HEALTH HELP INTERNATIONAL

England & Wales · Charity number 1078353

Details

Other names	HHI
Status	Registered
Legal form	Other
Registered	1999-11-25
Register	View on the Charity Commission register

Contact

Address	Stow Park Church Centre Brynhyfryd Road Newport Gwent NP20 4FX
Phone	01633671055
Email	office@hhi.co.uk
Website	www.hhi.org.uk

Activities

Objects: TO RELIEVE PERSONS WHO ARE IN CONDITIONS OF NEED HARDSHIP OR DISTRESS BY REASON OF THEIR SOCIAL OR ECONOMIC CIRCUMSTANCES BY THE PROVISION OF FACILITIES, BUILDINGS, EQUIPMENT, MEDICATION AND OTHER NECESSARY SUPPLIES

Activities: The object of the Charity is to relieve persons who are in condtions of need, hardship or distree by reason of their social or economic circumstances by the provision of facilities, buildings, equipment, medication or other necessary supplies.

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space
- **What:** The Advancement Of Health Or Saving Of Lives, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities

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Geography

- India
- Philippines
- Zambia

Finances

Period end	Income	Expenditure	Assets	Employees
2024-11-30	£193,616	£203,761	-	-
2023-11-30	£217,126	£216,605	-	-
2022-11-30	£168,694	£192,792	-	-
2021-11-30	£217,198	£174,739	-	-
2020-11-30	£142,013	£127,209	-	-

Trustees

Name	Role	Appointed
EDMUND PETER PLUMMER	Chair	
CHRISTOPHER JOHN BYRNE		
Dr Christopher Digby John		
GERALD ERNEST THOMAS FCA		2016-09-05
IAIN ROBERT WILSON PARK		2012-09-30
JOHN SPURRIER-DAVIES		
SUSAN EVELYN CHALMERS		

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HEALTH HELP INTERNATIONAL

England & Wales - Charity number 1078353

Accounts

Charity registration number: 1078353

HEALTH HELP INTERNATIONAL

Annual Report and Financial Statements

for the Year Ended 30 November 2024

HEALTH HELP INTERNATIONAL

ANNUAL REPORT AND FINANCIAL STATEMENTS
Year Ended 30th November 2024

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HEALTH HELP INTERNATIONAL

TRUSTEES AND PROFESSIONAL ADVISERS

Charity name	Health Help International
Charity registration number	1078353
Principal office	Brynhyfryd Road Newport South Wales NP20 4FX
Patron	Mr R W Prosser
Trustees	Dr C John J Spurrier-Davies Dr E Plummer Mrs S Chalmers C Byrne I Park G Thomas
Bankers	Lloyds TSB 42 Commercial Street Newport South Wales Monmouthshire Building Society John Frost Square Newport South Wales Friends of the Banyan Tree (three accounts) NatWest The Square Willerby East Yorkshire HU10 7UA Strathaven Friends of HHI Bank of Scotland 13 Common Green Strathaven ML10 6AQ
Independent Examiner	Mr W K Paine 44 Pettingale Road Croesyceiliog Cwmbran Torfaen NP44 2NZ

The trustees have pleasure in presenting their report and the financial statements of the charity for the year ended 30 November 2024.

ORGANISATION AND STRUCTURE

Health Help International (HHI, the Charity) became a registered charity on 25 November 1999. The Charity was originally set up to provide funds and assist Mpongwe Mission Hospital in Zambia, and was known as The Mpongwe Mission Hospital Appeal. The Charity is unincorporated and is governed by its constitution. The Charity's registration number is 1078353. The Charity's patron is its founder, R W Prosser.

The trustees

The trustees who served the charity during the year were as follows:

Dr E Plummer (Chairman)
J Spurrier - Davies (Secretary)
G Thomas (Treasurer)
Mrs S Chalmers
C Byrne
Dr C John
I Park

For the first accounting period the original trustees were those people who adopted and signed the Constitution. The trustees run the affairs of the Charity, but delegate much of this work to the Management Committee which comprises some members of the trustees and volunteer organisers. There are no paid employees. At the annual general meeting all members of the trustees shall retire from office but can offer themselves for reappointment. The Management Committee who served during the year were:

J. Spurrier – Davies
Mrs J Williams
M Hopkin
B Medhurst
C Byrne
I Park
E Plummer
Mrs H Winstanley
T Hatherall
Mrs E Jones

In addition to the above, the Friends of the Banyan Tree is a subgroup of HHI, which raises funds for educational and other projects in India and liaises with the Centre for Dalit Studies and Action (CDSA) in India. Its members are:

P Baker
Mrs S Seabon

A second subgroup is the Strathaven Friends of HHI (SFHHI) who raise funds for HHI in Scotland, in particular in Strathaven and the surrounding area. Their members are:

Iain Park
Mrs Helen Baird
Willie Cooper
Ian Gow
Mrs Margery Menzies
Mrs Kath Russell

Appointment and training of trustees

The trustees are appointed from individuals who have expressed an interest in the Charity. New trustees or members of the management committee are always welcome.

Objectives

The object of the Charity is to relieve persons who are in conditions of need, hardship or distress by reason of their social or economic circumstances by the provision of medical treatment, medication, facilities, buildings, equipment or other necessary supplies.

The thinking behind the work of the Charity is a resolve to obey God's command to love our neighbour as ourselves, to heal the sick and care for the weak and poor of this world. We seek to do this by supplying medical equipment and funding medical aid to those unable to afford hospitalisation or treatment, providing money for special needs school infrastructure and running costs, and funding humanitarian and educational help to those who need it most, in particular the disabled. We currently do this in Zambia and India. We consider that self-help is important for the dignity of the recipients and where possible we ensure this plays a part.

REVIEW OF THE YEAR - OVERALL

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. We review our aims, objectives and activities each year. This review looks back at what we achieved and the outcomes of our work in the previous year. This review helps us ensure our aims, objectives and activities remain focused on our stated purposes. The work of this charity is only restricted by the funds we have available, which are received from the kind and generous giving of private individuals and churches who continue to support our work, and occasional grant funding from charitable trusts. We strive to help any

person or groups of people in most need without restriction or discrimination in our current areas of operation in India and Zambia.

REVIEW OF THE YEAR – ZAMBIA

Executive Summary

From December 2023 to November 2024 our work in Zambia through our sister organisation Health Help Zambia (HHZ) has continued to support the disabled and their carers. When medical treatment or assessments have been required, funds have been sent to help disabled people or invalids to receive the necessary medical attention. Where possible, individuals have been helped to sustainable living, and schools which provide education for disabled pupils have also received HHI funding.

The severe drought in Zambia during the year had consequences on all the people but especially those dependent on growing their own food and providing for their disabled or sick family members. There were power shortages (load shedding) as the country's hydroelectricity system failed. With the financial support from HHIUK, HHZ have continued to do their best despite the overriding challenges. The honourable members of the HHZ board of trustees give much of their time to support the work on a day-to-day basis. Mr Fancy Gondwe as the board chairperson has continued to work tirelessly and contributes to the monthly reports which are received by HHIUK.

HHZ Staff and Trustees

The HHZ Board of Trustees, in accordance with their constitution, met regularly and invited HHIUK to table issues for discussion. Minutes of their meetings were reported to the UK.

New members are Brother Innocent Phiri (Holy Family), Mrs Peggy Kalima (House mother at Choongo School), Mr Arthur Bweupe (Head teacher of Nanga school) and Prisca Hatembo (Senior teacher at Muumba school). They have attended the board's meetings and are giving insight and support to the needs for the disabled in their schools, and in their communities.

Monthly reports and accounts continue to be sent by email to the UK for scrutiny, together with funding requests and project proposals. The HHZ accounts continue to be scrutinised by a volunteer within HHIUK and all the income received and expenditure generated by HHZ has been recorded and reconciled to bank statements.

HHZ has strengthened its partnership with local health institutions such as Holy Family and Monze Mission Hospital. In June 2024 HHZ was successful in their bid to the Bank of Zambia for support and received £2000 worth of mobility aids for distribution. Additionally, as a result of the partnership made between HHZ with Water Aid in 2023, a hand wash basin was installed at the entrance to the HHZ compound in January 2024 for all visiting clients to use freely.

The sections below describe the work done in more detail.

Management and Staffing at the Monze Centre

Ms Mwanza Mpofu, who has IT skills and social work qualifications, has been appointed as a full-time member of staff and supports Mrs Brenda Chileshe in the day-to-day work as administrator for HHZ. John Mwansa, one of the HHZ security guards, has passed his driving test and is now officially driving the HHZ personnel on outreach. He is an excellent driver and very proficient at navigating the dry, dusty, pothole-ridden roads.

Tawanda Vinya and John Mwansa remain as full-time security guards. The remaining 4 members of staff include two seamstresses, one carpenter / handyman and one cleaning lady.

As in 2022-23, all eight HHZ members of staff have continued to be employed as full-time workers. Three members of staff are disabled. HHZ has joined NHIMA (National Health Insurance Management Authority). The employee contribution of 1% is paid by HHIUK.

The staff continue to use their sign language skills to communicate with the deaf clients visiting the premises.

IGV and repairs to the HHZ premises.

The staff and trustees continue to maintain HHZ premises. The HHZ roof has been painted, and the forecourt has been concreted to aid wheelchair mobility. There are, however, challenges which have been brought about by the drought. The borehole has become blocked due to lower water levels, and it needs to be redrilled. It is hoped that, in the year ahead, the £1822 required for this need will be found by HHIUK. The borehole needs to be functioning so that the tenants occupying some of the office space on the premises can function and likewise the disabled tailoring trainees who are residing in the compound can access tap water. Currently water must be brought on to the premises to fill tanks and barrels.

HHZ have managed to use some of their own income to restore some of the unused, partially built areas on the compound and make them available for extra rentals. HHZ has continued to raise some of its own income through guest room and premises rentals. Between Dec 2023 and November 2024 K117,445 (about £3,240) was raised by HHZ. This has enabled HHZ to fund, independently of HHIUK, essential food supplies and some emergency training and college fees for vulnerable disabled people who they have encountered in their outreach programs.

HHIUK scrutinises HHZ accounts on monthly basis, and an audit report of HHZ accounts 2022-23 was produced in March 2024, An audit report 2023-24 accounts is currently in production.

Safeguarding policy

The safeguarding policy adopted by HHZ was updated in March 2024, linking in with World Vision, Holy Family and Social Welfare. It stipulates that disabled women and albinos must be incorporated. All clients and recipients who receive financial help from HHZ are asked to sign a safeguarding document permitting HHIUK to use their images and details for UK newsletters and website updates. All the HHZ staff signed the safeguarding policy when their contracts were renewed for 2024-25.

Charity work with individuals and partnering with other organisations

Owing to the failure of rainfall in 2023 – 2024, HHI has had to provide monthly funds to HHZ to support the very needy sick and vulnerable families who had no income or means to grow their own food. HHZ identified those who were in greatest need and gave out bags of maize, soya flakes and cooking oil. Some people came to the premises to collect these vital needs; others received help when the HHZ team went on outreach.

The ongoing monthly support given to disabled individuals who have received HHI support for some years has continued, and, when necessary, medicines and hospital transport has been paid for those seeking help in emergency situations.

Three individual families who have been supported for many years do require some additional structural improvements to their homes, e.g. providing a toilet, extension to accommodate several disabled family members and a workspace for income generating. These will be among our funding aims for 2025.

Physiotherapy sessions at Holy family have been paid for by HHIUK for those individuals who have been discovered by HHZ to have been without physiotherapy support since their diagnosis.

The partnership with Holy family is continuing to ensure that artificial limbs needed by clients who seek funding through HHZ are provided at reduced costs. Materials are paid for but there are no labour costs. In return HHI continues to make a small monthly contribution towards feeding costs at Holy Family school for 122 students.

In April 2024 a HHZ representative was invited to take part in a meeting at the Policy Monitoring Research Programme Centre PMRC in Lusaka. Discussions took place on climate change and the impact on vulnerable and disabled people. Three countries were involved, namely Zambia, Zimbabwe and Malawi

In May 2024, HHZ, along with other NGOs, took part in a national event, Motherhood week, which was organised by the Ministry of Health.

Wheelchair repair, servicing, and practical support for the disabled

The free wheelchair repair service has been maintained by the competent HHZ carpenter/handyman, Robbie Mooya. Anyone who needs wheelchair maintenance can visit the HHZ compound and receive attention. The material estimates are communicated to HHIUK via the monthly reports and funding is provided in the monthly allocation. In conjunction with the Holy Family Physiotherapy Centre, standing frames are made specifically to order for children with cerebral palsy. Wheelchair servicing has also been regularly carried out as part of the HHZ outreach work in the disabled unit in Choongo School and at Nanga Special School.
Robbie is planning to start a carpentry class in 2025 for persons with disability as a means to empower them.

HHZ connected with Churches Health Association of Zambia (CHAZ), Mobility Aid Lusaka and the Bank of Zambia. As a result, HHZ has received wheelchairs, Zimmers, crutches and mobility cycles which were given to those in greatest need.

Feeding support and equipment for Monze Mission Hospital

The children's ward and the malnutrition ward in Monze Mission Hospital continue to receive monthly funding from HHIUK via HHZ. The nurses are extremely grateful for this financial supplement as it enables them to buy fruit and other healthy food which aid healing. The funding is also used by a senior nutritional nurse to provide weekly demonstrations to mothers on how to prepare nutritional food on a low budget to prevent malnutrition in their children.

During the Oct 2024 visit to the hospital by two HHI UK representatives, these demonstrations were witnessed. The demonstrations were very informative and well attended by the mothers. The two UK visitors handed over unwanted and unused stoma and colostomy products, physiotherapy equipment and boxes of sterile surgical gloves. These were gratefully received by hospital staff. HHZ continues to have good relationship with Monze Mission Hospital. One disabled client who has been supported by HHI for many years and who is a proficient seamstress thanks to the HHZ tailoring training programme has unfortunately had to receive further leg amputations. Following her healing she has been asked by the hospital to make slings for the fracture patients. She has received payment for her work which supports her independent living.

Support for Schools

Muumba School continues to receive monthly funding to feed the growing number of pupils. The number of pupils has risen to 529 following the Zambian Government legislation of free education for all. Of the 529 pupils, 190 are orphans and vulnerable children. The school building is now overpopulated, and classes must use the rooms in rotation. A new classroom block would certainly help ease the congestion.

The parents continue to prepare the food each day. The Head Teacher Mr Bbilika has given HHI positive feedback on the beneficial effects of this feeding programme and the new outdoor seating area which was funded by HHI. This shelter allows the students to be seated in the shade once the food has been served. Mango trees were also planted and these in turn will provide more shade for the students during their break times. The improved lunch-time arrangements were witnessed by the two HHIUK representatives who visited the school in October 2024.

Prisca Hatembo is a physically disabled person who has been supported by HHI since 2009. She continues to hold the position of senior teacher at the school and is also fulfilling her role as trustee of HHZ.

Nanga Special School

Nanga Special school has continued to benefit from the Active Daily Living project. Previous contributions made by HHI to the school to pay for the booster pump and the water tank have ensured that the school has continued to grow their own crops despite the severe drought. The sale of the vegetable products has helped the school raise funds to offset the deficit which the school incurs each term as school residential fees are often not paid by the parents. Out of 48 students in the school only 18 manage to contribute to the termly fees.

The monthly contributions made by HHI to support the school feeding has helped considerably and Mr Bweupe, the headteacher, has expressed his appreciation. Two new disabled students started to attend the school in September 2024, and they are being supported by HHI.

The solar panels on the Nanga dining room are still being well cared for by the Nanga staff and they continue to supply the students with electricity for lighting and for IT work on the laptops. During their Oct 2024 visit to the school the two HHIUK representatives donated funds to repair panes of glass in the dining room windows and to add additional ramps to facilitate wheelchair mobility. These improvements have been carried out.

Choongo School disabled unit

2023-2024 has been a momentous year for Choongo all-inclusive School and for HHI. To celebrate 25 years of the charity's existence, HHI raised £25,000 to build a new dormitory for the residential disabled students. During their 2023 visit to the school the UK representatives were informed that, due to the lack of dormitory space, the students were sharing bed space. In some cases, there were three students to a bed. The new dormitory was funded in stages throughout 2024 and by October 2024 it was completed with an official handover ceremony. HHIUK representatives were in attendance and so were local Zambian dignitaries and chiefs. The event was reported on Zambian national news.

48 male students have moved into the new dormitory which has new metal bunk beds, mattresses and cupboards. The female students can now occupy the entire original dormitory and have their own space too.

The new kitchen funded in 2023 is working well but due to the power shortages experienced throughout 2024 a gas cooking facility was supplied by HHI. The house mothers will be able to use both sources of power to prepare meals.

Support for individual students into education

During 2024, owing to desperate needs highlighted by HHZ, HHI has increased its support for individual disabled students, enabling 23 to attend school. All 23 will receive financial help every term for their transport, residential fees and stationery.
HHZ continues to monitor the students who receive support. Student progress reports are received from the schools and sent to HHIUK. This includes letters of thanks from those students reaching their final terms of education.

At the end of the school term in July 2023, 5 students completed their schooling and have managed to continue their education with some individual training. One student who didn't do so well in her final exams is being supported by HHI to resit her exams in 2025 to fulfil her ambition to become a nurse.

Menstrual Hygiene Project and tailoring training

The menstrual hygiene outreach work continues to deliver a free service to several schools in the Monze District. The HHZ seamstresses liaise with another charity, Zambian Women

and Girls (Zam W & G), doing similar work, so that the outreach visits are coordinated and not duplicated.

During the school holiday time the HHZ seamstresses Alistair and Primeldah make the packs which include environmentally friendly sanitary protection and new underwear. During term time, appointments are made to visit schools and often up to 500-700 packs are given to the students in each school following a lesson on menstrual hygiene awareness. Staff in the schools have given feedback to HHZ expressing their appreciation and confirming that female attendance has remained high following the receipt of the menstrual hygiene packs. Funding has been sought to help maintain this essential work.

The HHZ seamstresses also provide training for individual disabled people in the art of dress making.

Four disabled trainees started their training course with Alistair and Primeldah in November 2024. Due to the long travelling distances to their homes, they have taken up temporary residency in the HHZ guest rooms. HHZ provided care and food with HHI funding. New sewing machines were also provided for them to use during their training.

Objectives for Dec 2024-5

HHI aims to continue to support HHZ in a full range of activities again this year but in particular will be looking to achieve the following.

- To re-drill the bore hole in the HHZ compound so that the tenants and disabled trainees have access to safe water for sewerage and for domestic use.
- To continue to help individuals with medical needs and to give support to the disabled with an emphasis on sustainable living.
- To raise funds to improve the basic living conditions for three individual families who are currently supported by HHI.
- To provide funds for the mobility aid repair programme and to support the HHZ carpenter to continue to help in any way he can to facilitate the practical mobility needs of the disabled in schools and homes. To provide funds for the proposed carpentry class thereby equipping disabled people with additional skills.
- To continue to train suitable candidates in tailoring and on completion of their training to provide them with sewing machines.
- To continue to fund and support the Menstrual Hygiene Programme for adolescent school girls.
- To continue to encourage HHZ to form partnerships with other organisations within Zambia who support the disabled such as CHAZ, Mobility Aid, the Bank of Zambia, IK International and Water Aid.
- To continue to support Mumba school and Nanga school and to contribute to feeding the students.
- To continue to support the 23 disabled students into education despite the rise in school fees.
- To continue to support HHZ in their own income generation ventures.
- To continue to fund the feeding programme & the nutritional education programme in Monze Mission Hospital and to consider any new medical requests for funding.

REVIEW OF THE YEAR – INDIA

Our wonderfully generous supporters have enabled us to maintain and even slightly expand our usual full programme of delivering help to those who need it most in the extreme south of the country, as well as in Odisha (Orissa).

Our India lead Edmund Plummer visited in February with fellow trustee Chris Byrne and his nephew Sam. The visit enabled an inspection of all aspects of the work that we fund (with the exception of the work in Odisha, which is in an inaccessible part of the country), and it is all clearly going very well, being conducted very effectively and efficiently. We are completely satisfied that our Indian partners are spending our money wisely and well.

At other times communications have been maintained via email and WhatsApp.

During the year we encountered a few problems with sending out money, but these were easily resolved with a bit of ingenuity.

The transfer of **Asha Kiran Ashram**, our special needs centre for disabled children in Tamil Nadu, to Grace Ministries progressed and was formally completed at the end of March (the end of the Indian financial year). Celestial Ministries, the Indian NGO that operates Asha Kiran Ashram, continues but as a component of Grace Ministries. Its religious aspects have been transferred to Grace Ministries leaving it as an educational, medical and social enterprise; we are hoping that this will ease relationships with the State authorities, whilst allowing it to maintain its own distinct ethos. The new trustees bring a commendable variety of experience and expertise, and Grace Ministries is providing a lot of resources to the centre. The former director, Santhosh Kumar, is staying on for the time being as managing trustee in order to provide continuity, but will gradually move on to a well-earned retirement.

The children are making good progress. A stimulating environment, physiotherapy, special needs teaching, vocational training and fun and games with their peers all combine to great effect: physiotherapy is proving particularly effective. The staff are dedicated, hard-working and skilful. The ground lost during the Covid years has been made up. We are very happy with what is happening there.

The story at **Happy Valley Special Therapy Centre** is very similar. If Happy Valley did not exist, the children would go to a state school where they would be neglected. There are state special needs (SN) schools, but these try to teach the national curriculum with a couple of SN sessions a week thrown in, so they are not much use. Happy Valley does mostly or all SN work. If a child has an "accident", Happy Valley sorts it out, whereas a state SN school does nothing and calls the parents in. So it gives a much better service. As a result, the children are developing to the fullest extent that they are capable of, often with surprising results. The centre also provides respite for their hard-pressed families.

A purpose-built building, owned by the centre, remains the long term hope and aim, but the costs associated with this are daunting. The director, Philip Mathew, is actively looking for someone to give a plot of land; if he is successful we will raise the finance for a basic building somehow. Owning their own building and land will entitle the school to receive a government grant covering a large proportion of the running costs, so it is obviously desirable. In the meantime, the lease on the present building expires at the end of March

2025 and will not be renewed; the director is actively looking for a new building, but a large enough building, and a willing landlord, are hard to find.

We continue to benefit from long term funding for much of the running costs of Asha Kiran Ashram and Happy Valley from Blackwood Engineering Trust, a trust associated with a local engineering company which trades with India and wished to return some of its profits to those most in need in that country. We are very grateful for this.

Thanal House is a residential home for destitute women who were living on the streets; many have severe psychiatric problems. It has continued to function without needing our intervention. Numbers have been reduced to about 20, allowing a greater level of care for those who remain. The work is carried out by Salini assisted by her husband Sanil and her mother Valsala. The effects of lockdown, particularly the drop in local support such as support "in kind" remain, which is putting a considerable strain on their finances. We are doing our best to help.

During the year the government required the centre to employ a part-time nurse – but declined to pay for one. However, the nurse is proving very useful, and we have increased our contribution to cover the cost of this.

Shibu, our regular "bystander" (an unofficial nursing assistant) at a government hospital in Trivandrum, continues to do wonderful work, looking after anything up to a dozen patients who have no-one to care for them during their stay in hospital. Without such care they would not be admitted; thus his presence provides a very cost-effective way of getting treatment for people who would otherwise be denied it. He also acts as a point of contact for the medical staff, who will often draw his attention to the needs of destitute or poor patients who need his services, help with the costs of medical supplies or transport, and the like. He has an excellent reputation and relationships with the doctors and nurses at the hospital. HHI provides the costs that he incurs on behalf of others, as well as providing him with board and lodging and other necessary supplies. We also support his mother, who is in a nursing home, in lieu of salary, although we now do pay him a regular, small allowance.

Credit unions continue to provide invaluable financial and social support to a wide variety of women of very limited means, across caste and religious divides. There are now well over 200 such groups of 10 to 20 women, meaning that three to four thousand families benefit. It became apparent that the two "animators" (administrators) were struggling with so many groups, so we agreed to provide the salary of a third person, which should relieve the workload and enable the groups to be better managed. These unions allow women to work together, pooling their resources so as to enable any member to borrow money for an agreed purpose – to set up in business, purchase livestock, meet a medical bill, pay for education or pay off loan sharks are typical. Checks and balances are in place to prevent fraud and to engender trust. The unions also provide a social forum for members to discuss problems and areas of concern. The increase in the number of such groups demonstrates their value.

Tuition groups supplement state education (which is often of poor quality). The number of such groups has fluctuated over the year - sometimes a group shrinks to the extent that it is no longer viable, or the teachers prove unsuitable, but there is always a demand for such groups, and replacements are therefore started at the beginning of the new academic year. This year we ran six such groups, catering for about 100 children. The children come for

an hour or two of extra tuition, either before or after school, with longer on a Saturday, and also a more extended programme over the long vacation (April/May). The groups are each led by a graduate who would otherwise be unemployed. Experience has shown that such groups provide a huge boost to the children who attend, either by reiterating what has been taught in school but has not been fully understood, giving a preview of what is to come, or by filling in missing parts of the curriculum. Pass rates have soared in areas where such groups have been established. Funding of the groups is primarily from our autonomous sub-committees, the Friends of the Banyan Tree.

The Friends of the Banyan Tree also support the **Centre for Dalit Studies and Action** (CDSA), an established, proven and successful community project operating at **Idinjar** on the verges of a tribal area in the foothills of the Western Ghats, providing tuition groups, a vacation programme, a medical centre and community nursing for an isolated and disadvantaged area.

We also provide money for **medical treatment, operations** and the like. We continue to send out money regularly for these and immunosuppressant drugs for kidney transplant patients which is distributed or used as the need arises. We also send out regular support for the medical and living costs of about 40 particularly needy people who need to purchase expensive medicines long term. We continue to send out money for the more major operations and expensive courses of treatment as and when it is needed. These are declining due to the gradual spread of government provision of such services, but some such needs remain, and it is particularly gratifying that this year we have been able to meet many such requests from our India partners.

The **craft centres** continue to be largely self-supporting, although they need to find more outlets for their work. These provide employment for women who are unemployed, whose husbands have left them or are invalids, or are otherwise in need; they are empowered to help themselves. They make cards, painted leaves, plaited wrist-bands, tea towels, pencil cases, tote bags and so on. Our Scottish friends continue to show a lot of interest in the cards which include painted leaves, including local scenes, and market these online very successfully.

The persecution of Christians in **Orissa** is well known. We provide for monthly **medical camps** amongst people who have been displaced by such violence and intimidation; sadly the need for these remains and may well increase.

We continue to provide **income generating** opportunities, mainly by means of training in sewing and the provision of subsidised sewing machines. There is a good demand for their skills, and about three quarters of the women who complete the training are able to use their skills, either in employment or in a cottage industry, so as to support themselves and their families.

Rev Dr Santhosh Kumar, of Celestial Ministries, administers the work of Asha Kiran Ashram. The rest of the work is administered by our partner at The Banyan Tree in India, Philip Mathew, Salini Sam Joseph at Thanal House, Chandra Babu at CDSA and Pastor Wilson Kochukunju (Director of BGM Social Service Centre, providing credit unions, employment opportunities and medical and agricultural support). All our partners have agreed verbally and in writing to comply with our safeguarding policy.

Philip Mathew has announced his intention to retire in due course. We have agreed that he will appoint an assistant as soon as he can, who can learn everything, lighten his heavy workload, and take over when Philip retires to the north of the state where his family live.

Plans for the future in India (2024/25 objectives):

- To maintain our life-saving and transformative work, and to expand it, to the extent that our funding allows.
- To review current funding of all the various activities and projects that we support, so as to ensure that funding is used in the most cost-effective manner possible and is aligned as closely as possible with the aims and objectives of HHI.
- To maintain funding for The Banyan Tree, an Indian registered charity, providing support for health-related activities, the disabled, tuition groups and other assistance as far as resources allow.
- To put in place a succession plan for the current director of the Banyan Tree, Philip Mathew.
- To maintain funding of medication for and treatment of kidney patients, heart patients and other patients.
- To maintain and, if possible, to develop the services available to disabled children in the Nedumangad area within the current budget.
- To maintain funding of Thanal House and Asha Kiran Ashram.
- To facilitate the transfer of the work of Asha Kiran Ashram to Grace Ministries.
- To provide funding for medical treatment and other aid, as requested, to the greatest extent possible.
- To investigate new funding opportunities and projects that we might initiate or support.

FINANCIAL REVIEW

Results

During this financial year the Charity raised a total of £193,616 (2023: £217,126), mainly from the generous support of individuals, and spent £203.761 (2023: 216,605), the vast majority on projects in Zambia (38.3%) and India (54.8%). The remaining 6.9% of expenditure represented the UK costs of running the charity; these are mainly printing, postage, insurance and travelling (covered by a donation by the traveller).

The level of unrestricted funds at the end of the year amounted to £32,962, of which £28,451 was immediately available (2023: £37,223 / £33,230). The level of unspent restricted funds at the end of the year was £40,749 (2023: £46,633), which will be spent on those projects as shown in note 10 to the statutory financial statements.

Reserves Policy

The charity has few, if any, contracts that impose liabilities, so a reserve of £1,000 is more than adequate to cover these (phone/internet, franking machine, etc) in the unlikely event of the work of the charity coming to a sudden end.

In addition to this, the trustees are very aware that the charity's income fluctuates wildly,

and is impossible to predict with any accuracy. Consequently the trustees monitor the level of available money regularly throughout the year and decide on how much to retain dependent on need; currently they regard a target of about £25,000 (about three months' core expenditure) for the unrestricted balance as reasonable when the income is good; this serves as a "rainy day fund" for the times when income is less than our regular support of our projects in India and Zambia, and enables them to continue at such times. Given the needs in both countries, there seems to be little virtue in retaining significantly more than this. The trustees are satisfied that this target has been achieved.

Investment Powers and Restrictions

The Charity has no investment powers except to place any surplus funds into deposit accounts.

INDEPENDENT EXAMINER

A resolution to appoint an Independent Examiner for the ensuing year will be proposed at the Annual General Meeting.

Signed by order of the trustees

.....

J Spurrier-Davies
Secretary

5/7/25

Date

HEALTH HELP INTERNATIONAL

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF HEALTH HELP INTERNATIONAL
Year ended 30 November 2024

I report on the accounts of the Trust for the year ended 30 November 2024, which are set out on pages 10 to 15

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

- examine the accounts under section 1445 of the 2011 Act:
- follow the procedures laid down in the General Directiions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

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

.....

W K Paine
Independent Examiner
44 Pettingale Road
Croesyceiliog
Cwmbran
Torfaen
NP44 2NZ

Date 21st July 2025

HEALTH HELP INTERNATIONAL

STATEMENT OF FINANCIAL ACTIVITIES
Year Ended 30th November 2024

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
		£	£	£	£
Income from:					
Donations	2	90,267	96,586	186,853	188,180
Fundraising		-	6,192	6,192	28,787
Investment income	3	571	-	571	159
Total incoming resources		90,838	102,778	193,616	217,126
Expenditure on:					
Raising funds		-	-	-	3,282
Charitable activities:					
Donations made to beneficiaries		48,797	152,632	201,429	209,894
Costs of shipping container		-	-	-	-
Direct administration and travel		1,951	381	2,332	3,172
Cost of transferring funds		-	-	-	257
Total resources expended		50,748	153,013	203,761	216,605
Net income before transfers		40,090	(50,235)	(10,145)	521
Gross transfers between funds		(44,351)	44,351	-	-
Net Movement in funds		(4,261)	(5,884)	(10,145)	521
Reconciliation of funds:					
Total funds brought forward		37,223	46,633	83,856	83,335
Total funds carried forward		32,962	40,749	73,711	83,856

HEALTH HELP INTERNATIONAL

BALANCE SHEET
As at 30 November 2024

	Note	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2024	Total 2023
					£	£
FIXED ASSETS						
Tangible Assets		-	-	-	-	-
CURRENT ASSETS						
Stocks	7	725	-	-	725	200
Debtors and Prepayments	8	4,318	-	-	4,318	4,065
Cash at bank		28,149	40,749	-	68,898	79,729
		33,192	40,749	-	73,941	83,994
CREDITORS: DUE WITHIN ONE YEAR		230	-	-	230	138
NET CURRENT ASSETS		32,962	40,749	-	73,711	83,856
NET ASSETS/(LIABILITIES)		32,962	40,749	-	73,711	83,856
FUNDS						
Unrestricted		32,962	-	-	32,962	37,223
Restricted		-	40,749	-	40,749	46,633
Designated		-	-	-	-	-
		32,962	40,749	-	73,711	83,856

Approved by the board of trustees on 25 June 2025 and signed on their behalf by:

E Plummer (Chairman)

G E Thomas FCA (Treasurer)

The notes on pages 18 to 21 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS
Year ended 30 November 2024

1 Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities FRSSE', affective for accounting periods commencing after 1 January 2015, and the Charities Act 2011.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the Trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for particular purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 9.

Incoming resources

Voluntary incomeincluding donations and legacies is recognised where there is entitlement, probability of receipt and the amount can be measured with sufficient reliability. Donated goods are valued by the trustees.

Investment income is recognised when received.

Resources expended

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounyed for on an accruals basis and has been classified under headings that agregate all costs relating to the category.

Costs of generating funds are the costs accociated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Stocks

Stocks are stated at the lower of cost and net realisable value.

2 Voluntary income

	Unrestricted Funds	Restricted Funds	Total Funds 2024	2023
	£	£	£	£
Donations	89,267	96,586	185,853	187,180
Donations in kind	1,000	-	1,000	1,000
	90,267	96,586	186,853	188,180

NOTES TO THE FINANCIAL STATEMENTS
Year ended 30 November 2024

3 Investment Income

	Unrestricted Funds	Restricted Funds	Total Funds 2024	2023
	£	£	£	£
Interest on cash	571	-	571	109
	571	-	571	109

4 Trustees remuneration and expenses

The Trustees received no remuneration during the financial year
Any expenses claimed by the trustees were necessarily incurred on behalf of the charity.

5 Taxation

All this Charity's activities are primary purpose and therefore exempt from taxation.

6 Stocks

	2024	2023
	£	£
Unsold craft goods	725	200
	725	200

7 Debtors and prepayments

	2024	2023
	£	£
Gift Aid	2,457	3,165
Prepaid expenditure	817	900
	3,275	4,065

8 Creditors:

	2024	2023
	£	£
Deferred income	230	138
	230	138

HEALTH HELP INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS
Year ended 30 November 2024

	Balance at 1 December 2023	Incoming Resources	Outgoing Resources	Transfers	Balance at 30 November 2024
	£	£	£	£	£
Unrestricted funds					
General funds	37,223	90,838	(50,748)	(44,351)	32,962
Restricted funds					
Banyan Tree	42,290	25,773	(32,870)	-	35,193
Beste	113	138	(97)	-	154
Beulah	662	155	(323)	-	495
Blind Club	60	-	(235)	175	-
Bus Fund	-	-	-	-	-
Deaf School	682	953	(349)	-	1,285
Heart Patients	-	-	(1,040)	1,040	-
India General	-	5,962	(12,170)	6,208	-
Choongo	-	29,769	(30,877)	1,108	-
Nanga	-	-	-	-	-
Orissa	-	-	(1,168)	1,168	-
Special India Fund	680	5,313	(5,597)	-	396
Phillip's SN Centre	-	1,076	(1,076)	-	-
Special Needs	1,101	10,932	(15,973)	3,940	-
Physio Hall	-	-	-	-	-
Kidney patients	-	-	(5,840)	5,840	-
Asha Kiran Ashram	-	6,391	(7,082)	691	-
Alternative catalogues	110	6,191	(30,482)	24,181	
Autoclave	-	-	-	-	-
Vine Press Books	-	-	-	-	-
Thanal House	-	10,125	(7,834)	-	2,291
Thanal House Project	935	-	-	-	935
	46,633	102,778	(153,013)	44,351	40,749
Total funds	83,856	193,616	(203,761)		73,711

Transfers are made to fund deficits, or with the permission of the donor.

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Banyan Tree: To fund projects in India.

Beste: To fund education, training and professional fees for Beste Hamuletwa, a vulnerable youth in Zambia.

Beulah: To meet the medical needs, including prostheses, of Beulah, a disabled girl in Tamil Nada, India.

Blind Club: To assist the quality of life for the blind in Monze, Asha Kiran and Happy Valley.

Bus Fund: To finance a bus for Happy Valley Heart Patients - funding treatment for heart patients.

Deaf School: To fund deaf projects for deaf children in Monze and the Gwembe Valley, and Asha Kiran and Happy Valley.

India General: To assist projects in India.

Choongo: To fund a dormitory block for disabled children at Choongo school in Zambia.

Nanga: Funding projects at Nanga disabled school in Zambia.

Orissa: Supporting Christians suffering persecution in India.

Special India Fund: To assist projects in India.

Phillip's SN Centre: Providing funding for Happy Valley SN School.

Special Needs: Providing funding for Happy Valley and Asha Kiran SN schools.

Physio Hall: Funding for a physiotherapy hall at Asha Kiran Ashram, India.

Kidney patients: Medical help for kidney transplant patients and dialysis.

Asha Kiran Ashram: To assist with the funding of the Rays of Hope Centre for disabled children.

Alternative Catalogue: Funds provided specifically for agriculture, educational, community or medical projects and needs.

Autoclave: Funding for autoclave at Monze Mission Hospital, Zambia.

Vine Press: To provide emergency relief where no other monies are available.

Thanal House: To provide assistance to meet the running costs of the home for destitute women in India.

Thanal House Project: Funding for a building project at Thanal House.

HEALTH HELP INTERNATIONAL

England & Wales - Charity number 1078353

Accounts

Charity registration number: 1078353

HEALTH HELP INTERNATIONAL

Annual Report and Financial Statements

for the Year Ended 30 November 2023

HEALTH HELP INTERNATIONAL

ANNUAL REPORT AND FINANCIAL STATEMENTS
Year Ended 30th November 2023

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HEALTH HELP INTERNATIONAL

TRUSTEES AND PROFESSIONAL ADVISERS

Charity name	Health Help International
Charity registration number	1078353
Principal office	Brynhyfryd Road Newport South Wales NP20 4FX
Patron	Mr R W Prosser
Trustees	Dr C John J Spurrier-Davies Dr E Plummer Mrs S Chalmers C Byrne I Park G Thomas
Bankers	Lloyds TSB 42 Commercial Street Newport South Wales Monmouthshire Building Society John Frost Square Newport South Wales Friends of the Banyan Tree (two accounts) NatWest The Square Willerby East Yorkshire HU10 7UA Strathaven Friends of HHI Bank of Scotland 13 Common Green Strathaven ML10 6AQ
Independent Examiner	Mr W K Paine 44 Pettingale Road Croesyceiliog Cwmbran Torfaen NP44 2NZ

The trustees have pleasure in presenting their report and the financial statements of the charity for the year ended 30 November 2023.

ORGANISATION AND STRUCTURE

Health Help International (HHI, the Charity) became a registered charity on 25 November 1999. The Charity was originally set up to provide funds and assist Mpongwe Mission Hospital in Zambia, and was known as The Mpongwe Mission Hospital Appeal. The Charity is unincorporated and is governed by its constitution. The Charity's registration number is 1078353. The Charity's patron is its founder, R W Prosser.

The trustees

The trustees who served the charity during the year were as follows:

Dr E Plummer (Chairman)
J Spurrier - Davies (Secretary)
G Thomas (Treasurer)
Mrs S Chalmers
C Byrne
Dr C John
I Park

For the first accounting period the original trustees were those people who adopted and signed the Constitution. The trustees run the affairs of the Charity, but delegate much of this work to the Management Committee which comprises some members of the trustees and volunteer organisers. There are no paid employees. At the annual general meeting all members of the trustees shall retire from office but can offer themselves for reappointment. The Management Committee who served during the year were:

J. Spurrier – Davies
Mrs J Williams
M Hopkin
B Medhurst
C Byrne
I Park
E Plummer
Mrs H Winstanley
T Hatherall
Mrs E Jones
Ms V Harding (August to October)

In addition to the above, the Friends of the Banyan Tree is a subgroup of HHI, which raises funds for educational and other projects in India and liaises with the Centre for Dalit Studies and Action (CDSA) in India. Its members are:

P Baker
Mrs S Seabon

A second subgroup is the Strathaven Friends of HHI (SFHHI) who raise funds for HHI in Scotland, in particular in Strathaven and the surrounding area. Their members are:

Iain Park
Mrs Helen Baird
Willie Cooper
Ian Gow
Mrs Margery Menzies
Mrs Kath Russell

Appointment and training of trustees

The trustees are appointed from individuals who have expressed an interest in the Charity. New trustees or members of the management committee are always welcome.

Objectives

The object of the Charity is to relieve persons who are in conditions of need, hardship or distress by reason of their social or economic circumstances by the provision of medical treatment, medication, facilities, buildings, equipment or other necessary supplies.

The thinking behind the work of the Charity is a resolve to obey God's command to love our neighbour as ourselves, to heal the sick and care for the weak and poor of this world. We seek to do this by supplying medical equipment and funding medical aid to those unable to afford hospitalisation or treatment, providing money for special needs school infrastructure and running costs, and funding humanitarian and educational help to those who need it most, in particular the disabled. We currently do this in Zambia and India. We consider that self-help is important for the dignity of the recipients and where possible we ensure this plays a part.

REVIEW OF THE YEAR - OVERALL

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. We review our aims, objectives and activities each year. This review looks back at what we achieved and the outcomes of our work in the previous year. This review helps us ensure our aims, objectives and activities remain focused on our stated purposes. The work of this charity is only restricted by the funds we have available, which are received from the kind and generous giving of private individuals and churches who continue to support our work, and occasional grant funding from charitable trusts. We strive to help any person or groups of people in most need without restriction or discrimination in our current areas of operation in India and Zambia.

REVIEW OF THE YEAR – INDIA

The effects of Covid-19 are over, and it has been a year of "business as usual" for HHI in India. We have been able to maintain our usual full programme of delivering help to those who need it most in the extreme south of the country, as well as in Odisha (Orissa).

Our India lead Edmund Plummer visited in January with a film crew from Big Picture Charity Films who produced a number of excellent short videos about the various aspects of our work in India. These are available to anyone interested on our website hhi.org.uk or on Vimeo, and have proven very useful in generating interest

and promoting our work. The costs were entirely borne by one of the HHI team, and so did not have any impact on our charitable work.

The visit enabled an inspection of all aspects of the work that we fund (with the exception of the work in Odisha, which is in an inaccessible part of the country), and it is all clearly going very well, being conducted very effectively and efficiently. We are completely satisfied that our Indian partners are spending our money wisely and well.

At other times communications have been maintained via email and WhatsApp.

During the year we encountered significant problems with sending out money, primarily due to the Indian authorities introducing new restrictions on money being sent from abroad to NGOs, but not telling anyone, and rejecting payments with cryptic comments. This was eventually resolved, and it is a great credit to our Indian partners that they were able to maintain their activities despite the hiatus in the flow of money.

The transfer of **Asha Kiran Ashram**, our special needs centre for disabled children in Tamil Nadu, to Grace Ministries progressed gradually throughout the year, and the end is in sight. It is a slow process, as seems to be inevitable when dealing with Indian bureaucracy, but our partners have persisted and we are nearly there. Celestial Ministries, the Indian NGO that operates Asha Kiran Ashram, will continue as a component of Grace Ministries, but its religious aspects have been transferred to Grace Ministries leaving it as an educational, medical and social enterprise; we are hoping that this will ease relationships with the State authorities, whilst allowing it to maintain its own distinct ethos. New trustees have been appointed who bring a commendable variety of experience and expertise, and bank accounts have been adjusted. The current director, Santhosh Kumar, will stay on for the time being as managing trustee in order to provide continuity, but will gradually move on to a well-earned retirement.

The children are making good progress. A stimulating environment, physiotherapy, special needs teaching, vocational training and fun and games with their peers all combine to great effect. The staff are dedicated, hard-working and skilful. Much of the ground lost during the Covid years has been made up. We are very happy with what is happening there.

The story at **Happy Valley Special Therapy Centre** is very similar. If Happy Valley did not exist, the children would go to a state school where they would be neglected. There are state special needs (SN) schools, but these try to teach the national curriculum with a couple of SN sessions a week thrown in, so they are not much use. Happy Valley does mostly or all SN work. If a child has an "accident", Happy Valley sorts it out, whereas a state SN school does nothing and calls the parents in. So it gives a much better service. As a result, the children are developing to the fullest extent that they are capable of, often with surprising results. The centre also provides respite for their hard-pressed families.

A purpose-built building, owned by the centre, remains the long term hope and aim, but the costs associated with this are daunting.

We continue to benefit from long term funding for much of the running costs of Asha Kiran Ashram and Happy Valley from Blackwood Engineering Trust, a trust associated with a local engineering company which trades with India and wished to return some of its profits to those most in need in that country. We are very grateful for this.

Thanal House is a residential home for destitute women who were living on the streets; many have severe psychiatric problems. It has continued to function without needing our intervention. Numbers have been reduced to about 20, allowing a greater level of care for those who remain. The work is carried out by Salini assisted by her husband Sanil and her mother Valsala. The effects of lockdown, particularly the drop in local support such as support "in kind" remain, which is putting a considerable strain on their finances. We are doing our best to help.

Shibu, our regular "bystander" (an unofficial nursing assistant) at a government hospital in Trivandrum, continues to do wonderful work, looking after anything up to a dozen patients who have no-one to care for them during their stay in hospital. Without such care they would not be admitted; thus his presence provides a very cost-effective way of getting treatment for people who would otherwise be denied it. He also acts as a point of contact for the medical staff, who will often draw his attention to the needs of destitute or poor patients who need his services, help with the costs of medical supplies or transport, and the like. He has an excellent reputation and relationships with the doctors and nurses at the hospital. HHI provides the costs that he incurs on behalf of others, as well as providing him with board and lodging and other necessary supplies. We also support his mother, who is in a nursing home, in lieu of salary.

Credit unions continue to provide invaluable financial and social support to a wide variety of women of very limited means, across caste and religious divides. We are continuing to contribute towards the administration costs (two salaries and transport) of a group of over 130 such credit unions. These allow women to work together, pooling their resources so as to enable any member to borrow money for an agreed purpose – to set up in business, purchase livestock, meet a medical bill, pay for education or pay off loan sharks are typical. Checks and balances are in place to prevent fraud and to engender trust. The unions also provide a social forum for members to discuss problems and areas of concern. The number of such groups is increasing, demonstrating their value.

Tuition groups supplement state education (which is often of poor quality). The number of such groups has fluctuated over the year - sometimes a group shrinks to the extent that it is no longer viable, or the teachers prove unsuitable, but there is always a demand for such groups, and replacements are therefore started at the beginning of the new academic year. This year we ran six then five such groups, catering for about 100 children. The children come for an hour or two of extra tuition, either before or after school, with longer on a Saturday, and also a more extended programme over the long vacation (April/May). The groups are each led by a graduate who would otherwise be unemployed. Experience has shown that such groups provide a huge boost to the children who attend, either by reiterating what has been taught in school but has not been fully understood, giving a preview

of what is to come, or by filling in missing parts of the curriculum. Pass rates have soared in areas where such groups have been established. Funding of the groups is primarily from our autonomous sub-committees, the Friends of the Banyan Tree.

The Friends of the Banyan Tree also support the **Centre for Dalit Studies and Action** (CDSA), an established, proven and successful community project operating at **Idinjar** on the verges of a tribal area in the foothills of the Western Ghats, providing tuition groups, a vacation programme, a medical centre and community nursing for an isolated and disadvantaged area.

We also provide money for **medical treatment, operations** and the like. We continue to send out money regularly for these and immunosuppressant drugs for kidney transplant patients which is distributed or used as the need arises. We also send out regular support for the medical and living costs of about 40 particularly needy people who need to purchase expensive medicines long term. We continue to send out money for the more major operations and expensive courses of treatment as and when it is needed. These are declining due to the gradual spread of government provision of such services, but some such needs remain, and it is particularly gratifying that this year we have been able to meet many such requests from our India partners.

The **craft centres** continue to be largely self-supporting, although they need to find more outlets for their work. These provide employment for women who are unemployed, whose husbands have left them or are invalids, or are otherwise in need; they are empowered to help themselves. They make cards, painted leaves, plaited wrist-bands, tea towels, pencil cases, tote bags and so on. Our Scottish friends continue to show a lot of interest in the cards which include painted leaves, including local scenes, and market these online very successfully.

The persecution of Christians in **Orissa** is well known. We provide for monthly **medical camps** amongst people who have been displaced by such violence and intimidation; sadly the need for these remains and may well increase.

We continue to provide **income generating** opportunities, mainly by means of training in sewing and the provision of subsidised sewing machines. There is a good demand for their skills, and about three quarters of the women who complete the training are able to use their skills, either in employment or in a cottage industry, so as to support themselves and their families.

Rev Dr Santhosh Kumar, of Celestial Ministries, administers the work of Asha Kiran Ashram. The rest of the work is administered by our partner at The Banyan Tree in India, Philip Mathew, Salini Sam Joseph at Thanal House, Chandra Babu at CDSA and Pastor Wilson Kochukunju (Director of BGM Social Service Centre, providing credit unions, employment opportunities and medical and agricultural support). All our partners have agreed verbally and in writing to comply with our safeguarding policy.

Philip Mathew has announced his intention to retire when he turns 60, in January 2027. We have agreed that he will appoint an assistant as soon as he can, who can

learn everything, lighten his heavy workload, and take over in due course. Philip will retire to the north of the state to his family.

Plans for the future in India (2023/24 objectives):

- To maintain our life-saving and transformative work, and to expand it, to the extent that our funding allows.
- To review current funding of all the various activities and projects that we support, so as to ensure that funding is used in the most cost-effective manner possible and is aligned as closely as possible with the aims and objectives of HHI.
- To maintain funding for The Banyan Tree, an Indian registered charity, providing support for health-related activities, the disabled, tuition groups and other assistance as far as resources allow.
- To put in place a succession plan for the current director of the Banyan Tree, Philip Mathew.
- To maintain funding of medication for and treatment of kidney patients, heart patients and other patients.
- To maintain and, if possible, to develop the services available to disabled children in the Nedumangad area within the current budget.
- To maintain funding of Thanal House and Asha Kiran Ashram.
- To facilitate the transfer of the work of Asha Kiran Ashram to Grace Ministries.
- To provide funding for medical treatment and other aid, as requested, to the greatest extent possible.
- To investigate new funding opportunities and projects that we might initiate or support.

REVIEW OF THE YEAR – ZAMBIA

Executive Summary

From December 2022 to November 2023 our work in Zambia has continued to support the disabled and their carers into sustainable living following the food donations they received during the pandemic. In addition, we have reinstated our termly support to physically disabled students as they have returned to school post pandemic and our financial support to the schools and hospitals has increased. With the financial support from HHIUK, our sister organisation in Zambia (HHZ) continues to identify those in greatest need and organises their help. HHZ continues to flourish with guidance from the board of trustees under the leadership of its chairperson Mr Fancy Gondwe. To capture the inspirational good work which is being achieved through HHI working in partnership with HHZ, the Big Picture Charity Film (BPCF), a charitable film organisation visited Monze in Sept 2023. The films which have been produced will be available for public viewing in 2024. The BPCF visit and expenses were personally paid for by a HHIUK committee member.

HHZ Staff and Trustees

The HHZ Board of Trustees, in accordance with their constitution, met regularly and invited HHIUK to table issues for discussion. Minutes of the meetings were reported to the UK.

During the annual general meeting in October 2023, four new board members were elected following the retirement of three previous members. The new members are Brother Innocent Phiri (Holy Family), Mrs Peggy Kalima (House mother, Choongo School), Mr Arthur Bweupe (Head teacher, Nanga school) and Prisca Hatembo (Senior teacher, Muumba school).
Monthly reports and accounts continue to be sent by email to the UK for scrutiny, along with funding requests and project proposals. The HHZ accounts continue to be scrutinised by a volunteer within HHIUK and all the income received and expenditure generated by HHZ has been recorded and reconciled to bank statements.

HHZ has strengthened its partnership with local health institutions such as Holy Family and Monze Mission Hospital. In June 2023 HHZ was successful in their bid to the Bank of Zambia for support and received £2,000 worth of mobility aids for distribution. Additionally, as a result of the partnership made between HHZ with Water Aid in 2022, a hand wash basin was installed at the entrance to the HHZ compound in January 2023 for all visiting clients to use freely.

The sections below describe the work done in more detail.

Management and Staffing at the Monze Centre

The HHZ staffing has been slightly reorganized to include a full-time member of staff namely Ms Mwanza Mpofu who has IT skills and social work qualifications and can support Mrs Brenda Chileshe in the day-to-day work as administrator for HHZ.

Frank Sichama was not re-appointed as driver in January 2023 but John Mwansa, one of the HHZ security guards, has received driving lessons in order to act as driver for the HHZ outreach programmes. Tawanda Vinya and John Mwansa remain as full-time security guards. The remaining four members of staff include two seamstresses, one carpenter / handyman and one cleaning lady.

As in 2022-3 all eight HHZ members of staff have continued to be employed as full-time workers. In April 2023 all the staff received an increase in their pay to reflect Statutory Zambian Labour requirements. Three members of staff are disabled. HHZ has joined NHIMA (National Health Insurance Management Authority). The employee contribution of 1% is paid by HHIUK.

All the staff have received sign language training which was given at no cost by Mrs Mwila, a former HHZ trustee. The staff use their signing skills when required each day as they carry out their tasks and engage with clients.

Income generation and repairs to the HHZ premises.

The staff and trustees continue to maintain HHZ premises. The forecourt to the HHZ compound has been concreted aiding wheelchair and vehicle access. There is a new, more prominent sign outside the compound gates with the full name and address of the charity along with its mission statement. It can be clearly seen on the approach from the main road in Monze.
HHZ has continued to raise some of its own income through guest room and premises rentals and approximately £3,900 was raised by HHZ during the financial year 2022-2023. This has enabled HHZ to fund, independently of HHIUK, essential food supplies and some emergency training college fees for vulnerable disabled people whom they have encountered in their outreach programs.

Safeguarding policy

The safeguarding policy adopted by HHZ has continued to be updated, and a safeguarding committee has been appointed consisting of three HHZ trustees. All clients and recipients who receive financial help from HHZ are asked to sign a safeguarding document permitting HHIUK to use their images and details for UK newsletters and website updates.

Charity work with Individuals

During 2023 HHI has provided start-up capital to 56 individuals who were previously receiving monthly support throughout Covid. This was one of the key HHI objectives for 2023. Those who have received startup capital have been monitored and supported by HHZ. The vast majority of clients have successfully established businesses and are now sustaining themselves or their disabled dependants.

The ongoing monthly support given to disabled individuals who have received HHI support for some years has continued, and, when necessary, medicines and hospital transport has been paid for those seeking help in emergency situations.
Physiotherapy sessions at Holy Family have been paid for by HHIUK for those individuals who have been discovered by HHZ to have been without physiotherapy support since their diagnosis.

A new partnership has been established with Holy Family which will reduce the cost for HHI in providing artificial limbs for those in need. HHZ will buy the raw materials with HHI funding and Holy Family craftsmen will make the limbs for free. Another need which has arisen in the partnership with Holy Family is that of proving food for the 122 disabled students in the Holy Family school. HHI has agreed to support these students with a small monthly contribution in the same way as support is given to Muumba and Nanga schools.

Wheelchair repair, servicing, and practical support for the disabled

The free wheelchair repair service has been maintained by the competent HHZ carpenter / handyman, Robbie Mooya. Anyone who needs wheelchair maintenance can visit the HHZ compound and receive attention. The material estimates are communicated to HHIUK via the monthly reports and funding is included in the

monthly allocation. In conjunction with the Holy Family Physiotherapy Centre, standing frames are made specifically to order for children with cerebral palsy. Wheelchair servicing has also been regularly carried out as part of the HHZ outreach work in the disabled unit in Choongo School and at Nanga Special School.

One important development which has started in March 2023 within the wheelchair repair service is training in wheelchair repair which is given freely to suitable disabled students. The trainees are learning how to repair and maintain wheelchairs so that when Robbie retires, they can continue this valuable work and, in the meantime, they can set up their own repair service to generate an income. Six students graduated during 2023 with the necessary skills to repair wheelchairs.

Feeding support and equipment for Monze Mission Hospital

The children's ward and the malnutrition ward in Monze Mission Hospital continue to receive monthly funding from HHIUK via HHZ. The nurses are extremely grateful for this financial supplement as it aids healing. The funding is also used by a senior nutritional nurse to provide weekly demonstrations to mothers on how to prepare nutritional food on a low budget to prevent malnutrition in their children. During the September 2023 visit to the hospital, HHI handed over unwanted and unused stoma and colostomy products. These were gratefully received by hospital staff.

The 2022 request by the hospital doctors for a new autoclave has been successfully answered by HHI. £19,500 was raised in 2023 and this paid for the autoclave in full and also included a contribution towards shipment costs. The autoclave left the UK in August 2023 and is expected to arrive in December 2023 for installation in January 2024. The provision of this important piece of medical equipment was one of our main objectives for 2023.

Support for Schools

Muumba School continues to receive monthly funding to feed the growing number of pupils. 409 are now attending the school which includes 173 orphans and vulnerable children. In 2023 there was a need to increase the monthly contribution towards the midday feeding programme from £140 per month to £180 per month (depending on exchange rate) because of increased costs of mealie meal and maize. The parents continue to prepare the food each day. The Head Teacher has given HHI positive feedback on the beneficial effects of this feeding programme.

The separate male and female flush toilets and disability ramps previously provided by HHIUK have certainly made a difference to pupils' attendance during 2022. The girls' attendance and exam pass rate continues to match that of the boys. Prisca Hatembo, who is a physically disabled person who has been supported by HHI since 2009, is now a senior teacher in Mumba school. In the September 2023 HHZ annual general meeting, she was appointed a trustee of HHZ.

Mr Bbilika, the headteacher at Muumba school, requested help from HHI to fund a shelter so that the children could eat their lunch in the shade. There was no shade at all in the school grounds. A corrugated iron roof was erected on a sturdy wooden frame as an initial plan but mango tree saplings were also planted by the students as

an environmentally friendly provider of shade. Both the funding and mango tree idea were provided by HHI.

Nanga Special School

Nanga Special school has continued to benefit from the Active Daily Living project. Crops during 2023 were good and the students have been empowered with skills for growing and producing nutritional food for their daily diet. As well as banana saplings a booster pump was supplied by HHI to aid the irrigation system. The sale of the vegetables has given the school some income and an improved diet. Termly school fees from the parents are often lacking and it is challenging to feed all 48 students when only 18 students have paid their fees. As a result, HHI has started to contribute a monthly amount to help bridge the deficit.

The solar panels on the Nanga dining room are still being well cared for by the Nanga staff and they continue to supply the students with electricity for lighting and the laptops which HHI donated during their September 2022 visit. Students are becoming proficient in using the Raspberry PI software and they are using laptops effectively to assist in reading English, using power point, and signing.

Choongo School disabled unit.

Two of the main needs at Choongo school have been addressed by HHI during 2023. A new kitchen has been provided by HHI following the welcome donation received from BPCF. The new build brick kitchen will enable the house mothers to prepare food for the disabled residence with light and electricity.

A new boys' toilet has also been built in 2023. It has a ramp for wheelchair access and supportive handrails.

Support for individual students into education

Throughout 2023 HHI continued to support 17 young disabled students into residential educational places in special schools. In October at the end of the school year two of the students graduated from their special needs units and have moved onto higher education. This left spaces for other students to be receive support. Five more students who desperately needed help were identified by HHZ and added, bringing the total to 20. All 20 will receive financial help every term for their transport, residential fees, and stationery.

HHZ continues to monitor the students who receive support. Student progress reports are received from the schools and sent to HHIUK. This includes letters of thanks from those students reaching their final terms of education.

Menstrual Hygiene Project and tailoring training.

The menstrual hygiene outreach work continues to deliver a free service to several schools in the Monze District. The HHZ seamstresses liaise with the charity, Zambian Women and Girls (Zam W & G) so that the outreach visits are coordinated and not duplicated.

During the school holiday time the HHZ seamstresses Alistair and Primeldah make the packs which include environmentally friendly sanitary protection and new underwear. During term time appointments are made to visit schools and often up to 500 -700 packs are given to the students in each school following a lesson on menstrual hygiene awareness. Staff in the schools have given feedback to HHZ expressing their appreciation and confirming that female attendance has remained high following the receipt of the menstrual hygiene packs. Funding has been sought to help maintain this essential work.

The HHZ seamstresses also provide training for individual disabled people in the art of dress making. Several disabled ladies have successfully completed their tailoring course during 2023 and have graduated with a new sewing machine paid for by HHI. Sewing supplies such as cotton, scissors and needles were taken to Monze by the UK visitors in September 2023, and they were gratefully received.

Objectives for December 2023 to November 2024

HHI aims to continue to support HHZ in a full range of activities again this year but in particular will be looking to achieve the following.

- To continue to help individuals with medical needs and to give support to the disabled with an emphasis on sustainable living.
- To provide funds for the mobility aid repair programme and to encourage the HHZ carpenter to continue to help in any way he can to facilitate the practical mobility needs of the disabled in schools and homes.
- To encourage and support the wheelchair-repair teaching programme.
- To continue to train suitable candidates in tailoring and on completion of their training to provide them with sewing machines.
- To continue with the new partnership with Holy Family thus benefiting those requiring artificial limbs and to continue feeding the disabled student in the Holy Family school.
- To continue to support Mumba school and Nanga school and to contribute to feeding the students.
- To provide a new dormitory for the disabled students at Choongo school
- To continue to support the 20 disabled students into education despite the rise in school fees.
- To continue to support HHZ in their own income generation ventures.
- To continue to fund the feeding programme & the nutritional education programme in Monze Mission Hospital and to consider any new medical requests for funding.

FINANCIAL REVIEW

Results

During this financial year the Charity raised a total of £217,126 (2022: £168,694), mainly from the generous support of individuals, and spent £216,605 (2022: £192,797), the vast majority on projects in Zambia (37%) and India (58%). The remaining 5% of expenditure represented the UK costs of running the charity; these are mainly printing, postage, insurance and travelling (covered by a donation by the traveller). The increase in both income and expenditure, and the excellent balance between income and expenditure, are particularly gratifying.

Reserves Policy

The level of available unrestricted funds at the end of the year amounted to £37,223 of which £33,230 was immediately available (2022: £32,366 / £22,984). The level of unspent restricted funds at the end of the year was £46,633 (2022: £50,969), which will be spent on those projects as shown in note 10 to the statutory financial statements. The trustees monitor the level of available money regularly throughout the year and decide on how much to retain dependent on need; currently they regard a target of about £25,000 (about three months' core expenditure) for the unrestricted balance as reasonable and are satisfied that this target has been achieved.

Investment Powers and Restrictions

The Charity has no investment powers except to place any surplus funds into deposit accounts.

INDEPENDENT EXAMINER

A resolution to appoint an Independent Examiner for the ensuing year will be proposed at the Annual General Meeting.

Signed by order of the trustees

.....

J Spurrier-Davies
Secretary

15/7/24

Date

HEALTH HELP INTERNATIONAL

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF HEALTH HELP INTERNATIONAL
Year ended 30 November 2023

I report on the accounts of the Trust for the year ended 30 November 2023, which are set out on pages 10 to 15

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

- examine the accounts under section 1445 of the 2011 Act:
- follow the procedures laid down in the General Directiions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

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

W K Paine

W K Paine
Independent Examiner
44 Pettingale Road
Croesyceiliog
Cwmbran
Torfaen
NP44 2NZ

Date 30/01/2024

HEALTH HELP INTERNATIONAL

STATEMENT OF FINANCIAL ACTIVITIES
Year Ended 30th November 2023

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
		£	£	£	£
Income from:					
Donations	2	91,741	96,439	188,180	159,661
Fundraising		-	28,787	28,787	8,924
Investment income	3	159	-	159	109
Total incoming resources		91,900	125,226	217,126	168,694
Expenditure on:					
Raising funds		3,282	-	3,282	1,631
Charitable activities:					
Donations made to beneficiaries		78,817	131,077	209,894	187,727
Costs of shipping container		-	-	-	-
Direct administration and travel		3,016	156	3,172	3,131
Cost of transferring funds		257	-	257	308
Total resources expended		85,372	131,233	216,605	192,797
Net income before transfers		6,528	(6,007)	521	(24,103)
Gross transfers between funds		(1,671)	1,671	-	-
Net Movement in funds		4,857	(4,336)	521	(24,103)
Reconciliation of funds:					
Total funds brought forward		32,366	50,969	83,335	107,438
Total funds carried forward		37,223	46,633	83,856	83,335

HEALTH HELP INTERNATIONAL

BALANCE SHEET
As at 30 November 2023

FIXED ASSETS						
Tangible Assets		-	-	-	-	-
CURRENT ASSETS						
Stocks	6	200	-	-	200	-
Debtors and Prepayments	7	4,065	-	-	4,065	4,680
Cash at bank		33,096	46,633	-	79,729	78,655
		37,361	46,633	-	83,994	83,335
CREDITORS: DUE WITHIN ONE YEAR	8	138	-	-	138	-
NET CURRENT ASSETS		37,223	46,633	-	83,856	83,335
NET ASSETS/(LIABILITIES)		37,223	46,633	-	83,856	83,335
FUNDS						
Unrestricted		37,223	-	-	37,223	32,366
Restricted		-	46,633	-	46,633	50,969
Designated		-	-	-	-	
		37,223	46,633	-	83,856	83,335

Approved by the board of trustees on 1 July 2024 and signed on their behalf by:

E Plummer (Chairman)

G E Thomas FCA (Treasurer)

The notes on pages 18 to 21 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS
Year ended 30 November 2023

1 Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities FRSSE', affective for accounting periods commencing after 1 January 2015, and the Charities Act 2011.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the Trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for particular purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 9.

Incoming resources

Voluntary income including donations and legacies is recognised where there is entitlement, probability of receipt and the amount can be measured with sufficient reliability. Donated goods are valued by the trustees.

Investment income is recognised when received.

Resources expended

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that agregate all costs relating to the category.

Costs of generating funds are the costs accociated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Stocks

Stocks are stated at the lower of cost and net realisable value.

2 Voluntary income

	Unrestricted Funds	Restricted Funds	Total Funds 2023	2022
	£	£	£	£
Donations	90,741	96,439	187,180	158,661
Donations in kind	1,000	-	1,000	1,000
	91,741	96,439	188,180	159,661

NOTES TO THE FINANCIAL STATEMENTS
Year ended 30 November 2023

3 Investment Income

	Unrestricted Funds	Restricted Funds	Total Funds 2023	2022
	£	£	£	£
Interest on cash	159	-	159	109
	159	-	159	109

4 Trustees remuneration and expenses

The Trustees received no remuneration during the financial year. Legitimate expenses incurred personally are reimbursed accordingly.

5 Taxation

All this Charity's activities are primary purpose and therefore exempt from taxation.

6 Stocks

	2023	2022
	£	£
Unsold craft goods	200	-
	200	-

7 Debtors and prepayments

	2023	2022
	£	£
Gift Aid	3,165	3,800
Prepaid expenditure	900	880
	4,065	4,680

8 Creditors:

	2,023	2,022
	£	£
Deferred income	138	-
	138	-

HEALTH HELP INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS
Year ended 30 November 2023

	Balance at 1 December 2022	Incoming Resources	Outgoing Resources	Transfers	Balance at 30 November 2023
	£	£	£	£	£
Unrestricted funds					
General funds	32,366	91,900	(85,372)	(1,671)	37,223
Restricted funds					
Banyan Tree	41,211	31,816	(30,737)	-	42,290
Beste	-	1,394	(1,281)	-	113
Beulah	334	655	(327)	-	662
Blind Club	281	5	(226)	-	60
Bus Fund	-	-	-	-	-
Deaf School	-	1,103	(421)	-	682
Heart Patients	-	1,266	(1,266)	-	-
India General	-	10,055	(10,055)	-	-
LSD	-	-	-	-	-
Nanga	-	-	-	-	-
Orissa	-	1,407	(1,407)	-	-
Special India Fund	-	3,831	(3,151)	-	680
Phillip's SN Centre	-	14,909	(14,909)	-	-
Special Needs	-	1,703	(602)	-	1,101
Physio Hall	-	-	-	-	-
Kidney patients	-	6,185	(6,185)	-	-
(TN)AKA	-	7,693	(7,693)	-	-
Alternative catalogues	-	28,786	(29,455)	779	110
Autoclave	9,100	10,065	(19,165)	-	-
Vine Press Books	43	-	-	(43)	-
Thanal House	-	4,353	(4,353)	-	-
Thanal House Project	-	-	-	935	935
	50,969	125,226	(131,233)	1,671	46,633
Total funds	83,335	217,126	(216,605)		83,855

Transfers are made to fund deficits, or with the permission of the donor.

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Banyan Tree: To fund projects in India.

Blind Club: To assist the quality of life for the blind in Monze, Asha Kiran and Happy Valley.

Deaf School: To fund deaf projects for deaf children in Monze and the Gwembe Valley, and Asha Kiran and Happy Valley.

India General: To assist projects in India.

Orissa: Supporting Christians suffering persecution in India.

Special India Fund: To assist projects in India.

Asha Kiran Ashram: To assist with the funding of the Rays of Hope Centre for disabled children.

Alternative Catalogue: Funds provided specifically for agriculture, educational, community or medical projects and needs.

Vine Press: To provide emergency relief where no other monies are available.

Thanal House: To provide assistance to meet the running costs of the home for destitute women in India.

Phillip's SN Centre: To provide assistance for disabled children in Arruvikkara and the Nedumangad district.

HEALTH HELP INTERNATIONAL

England & Wales - Charity number 1078353

Accounts

Charity registration number: 1078353

HEALTH HELP INTERNATIONAL

Annual Report and Financial Statements

for the Year Ended 30 November 2022

Charity registration number: 1078353

HEALTH HELP INTERNATIONAL

Annual Report and Financial Statements

for the Year Ended 30 November 2022

HEALTH HELP INTERNATIONAL

ANNUAL REPORT AND FINANCIAL STATEMENTS
Year Ended 30th November 2022

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HEALTH HELP INTERNATIONAL

TRUSTEES AND PROFESSIONAL ADVISERS

Charity name	Health Help International
Charity registration number	1078353
Principal office	Brynhyfryd Road Newport South Wales NP20 4FX
Patron	Mr R W Prosser
Trustees	Dr C John J Spurrier-Davies Dr E Plummer Mrs S Chalmers C Byrne I Park G Thomas
Bankers	Lloyds TSB 42 Commercial Street Newport South Wales Monmouthshire Building Society John Frost Square Newport South Wales Friends of the Banyan Tree (two accounts) NatWest The Square Willerby East Yorkshire HU10 7UA Strathaven Friends of HHI Bank of Scotland 13 Common Green Strathaven ML10 6AQ
Independent Examiner	Mr W K Paine 44 Pettingale Road Croesyceiliog Cwmbran Torfaen NP44 2NZ

The Trustees have pleasure in presenting their report and the financial statements of the charity for the year ended 30 November 2022.

ORGANISATION AND STRUCTURE

Health Help International (HHI, the Charity) became a registered charity on 25 November 1999. The Charity was originally set up to provide funds and assist Mpongwe Mission Hospital in Zambia, and was known as The Mpongwe MIssion Hospital Appeal. The Charity is unincorporated and is governed by its Constitution. The Charity's registration number is 1078353. The Charity's patron is its founder, R W Prosser.

The trustees

The trustees who served the charity during the year were as follows:

Dr E Plummer (Chairman)
J Spurrier - Davies (Secretary)
G Thomas (Treasurer)
Mrs S Chalmers
C Byrne
Dr C John
I Park

For the first accounting period the original trustees were those people who adopted and signed the Constitution. The trustees run the affairs of the Charity, but delegate much of this work to the Management Committee which comprises some members of the trustees and volunteer organisers. There are no paid employees. At the annual general meeting all members of the trustees shall retire from office but can offer themselves for reappointment. The Management Committee who served during the year were:

J. Spurrier – Davies
Mrs J Williams
M Hopkin
B Medhurst
C Byrne
I Park
E Plummer
Mrs H Winstanley
T Hatherall
Mrs E Jones (from March onwards)

In addition to the above, the Friends of the Banyan Tree is a subgroup of HHI, which raises funds for educational and other projects in India and liaises with the Centre for Dalit Studies and Action (CDSA) in India. Its members are:

P Baker
Mrs S Seabon

A second subgroup is the Strathaven Friends of HHI (SFHHI) who raise funds for HHI in Scotland, in particular in Strathaven and the surrounding area. Their members are:

Iain Park
Mrs Helen Baird
Willie Cooper
Ian Gow
Mrs Margery Menzies
Mrs Kath Russell

Appointment and training of trustees

The trustees are appointed from individuals who have expressed an interest in the Charity. New trustees or members of the management committee are always welcome.

Objectives

The object of the Charity is to relieve persons who are in conditions of need, hardship or distress by reason of their social or economic circumstances by the provision of medical treatment, medication, facilities, buildings, equipment or other necessary supplies.

The thinking behind the work of the Charity is a resolve to obey God's command to love our neighbour as ourselves, to heal the sick and care for the weak and poor of this world. We seek to do this by supplying medical equipment and funding medical aid to those unable to afford hospitalisation or treatment, providing money for special needs school infrastructure and running costs, and funding humanitarian and educational help to those who need it most, in particular the disabled. We currently do this in Zambia and India. We consider that self-help is important for the dignity of the recipients and where possible we ensure this plays a part.

REVIEW OF THE YEAR - OVERALL

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. We review our aims, objectives and activities each year. This review looks back at what we achieved and the outcomes of our work in the previous year. This review helps us ensure our aims, objectives and activities remain focused on our stated purposes. The work of this charity is only restricted by the funds we have available, which are received from the kind and generous giving of private individuals and churches who continue to support our work, and occasional grant funding from charitable trusts. We strive to help any person or groups of people in most need without restriction or discrimination in our current areas of operation in India and Zambia.

REVIEW OF THE YEAR – INDIA

The year saw a very welcome relaxation of the restrictions associated with the Covid-19 pandemic and a gradual return to normality. Whilst more developed countries were able to provide a safety net for those affected by the restrictions and consequential loss of employment, the provision in India was much more limited and its implementation less comprehensive, and many people lost their livelihoods and suffered greatly as a consequence. These effects continue to varying extents. However, as in the UK, there is now little concern about Covid: much of the population has been vaccinated, and the population is younger so less likely to be seriously affected.

Travel restrictions to India were relaxed early in the calendar year, and as soon as this happened our India lead Edmund Plummer was able to organise a visit. The visit itself was at the start of April. As it was the first visit for two years there was a lot to see and do and a lot of catching up to do. It was clear that some of the projects instituted during the pandemic had served their purpose but had run their useful course and were in danger of acquiring a life of their own; these were closed down or phased out, and the money saved was redirected towards our core medical work. However, our committed Indian partners had done a good job of maintaining our life-saving and life-transforming work despite all the problems.

At other times communications have been maintained via email and WhatsApp.

We have been able to send money to India without significant problems.

Asha Kiran Ashram, our special needs centre for disabled children in Tamil Nadu, has reverted to in-person teaching and physiotherapy treatment. Many of the children had regressed due to not having face-to-face teaching and treatment, and the staff are working hard to regain the lost ground.

During the year the physiotherapy hall was opened. This has proved a great asset: it enables all the physiotherapy equipment to be kept together in one place, and provides a suitably private location for the treatment to be administered. The physiotherapist is highly skilled and dedicated; currently he is focussing on the needs of a number of children who will particularly benefit from his ministrations, and is providing them with a lot of intensive physiotherapy – as much as they can endure.

The director is aging and does not enjoy good health. It is time for him to retire. During our visit we discussed the amalgamation of his work with that of Grace Ministries, a larger Indian NGO with relevant experience. These discussions were fruitful, and the merger is proceeding gradually.

Happy Valley Special Therapy Centre between Kalathara and Arruvikara has adapted to life in the new building well. The children have returned and are engaging enthusiastically with the opportunities provided, and they are developing once more as a result. Our Scottish supporters provided the funds for a second minibus which is proving a great asset . A purpose-built building, owned by the centre, remains the long term hope and aim, but the costs associated with this are daunting.

We continue to benefit from long term funding for much of the running costs of Asha Kiran Ashram and Happy Valley from Blackwood Engineering Trust, a trust associated with a local engineering company which trades with India and wished to return some of its profits to those most in need in that country. We are very grateful for this.

Thanal House is a residential home for destitute women who were living on the streets; many have severe psychiatric problems. It has continued to function without needing our intervention. Numbers have been reduced to about 20, allowing a greater level of care for those who remain. The work is carried out by Salini assisted by her husband Sanil and her mother Valsala. The effects of lockdown, particularly the drop in local support such as support "in kind" have continued, which is putting a considerable strain on their finances.

Shibu, our regular "bystander" (an unofficial nursing assistant) at a government hospital in Trivandrum, continues to do wonderful work, looking after anything up to a dozen patients who have no-one to care for them during their stay in hospital. Without such care they would not be admitted; thus his presence provides a very cost-effective way of getting treatment for people who would otherwise be denied it. He also acts as a point of contact for the medical staff, who will often draw his attention to the needs of destitute or poor patients who need his services, help with the costs of medical supplies or transport, and the like. He has an excellent reputation and relationships with the doctors and nurses at the hospital. HHI provides the costs that he incurs on behalf of others, as well as providing him with board and lodging and other necessary supplies. We also support his mother, who is in a nursing home, in lieu of salary.

Credit unions continue to provide invaluable financial and social support to a wide variety of women of very limited means, across caste and religious divides. We are continuing to contribute towards the administration costs (two salaries and transport) of a group of over 130 such credit unions. These allow women to work together, pooling their resources so as to enable any member to borrow money for an agreed purpose – to set up in business, purchase livestock, meet a medical bill, pay for education or pay off loan sharks are typical. Checks and balances are in place to prevent fraud and to engender trust. The unions also provide a social forum for members to discuss problems and areas of concern.

Tuition groups supplement state education (which is often of poor quality). The number of such groups has fluctuated over the year - sometimes a group shrinks to the extent that it is no longer viable, or the teachers prove unsuitable, but there is always a demand for such groups, and replacements are therefore started at the beginning of the new academic year. We started the reporting year with eight such groups, catering for nearly 150 children; this dropped to three, expanded to ten, then dropped again to six. The children come for an hour or two of extra tuition, either before or after school, and also a more extended programme over the long vacation (April/May). The groups are each led by a graduate who would otherwise be unemployed. Experience has shown that such groups provide a huge boost to the children who attend, either by reiterating what has been taught in school but has not been fully understood, giving a preview of what is to come, or by filling in missing parts of the curriculum. Pass rates have soared in areas where such groups have been established. Funding of the groups is shared between our autonomous sub-committees, the Friends of the Banyan Tree and Strathaven Friends of HHI. The groups were able to continue throughout the pandemic, serving children who are able to attend face-to-face (we have provided masks and sanitiser), or by means of remote learning, as lockdown rules have tightened or loosened.

The Friends of the Banyan Tree also support the **Centre for Dalit Studies and Action** (CDSA), an established, proven and successful community project operating at **Idinjar** on the verges of a tribal area in the foothills of the Western Ghats, providing tuition groups, a vacation programme, a medical centre and community nursing for an isolated and disadvantaged area.

CDSA continued to operate during the difficulties of the Covid pandemic and was able to reinstitute the annual six week Vacation Programme during April and May 2022. However many students had got out of the habit of studying and a special programme had to be introduced to re-engage their attention.

We also provide money for **medical treatment, operations** and the like. We continue to send out money regularly for these and immunosuppressant drugs for kidney transplant patients which is distributed or used as the need arises. We also send out regular support for the medical and living costs of about 40 particularly needy people who need to purchase expensive medicines long term. We continue to send out money for the more major operations and expensive courses of treatment as and when it is needed. These are declining due to the gradual spread of government provision of such services, but some such needs remain, and it is particularly gratifying that this year we have been able to meet many such requests from our India partners.

The **craft centres** continue to be largely self-supporting, although they need to find more outlets for their work. These provide employment for women who are unemployed, whose husbands have left them or are invalids, or are otherwise in need; they are empowered to help themselves. They make cards, painted leaves, plaited wrist-bands, tea towels, pencil

cases, tote bags and so on. Our Scottish friends continue to show a lot of interest in the cards which include painted leaves, including local scenes, and market these online very successfully.

The persecution of Christians in **Orissa** is well known. We provide for monthly **medical camps** amongst people who have been displaced by such violence and intimidation; sadly the need for these remains and may well increase.

Following the visit to India we phased out the provision of food parcels. However, we continue to provide **income generating** opportunities (goats, chickens and sewing machines are particularly popular). We also provide training in sewing.

Rev Dr Santhosh Kumar, of Celestial Ministries, administers the work of Asha Kiran Ashram. The rest of the work is administered by our partner at The Banyan Tree in India, Philip Mathew, Salini Sam Joseph at Thanal House, Chandra Babu at CDSA and Pastor Wilson Kochukunju (Director of BGM Social Service Centre, providing credit unions, employment opportunities and medical and agricultural support). All our partners have agreed verbally and in writing to comply with our safeguarding policy.

Plans for the future in India (2022/23 objectives):

- To maintain our life-saving and transformative work, and to expand it, to the extent that our funding allows.
- To review current funding of all the various activities and projects that we support, so as to ensure that funding is used in the most cost-effective manner possible and is aligned as closely as possible with the aims and objectives of HHI.
- To maintain funding for The Banyan Tree, an Indian registered charity, providing support for health-related activities, the disabled, tuition groups and other assistance as far as resources allow.
- To maintain funding of medication for and treatment of kidney patients, heart patients and other patients.
- To maintain and, if possible, to develop the services available to disabled children in the Nedumangad area within the current budget.
- To maintain funding of Thanal House and Asha Kiran Ashram.
- To facilitate the transfer of the work of Asha Kiran Ashram to Grace Ministries.
- To provide funding for medical treatment and other aid, as requested, to the greatest extent possible.
- To investigate new funding opportunities and projects that we might initiate or support.

REVIEW OF THE YEAR – ZAMBIA

Executive Summary

From December 2021 to November 2022 our work in Zambia has continued to support those affected by the Covid pandemic and in addition we have managed to maintain educational and medical support for the physically disabled. With the financial support from HHI (UK) our sister organisation in Zambia (HHZ) continues to identify those in greatest need and organises their help. Following its staffing restructure in 2020, HHZ has stabilised and grown in strength under the leadership of its chairperson Mr Funcy Gondwe. The appointment of Mrs Brenda Chileshe as the new HHZ administrator has also proven to be a bonus in bringing the whole HHZ team together as one family.

HHZ Staff and Trustees

The HHZ Board of Trustees, in accordance with their constitution, met regularly and invited HHI to table issues for discussion. Minutes of the meetings were reported to the UK.

The Board continues to review and update its constitution so that it is line with the pandemic guidelines, water issues and gender issues.

A need has been identified to train the staff in sign language and a programme has been planned for 2023 where Mrs Mwila (a HHZ trustee) who has signing skills will share her time and knowledge with the HHZ staff.

Monthly reports and accounts continue to be sent by email to the UK for scrutiny, along with funding requests and project proposals. In September 2022 the HHZ accounts were scrutinised by a member of the HHI visiting team and they were found to be completely accurate. Training was also given directly to the administrator Mrs Brenda Chileshe, so that a level of efficient accounting for all income received and generated by HHZ is recorded and reconciled to the bank statements.

HHZ continues to work in partnership with local health institutions such as Holy Family and Monze Mission Hospital. During 2022, proposals for support were submitted to CHAZ (Churches Association of Zambia), Cheshire Homes, Oxfam and Zambeef. In March 2022 the HHZ team were invited to attend a 3-day workshop with Water Aid which has resulted in a partnership between the two organisations on a local basis. One disabled client of HHZ is due to have water piped to her home and public handwash basins will be fixed within the HHZ compound for all visitors to use as a part of this initiative.

In July 2022 HHZ received donations from MTN (Mobile Telephone Network) of food, soap, and detergents which HHZ distributed to the needy and to Monze Mission Hospital.

The sections below describe the work done in more detail.

Management and staffing at the Monze centre

The HHZ staffing has remained as it was at the end of 2020 with the addition of Frank Sichama who was appointed on June 1st as a full-time driver/social worker.

Tawnada Vinya and John Mwansa remain as full-time security guards.

The remaining 4 members of staff include two seamstresses, one carpenter / handyman and one cleaning lady.

In September the HHIUK visitors recognised the need for the seamstresses to be engaged on full time work as their skills and time were needed to maintain the menstrual hygiene programme as well as the tailoring training. The carpenter/handy man was also in demand to repair mobility aids, make standing frames and meet other requirements from disabled units to facilitate mobility and comfort. As a result, all the 8 members of the HHZ team are now full-time workers.

Three of the staff are disabled. and they have joined NHIMA (National Health Insurance Management Authority). The employee contribution of 1% is paid by HHI.

IGV and repairs to the HHZ premises.

The staff and trustees continue to maintain HHZ premises. A new water tank was fitted in May 2022 and the forecourt was cemented which has ensured that the disabled have safe and easy access when they come to the Monze premises seeking help. The guest rooms have been decorated and they are available for medical electives, student nurses or any other paying visitors to hire having been approved by the HHZ trustees. The Zambian Government has relaxed the Covid guidance relating to mask wearing and social distancing throughout 2022 but HHZ staff continue to give a clear message regarding hand washing and personal hygiene to all visiting clients etc.

HHZ has continued to raise some of its own income through vegetable growing, chicken rearing and the buying and selling of maize. K14,554.00 was added to the HHZ income in May 2022. The income generated has enabled HHZ to provide a toilet facility for Linginos and his wife, both of whom are disabled and had no toilet access of their own.

Safeguarding policy

The safeguarding policy adopted by HHZ has continued to be updated and the appointed safeguarding officer is aware of the policy which has been established with the support from HHI. The name and contact details for the safeguarding officer continue to be prominently displayed in the HHZ premises.

Charity work with Individuals

After 18 months of funding 100 disabled families with monthly feeding and hand sanitation products during the height of the covid pandemic, it became evident that this was not sustainable. The exchange rates were rising in Zambia and falling in the UK which meant that funds were being overstretched. The termly education fees and the menstrual hygiene programmes were at risk. As a result, in August 2022 the feeding programme was scaled down to cater for 56 families. Those in greatest need were identified by HHZ. The 56 recipients have been informed that the scheme will not be permanent, and a more sustainable option will be discussed in 2023.

The ongoing monthly support given to disabled individuals who have had years of HHI support has been continued and, when necessary, medicines and hospital transport has been paid for those who came seeking help in emergency situations.

Physiotherapy sessions at Holy Family have been paid for by HHIUK for those individuals who have been discovered by HHZ to have been without physio support since their diagnosis.

Wheelchair repair, servicing, and practical support for the disabled

The free wheelchair repair service has been maintained by the competent HHZ carpenter/handy man, Robbie Mooya. Anyone who needs wheelchair maintenance can visit the HHZ compound and receive attention. The material estimates are communicated to HHI via the reports and funding is included in the monthly allocation. In conjunction with the Holy Family Physio Centre, standing frames are made specifically to order for children with cerebral palsy. Wheelchair servicing has also been regularly carried out as part of the HHZ outreach work in the disabled unit in Choongo School and at Nanga Special School. When necessary, money has been provided to buy new wheelchairs for those whose wheelchairs are beyond repair.

Concrete ramps have been put into place for disabled individuals who needed independent mobility and further adjustments have been made to work tops, door frames, support handles etc so that those who have income generating businesses can function more efficiently.

Feeding support and equipment for Monze Mission Hospital

The children's ward and the malnutrition ward in Monze Mission Hospital continue to receive monthly funding from HHI via HHZ. The nurses are extremely grateful for this financial supplement as it aids healing. During the Sept 2022 visit to the hospital, the nurses asked the UK visitors if more could be given in the way of funding support. Unwanted and unused stoma

and colostomy products were also handed over to the hospital during the September visit. These were very much appreciated by hospital staff.

The 10,000-litre new water tank paid for by HHI and erected in 2021 in memory of Mrs Carole Nzila has been well used throughout 2022 and has made a huge difference to the hospital's water supply.

A new autoclave machine has been requested by the hospital and fund raising for this has commenced. However, in the meantime two new solenoids were taken to the hospital in September 2022 to enable the existing autoclave to be repaired until it can be replaced.

Support for Schools

Muumba School continues to receive monthly funding to feed the growing number of pupils. 415 are now attending the school which includes 76 orphans and vulnerable children. Many children will not attend school because of hunger; however, with the knowledge of a midday meal being served in the school, the children attend and continue to be educated. The parents willingly volunteer to prepare the food each day. The headteacher has given positive feedback on the beneficial effects of this feeding programme.

The separate male and female flush toilets and disability ramps previously provided by HHI have certainly made a difference to pupils' attendance during 2022. The girls' attendance and pass rate for exams is equal to that of the boys.

Additional frames have been added to the toilets to enable the disabled children to have support when using the toilet and leaving their wheelchairs.

Prisca Hatembo, who is physically disabled and has been a teacher in Muumba school since the school opened in 2014, was promoted to the position of senior teacher during 2022. Prisca received all her education and teacher training as a result of HHI funding.

Nanga Special School

Nanga Special school has developed considerably during 2022. The Active Daily Living project water tank which was installed in 2021 has enabled the school to continue to empower the students with skills for growing and producing nutritional food for their daily diet. The sale of the vegetables has given the school some income. The head teacher is immensely pleased with his family home which was built by HHI. It gives him incentive to carry out his work to the best of his ability.

The dining room is a communal and well-loved space which has now been enriched with £10,000 worth of solar panels as of June 2022. This has enabled the room to be used with lighting during the evenings, and it has allowed the students to use computers and to learn some IT skills. During the September visit the UK visitors donated 3 laptops to the school with Raspberry Pi software installed.

Choongo School disabled unit.

During the September 2022 visit the needs of Choongo disabled students were identified. Benches were made by the HHZ carpenter, and this has made a real difference. Other needs identified include the provision of a borehole close to the disabled accommodation, and a new kitchen facility is also necessary.

Support for Individual students into Education

HHI continues to support 17 young disabled students into residential educational places in special schools. Financial help is also given, where needed, to provide shoes and uniforms.

HHZ continues to monitor the students who receive support. Student progress reports are received from the schools and sent to HHI. This includes letters of thanks from those students reaching their final terms of education.

The special needs teacher, Lifumbele Malala, who graduated as a result of several years of HHI funding, was married in October 2022. He has been deployed in the Copper Belt.

Menstrual Hygiene Project and tailoring training.

The menstrual hygiene outreach work has been resumed following the reopening of schools in 2022.

Several visits to schools have been made and often up to 500-700 packs have been freely issued to the students in each school following the teaching given by the HHZ seamstresses. Staff in the schools have given feedback to HHZ expressing their appreciation and confirming that female attendance has remained high following the receipt of the menstrual hygiene packs. Funding has been sought to help maintain this essential work.

The HHZ seamstresses (Alistair and Primeldah) who deliver the menstrual hygiene programme also provide training for individual disabled people in the art of tailoring. Several disabled ladies have successfully completed the course during 2022 including Grace Mushiba who has been given a sewing machine and is now supporting herself with an income from selling her made-to-measure garments.

Objectives for Dec 2022-23

HHI aims to continue to support HHZ in a full range of activities again this year but in particular will be looking to achieve the following.

- To replace the covid feeding programme with a start-up capital initiative for those who are currently receiving, to encourage their sustainable living.
- To continue to help individuals with medical needs and to give support to the disabled with an emphasis on sustainable living.
- To provide funds for the mobility aid repair programme and to encourage the HHZ carpenter to continue to help in any way he can to facilitate the practical mobility needs of the disabled in schools and homes.
- To continue to train suitable candidates in tailoring and on completion of their training to provide them with sewing machines.
- To continue to support and encourage HHZ management to forge partnerships with other organisations within Zambia who are supporting people with disability.
- To continue to educate and provide resources for teenage girls through the Menstrual Hygiene Project and to support the expansion of this provision to rural clinics.
- To aim to solve some of the problems at Choongo school.
- To continue to support Mumba school and Nanga school.
- To continue to fundraise for a new autoclave for Monze Mission Hospital
- To continue to support HHZ in their own income generation ventures.

Other countries

HHI made a one-off contribution of £800 to a livelihood project in Libjo, Dinagat Islands in the southern Philippines which provided replacement fishing boats to eight families who had lost their boats in Super Typhoon Rai. This was funded by a donation for this purpose. The project was completed successfully.

FINANCIAL REVIEW

Results

During this financial year the Charity raised a total of £168,694 (2021: £217,198), mainly from the generous support of individuals, and spent £192,797 (2020: £174,739), the vast majority on projects in Zambia (35%) and India (60%). The remaining 4.4% of expenditure represented the UK costs of running the charity; these are mainly printing, postage, insurance and travelling (covered by a donation by the traveller). Income was down on the previous year as we received no legacies, but remained at an encouraging level as core giving increased.

Reserves Policy

The level of available unrestricted funds at the end of the year amounted to £32,366 of which £22,984 was immediately available (2021: £42,921 / £35,988). The level of unspent restricted funds at the end of the year was £50,969 (2021: £64,517), which will be spent on those projects as shown in note 10 to the statutory financial statements. The trustees monitor the level of available money regularly throughout the year and decide on how much to retain dependent on need; currently they regard a target of about £25,000 (about three months' core expenditure) for the unrestricted balance as reasonable and are satisfied that this target has been achieved.

Investment Powers and Restrictions

The Charity has no investment powers except to place any surplus funds into deposit accounts

INDEPENDENT EXAMINER

A resolution to appoint an Independent Examiner for the ensuing year will be proposed at the Annual General Meeting.

Signed by order of the trustees

.....

J Spurrier-Davies
Secretary

21/6/23
.....

Date

HEALTH HELP INTERNATIONAL

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF HEALTH HELP INTERNATIONAL
Year ended 30 November 2022

I report on the accounts of the Trust for the year ended 30 November 2022, which are set out on pages 10 to 15

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

- examine the accounts under section 1445 of the 2011 Act:
- follow the procedures laid down in the General Directiions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

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

.....

W K Paine
Independent Examiner
44 Pettingale Road
Croesyceiliog
Cwmbran
Torfaen
NP44 2NZ

Date 27th June 2023

HEALTH HELP INTERNATIONAL

STATEMENT OF FINANCIAL ACTIVITIES
Year Ended 30th November 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Income from:					
Donations	2	87,375	72,286	159,661	193,076
Fundraising		7,469	1,455	8,924	24,013
Investment income	3	109	-	109	109
Total incoming resources		94,953	73,741	168,694	217,198
Expenditure on:					
Raising funds		1,631	-	1,631	1,053
Charitable activities:					
Donations made to beneficiaries		65,806	121,921	187,727	168,515
Costs of shipping container		-	-	-	-
Direct administration and travel		2,757	374	3,131	4,827
Cost of transferring funds		308	-	308	344
Total resources expended		70,502	122,295	192,797	174,739
Net income before transfers		24,451	(48,554)	(24,103)	42,459
Gross transfers between funds		(35,006)	35,006	-	-
Net Movement in funds		(10,555)	(13,548)	(24,103)	42,459
Reconciliation of funds:					
Total funds brought forward		42,921	64,517	107,438	64,979
Total funds carried forward		32,366	50,969	83,335	107,438

The notes on pages 12 to 15 form part of these financial statements.

HEALTH HELP INTERNATIONAL

BALANCE SHEET
As at 30 November 2022

	Note	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2022	Total 2021
					£	£
FIXED ASSETS						
Tangible Assets		-	-	-	-	-
CURRENT ASSETS						
Stocks	6	-	-	-	-	-
Debtors and Prepayments	7	4,680	-	-	4,680	2,780
Cash at bank		27,686	50,969	-	78,655	104,658
		32,366	50,969	-	83,335	107,438
CREDITORS: DUE WITHIN ONE YEAR		-	-	-	-	-
NET CURRENT ASSETS		32,366	50,969	-	83,335	107,438
NET ASSETS/(LIABILITIES)		32,366	50,969	-	83,335	107,438
FUNDS						
Unrestricted		32,366	-	-	32,366	42,921
Restricted		-	50,969	-	50,969	64,517
Designated		-	-	-	-	
		32,366	50,969	-	83,335	107,438

Approved by the board of trustees on 21 June 2023 and signed on their behalf by:

E Plummer (Chairman)

G E Thomas FCA (Treasurer)

The notes on pages 12 to 15 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS
Year ended 30 November 2022

1 Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities FRSSE', affective for accounting periods commencing after 1 January 2015, and the Charities Act 2011.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the Trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for particular purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 9.

Incoming resources

Voluntary incomeincluding donations and legacies is recognised where there is entitlement, probability of receipt and the amount can be measured with sufficient reliability. Donated goods are valued by the trustees.

Investment income is recognised when received.

Resources expended

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounyed for on an accruals basis and has been classified under headings that agregate all costs relating to the category.

Costs of generating funds are the costs accociated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Stocks

Stocks are stated at the lower of cost and net realisable value.

2 Voluntary income

	Unrestricted Funds	Restricted Funds	Total Funds 2022	2021
	£	£	£	£
Donations	86,375	72,286	158,661	192,076
Donations in kind	1,000	-	1,000	1,000
	87,375	72,286	159,661	193,076

NOTES TO THE FINANCIAL STATEMENTS
Year ended 30 November 2022

3 Investment Income

	Unrestricted Funds	Restricted Funds	Total Funds 2022	2021
	£	£	£	£
Interest on cash	109	-	109	109
	109	-	109	109

4 Trustees remuneration and expenses

The Trustees received no remuneration or expenses during the financial year

5 Taxation

All this Charity's activities are primary purpose and therefore exempt from taxation.

6 Stocks

	2022	2021
	£	£
Unsold craft goods	-	-
	-	-

7 Debtors and prepayments

	2022	2021
	£	£
Gift Aid	3,800	2,000
Prepaid expenditure	880	780
	4,680	2,780

HEALTH HELP INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS
Year ended 30 November 2022

	Balance at 1 December 2021	Incoming Resources	Outgoing Resources	Transfers	Balance at 30 November 2022
	£	£	£	£	£
Unrestricted funds					
General funds	42,921	94,953	(70,502)	(35,006)	32,366
Restricted funds					
Banyan Tree	40,597	35,249	(34,635)	-	41,211
Beste	603	275	(1,071)	193.05	-
Beulah	1,853	-	(1,519)	-	334
Blind Club	127	282	(128)	-	281
Bus Fund	11,920	19	(11,987)	48.03	-
Deaf School	-	1,260	(1,360)	100	-
Heart Patients	-	-	(1,150)	1,150	-
India General	-	4,633	(8,270)	3,637	-
LSD	-	-	-	-	-
Nanga	1,903 -	1,903	-	-	-
Orissa	-	-	(1,279)	1,278.66	-
Special India Fund	3,294	3,500	(6,976)	181.61	-
Phillip's SN Centre	-	10,463	(12,948)	2,485	-
Physio Hall	3,639	-	(4,639)	999.81	-
Kidney patients	-	-	(4,603)	4,603	-
(TN)AKA	-	8,575	(9,555)	980.47	-
Alternative catalogue	-	1,455	(17,245)	15,790	-
Autoclave	-	9,100	-	-	9,100
Vine Press Books	43	-	-	-	43
Thanal House	538	833	(4,930)	3,559	-
	64,517	73,741	(122,295)	35,006	50,969
Total funds	107,438	168,694	(192,797)		83,335

Transfers are made to fund deficits, or with the permission of the donor.

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Banyan Tree: To fund projects in India.

Blind Club: To assist the quality of life for the blind in Monze.

Deaf School: To fund deaf projects for deaf children in Monze and the Gwembe Valley.

India General: To assist projects in India.

Orissa: Supporting Christians suffering persecution in India.

Special India Fund: To assist projects in India.

Asha Kiran Ashram: To assist with the funding of the Rays of Hope Centre for disabled children.

Alternative Catalogue: Funds provided specifically for agriculture, educational, community or medical projects and needs.

Vine Press: To provide emergency relief where no other monies are available.

Thanal House: To provide assistance to meet the running costs of the home for destitute women in India.

Phillip's SN Centre: To provide assistance for disabled children in Kalathata.

HEALTH HELP INTERNATIONAL

England & Wales - Charity number 1078353

Accounts

Charity registration number: 1078353

HEALTH HELP INTERNATIONAL

Annual Report and Financial Statements

for the Year Ended 30 November 2021

HEALTH HELP INTERNATIONAL

ANNUAL REPORT AND FINANCIAL STATEMENTS
Year Ended 30th November 2021

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HEALTH HELP INTERNATIONAL

TRUSTEES AND PROFESSIONAL ADVISERS

Charity name	Health Help International
Charity registration number	1078353
Principal office	Brynhyfryd Road Newport South Wales NP20 4FX
Patron	Mr R W Prosser
Trustees	Dr C John J Spurrier-Davies Dr E Plummer Mrs S Chalmers C Byrne I Park G Thomas
Bankers	Lloyds TSB 42 Commercial Street Newport South Wales Co-Operative Bank Chepstow Road Newport South Wales Monmouthshire Building Society John Frost Square Newport South Wales Friends of the Banyan Tree (two accounts) NatWest The Square Willerby East Yorkshire HU10 7UA Strathaven Friends of HHI Bank of Scotland 13 Common Green Strathaven ML10 6AQ
Independent Examiner	Mr W K Paine 44 Pettingale Road Croesyceiliog Cwmbran Torfaen NP44 2NZ

The Trustees have pleasure in presenting their report and the financial statements of the charity for the year ended 30 November 2021.

ORGANISATION AND STRUCTURE

Health Help International (HHI, the Charity) became a registered charity on 25 November 1999. The Charity was originally set up to provide funds and assist Mpongwe Mission Hospital in Zambia, and was known as The Mpongwe MIssion Hospital Appeal. The Charity is unincorporated and is governed by its Constitution. The Charity's registration number is 1078353. The Charity's patron is its founder, R W Prosser.

The trustees

The trustees who served the charity during the year were as follows:

Dr E Plummer (Chairman)
J Spurrier - Davies (Secretary)
G Thomas (Treasurer)
Mrs S Chalmers
C Byrne
Dr C John
I Park

For the first accounting period the original trustees were those people who adopted and signed the Constitution. The trustees run the affairs of the Charity, but delegate much of this work to the Management Committee which comprises some members of the trustees and volunteer organisers. There are no paid employees. At the annual general meeting all members of the trustees shall retire from office but can offer themselves for reappointment. The Management Committee who served during the year were:

J. Spurrier – Davies
Mrs J Williams
M Hopkin
B Medhurst
S Sherlock (until September 2021)
C Byrne
I Park
E Plummer
Mrs H Winstanley
T Hatherall

In addition to the above, the Friends of the Banyan Tree is a subgroup of HHI, which raises funds for educational and other projects in India and liaises with the Centre for Dalit Studies and Action (CDSA) in India. Its members are:

P Baker
Mrs S Seabon

A second subgroup is the Strathaven Friends of HHI (SFHHI) who raise funds for HHI in Scotland, in particular in Strathaven and the surrounding area. Their members are:

Iain Park
Mrs Helen Baird
Willie Cooper
Ian Gow
Mrs Margery Menzies
Mrs Kath Russell

Appointment and training of trustees

The trustees are appointed from individuals who have expressed an interest in the Charity. New trustees receive induction training when appointed and further training as appropriate.

New trustees or members of the management committee are always welcome.

Objectives

The object of the Charity is to relieve persons who are in conditions of need, hardship or distress by reason of their social or economic circumstances by the provision of medical treatment, medication, facilities, buildings, equipment or other necessary supplies.

The thinking behind the work of the Charity is a resolve to obey God's command to love our neighbour as ourselves, to heal the sick and care for the weak and poor of this world. We seek to do this by supplying medical equipment and funding medical aid to those unable to afford hospitalisation or treatment, providing money for special needs school infrastructure and running costs, and funding humanitarian and educational help to those who need it most, in particular the disabled. We currently do this in Zambia and India. We consider that self-help is important for the dignity of the recipients and where possible we ensure this plays a part.

REVIEW OF THE YEAR - OVERALL

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. We review our aims, objectives and activities each year. This review looks back at what we achieved and the outcomes of our work in the previous year. This review helps us ensure our aims, objectives and activities remain focused on our stated purposes. The work of this charity is only restricted by the funds we have available, which are received from the kind and generous giving of private individuals and churches who continue to support our work, and occasional grant funding from charitable trusts. We strive to help any person or groups of people in most need without restriction or discrimination in our current areas of operation in India and Zambia.

REVIEW OF THE YEAR – INDIA

Our work in India has continued to be impacted by the Covid-19 pandemic. Various lockdowns have continued, and government support remains patchy, with people who are non-Hindu, foreign funded or who vote for the "wrong" party being particularly likely to be "at the back of the queue".

Despite the lockdown, we have continued our transformative work in various ways. Being a small charity working with reliable and trusted individuals who are close to the people most in need, we are agile and flexible. Some extra funding has enabled us not only to continue our existing work but also to institute feeding programmes for those most severely affected by the lockdowns or otherwise facing severe hunger. We continue to help many people to access medical treatment which would otherwise be denied them; where face-to-face teaching has been impossible, some home visits have been allowed; otherwise mobile phones are ubiquitous in India and have enabled remote teaching and training.

Travel restrictions have precluded any visit. However, our India lead Edmund Plummer has maintained good contact via email, Facebook and Whatsapp, and requests, reports and receipts have travelled to and fro across cyberspace uninhibited, enabling HHI to know that its money is being used well and to investigate new areas where we might help. We will visit again as soon as it is practical to do so.

Indian government changes to the rules surrounding donations to Indian NGOs from abroad (FCRA) required all registered charities to have new bank accounts with the State Bank of India in Delhi. This caused significant short term disruption, compounded by obstructiveness by our foreign exchange provider (American Express), but these problems have been overcome and it is business as usual.

Asha Kiran Ashram, our special needs centre for disabled children in Tamil Nadu, has continued to do what it can for the 40 or so children whom it cares for. Staff have stayed in contact with the children, providing some home visits when these were allowed, occasional meetings at the centre, and remote teaching, training and encouragement via video apps on mobile phones. A few residential children were unable to return home, and the centre continued to care for these.

At the end of November, the lockdown eased sufficiently for the children to return to the centre.

Planning permission was eventually obtained for the physiotherapy hall. A contractor was appointed, and the work went ahead. It appears that it is was done professionally and to a good standard, and good receipts have been provided. The

intention is that not only the children but also impoverished villagers can come and receive the help that they need to live more independent and fruitful lives – a project that we have been looking forward to starting for a number of years.

Happy Valley Special Therapy Centre at Kalathara continued to do what it can to provide for the needs of about 40 children with a variety of physical and mental disabilities. The school was able to meet only occasionally, but again the children and their families have been engaged via remote learning. The lease on the existing building expired and was not renewed, but alternative accommodation in the same area was found, a five year lease was signed, and the new building has been adapted for its new role. A purpose-built building, owned by the centre, remains the long term hope and aim, but the costs associated with this are daunting. A replacement vehicle, a medium sized minibus specially adapted for young children, has been purchased, with most of the cost raised in India – a very welcome development, the director having previously said that raising money in India was impractical.

We have obtained long term funding for much of the running costs of Asha Kiran Ashram and Happy Valley from Blackwood Engineering Trust, a trust associated with a local engineering company which trades with India and wished to return some of its profits to those most in need in that country. We are very grateful for this.

Thanal House is a residential home for destitute women who were living on the streets; many have severe psychiatric problems. It has continued to function without needing our intervention. Numbers have been reduced to 25, allowing a greater level of care for those who remain. The work is carried out by Salini assisted by her husband Sanil and her mother Valsala. Despite all precautions and immunisations, with this number of people living together in close proximity, Covid was inevitable, and everyone was infected, but they pulled through somehow. The lockdown has led to the home becoming very isolated, with a consequential drop in local support, particularly support "in kind", but they are managing; we have been able to increase our monthly contribution slightly.

Shibu, our regular "bystander" (an unofficial nursing auxiliary) at a government hospital in Trivandrum, continues to do wonderful work, looking after anything up to a dozen patients who have no-one to care for them during their stay in hospital. Without such care they would not be admitted; thus his presence provides a very cost-effective way of getting treatment for people who would otherwise be denied it. He also acts as a point of contact for the medical staff, who will often draw his attention to the needs of destitute or poor patients who need his services, help with the costs of medical supplies or transport, and the like. He has an excellent reputation and relationships with the doctors and nurses at the hospital. HHI provides the costs that he incurs on behalf of others, as well as providing him with board and lodging. We also support his mother, who is in a nursing home, in lieu of salary.

Credit unions continue to provide invaluable financial and social support to a wide variety of women of very limited means, across caste and religious divides. We are continuing to contribute towards the administration costs (two salaries and transport) of a group of well over 100 such credit unions. These allow women to work together, pooling their resources so as to enable any member to borrow money for an agreed purpose – to set up in business, purchase livestock, meet a medical bill, pay for education or pay off loan sharks are typical. Checks and balances are in place to prevent fraud and to engender trust. The unions also provide a social forum for members to discuss problems and areas of concern.

Tuition groups supplement state education (which is often of poor quality). The number of such groups has fluctuated over the year - sometimes a group shrinks to the extent that it is no longer viable, but there is always a demand for such groups, and replacements are therefore started at the beginning of the new academic year. We currently provide eight such groups, catering for nearly 150 children. The children come for an hour or two of extra tuition, either before or after school, and also (in more normal times) a more extended programme over the long vacation (April/May). The groups are each led by a graduate who would otherwise be unemployed. Experience has shown that such groups provide a huge boost to the children who attend, either by reiterating what has been taught in school but has not been fully understood, giving a preview of what is to come, or by filling in missing parts of the curriculum. Pass rates have soared in areas where such groups have been established. Funding of the groups is shared between our autonomous sub-committees, the Friends of the Banyan Tree and Strathaven Friends of HHI. The groups have continued throughout the pandemic, serving children who are able to attend face-to-face (we have provided masks and sanitiser), or by means of remote learning, as lockdown rules have tightened or loosened.

The Friends of the Banyan Tree also support the **Centre for Dalit Studies and Action** (CDSA), an established, proven and successful community project operating at **Idinjar** on the verges of a tribal area in the foothills of the Western Ghats, providing tuition groups, a vacation programme, a medical centre and community nursing for an isolated and disadvantaged area. CDSA has continued to operate during the difficulties of the Covid pandemic: producing face masks for the community and providing advice, hand sanitiser, liquid soap and water supplies. Food kits have been distributed to local communities. Schools and colleges have been closed for much of 2021, so students used our community centre for a combination of online classes and support from CDSA teaching staff. An educational camp was organised by the State Education Department. The centre was used for a Government vaccination programme for the tribal community.

We also provide money for **medical prescriptions, operations** and the like. Following the return of Tom Sutherland to Australia, the focus for these has shifted away from the small grants to pay for a basic prescription and onto major items only. We continue to send out money regularly for these and immunosuppressant drugs for kidney transplant patients which is distributed or used as the need arises. We also send out regular support for the medical and living costs of a number of

particularly needy people who need to purchase expensive medicines long term. We continue to send out money for the more major operations and expensive courses of treatment as and when it is needed. These are declining due to the gradual spread of government provision of such services, but some such needs remain, and it is particularly gratifying that this year we have been able to meet many such requests from our India partners, and even to expand it in the area around the Neyyar Dam.

The **craft centres** continue to be self-supporting. These provide employment for women who are unemployed, whose husbands have left them or are invalids, or are otherwise in need; they are empowered to help themselves. They make cards, painted leaves, plaited wrist-bands, tea towels, pencil cases, tote bags and so on. Our Scottish friends have shown a lot of interest in the cards which include painted leaves, and now market these online very successfully.

The persecution of Christians in **Orissa** is well known. We provide for monthly **medical camps** amongst people who have been displaced by such violence and intimidation; sadly the need for these remains and may well increase.

As noted above, Covid-19 has had a devastating impact on many people in India. We have done what we can to soften this impact, providing hundreds of **food parcels** through a variety of channels, as well as **income generating** opportunities (goats, chickens and sewing machines are particularly popular). We also provide training in sewing.

Rev Dr Santhosh Kumar, of Celestial Ministries, administers the work of Asha Kiran Ashram. The rest of the work is administered by our partner at The Banyan Tree in India, Philip Mathew, Salini Sam Joseph at Thanal House, Chandra Babu at CDSA and Pastor Wilson Kochukunju (Director of BGM Social Service Centre, providing credit unions, employment opportunities and a limited amount of medical and agricultural support). All our partners have agreed verbally and in writing to comply with our safeguarding policy.

Plans for the future in India (2021/22 objectives):

- To restore our life-saving and transformative work as soon as improvements in the Covid-19 situation allow. We have the infrastructure and personnel in place to enable this.
- To review current funding of all the various activities and projects that we support, so as to ensure that funding is used in the most cost-effective manner possible and is aligned as closely as possible with the aims and objectives of HHI.
- To maintain funding for The Banyan Tree, an Indian registered charity, providing support for health-related activities, the disabled, tuition groups and other assistance as far as resources allow.
- To maintain funding of medication for and treatment of kidney patients, heart patients and other patients.
- To maintain and, if possible, to develop the services available to disabled children in the Nedumangad area within the current budget.
- To maintain funding of Thanal House and Asha Kiran Ashram.
- To complete building a purpose-built physiotherapy hall at Asha Kiran Ashram.
- To provide funding for medical treatment and other aid, as requested, to the greatest extent possible.
- To investigate new funding opportunities and projects that we might initiate or support.

REVIEW OF THE YEAR – ZAMBIA

Executive Summary

December 2020 to November 2021 has been a year of great progress for our work in Zambia despite the covid pandemic. With the financial support from HHIUK our sister organisation, HHZ, has responded well to the needs of the disabled who were particularly affected by the spread of the virus and by the poor Zambian economy. In addition, HHZ was forced to reorganise their staff as they experienced some loses due to resignation, a termination of contract and sadly one death. However, the trustee body, led by the newly appointed chairperson Mr Funcy Gondwe, firmly held HHZ together during these changes and many of the objectives set for 2020-2021 have been achieved.

HHZ has amended its constitution so that it falls in line with the Zambian Agency of Persons with Disability.

The staff and trustees have ensured that the HHZ premises have maintained a high standard of hygiene throughout the pandemic, and all the staff have set an example by wearing face masks, being vaccinated, and adhering to the Zambian covid rules while helping the vulnerable and disabled.

In August 2021 the HHZ trustees managed to secure the title deeds for the HHZ Monze premises. The land and buildings are now owned by the charity and not by Monze District Council; nor are they part of any Chiefdom.

HHZ Board of Trustees, in accordance with their constitution, met regularly and invited HHIUK to table issues for discussion and minutes of the meetings were reported to the UK.

Monthly reports and accounts continue to be sent by email to the UK for scrutiny, funding requests and project proposals.

HHZ continues to work in partnership with local health institutions such as Holy Family and Monze Mission Hospital and, for the first time in its history, HHZ has received funding and mobility aids from organisations within Zambia, namely the Bank of Zambia and IK International.

The sections below describe the work done in more detail.

Management and Staffing at the Monze Centre

The HHZ staffing has undergone some changes. The contract for Jonah Sialumano (charity coordinator) was not renewed by the HHZ trustees in December 2020. Following interviews, a part time assistant administrator, Brenda Siasendeka, was appointed in May 2021 to support the work of the long-time administrator, Carole Nzila. Carole was experiencing health and mobility issues and needed assistance. However, sadly and very unexpectedly, in October 2021 Carole died and her role has now been fulfilled very professionally by Brenda Siasendeka. She has a degree in social work and has been on placement with HHZ in the past.

Tawnada Vinya and John Mwansa remain as full-time security guards.

At the end of November 2021 Adam Sibeene resigned and his role as general maintenance has not yet been fulfilled.

The remaining four members of staff include two seamstresses, one carpenter and one cleaning lady.

To summarize, in total there are 7 members of staff, 3 full time and 4 part time. Three of the staff are disabled. All the staff received a 20% increase at the beginning of the year, and they have joined NHIMA (National Health Insurance Management Authority). The employee contribution of 1% is paid by HHIUK.

IGV and repairs to the HHZ premises.

Several repairs and been carried out to the HHZ premises. These include the complete revamp of the male toilets, the replacement of the prayer house grass roof with iron sheets and painting of the interior walls.

HHZ has endeavoured to generate income through vegetable growing, chicken rearing and the buying and selling of maize. These projects have helped HHZ to contribute to some of the charity work which is mostly funded by HHIUK. This has been a welcome contribution and one which has not happened in the past.

Safeguarding policy

The safeguarding policy adopted by HHZ has continued to be updated and the appointed safeguarding officer is aware of the policy which has been established with the support from HHUK. The name and contact details for the safeguarding officer continue to be visibly displayed in the HHZ premises.

Charity work with Individuals

The nature of our longstanding work with vulnerable individuals in Zambia needed adapting to respond the plight of disabled children who were suffering because of Covid. It was recognised that the disabled children were particularly at risk as family incomes were poor due to unemployment or death of the wage earner. Consequently 100 vulnerable children with disability were identified by HHZ and since February 2021 they have received monthly mealie meal, beans, hand sanitizer and soap. In addition, continuous support has been provided for a few long-standing individuals who have received monthly living support from HHZ for many years. During 2021 these four ladies have also started some vocational training, income generation and been helped into education.

Wheelchair repair and servicing.

The wheelchair repair service is on-going and being provided by a very skilled disabled HHZ carpenter. Funding is sent in the HHIUK allocation, when required, to purchase the materials for the repairs. The number of wheelchairs repaired is included in the HHZ monthly reports. HHZ is also extending this free service to local schools for physically impaired children and to the rural communities. At the request of Holy Family, standing frames are also made by the HHZ carpenter for children with cerebral palsy.

As a result of HHZ writing to the Bank of Zambia for support, grant funding was awarded which enabled HHZ to purchase 14 arm crutches, 6 Zimmer frames and 12 wheelchairs. These were given out to those in need in an official ceremony in November 2021.

Additional Feeding programmes

Apart from helping the 100 persons with disability during covid, the feeding programme in Monze Mission Hospital has continued. The monthly amount given to the children's ward was increased to overcome the poor exchange rate and high inflation. The funds provide food to improve the nutritional diet of the sick children so that healing is enhanced.

Muumba School continues to receive monthly funding to feed nearly 300 pupils. Many children will not attend school because of hunger; however, with the knowledge of a midday meal being serve in school, the children attend and continue to be educated. The parents willingly volunteer to prepare the food each day. The Head Teacher has given positive feedback on the beneficial effects of this feeding programme.

Hospital equipment

The charity continues to enhance local care and works in partnerships with Monze Mission. Through direct contact with Dr Ibrahim in the hospital, the need for two suctions machine was identified and funding was provided by HHIUK in March 2021. The machines were delivered directly to the hospital by Global Health and pictures of them in use have been received.

Furthermore, the hospital wards have been decorated and new overhead water tanks supplied in memory of the late HHZ Administrator, Mrs Carole Nzila.

Project Work

Two rural communities, Ntambo and Chipembele, have benefited from workshops and guidance on using their funds from the hammermill sales to purchase goats and chickens for continued income generation. The help and support as well as the monitoring has been freely given by the HHZ trustees who have some knowledge in business skills. HHZ makes monthly visits to monitor the management of the funds.

Nanga Special School

The objectives set for the Nanga school improvements for 2021 have nearly all been accomplished. The dining hall is complete and in daily use. It is equipped with a gas cooker and a safe outdoor building for gas cylinder storage has also been provided. The 'house-mothers' can now safely provide food for the 35 residents without the need to collect firewood and cook outside.

A three-bedroom single storey house has been completed with electricity and running water to accommodate the Nanga head teacher and his family. The school has also benefited from an additional overhead water tank to supply irrigation for the Active Daily Living project. This has allowed the residential students to learn how to grow and tend vegetables for their own diet.

Concrete ramps and pathways have been built to provide safe and easy access between dormitories classrooms and toilets. All the improvements were officially opened and celebrated in a handing over ceremony in November 2021.

Muumba School

The installation of flush toilets, hand washing basins and a septic tank has been completed. The increased number of students attending the school have benefitted from these improved, more hygienic facilities.

The provision of separate male and female toilets has ensured that girls are not deterred from attending school especially during their period of menstruation. The exam results show that the female students in Muumba school are achieving as well as their male counterparts and, in some grades, they are exceeding.

Support for Education

HHIUK continues to support 22 young disabled people in educational places and helps with the provision of shoes and uniforms.

HHZ continues to monitor the students supported and progress reports received from the schools, are sent to HHIUK. This includes letters of thanks from those reaching their final terms of education.

Two students have managed to graduate and have been deployed, one as a special needs teacher and one as a clinical officer.

Menstrual Hygiene Project

The two HHZ seamstresses continue to make the menstrual hygiene packs during the school holiday time and visits are planned for the forthcoming term. However, during covid the school visits were not possible and as a result the

seamstresses expanded their work to make face masks. These were freely given to the vulnerable and disabled who are currently on the covid feeding programme.

The Menstrual Hygiene programme has been recognised by the Monze Health Board and there are plans to expand the provision of reusable sanitary protection to prenatal and post-natal clinics in rural areas.

Objectives for Dec 2021-2022

HHI aims to continue to support HHZ in a full range of activities again this year but in particular will be looking to achieve the following:

- To continue the funding for the covid feeding programme each month for as long as possible.
- To provide funds for the mobility aid repair programme.
- To continue to support and encourage HHZ management to forge partnerships with other organisations within Zambia who are supporting people with disability.
- To continue to improve and make repairs when necessary to the HHZ compound and to encourage vacant rooms to be rented out, where possible, for income generation.
- To provide solar panels and lighting for Nanga dining hall.
- To investigate the possibility of providing a second house for teachers living at Nanga school.
- To continue to educate and provide resources for teenage girls through the Menstrual Hygiene Project and to support the expansion of this provision to rural clinics.
- To support any new needs which may arise at Muumba school.
- To support the need for any new equipment identified by Monze Mission Hospital.
- To continue to support HHZ in their own income generation ventures.

FINANCIAL REVIEW

Results

During this financial year the Charity raised a total of £217,198 (2020: £142,013), mainly from the generous support of individuals (including two bequests), and spent £174,739 (2020: £135,680), the vast majority on projects in Zambia (33%) and India (60%). The remaining 6.3% of expenditure represented the UK costs of running the charity; these are mainly printing, postage, insurance and travelling (covered by a donation by the traveller). It was encouraging to see that income had increased despite the Covid pandemic.

Reserves Policy

The level of available unrestricted funds at the end of the year amounted to £35,988 (2020: £17,844). The level of unspent restricted funds at the end of the year was £28,278 (2020: £47,135), which will be spent on those projects as shown in note 10 to the statutory financial statements. The trustees monitor the level of available money regularly throughout the year and decide on how much to retain dependent on need; currently they regard a target of about £25,000 (about three months' core expenditure) for the unrestricted balance as reasonable. (The current unrestricted balance is higher than this as it includes money from a bequest in the year which had not been spent at the end of the accounting period).

Investment Powers and Restrictions

The Charity has no investment powers except to place any surplus funds into deposit accounts

INDEPENDENT EXAMINER

A resolution to appoint an Independent Examiner for the ensuing year will be proposed at the Annual General Meeting.

Signed by order of the trustees

17/6/2022

J Spurrier-Davies
Secretary

Date

HEALTH HELP INTERNATIONAL

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF HEALTH HELP INTERNATIONAL
Year ended 30 November 2021

I report on the accounts of the Trust for the year ended 30 November 2021, which are set out on pages 10 to 15

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

- examine the accounts under section 1445 of the 2011 Act:
- follow the procedures laid down in the General Directiions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent examiner's report

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

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

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

W K Paine
Independent Examiner
44 Pettingale Road
Croesyceiliog
Cwmbran
Torfaen
NP44 2NZ

Date 11th August 2022

HEALTH HELP INTERNATIONAL

STATEMENT OF FINANCIAL ACTIVITIES
Year Ended 30th November 2021

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
		£	£	£	£
Income from:					
Donations	2	84,429	108,647	193,076	137,806
Fundraising		21,745	2,268	24,013	4,087
Investment income	3	109	-	109	120
Total incoming resources		106,283	110,915	217,198	142,013
Expenditure on:					
Raising funds		1,053	-	1,053	550
Charitable activities:					
Donations made to beneficiaries		68,302	100,213	168,515	121,160
Costs of shipping container		-	-	-	-
Direct administration and travel		4,453	374	4,827	5,159
Cost of transferring funds		344	-	344	340
Total resources expended		74,152	100,587	174,739	127,209
Net income before transfers		32,131	10,328	42,459	14,804
Gross transfers between funds		(6,701)	6,701	-	-
Net Movement in funds		25,430	17,029	42,459	14,804
Reconciliation of funds:					
Total funds brought forward		17,491	47,488	64,979	50,175
Total funds carried forward		42,921	64,517	107,438	64,979

The notes on pages 12 to 15 form part of these financial statements.

HEALTH HELP INTERNATIONAL

BALANCE SHEET
As at 30 November 2021

	Note	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2021	Total 2020
					£	£
FIXED ASSETS						
Tangible Assets		-	-	-	-	-
CURRENT ASSETS						
Stocks	7	-	-	-	-	108
Debtors and Prepayments	8	2,780	-	-	2,780	5,604
Cash at bank		40,141	64,517	-	104,658	44,463
		42,921	64,517	-	107,438	50,175
CREDITORS: DUE WITHIN ONE YEAR	9	-	-	-	-	-
NET CURRENT ASSETS		42,921	64,517	-	107,438	50,175
NET ASSETS/(LIABILITIES)		42,921	64,517	-	107,438	50,175
FUNDS						
Unrestricted		42,921	-	-	42,921	20,088
Restricted		-	64,517	-	64,517	30,087
Designated		-	-	-	-	
		42,921	64,517	-	107,438	50,175

Approved by the board of trustees on 31 May 2022 and signed on their behalf by:

E Plummer (Chairman)

G E Thomas FCA (Treasurer)

The notes on pages 12 to 15 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS
Year ended 30 November 2021

1 Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities FRSSE', affective for accounting periods commencing after 1 January 2015, and the Charities Act 2011.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the Trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for particular purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 9.

Incoming resources

Voluntary incomeincluding donations and legacies is recognised where there is entitlement, probability of receipt and the amount can be measured with sufficient reliability. Donated goods are valued by the trustees.

Investment income is recognised when received.

Resources expended

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounyed for on an accruals basis and has been classified under headings that agregate all costs relating to the category.

Costs of generating funds are the costs accociated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Stocks

Stocks are stated at the lower of cost and net realisable value.

2 Voluntary income

	Unrestricted Funds	Restricted Funds	Total Funds 2021	2020
	£	£	£	£
Donations	83,429	108,647	192,076	136,806
Donations in kind	1,000	-	1,000	1,000
	84,429	108,647	193,076	137,806

NOTES TO THE FINANCIAL STATEMENTS
Year ended 30 November 2021

3 Investment Income

	Unrestricted Funds	Restricted Funds	Total Funds 2021	2020
	£	£	£	£
Interest on cash	109	-	109	426
	109	-	109	426

4 Trustees remuneration and expenses

The Trustees received no remuneration or expenses during the financial year

5 Taxation

All this Charity's activities are primary purpose and therefore exempt from taxation.

6 Stocks

	2021	2020
	£	£
Unsold craft goods	-	40
	-	40

7 Debtors and prepayments

	2021	2020
	£	£
Gift Aid	2,000	2,082
Prepaid expenditure	780	780
	2,780	2,862

HEALTH HELP INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS
Year ended 30 November 2021

	Balance at 1 December 2020	Incoming Resources	Outgoing Resources	Transfers	Balance at 30 November 2021
	£	£	£	£	£
Unrestricted funds					
General funds	17,491	106,283	(74,152)	(6,701)	42,921
Banyan Tree	25,183	40,524	(25,110)	-	40,597
Beste	325	1,618	(1,340)	-	603
Beulah	1,753	100	-	-	1,853
Blind Club	-	255	(128)	-	127
Bus Fund	6,712	9,202	(3,994)	-	11,920
Deaf School	-	2,015	(2,015)	-	-
Heart Patients	-	1,107	(1,107)	-	-
India General	-	17,976	(20,196)	2,220	-
LSD	1,000	(1,000)	-	-	-
Nanga	1,803	100	-	-	1,903
Orissa	-	1,230	(1,230)	-	-
Special India Fund	7,626	(1,530)	(2,802)	-	3,294
Phillip's SN Centre	-	16,676	(16,676)	-	-
Physio Hall	3,000	4,000	(3,361)	-	3,639
Kidney patients	-	4,418	(4,428)	10	-
(TN)AKA	-	4,547	(4,547)	-	-
Alternative catalogue	-	2,268	(6,739)	4,471	-
Vine Press Books	86	(43)	-	-	43
Thanal House	-	7,451	(6,913)	-	538
	47,488	110,915	(100,587)	6,701	64,516
Total funds	64,979	217,198	(174,739)		107,438

Transfers are made to fund deficits, or with the permission of the donor.

NOTES TO THE FINANCIAL STATEMENTS
Year ended 30 November 2021

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Banyan Tree: To fund projects in India.

Blind Club: To assist the quality of life for the blind in Monze.

Deaf School: To fund deaf projects for deaf children in Monze and the Gwembe Valley.

India General: To assist projects in India.

Orissa: Supporting Christians suffering persecution in India.

Special India Fund: To assist projects in India.

Asha Kiran Ashram: To assist with the funding of the Rays of Hope Centre for disabled children.

Alternative Catalogue: Funds provided specifically for agriculture, educational, community or medical projects and needs.

Vine Press: To provide emergency relief where no other monies are available.

Thanal House: To provide assistance to meet the running costs of the home for destitute women in India.

Phillip's SN Centre: To provide assistance for disabled children in Kalathata.

HEALTH HELP INTERNATIONAL

England & Wales - Charity number 1078353

Accounts

Charity registration number: 1078353

HEALTH HELP INTERNATIONAL

Annual Report and Financial Statements

for the Year Ended 30 November 2020

HEALTH HELP INTERNATIONAL

ANNUAL REPORT AND FINANCIAL STATEMENTS
Year Ended 30th November 2020

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HEALTH HELP INTERNATIONAL

TRUSTEES AND PROFESSIONAL ADVISERS

Charity name	Health Help International
Charity registration number	1078353
Principal office	Brynhyfryd Road Newport South Wales NP20 4FX
Patron	Mr R W Prosser
Trustees	Dr C John J Spurrier-Davies Dr E Plummer Mrs S Chalmers C Byrne I Park G Thomas
Bankers	Lloyds TSB 42 Commercial Street Newport South Wales Co-Operative Bank Chepstow Road Newport South Wales Monmouthshire Building Society John Frost Square Newport South Wales Friends of the Banyan Tree (two accounts) NatWest The Square Willerby East Yorkshire HU10 7UA Strathaven Friends of HHI Bank of Scotland 13 Common Green Strathaven ML10 6AQ
Independent Examiner	Mr W K Paine 44 Pettingale Road Croesyceiliog Cwmbran Torfaen NP44 2NZ

The Trustees have pleasure in presenting their report and the financial statements of the charity for the year ended 30 November 2020.

ORGANISATION AND STRUCTURE

Health Help International (HHI, the Charity) became a registered charity on 25 November 1999. The Charity was originally set up to provide funds and assist Mpongwe Mission Hospital in Zambia, and was known as The Mpongwe MIssion Hospital Appeal. The Charity is unincorporated and is governed by its Constitution. The Charity's registration number is 1078353. The Charity's patron is its founder, R W Prosser.

The trustees

The trustees who served the charity during the year were as follows:

Dr E Plummer (Chairman)
J Spurrier - Davies (Secretary)
G Thomas (Treasurer)
Mrs S Chalmers
C Byrne
Dr C John
I Park

For the first accounting period the original trustees were those people who adopted and signed the Constitution. The trustees run the affairs of the Charity, but delegate much of this work to the Management Committee which comprises some members of the trustees and volunteer organisers. There are no paid employees. At the annual general meeting all members of the trustees shall retire from office but can offer themselves for reappointment. The Management Committee who served during the year were:

J. Spurrier – Davies
Mrs J Williams
M Hopkin
B Medhurst
S Sherlock
C Byrne
I Park
E Plummer
Mrs H Winstanley
T Hatherall

In addition to the above, the Friends of the Banyan Tree is a subgroup of HHI, which raises funds for educational and other projects in India and liaises with the Centre for Dalit Studies and Action (CDSA) in India. Its members are:

P Baker
Mrs S Seabon

A second subgroup is the Strathaven Friends of HHI (SFHHI). We were pleased to welcome them into the HHI family at the start of the financial year. They have formalised and continue the process of raising funds for HHI in Scotland, in particular in Strathaven and the surrounding area. Their members are:

Iain Park
Mrs Helen Baird
Willie Cooper
Ian Gow
Mrs Margery Menzies
Mrs Kath Russell

Appointment and training of trustees

The trustees are appointed from individuals who have expressed an interest in the Charity or who are members of other organisations who support the work carried out. New trustees receive induction training when appointed and further training as appropriate.

Objectives

The object of the Charity is to relieve persons who are in conditions of need, hardship or distress by reason of their social or economic circumstances by the provision of medical treatment, medication, facilities, buildings, equipment or other necessary supplies.

The thinking behind the work of the Charity is a resolve to obey God's command to love our neighbour as ourselves, to heal the sick and care for the weak and poor of this world. We seek to do this by supplying medical equipment and funding medical aid to those unable to afford hospitalisation or treatment, providing money for special needs school infrastructure and running costs, and funding humanitarian and educational help to those who need it most, in particular the disabled. We currently do this in Zambia and India. We consider that self-help is important for the dignity of the recipients and where possible we ensure this plays a part.

REVIEW OF THE YEAR - OVERALL

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. We review our aims, objectives and activities each year. This review looks back at what we achieved and the outcomes of our work in the previous year. This review helps us ensure our aims, objectives and activities remain focused on our stated purposes. The work of this charity is only restricted by the funds we have available, which are received from the kind and generous giving of private individuals and churches who continue to support our work, and occasional grant funding from charitable trusts. We strive to help any person or groups of people in most need without restriction or discrimination in our current areas of operation in India and Zambia.

REVIEW OF THE YEAR – INDIA

Our work in India started in much the same way as in previous years, but this normality was swiftly overturned by the Covid-19 pandemic. India responded by imposing a strict lockdown. The lack of financial support, at least in the early stages, led millions of migrant workers to return to their home villages, either on over-crowded public transport or on foot, spreading the virus as they travelled. Whilst some support is now available in theory, the reality on the ground does not always correspond to the theory: in India, being entitled to something doesn't always mean that you actually get it – particularly if you are non-Hindu, foreign funded or vote for the "wrong" party.

Despite the lockdown, we have continued our transformative work in various ways. Whilst it has been anything but "business as usual", we have still been able to help many people access medical treatment which would otherwise be denied them; face-to-face teaching has sometimes been possible, but otherwise mobile phones are ubiquitous in India and have enabled remote teaching and training. Group meetings have been replaced by brief, socially distanced home visits. And where state help has been lacking, our partners have distributed many hundreds of food parcels to the people most in need in the areas where we work.

Our Chairman, Edmund Plummer, visited India for a fortnight in February, accompanied for most of the time by the HHI administrator and a member of the SFHHI committee. They were able to review most of the projects that we support, and to confirm that they are functioning as expected, as well as providing valuable input. They were also able to meet a number of people whom we have helped over the years, and to hear of good outcomes for many of them as a result of the aid that HHI has provided to them. They were generally happy with the way that our money is being spent, and so they made just a few changes so as to ensure that the money that we are given is used as effectively as possible.

Asha Kiran Ashram, our special needs centre for disabled children, continued to provide a sterling service for over 40 children who were well cared for in a supportive and caring environment, and were

being developed to the extent that their disabilities allow, until all this was stopped by the lock-down which is ongoing. Staff have stayed in contact with the children, providing some home visits when these were allowed, occasional meetings at the centre, and remote teaching, training and encouragement via video apps on mobile phones. A few residential children were unable to return home, and the centre continues to care for these.

We have obtained enough funding to enable a start to be made on the dedicated physiotherapy hall, where not only the children but also impoverished villagers can come and receive the help that they need to live more independent and fruitful lives – a project that we have been looking forward to starting for a number of years. Construction has been delayed because of the Covid situation; we are currently applying for planning permission (which is expected to be a formality).

Happy Valley Special Therapy Centre at Kalathara continued to provide for the needs of about 40 children with a variety of physical and mental disabilities until the lockdown. Since then the school has been able to meet only occasionally, but again remote learning has been instituted. Whilst this is less effective than face to face group learning, it has at least relieved some of the pressure on finances. SFHHI has been busy fund-raising for a replacement vehicle, a medium sized minibus specially adapted for young children, and they have now raised most of the money needed. The coming year will be challenging, as the lease on the building will expire in March and is not expected to be renewed, so alternative premises are needed and are being sought. The lockdown has affected the families of the children adversely, so we have provided food parcels so as to help them through this difficult time.

Thanal House is a residential home for destitute women who were living on the streets; many have severe psychiatric problems. It has continued to function without needing our intervention. Numbers have been reduced to 25, allowing a greater level of care for those who remain. The work is carried out by Salini assisted by her husband Sanil and her mother Valsala. The lockdown has led to the home becoming very isolated, with a consequential drop in local support, particularly support "in kind", but they are managing somehow; we have been able to increase our monthly contribution slightly.

Shibu, our regular "bystander" (an unofficial nursing auxiliary) at a government hospital in Trivandrum, continues to do wonderful work, looking after anything up to a dozen patients who have no-one to care for them during their stay in hospital. Without such care they would not be admitted; thus his presence provides a very cost-effective way of getting treatment for people who would otherwise be denied it. He also acts as a point of contact for the medical staff, who will often draw his attention to the needs of destitute or poor patients who need his services, help with the costs of medical supplies or transport, and the like. He has an excellent reputation and relationships with the doctors and nurses at the hospital. HHI provides the costs that he incurs on behalf of others, as well as providing him with board and lodging. We also support his mother, who is in a nursing home, in lieu of salary.

Credit unions continue to provide invaluable financial and social support to a wide variety of women of very limited means, across caste and religious divides. We are continuing to contribute towards the administration costs of a group of well over 100 such credit unions. These allow women to work together, pooling their resources so as to enable any member to borrow money for an agreed purpose – to set up in business, purchase livestock, meet a medical bill, pay for education or pay off loan sharks are typical. Checks and balances are in place to prevent fraud and to engender trust. The unions also provide a social forum for members to discuss problems and areas of concern. We provide the majority of the running costs, the remainder being raised locally in India.

Tuition groups supplement state education (which is often of poor quality). The number of such groups has fluctuated over the year - sometimes a group shrinks to the extent that it is no longer viable, but there is always a demand for such groups, and replacements are therefore started at the beginning of the new academic year. We currently provide eight such groups, catering for nearly 150 children. The children come for an hour or two of extra tuition, either before or after school, and also a more extended programme over the long vacation (April/May). The groups are each led by a graduate who would otherwise be unemployed. Experience has shown that such groups provide a huge boost to the children who attend, either by reiterating what has been taught in school but has not been fully understood, giving a preview of what is to come, or by filling in missing parts of the curriculum. Pass rates have soared in areas where such groups have been established. Funding of the groups is shared between our autonomous sub-committees, the Friends of the Banyan Tree and Strathaven Friends of HHI. The groups have continued throughout the pandemic, serving children who are able to attend face-to-face (we have provided masks and sanitiser), or by means of remote learning.

The Friends of the Banyan Tree also support the **Centre for Dalit Studies and Action** (CDSA), an established, proven and successful community project operating at **Idinjar** on the verges of a tribal area in the foothills of the Western Ghats, providing tuition groups, vacation programme, medical centre and community nursing for an isolated and disadvantaged area. CDSA has continued to operate during the difficulties of the Covid pandemic: producing face masks for the community, providing advice, hand sanitiser, liquid soap and water supplies. Food was contributed to the community kitchen and much education was moved online, helped by donations of equipment from local businessmen.

We also provide money for **medical prescriptions, operations** and the like. Following the return of Tom Sutherland to Australia, the focus for these has shifted away from the small grants to pay for a basic prescription and onto major items only. We continue to send out money regularly for these and immunosuppressant drugs for kidney transplant patients which is distributed or used as the need arises. We also send out regular support for the medical and living costs of a number of particularly needy people who need to purchase expensive medicines long term. We continue to send out money for the more major operations and expensive courses of treatment as and when it is needed. These are declining due to the gradual spread of government provision of such services, but some such needs remain, and it is particularly gratifying that this year we have been able to meet many such requests from our India partners, and even to expand it in the area around the Neyyar Dam.

The **craft centres** continue to be self-supporting. These provide employment for women who are unemployed, whose husbands have left them or are invalids, or are otherwise in need; they are empowered to help themselves. They make cards, painted leaves, plaited wrist-bands, tea towels, pencil cases, tote bags and so on. Our Scottish friends have shown a lot of interest in the cards which include painted leaves, and now market these online very successfully.

The persecution of Christians in **Orissa** is well known. We provide for monthly **medical camps** amongst people who have been displaced by such violence and intimidation; sadly the need for these remains and may well increase.

As noted above, Covid-19 has had a devastating impact on many people in India. We have done what we can to soften this impact, providing hundreds of **food parcels** through a variety of channels, as well as **income generating** opportunities (goats, chickens and sewing machines are particularly popular).

Rev Dr Santhosh Kumar, of Celestial Ministries, administers the work of Asha Kiran Ashram. The rest of the work is administered by our partner at The Banyan Tree in India, Philip Mathew, Salini at Thanal House, and Pastor Wilson Kochukunju (Director of BGM Social Service Centre, providing credit unions, employment opportunities and a limited amount of medical and agricultural support). All our partners have agreed verbally and in writing to comply with our safeguarding policy.

Plans for the future in India (2020/21 objectives):

- To restore our life-saving and transformative work as soon as improvements in the Covid-19 situation allow. We have the infrastructure and personnel in place to enable this.
- To review current funding of all the various activities and projects that we support, so as to ensure that funding is used in the most cost-effective manner possible and is aligned as closely as possible with the aims and objectives of HHI.
- To maintain funding for The Banyan Tree, an Indian registered charity, providing support for health-related activities, the disabled, tuition groups and other assistance as far as resources allow.
- To maintain funding of medication for and treatment of kidney patients, heart patients and other patients.
- To maintain and, if possible, to develop the services available to disabled children in the Nedumangad area within the current budget.
- To maintain funding of Thanal House and Asha Kiran Ashram.
- To start building a purpose-built physiotherapy hall at Asha Kiran Ashram.
- To provide funding for medical treatment and other aid, as requested, to the greatest extent possible.
- To investigate new funding opportunities and projects that we might initiate or support.

REVIEW OF THE YEAR – ZAMBIA

Executive Summary

2019/20 has been a year in which the HHZ has continued to hone their working practices. They are becoming more aware of the need to generate their own income in order to supplement the funding received from the UK.

General management of the Monze centre has improved with the trustee body becoming more proactive and involved in delivering the work on behalf of HHIUK.

HHZ is being more resourceful in the way they are using the staff and there is greater evidence that planning and preparation are being implemented to meet the needs.

The charity continues to be successful in providing monthly financial support to those who come seeking help. The disabled are prioritised and thereafter, if funding is available, the vulnerable identified by HHZ are also helped. The amount required and the reason for help are identified and communicated to the UK on a monthly basis. There is also a feedback procedure on a monthly basis which confirms the payments made to the named recipients.

The sections below describe the work done in more detail.

Management and Staffing at the Monze Centre

The working hours for five of the staff have been reduced to meet the new Zambian rules on minimum wages. There are four members of staff, namely Carole Nzila, Jonah Sialumano, Tawnada Vinya and John Mwansa who remain as full-time workers on yearly contracts and are entitled to a gratuity payment. Carole Nzila is now a registered person with disability and continues to be an effective administrator. She oversees all the finances and reports to the UK on a monthly basis. Jonah Sialumano continues as charity coordinator identifying the disabled and vulnerable who need help. He also oversees the 25 disabled children who have places in educational establishments and are funded by HHIUK. The remaining 5 members of HHZ staff are responsible for maintaining the premises, preparing and delivering the Menstrual Hygiene Program and facilitating the refurbishments and repairs of wheelchairs and other items. All the members of staff work consistently to deliver a caring, compassionate service to the vulnerable and disabled on a daily basis. 5 of the 9 members of HHZ staff in Monze are physically disabled.

During 2019/20, Mrs Felistus Mubukwanu continued as the HHZ chair of the Board of Trustees until May. In June Mr Funcy Gondwe took over. In accordance with their constitution the board met regularly and invited HHIUK to table issues for discussion and minutes of the meetings were reported to the UK.

Safeguarding policy

HHZ has appointed a safeguarding officer and the staff have been briefed on the correct procedures for interviewing the people who come seeking help. The safeguarding policy adopted by HHZ has been scrutinised and supported by HHIUK. The name and contact details for the safeguarding officer are visibly displayed in the HHZ premises.

Charity work with Individuals

HHZ continues to support many individuals who present themselves at the compound. More than 20 individuals are helped every month. A committee drawn from HHZ management and trustees prioritises the help for those who are in greatest need. Typically, these are the physically disabled, and mothers or grandmothers who have been left to care for disabled children without any income.

Wheelchair repair and servicing.

In the absence of HHZ receiving annual containers with mobility aids, the work of wheelchair repairing has been increased. A disabled member of HHZ staff who is a skilled carpenter and has mechanical knowledge has successfully repaired many wheelchairs and funding for the necessary leather and other materials has been forwarded from the UK. HHZ is aiming to connect with other organisations within Monze in order to advertise this free service for all wheelchair users.

Feeding programmes

Each month HHIUK provides funding to the local hospital (Monze Mission Hospital), Muumba School and several individuals who are disabled and unable to support themselves or their families. The funds

provide food to improve the nutritional diet of the sick children as well as providing basic food for the school children. Many children will not attend school because of hunger; however, with the knowledge of a midday meal being served in school the children attend and continue to be educated.

Hospital equipment

The charity continues to enhance local care and work in partnerships with Monze Mission Hospital. A much-needed diathermy machine was purchased via TTM Germany and delivered directly to the hospital under the supervision of Dr Ibrahim.

We have developed the relationship with the newly built hospital in Vubwi, Eastern Province of Zambia that we started in 2019 with the donation of two new defibrillators which we purchased and delivered. In December 2019, at the request of paediatricians in Chipata General Hospital, we ordered a Punami CPAP (Continuous Positive Airways Pressure) machine from Global Health Company, Seattle, USA; this was finally delivered in August 2020.

Project Work

We are continuing to focus our work on a few manageable projects which centre on helping disabled schools to improve their environment and for communities to sustain themselves with income generating projects.

The community of Ntambo has many disabled members. The hammermill provided by HHI is continuing to generate some income for them. The community will need to be supported with the concept of 'village banking'. HHZ makes monthly visits to monitor the management of the funds and the maintenance of the hammermill.

Nanga Special School

The dining hall in Nanga Special School has been completed and furnished with sturdy wooden tables and chairs. The 35 disabled children no longer need to eat outside. The dining room is a substantial size with kitchen area and a storeroom for maize. The solar panels have yet to be to be funded and fitted.

Currently the 5 teachers at Nanga School do not have any accommodation. Proposals are being considered for providing the teachers with a modest home so that they can continue to care for the needs of the disabled children.

Muumba School

The increased number of children attending Muumba School has led to the need for flush toilets to replace the original pit latrines. Work has started on this project. A water tank and pump have been installed to store the water from the bore hole and to provide the water source for the toilets. The septic tank has also been dug and prepared. Construction followed, and the project was completed in November 2020, providing excellent toilets and hand washing basins for male and female students and staff.

The bore hole at Muumba school continues to be of benefit to the children's learning in vegetable growing and maintenance as well as a source of income as the vegetables are sold.

Support for Education

HHIUK continues to support 25 young disabled people in educational places and helps with the provision of shoes and uniforms.

HHZ continues to monitor the students supported and progress reports received from the schools are sent to HHIUK. This includes letters of thanks from those reaching their final terms of education.

Menstrual Hygiene Project

The two HHZ seamstresses continue to make the menstrual hygiene packs during the school holiday time and visits are planned for the forthcoming term. A member of HHZ staff acts as driver and coordinator engaging with the schools to arrange visits. Reports on each successful school visit are made and communicated to the UK. Disabled and mainstream schools are visited and as a result many eligible girls receive education and free reusable sanitary protection and underwear. This has resulted in increased girls' attendance and improved exam results.

Objectives for 2020/21

HHI aims to continue to support HHZ in a full range of activities again this year but in particular will be looking to achieve the following:

To continue to improve HHZ management and to support the organisation as it tries to look for ways in which to access funding from within Zambia.

To improve the appearance of the HHZ compound and to encourage vacant rooms to be rented out, where possible, for income generation.

To encourage HHZ to partner with other organisations working with disability.

To support HHZ to acquire title deeds for the land on which the HHZ premises are built.

To provide solar panels and lighting for Nanga dining hall.

To investigate the cost and possibility of providing accommodation for the teachers at Nanga Special School.

To continue to educate and provide resources for teenage girls through the Menstrual Hygiene Project.

To provide hospitals with new equipment.

To respond compassionately and skilfully to the increasing numbers who present themselves at the compound and to seek further funding to support this work.

FINANCIAL REVIEW

Results

During this financial year the Charity has raised a total of £142,013 (2019: £123,719) mainly from the generous support of individuals and has expended £127,209 (2019: £135,680) on projects in Zambia (33%) and India (62%). The remaining £6,049 represented the UK costs of running the charity, less than 5% of the total; these are mainly printing, postage and insurance.

Reserves Policy

The level of available unrestricted funds at the year-end amounted to £17,844 (2019: £20,088). The level of unspent restricted funds at the year end was £47,135 (2019: £30,087), which will be spent on those projects as shown in note 10 to the statutory financial statements. The trustees monitor the level of available reserves regularly throughout the year and decide on how much to retain dependent on need.

Investment Powers and Restrictions

The Charity has no investment powers except to place any surplus funds into deposit accounts

INDEPENDENT EXAMINER

A resolution to appoint an Independent Examiner for the ensuing year will be proposed at the Annual General Meeting.

Signed by order of the trustees

..... 25/6/21

J Spurrier-Davies
Secretary

Date

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF HEALTH HELP INTERNATIONAL
Year Ended 30 November 2020

I report on the accounts of the Trust for the year ended 30 November 2020, which are set out on pages 10 to 15.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent Examiner's Statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Act; and
- to prepare accounts which accord with the accounting records and comply with the acccounting requirements of the 2011 Act have not been met; or

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

W K Paine

W K Paine
Independent Examiner
44 Pettingale Road
Croesyceiliog
Cwmbran
Torfaen
NP44 2NZ

Date 16-07-2021

HEALTH HELP INTERNATIONAL

STATEMENT OF FINANCIAL ACTIVITIES
Year Ended 30th November 2020

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
		£	£	£	£
Income from:					
Donations	2	75,622	62,184	137,806	91,441
Fundraising		3,355	732	4,087	32,195
Investment income	3	120	-	120	83
Total incoming resources		79,097	62,916	142,013	123,719
Expenditure on:					
Raising funds		550	-	550	2,795
Charitable activities:					
Donations made to beneficiaries		50,474	70,686	121,160	127,488
Costs of shipping container		-	-	-	0
Direct administration and travel		4,828	331	5,159	5,023
Cost of transferring funds		340	-	340	374
Total resources expended		56,192	71,017	127,209	135,680
Net income before transfers		22,905	(8,101)	14,804	(11,961)
Gross transfers between funds		(25,502)	25,502	-	-
Net Movement in funds		(2,597)	17,401	14,804	(11,961)
Reconciliation of funds:					
Total funds brought forward		20,088	30,087	50,175	62,136
Total funds carried forward		17,491	47,488	64,979	50,175

The notes on pages 12 to 15 form part of these financial statements.

HEALTH HELP INTERNATIONAL

BALANCE SHEET
As At 30th November 2020

	Note	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2020	Total 2019
		£	£	£	£	£
FIXED ASSETS						
Tangible Assets		-	-	-	-	-
CURRENT ASSETS						
Stocks	6	40	-	-	40	108
Debtors and Prepayments	7	3,632	-	-	3,632	5,604
Cash at bank		14,171	47,135	-	61,307	44,463
		17,844	47,135	-	64,979	50,175
CREDITORS: DUE WITHIN ONE YEAR	8	-	-	-	-	-
NET CURRENT ASSETS		17,844	47,135	-	64,979	50,175
NET ASSETS/(LIABILITIES)		17,844	47,135	-	64,979	50,175
FUNDS						
Unrestricted		17,844	-	-	17,844	20,088
Restricted		-	47,135	-	47,135	30,087
Designated		-	-	-	-	-
		17,844	47,135	-	64,979	50,175

Approved by the board of trustees on 24 June 2021 and signed on its behalf by:

E Plummer (Chairman)

G E Thomas FCA (Treasurer)

The notes on pages 12 to 15 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
Year Ended 30th November 2020

1 Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities FRSSE', effective for accounting periods commencing after 1 January 2015, and the Charities Act 2011.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 10

Incoming resources

Voluntary income including donations and legacies is recognised where there is entitlement, probability of receipt and the amount can be measured with sufficient reliability. Donated goods are valued by the trustees.

Investment income is recognised when received.

Resources expended

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of generating funds are the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Stock

Stocks are stated at the lower of cost and net realisable value

2 Voluntary Income

	Unrestricted Funds	Restricted Funds	Total Funds 2020	2019
	£	£	£	£
Donations	74,622	62,184	136,806	90,441
Donations in kind	1,000	-	1,000	1,000
	75,622	62,184	137,806	91,441

NOTES TO THE FINANCIAL STATEMENTS
Year Ended 30 November 2020

3 Investment Income

	Unrestricted funds £	Restricted funds £	Total funds 2020 £	Total funds 2019 £
Interest on cash deposits	120	-	120	83

4. Trustees' remuneration and expenses

The Trustees received no remuneration during the financial year or expenses

5. Taxation

All this Charity's activities are primary purpose and therefore exempt from taxation.

6 Stock

	2020 £	2019 £
Stock of postage stamps	-	-
Unsold craft goods	40	108
	40	108

7 Debtors & Prepayments

	2020 £	2019 £
Gift Aid	2,082	3,284
Prepaid expenditure	780	2,320
	2,862	5,604

8 Creditors:

	2020 £	2019 £
Loan	-	-

9 Analysis of Funds

	Balance at 1 December 2019	Incoming Resources	Outgoing Resources	Transfers	Balance at 30 November 2020
	£	£	£	£	£
Unrestricted funds					
General funds	20,088	79,097	(56,192)	(25,149)	17,844
Banyan Tree	18,695	31,311	(24,823)	-	25,183
Beste	-	1,375	(1,050)	-	325
Beulah	1,453	300	-	-	1,753
Blind Club	-	255	(529)	274	-
Bus Fund	-	6,712	-	6,712	
Deaf School	962	1,068	(2,383)	-	353
Heart Patients	-	-	(1,191)	1,191	-
India General	-	6,033	(8,340)	2,307	-
LSD	-	1,000	-	-	1,000
Nanga	-	1,803	-	-	1,803
Orissa	-	-	(1,505)	1,505	-
Special India Fund	8,891	(37)	(1,227)	-	7,627
Phillip's SN Centre	-	4,075	(11,328)	7,253	-
Physio Hall	-	3,000	-	-	3,000
Kidney patients	-	-	(4,744)	4,744	-
(TN)AKA	-	4,291	(5,011)	720	-
Alternative catalogue	-	732	(4,947)	4,215	-
Vine Press Books	86	-	-	-	86
Thanal House	-	1,000	(3,939)	2,939	-
	30,087	62,916	(71,017)	25,149	47,136
Total funds	50,175	142,013	(127,209)		64,979

Transfers are made to fund deficits, or with the permission of the donor.

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Banyan Tree: To fund tuition groups and other projects in India.

Blind Club: To assist the quality of life for the blind in Monze and elsewhere.

Bus Fund: To purchase a vehicle to transport children to Happy Valley special needs centre.

Deaf School: To fund deaf projects for deaf children in Monze and the Gwembe Valley and elsewhere.

Heart patients: To provide medication and surgery for heart patients.

India General: To assist projects in India.

LSD: Money given in memory of Lorna Spurrier-Davies.

Nanga: To provide for improvements at Nanga School special needs unit.

Orissa: Supporting Christians suffering persecution in Orissa.

Phillip's SN Centre: To provide assistance for disabled children in Kalathara.

Physio Hall: To provide funding for a physiotherapy hall at Asha Kiran Ashram.

Special India Fund: To assist projects in India and elsewhere.

Thanal House: To provide assistance to meet the running costs of the home for destitute women in India.

TN (AKA): To assist with the funding of Asha Kiran Ashram (Rays of Hope) centre for disabled children in Tamil Nadu.

Vine Press Books: To provide emergency relief where no other monies are available.