the year the charity had 3 full time equivalent employed staff (2019: 3). No staff received salaries at a rate of more than £60,000 per annum (2019: none).

Remuneration payable to key management (excluding trustees) amounted to £50,658 in the year (2019: £52,860). Currently, following changes to team composition and to certain responsibilities, key management is considered to comprise the Operations Manager, Finance Manager and Training and Project Development Coordinator.

6 Staff & Trustees (continued)

No remuneration was paid to any trustee during the year. Mr A Forsyth incurred no expenses on BCT business (2019: £100). Mrs G Bradley received reimbursement totalling £48 for travel fares incurred on BCT's behalf (2019: £91) but incurred no other expenses (2019: £153). Simeon Whiting, the son of trustee Hazel Whiting, invoiced BCT a total of £10,340 during the year for communication services provided to the charity (2019: £10,419).

The total amount of donations funded by trustees [and connected parties] and key management was £816 (2019: £1,137).

7 Fixed Assets

Intangible Fixed Assets		Website	Total 2020	
		£	£	
Cost				
At 1st September 2019		0	0	
Additions		5,744	5,744	
Disposals		0	0	
		<hr/>	<hr/>	
At 31st August 2020		5,744	5,744	
		<hr/>	<hr/>	
Accumulated Depreciation				
At 1st September 2019		0	0	
Charge for the year		957	957	
Disposals		0	0	
		<hr/>	<hr/>	
At 31st August 2020		957	957	
		<hr/>	<hr/>	
Net book value				
At 31st August 2020		4,787	4,787	
		<hr/>	<hr/>	
At 1st September 2019		0	0	
		<hr/>	<hr/>	
Tangible Fixed Assets		Computer & Software £	Furniture & Equipment £	Total 2020 £
Cost				
At 1st September 2019		1,923	119	2,042
Additions		1,668	120	1,788
Disposals		(595)	(119)	(714)
		<hr/>	<hr/>	<hr/>
At 31st August 2020		2,996	120	3,116
		<hr/>	<hr/>	<hr/>
Accumulated Depreciation				
At 1st September 2019		1,336	119	1,455
Charge for the year		1,047	13	1,060
Disposals		(595)	(119)	(714)
		<hr/>	<hr/>	<hr/>
At 31st August 2020		1,788	13	1,801
		<hr/>	<hr/>	<hr/>
Net book value				
At 31st August 2020		1,208	107	1,315
		<hr/>	<hr/>	<hr/>
At 1st September 2019		587	0	587
		<hr/>	<hr/>	<hr/>

8 Debtors and Prepayments

	2020	2019
	£	£
Income tax receivable	8,395	9,501
Sundry Debtors	14,674	8,010
Prepayments	3,791	1,544
	<u>26,860</u>	<u>19,055</u>

9 Cash at Bank and in Hand

Co-operative Bank	56,743	68,829
NatWest Bank	14,917	14,401
Petty cash	1,013	707
	<u>72,673</u>	<u>83,937</u>

10 Creditors: liabilities falling due within one year

Trade Creditors	1,016	1,152
Accruals	2,733	3,417
Deferred Income	5,432	91
	<u>9,181</u>	<u>4,660</u>

11 Multi-year contract commitments

The charity has a five year contract with Academia Ltd to provide cloud services that commenced on 1 May 2020. The charity has an option to terminate the contract after three years. The charity paid £5,027 in the year in respect of this contract (2019: nil)

	2020	2019
	£	£
Payments falling due:		
Within one year	5,027	–
Between one and five years	15,081	–
After five years	–	–
	<u>20,108</u>	<u>–</u>

12 Funds

a. The restricted funds represent amounts received for specific purposes and the movements in the year are as follows:

	Opening balance	Incoming resources	Outgoing resources	Transfers in the year	Closing balance
	£	£	£	£	£
Administration	1,220	650	(108)		1,762
APRECOM	7,232	8,293	(8,197)		7,328
LVLE	6,277	6,872	(7,589)	1,014	6,574
Stop Child Witch Accusation	5,397	3,441	(3,844)	(1,014)	3,980
Transformation Resources	4,859	12,319	(5,534)		11,644
Wukwashi (Zambia)	14,018	21,440	(18,176)		17,282
	<u>39,003</u>	<u>53,015</u>	<u>(43,449)</u>	<u>0</u>	<u>48,569</u>

12 Funds (continued)

With the exception of Administration, the movement on each of the above funds reflects donations received and disbursements and expenditures made in the financial year in respect of activities carried out by the named project. Funds unused at the end of the year are carried forward. A description of the purpose of the other funds and the nature of the restriction can be found in the Trustees Annual Report.

The Administration fund is solely in respect of donations received for non project-related purposes. The movement on this fund in the year concerned one item: a donation of £650 was received towards the cost of incorporating a specific facility in our new website. The website is being depreciated over a period of 3 years and £108 of the £650 donated is this year's depreciation charge for the facility in question. The Administration fund's opening and closing balances are unused funds carried forward from previous years and are specifically restricted to cover the cost of BCT staff team social activities as and when incurred. The closing balance is again carried forward.

For comparison, movements in restricted funds in the year to 31st August 2019 are reproduced below:

	Opening balance	Incoming resources	Outgoing resources	Transfers in the year	Closing balance
	£	£	£	£	£
Administration	1,506	720	(1,006)		1,220
APRECOM	10,070	7,128	(9,966)		7,232
EPED	1,035	157	(392)	(800)	0
LVLE	3,269	8,516	(6,308)	800	6,277
Stop Child Witch Accusation	3,200	4,016	(1,819)		5,397
Transformation Resources	3,053	5,581	(3,775)		4,859
Wukwashi (Zambia)	12,006	26,136	(24,124)		14,018
	<u>34,139</u>	<u>52,254</u>	<u>(47,390)</u>	<u>0</u>	<u>39,003</u>

b. The assets and liabilities represented by the various funds are as follows:

	Fixed assets	Bank & cash balances	Other net assets	Total
	£	£	£	£
Restricted funds	0	48,569	—	48,569
Unrestricted funds	6,102	24,104	17,679	47,885
	<u>6,102</u>	<u>72,673</u>	<u>17,679</u>	<u>96,454</u>

For comparison, the assets and liabilities represented by the various funds as at 31st August 2019 are reproduced below:

	Fixed assets	Bank & cash balances	Other net assets	Total
	£	£	£	£
Restricted funds		39,003	—	39,003
Unrestricted funds	587	44,934	14,395	59,916
	<u>587</u>	<u>83,937</u>	<u>14,395</u>	<u>98,919</u>

13 Events since the year end

On 30th April 2021 Mr Jonathan Smith stepped down as trustee after nine years on the Board.

The Bethany Children's Trust

Detailed Statement of Financial Activities

year ended 31 August 2020

		Unrestricted Funds		Restricted Funds		Total Funds	Total Funds
	Note	2020	2019	2020	2019	2020	2019
		£	£	£	£	£	£
INCOME AND ENDOWMENTS FROM							
Donations and legacies	3	82,015	102,686	53,015	52,254	135,030	154,940
Investments	3	38	7	0	0	38	7
Total income and endowments		82,053	102,693	53,015	52,254	135,068	154,947
EXPENDITURE ON							
Charitable activities	4	76,153	87,783	43,449	47,333	119,602	135,116
Raising funds	5	17,931	19,602	0	57	17,931	19,659
Total expenditure		94,084	107,385	43,449	47,390	137,533	154,775
Net gains/(losses) on investments		0	0	0	0	0	0
Net income/(expenditure)		(12,031)	(4,692)	9,566	4,864	(2,465)	172
Transfers between funds		0	0	0	0	0	0
		(12,031)	(4,692)	9,566	4,864	(2,465)	172
Net movement in funds		(12,031)	(4,692)	9,566	4,864	(2,465)	172
Reconciliation of funds:							
Total funds brought forward		59,916	64,608	39,003	34,139	98,919	98,747
Total funds carried forward		47,885	59,916	48,569	39,003	96,454	98,919

Movements on reserves and all recognised gains and losses are shown above.
The notes on pages 30 to 36 form part of these accounts.

APPENDIX 1

Structure, Governance and Management

Organisational Structure

The Operations Manager (OM) is responsible for the day-to-day running of BCT and reports to the trustees. All employed staff, volunteers and any engaged contractors report to the OM.

In collaboration with her team, the OM draws up BCT's annual goals and objectives, taking into account the charity commission's Public Benefit Requirement, BCT's vision and mission and its annual budget. These are then passed to the trustees for discussion, revision and final approval. Additionally, the OM makes recommendations to the trustees at their quarterly meetings on aspects including BCT's policies, procedures, the disbursement of monies to BCT's project partners and the selection of new project partners. Again, in all their decisions the trustees take into account the Charity Commission's guidance on Public Benefit.

Appointment of BCT Trustees

Potential candidates for BCT trusteeship are given a job description and are required to complete and submit an application form and two references. Suitable candidates are then invited for an initial interview. At least two BCT trustees, one of whom must be the BCT Chair, are present at this interview. A proposal is then made to the board of trustees to appoint the successful candidate. This appointment must be ratified at a meeting of the board of trustees, according to Article 14 of the Declaration of Trust.

Successful candidates are given a full set of all BCT's policies, procedures and foundational documents, as well as a copy of the governing Deed of Trust document. They are also given the minutes of the four previous meetings of the board of trustees, a copy of the Charity Commission's guide, 'The Essential Trustee: What You Need to Know' and a copy of the 'Charities and Public Benefit' document. All trustees are required to read BCT's Safeguarding Policy and sign a commitment to upholding it. All new trustees are required to spend an induction day, meeting all members of staff and discussing their roles, and are also required to enhance their knowledge and understanding of issues pertaining to children at risk through the reading materials provided to them, and by attending study days or conferences from time to time. Pertinent reports and best practice papers are forwarded to BCT trustees, so that they maintain an awareness of issues that may affect their decision-making.

Appraisal of BCT Trustees

All trustees are required to fulfil a six-month probationary period followed by a review.

Upon successful completion of the probationary period, the term of office is for three years, followed by an appraisal. Trustees can then stand for a further term of office if the appraisal is satisfactory. BCT trustees are also required to undergo an appraisal after 18 months in office. The reviews are facilitated by the Chair and one other trustee. The term of office for the Chair of Trustees is 3 years, with an appraisal at 18 months.

None of BCT's trustees receive remuneration or other benefits for their work with BCT.

Risk Management

BCT recognises the need, as well as responsibility, to assess all of its activities against risk, in line with the Charity Commission's 'Statement Of Recommended Practice 2005' (SORP 2005). BCT's Risk Management Policy demonstrates potential risks, the steps taken to mitigate or remove them, and BCT's commitment to on-going monitoring and assessment. BCT has also drawn up a Business Continuity Plan as part of its Risk Management Policy. The greatest current risk is economic sustainability in light of the global economic climate, but BCT's trustees confirm that they have reviewed BCT's accounts on a monthly basis and put in place a strategy for on-going fundraising and increasing income for sustainability.

APPENDIX 2

Reserves Policy

(Based on Article 19 of a meeting of BCT trustees, dated 2nd March 2002. Latest amendment by agreement of BCT trustees, 24th May 2021.)

At any one time, BCT will, as a minimum, maintain an unrestricted fund reserve of at least £40,624. Funds pertaining to any reserve may be retained in one or more BCT accounts. The purpose of the unrestricted fund reserve is to:

- Maintain an adequate level of unrestricted funds to provide security against unforeseen liabilities and funding changes, and;
- For a period of at least three months, meet BCT's running costs if it experiences unforeseen financial difficulties or is in a position where it will soon cease to operate as a charity.

BCT will endeavour to have appropriately disbursed restricted donations no later than six months after the end of the previous financial year.

Grant-making Policy

(Based on Article 18 of the minutes of a meeting of the BCT trustees on 2nd March 2002).

BCT has a Grant Making Policy that outlines criteria for issuing grants to projects and/or individuals, the procedure for issuing grants and the review of grants. This policy is reviewed at set intervals, as are all BCT's policies.



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Charity Registration Number 1073817