



# **For-ethiopia**

## **16<sup>th</sup> Annual Report**

*for Year 1<sup>st</sup> October 2019  
to 30<sup>th</sup> September 2020*



**[www.for-ethiopia.com](http://www.for-ethiopia.com)**

**Registered Charity Number 1108526**

## 1. REFERENCE AND ADMINISTRATIVE INFORMATION

### **For-ethiopia Trust Annual Report**

**The Trustees present their report and accounts for the year ended 30th September 2020.**

For-ethiopia is a registered charity. Charity number 1108526.

#### **Patron:**

Professor Alice Roberts

#### **Trustees:**

Diana Brand	Retired 15th August 2020
Nick Carroll	Resigned 13th February 2020
Robert Gentili	(Treasurer)
Robert Grieve	
Tigist Grieve	(Secretary)
Steve Peters	Appointed 10th September 2020
Mandy Risso	(Vice-Chair)
Sue Thomas	(Chair)

#### **Registered Office:**

5 Broadoak Walk, Bristol, BS16 4AX

#### **Contact:**

Telephone: 0117 377 4347  
Email: [information@for-ethiopia.com](mailto:information@for-ethiopia.com)  
Website: [www.for-ethiopia.com](http://www.for-ethiopia.com)

#### **Bankers:**

Barclays Bank Plc, Leicester, LE87 2BB

#### **Independent Examiner:**

Rupert Taylor, Easton Business Centre, Felix Rd, Bristol BS5 0HE

## 2. CHAIR'S INTRODUCTION

This year has been extraordinary – a year of two halves.

The first half – October to March. I was determined to mark our 15 years with something different. I wanted to draw together other small charities, like our own, working independently in Ethiopia. I organised a networking event on 4<sup>th</sup> October, Small but Significant, which was far harder work than I had ever envisaged. With the help of two particular friends of FE, Shelagh Austin and Sandra Manley, we did it. Woodlands Church supported us as ever, with the use of their Crypt and we trawled the internet to identify possible interested parties. In the end, there were representatives of fourteen organisations: Bees for Development, Enterprising Ethiopia, Exeter Ethiopia Link, Facing Africa, Hope International, Hospice Ethiopia UK, Just Trust, Legs4Africa, Link Ethiopia, Maketa, Midwives@Ethiopia, Open Way, Tree Aid and Send a Cow. Also, we were most fortunate to have Mrs Worknesh Daba, Founder of our partner Charity in Ethiopia FDAE (For Development Association Ethiopia) in attendance.

In the morning, we opened with a presentation by Fergus Thomas, a Humanitarian from DFID, attending in a personal capacity. This was followed by a panel discussion with participating charities, workshops and concluding with an address from a representative of the Ethiopian Embassy in London. He shared their commitment to facilitate our charitable activities and extended an invitation to participants to seek their support. In the afternoon we were joined by supporters and members of the public to hear a fascinating talk by our patron, Professor Alice Roberts, who brought her book, *The Incredible Human Journey* up to date. We concluded with questions, tea and informal networking.

Following the event, many of the charities opted to stay in touch and Sandra Manley set up a Small but Significant WhatsApp group for us. Little did I guess at that time how important this group was to become.

My second venture this year was to organise a fundraising visit to Ethiopia, to participate in The Great Ethiopian Run. Our team of seven was led by For-Ethiopia's Vice Chair Mandy Risso, with Trustees Diana Brand and Tigist Grieve, supporters and associates Beth Chippendall, Rebecca Nelson, Barbara Laue and Chris Payne. The journey started with a trip to the historic North, an arduous trek in the Simien Mountains, and, of course, a day in Addis Alem, inaugurating our two well-capping projects for the year at Beso and Liti Gulit.

As a charity, we took a momentous decision. We are very small, and to progress, we need some regular logistical support. It was time to emulate our Ethiopian Partners FDAE and get some help. We advertised, we interviewed and sent out our letter of appointment for a consultancy role to Ally Ng on the very day of lockdown..... COVID-19 intervened, and the world - and the post - went on hold.

For-Ethiopia continued to work, with committee meetings on Zoom – and the Small but Significant group came into its own in a way that could not have been predicted. Many of us now meet regularly, on a Zoom platform, to share

our experiences. This has been extremely valuable and supportive. One of the highlights of the collaboration was a successful online fundraiser quiz evening during the lockdown.

In Ethiopia, in spite of COVID-19, we were fortunate to be able to continue our projects as planned. Our hard-working team are attempting to minimise the impact of the pandemic on our programmes, contributing towards a food bank, in case of lockdown, and providing PPE kits, extra detergents and sanitisers for the four health centres and twenty seven rural health posts.

Here in the UK, I want to thank all our supporters, and regular donors, who have made it possible for us to continue our important work in Ethiopia. The long-term support from the George Müllers foundation for 32 scholarship awardees was immensely valuable in helping us maintain the programme despite the school closure. In particular I must mention the wonderful Underhill Family, who underpin the girls scholarship fund, the Just Trust, Woodlands Group of Churches, Three Sisters Care, Liz Cullen and the Paradigm Norton Trust.

Looking ahead, what is the plan? Certainly, we are planning. Our staff in-country are well, our scholarship girls are safe, and we will forge ahead – albeit on a trajectory that none of us could have predicted.

Thank you.

Dr Sue Thomas, Chair

30<sup>th</sup> September 2020

### 3. STRUCTURE, GOVERNANCE & MANAGEMENT

For-ethiopia was formally constituted with the signing of the Trust Deed on 26th September 2004 by the four original trustees. Registration with the Charity Commission was achieved on 10th March 2005.

The trustees who held office during the financial year and at the date of this report are set out on page two. The Trust Deed states that there must be at least three trustees. Apart from the founding trustees, every trustee must be appointed for a term of three years by a resolution of the trustees passed at a special meeting called under clause 15 of this deed. During the 2019/20 financial year, there were 10 Ordinary meetings in addition to 3 special meetings and one away day.

The Trust's headquarters are at its registered office in Bristol. The Trust is committed to ensuring that the maximum amount of money raised from donations is spent on development projects in Ethiopia. Therefore in the UK no salaries or office rental is paid and all administrative costs including the cost of organising events are carefully scrutinised and kept to a minimum. Furthermore, all monitoring visits to Ethiopia and any associated costs incurred by all trustees are self-financed.

The Trust continues its work collaboratively through its partner organisation 'For Development Association Ethiopia' (FDAE), an NGO based in Addis Ababa (Ethiopian registration number 0573), in assessing and selecting development projects, raising funds for those projects, supervising the work, monitoring the impact of the resulting development and maintaining the effectiveness of the projects. All projects must meet the criteria set by the charity before the money is sent to Ethiopia. An interest has been declared in that the founder and general manager of FDAE, an Ethiopian national, is a related party to two of the UK trustees. This is managed by our Conflicts of Interest policy.

Currently the work in Ethiopia is focussed on rural communities in Ejere District where Addis Alem is the administrative centre. Our procedure for selection of projects and beneficiaries incorporates the following safeguards:

- All trustees will be involved in reviewing identified projects or applications.
- All trustees will consider whether we need to consult independent experts to assess viability of proposed projects.
- Partners may be recommended by individual trustees.
- No work with new partner organisations will occur without a personal meeting with their leaders.
- To further enable effective decision making in-depth analysis of the local situation and context will be undertaken, including cross-checking our understanding of unfamiliar social / cultural situations.

## RISK MANAGEMENT

The trustees recognise that some areas of our work require the acceptance and management of risk if our key objectives are to be achieved. We recognise that risk may be involved in initial project assessment and implementation. Major risks, for this purpose, are those that may have a significant effect on:

- a. operational performance, including risks to our personnel and volunteers;
- b. achievement of our aims and objectives; or
- c. meeting the expectations of our beneficiaries or supporters.

The following framework is central to ensuring adequate risk assurance:

- monitoring of major risks and development of action plans;
- establishing a clear structure of delegated authority and control;
- maintaining sufficient reserves to guarantee project completion;
- reviewing progress and impact of projects in trustees' meetings.

The trustees are determined to satisfy themselves that adequate procedures are in place to manage the risks identified.

We maintain Public and Employees Liability Insurance with Zurich Insurance, together with Trustee indemnity. With the international recession continuing the exchange rate is monitored regularly and financial advice is always taken as to the timing of sending funds to Ethiopia.

Two trips to Ethiopia were planned for the 2019/20 year for project follow up. The first trip involved three trustees and several associates. The working days for the trustees included meetings with stakeholders, local authorities in the Health and Education sectors, and the parents of the children in the scholarship scheme. Each participant self-funded their trip in keeping with For-ethiopia policy. The second visit had to be cancelled due to the COVID-19 pandemic.

A refresher day for safeguarding was undertaken during the November trip for FDAE staff in Ethiopia, alongside a culturally contextualized training session with the scholarship awardees appropriate for girls from the rural community.

## 4. OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

For-ethiopia is a charity operating from Bristol, UK with the aim of providing sustainable development to help the people of Ethiopia move towards self-sufficiency. The Trust Deed defines the charity's Objects as being:

***'To relieve poverty and sickness, to preserve and protect health and advance education, among the people of Ethiopia who are in need.'***

### **How our activities deliver public benefit**

We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future objectives. The For-ethiopia Trust's principal activity continues to be supporting the development of services in health, education and water supply for the benefit of communities in the Ejere District of Ethiopia.

### **Activities undertaken to meet our objectives**

We do not work in isolation, but in close partnership with a wide range of local authorities and stakeholders including the Ejere District administration offices for water resources, health and education in Addis Alem as well as the target beneficiaries of different Kebele Associations, water engineers, school directors and teachers, health care professionals, parents and the wider community.

We do this by working through FDAE based in Addis Ababa that shares our small but beautiful ethos and community led sustainable development principles. FDAE has been instrumental in enabling us reach out to communities in a true bottom-up development approach. We remain dedicated to continuing our partnership for as long as communities remain in need.

## 5. ACHIEVEMENTS AND PERFORMANCE IN 2019/20

We continue to work within the 3 urban and 27 rural kebeles (which are similar to parishes) in the Ejere Woreda (District) of West Shewa in Ethiopia. According to the Government's 2015 census this rural area had a total population of 109,000; it surrounds and includes the town of Addis Alem (14,000). We successfully completed all of our projects in health and WASH scheduled for 2019/20 on time in spite of the impact of the COVID-19 global pandemic. The education projects were running smoothly and efficiently for the first five months of 2019/20 until the outbreak of COVID-19 in Ethiopia which necessitated the shutdown of all schools. This enforced the need for several additional projects which will be outlined below. We continue to monitor our programmes with particular reference to their holistic impact on the health, well-being and life opportunities of all stakeholders including the future generations.

### COVID-19 Global Pandemic

The impact of the COVID-19 pandemic in Ethiopia is reflected in the disruption on everyday lives of its people. Most do not have savings or a formal job with an income. Reliance on the informal sector is a challenge and this has become a significant struggle for many during the pandemic.

Following a request from the local administration For-ethiopia joined the relief effort on the ground to prepare communities before COVID-19 hit the villages. Monies from the general fund were used to help establish a 'foodbank' with the aim of enabling households who had to self-isolate to obtain food without worry. To that end, 7,100Kg of wheat was donated to the town's administration.

Utilising the health budget, we have committed £10,000 towards COVID-19 impact on the health sector. The PPE kits and related resources were distributed to the main health centres and 27 health posts in the Ejere region.

For-ethiopia was able to take advantage of the small lag period building up to the outbreak of COVID-19 in Ethiopia to put systems in place to prepare and mitigate the impact of the pandemic on the girls in the scholarship scheme. As schools closed and the pupils went back to their family home, the Ministry of Education started transmission of education on radio and television. The limiting factor of no electricity or television severely hampered the girls from the scholarship scheme in continuing their education. In response to this, For-ethiopia was able to supply 32 basic smartphones with SIM cards and solar chargers to each girl and core staff. The benefit of this was threefold, the FDAE staff were able to keep in communication with the girls, they could access the Ministry of Education teaching through the Telegram App and finally access bespoke learning resources administered by a dedicated transition coordinator.

In the UK, we have responded to the Ethiopian embassy effort to mobilise a COVID-19 response and contributed towards oxygen concentrators in collaboration with the South West based diaspora community and Ethiopian national medics based in the UK and the US.

## **Health Projects**

The core focus for our health sector work this year was appropriately re-directed to COVID-19 concerns; this is detailed above. However, the planned water connection work to finalise the upgrade of the maternity unit in Gorba has been completed.

Unfortunately, COVID-19 prevented a planned visit from Midwives@Ethiopia (UK) in April. They had offered to visit and partner with us to deliver a refresher workshop for our midwives and health extension workers. We are still committed to this partnership and hope that the visit will take place in 2021.

From discussion with the girls in the scholarship scheme, we know that 'period poverty' remains a huge issue. We are talking to the UK based charity 'Loving Humanity'. Looking ahead, we hope to work with them and others towards helping our students, and other young women in the Ejere district, with their reproductive health issues.

## **Water Projects**

The capped springs work at Beso and Gorba was completed in November 2019. These were inaugurated in the presence of three For-ethiopia trustees, several associates, FDAE staff and water desk staff. There was a huge celebration within the community including officials and representatives from the local water board, with a generous spread of food and dancing.

A review of the water wells and latrines provided by For-ethiopia in the past revealed some of the sites were in use for over 10 years and needed maintenance work. Some of this maintenance has been carried out where possible or has been decommissioned to ensure safety of users. Having been built over 10 years ago, the water well at the Ifa Beri school is no longer viable and we hope to address this in 2021.

## **Education Projects**

During the first five months of the 2019/20 year the education projects were performing well until lockdown due to COVID-19 caused significant disruption.

In the first five months we continued to focus on supporting 85 disadvantaged pupils with the hardship funds at Ejere, Hawi Boru and Ifa Beri schools. This includes uniforms, stationery and soap, providing a simple but necessary means of support to enable these children to continue their education. The disabled students' initiative in Ejere school alongside the commitment from the teachers continues to be instrumental in allowing these 16 pupils to access their primary education. Similarly, the 32 young girls from remote villages remain to access the Underhill Scholarship Scheme with significant continued contribution of the Underhill family. The George Muller Charitable Trust fund has facilitated the hardship student support at one primary school and the secondary education girls stipend at the Addis Alem High School.

As mentioned above, For-ethiopia was able to anticipate the lockdown and its impact and responded quickly to make sure the scholarship girls were provided with means to access their stipend by ensuring each girl had opened a

personal bank account to deposit their stipend while they had no contact with FDAE staff. As all exams were cancelled no pupils were able to complete their secondary education in a face to face setup during the 2019/20 year. Yet, all of the students are promised to transition to the next grade when school opens again. We are anticipating the reopening of schools in the district in October 2020 and are working closely with the housemother, local mentors, FDAE staff and the local Women and Children's Affairs and the Education desk to prepare for the return of the scholarship girls to their school. We are also reviewing the living arrangements to ensure health and safety of the girls and staff.

In November 2019 during the visit by trustees and associates the laying of the foundation stone for the new hostel Prudence House adjacent to Toby's House took place. This is an important milestone in the 4 year plan to develop this site to further meet the needs of rural girls to access secondary education. COVID-19 did cause a major delay in processing the formalisation of land registry and initial work. We plan to follow this in the 2021-2023 plan.

## 6. FINANCIAL REVIEW

During the financial year 2019/20 the charity received income of £41,625 and sent £34,000 to Ethiopia to fund the development projects for that year, of which £1,000 was sent via the Ethiopian embassy COVID-19 initiative.

Total income fell by £66,126 compared to the previous year, primarily due to a one-off individual donation of £50,000 in 2018/19 that was not repeated this year, as well the lack of a large fundraising event (comparable to previous years) that had been planned but had to be postponed due to COVID-19 restrictions.

As the charity plans its work in detail for each year based on the funds in the bank at the end of that year, while our overall strategy remains the same we have adapted those plans as a result. The charity's funds are more than sufficient to cover our reserves for at least the next year - please see the "Reserves and Investments" section below for more details.

As of 30th September 2020 there was a net unrestricted funds balance of £39,013.

For further financial details refer to the Balance Sheet and the SoFA in the Financial Statements of the accounts that follow.

### Reserves and Investments

Our stance on both reserves and investments is regularly reviewed under our Financial Controls Policy.

- Our current policy is to ensure our cash reserves are readily accessible within reasonable notice and we hold no long-term investments.
- The Trust is entirely dependent on the receipt of unguaranteed donations, so trustees intend to maintain a cautious approach to finances over the next twelve months.
- Our policy on reserves is to maintain sufficient funds to cover baseline operational costs in Ethiopia for the year ahead. The level of this fund is based on regular review of staffing levels, office rental and transport costs there. As of September 2020 this was set at £12,000. For the year in question, there is £123,955 available (including both unrestricted and restricted funds, given that currently the restricted funds contribute to the charity's regular work).

## 7. PLANS FOR THE FUTURE 2020/2021

### Overview

COVID-19 has severely impacted on our fundraising leaving us over £30,000 deficient towards our 2020/21 goals. For example a large swing dance event at Ashton Gate in Bristol was meant to facilitate raising £50,000 for building a new hostel adjacent to the existing one as to meet the community request to expand the opportunity for more girls in different remote villages. This is now on hold for 2021/22.

Based on feedback received from Ethiopia, further discussions at trustees meetings and a socially distant away day we hope to continue our education and health projects commitments. All plans are ultimately dependent on how the COVID-19 pandemic resolves and the impact it has both in the UK (fundraising), and how our partner in Ethiopia (FDAE) can operate within any restrictions placed locally and nationally.

### Water related challenges

The need for clean water in many communities and schools in the region remains immense. As mentioned in the 2018/19 report we are unable to take on large scale water development work in the immediate future. We will continue to be active in advocating and searching for suitable partners/larger charities to join efforts in addressing the challenge of clean water in the community.

The most pressing need is that the lifespan of the well at Ifa Beri school has ended. Thankfully we have a ring fenced donation for water related projects that we hope (COVID-19 dependent) to use to drill a well at the Ifa Beri school in 2020/21. Water is an even more pressing issue during the pandemic as schools reopen. This was brought up by the Ifa Beri staff during consultation with FDAE the school community is eagerly awaiting this project.

### Health and Sanitation related challenges

In 2020/2021 we hope to continue work bringing all four delivery suites up to an equal standard. To date Addis Alem and Gorba have been completed. Arb Gebeya needs some further interventions leaving Amero to commence. COVID-19 has so far hampered communications with the Health desk over their plans for the new empty building at Addis Alem health centre and we hope to raise with them as we anticipate continued engagement with them beyond 2021. Further training of midwives has been flagged as a priority as soon as the current pandemic is contained safely.

## **Education related challenges**

As we write this report the current expectation is that schools will reopen again in Ethiopia in October 2020. This has precipitated planning for the scholarship girls who reside in Toby's house (22 girls). Three separate bubbles need to be created by school year this will include restricting them to use dedicated bedrooms and bathrooms, putting up a makeshift kitchen area to create a separate cooking space by each bubble. Plans will also need to be put in place for the rest of the 10 scholarship girls who reside with private landlords and in vocational and college study.

With the reopening of schools, the hardship funds for the 85 disadvantaged students at Ejere, Hawui Boru and Ifa Beri primary schools as well as the 16 disabled students and 5 high achieving boys award will recommence.

Despite the challenges presented by the COVID-19 pandemic we are committed to furthering the development of the land adjacent to Toby's house campus. This will enable us to further our aim of aiding rural girls to access secondary education. As mentioned in last year's report we anticipate this to be an ongoing project spread over a further 3 years. COVID-19 will require us to be more strategic and innovative in our fundraising.

## **Administration**

In Ethiopia our inability to pay similar salaries to other NGOs remains a limiting factor in attracting qualified staff. However we have benefited from an expert consultant who is developing learning resources for girls in secondary schools where they are affected by school closure. We were concerned about the secondary school girls that had to go back to their families where there is no electricity to benefit from the televised education during the school closure.

A refresher course on safeguarding issues and looking at future policies with the FDAE staff was carried out in November 2019. Mentoring for the scholarship girls was provided by trustees and dedicated FDAE mentors. Further training is anticipated in December 2020 and more into 2021. Looking ahead to 2020/21, training from UK trustees will only be possible if visits to Ethiopia are viable. Diligence will be required to ascertain when a suitable local CCRDA membership enabled training will resume. Monitoring the rate of inflation, we will continue to ascertain its effect on all aspects of our development work including the alignment of salaries paid to FDAE staff. We will also look for other NGOs to partner with in development work particularly in the water sector as well as with Midwives UK and Loving Humanity.

In the UK our biggest challenge for 2020/2021 will be fundraising. Like so many others in the sector we have been impacted by COVID-19 specifically by not being able to hold large scale fundraising events. We will continue to apply for grant fund applications as a means of income generation. We aim to advertise and recruit further trustees and continue our succession planning and business continuity.

The biggest change for the charity in 2020/21 is the appointment of an administration consultant who will begin in October 2020 which will free up the trustees to devote more time to their specialist areas.

## 8. ACCOUNTS

### **Trustees' responsibilities in relation to the financial statements**

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by the trustees on 29<sup>th</sup> October 2020 and signed on their behalf by:

By  \_\_\_\_\_

Robert Gentilli, Treasurer

By  \_\_\_\_\_

Tigist Grieve, Secretary

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF FOR-ETHIOPIA

I report to the trustees on my examination of the accounts of the above charity for the year ended 30<sup>th</sup> September 2020 which are set out on pages 17 to 26.

### Responsibilities and basis of report

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

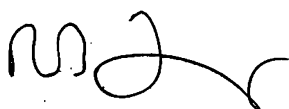
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



..... 29<sup>th</sup> October 2020

Rupert Taylor  
Easton Business Centre, Felix Road  
Bristol BS5 0HE

# STATEMENT OF FINANCIAL ACTIVITIES

## FOR THE YEAR ENDED 30TH SEPTEMBER 2020

	Note	Unrestricted Funds £	Restricted funds £	Total funds 2020 £	Total funds 2019 £
<b>Income from:</b>					
Donations and legacies					
Donations		19,966	12,104	32,070	72,353
Gift Aid Tax Recoverable		3,069	3,534	6,602	17,793
Grants from Trusts		-	-	-	5,000
Tax Included Donations		248	-	248	590
		<b>23,282</b>	<b>15,638</b>	<b>38,920</b>	<b>95,736</b>
Charitable Activities					
Events		2,705	-	2,705	12,016
<b>Total Income</b>		<b>25,988</b>	<b>15,638</b>	<b>41,625</b>	<b>107,751</b>
<b>Expenditure on:</b>					
Raising funds	3	78	-	78	101
Charitable Activities	4,5	4,373	29,627	34,000	57,468
Other	3	1,230	-	1,230	984
<b>Total Expenditure</b>		<b>5,681</b>	<b>29,627</b>	<b>35,308</b>	<b>58,553</b>
<b>Net income/(expenditure):</b>		20,306	(13,989)	6,317	49,198
<b>Transfers between funds</b>		-	-	-	-
<b>Net movements in funds</b>	6	<b>20,306</b>	<b>(13,989)</b>	<b>6,317</b>	<b>49,198</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		18,707	98,931	117,638	68,440
<b>Total funds carried forward:</b>	6	<b>39,013</b>	<b>84,942</b>	<b>123,955</b>	<b>117,638</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

For full comparison with the previous year, see Note 7.

## BALANCE SHEET

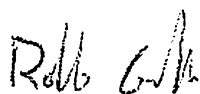
### AS AT 30<sup>TH</sup> SEPTEMBER 2020

	Note	2020 £	2019 £
<b>Current assets</b>			
Debtors		87	1,095
Prepayments		878	224
Accrued Income		181	-
Cash at bank and in hand		123,030	116,848
<b>Total Current Assets</b>		<b>124,175</b>	<b>118,168</b>
<b>Liabilities</b>			
Accruals		221	221
Deferred Income		-	309
<b>Total Current Liabilities</b>		<b>221</b>	<b>530</b>
<b>Net Current Assets</b>		<b>123,955</b>	<b>117,638</b>
<b>Total assets less current liabilities</b>		<b>123,955</b>	<b>117,638</b>
<b>Net assets</b>		<b>123,955</b>	<b>117,638</b>
<b>The funds of the charity:</b>	<b>6</b>		
Restricted income funds		84,942	68,950
Unrestricted income funds		39,013	48,688
<b>Total charity funds</b>		<b>123,955</b>	<b>117,638</b>

The notes on pages 18 to 25 form part of these accounts.

Approved by the Board of Trustees on **29<sup>th</sup> October 2020**.

And signed on its behalf by



**Treasurer – Robert Gentilli**



**Secretary – Tigist Grieve**

## 1. ACCOUNTING POLICIES

### a. Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective from 1<sup>st</sup> January 2019 and the Charities Act 2011.

The trust constitutes a public benefit entity as defined by FRS 102. The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern. The most significant areas of adjustment and key assumptions that affect items in the accounts are to do with estimating the liability from multi-year grant commitments (see note 1(e) and notes 8 and 9 for more information). With respect to the next reporting period, 2020-21, there are no significant areas of uncertainty that affect the carrying value of assets held by the Trust given that the majority of the assets are cash held in sterling in the charity's bank account.

### b. Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There are three restricted funds – Education, Health & Sanitation and Water – each of which can only be used to fund development work on those particular sectors.

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have created a fund for a specific purpose.

Further details of each fund are disclosed in note 7.

### c. Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations, are recognised when the Trust has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

The charity benefits greatly from the involvement and enthusiastic support of its many volunteers, including both the trustees and Associates for governance and fundraising. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the accounts.

#### **d. Expenditure recognition**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (g) below.

Grants payable are payments made to third parties in the furtherance of the charitable objects of the Trust. In the case of an unconditional grant offer this is accrued once the recipient has been notified of the grant award. The notification gives the recipient a reasonable expectation that they will receive the one-year or multi-year grant. Grants awards that are subject to the recipient fulfilling performance conditions are only accrued when the recipient has been notified of the grant and any remaining unfulfilled condition attaching to that grant is outside of the control of the Trust.

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty as to the timing of the grant or the amount of grant payable.

The provision for a multi-year grant is recognised at its present value where settlement is due over more than one year from the date of the award, there are no unfulfilled performance conditions under the control of the Trust that would permit the Trust to avoid making the future payment(s), settlement is probable and the effect of discounting is material.

The discount rate used is the average rate of investment yield in the year in which the grant award is made. This discount rate is regarded by the trustees as providing the most current available estimate of the opportunity cost of money reflecting the time value of money to the Trust.

#### **e. Irrecoverable VAT**

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

#### **f. Allocation of support and governance costs**

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on the value of grant awards made in recognition that the administrative costs of awarding, monitoring and assessing grants are broadly equivalent. The allocation of support and governance costs is analysed in note 4.

#### **g. Costs of raising funds**

The costs of generating funds consist of investment management costs and certain legal fees.

#### **h. Charitable activities**

Costs of charitable activities include grants made, governance costs and an apportionment of support costs as shown in note 5.

#### **i. Tangible fixed assets and depreciation**

All assets costing more than £1,000 are capitalised and valued at historical cost. Depreciation is charged on furniture and equipment on a straight-line basis over their estimated useful life of six years from the year of acquisition.

#### **j. Realised gains and losses**

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial year.

Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. Realised and unrealised investment gains and losses are combined in the Statement of Financial Activities.

#### **k. Contingent liabilities**

A contingent liability is identified and disclosed for those grants resulting from:

- a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control; or
- a present obligation following a grant offer where settlement is either not considered probable; or
- the amount has not been communicated in the grant offer and that amount cannot be estimated reliably.

## 2. RELATED PARTY TRANSACTIONS AND TRUSTEES' EXPENSES AND REMUNERATION

The trustees all give freely their time and expertise without any form of remuneration or other benefit in cash or kind (2019: £nil). Expenses of £786 were paid to one trustee (2019: £707). These were reimbursements of equipment, stationery, catering and fundraising costs incurred in furtherance of the charity's objects.

The total amount of donations received from trustees and other related parties without conditions in the year was £7,490 (2019: £57,522).

## 3. ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

No support costs were incurred during the year. The trustees have decided to meet all governance costs from unrestricted funds and so no allocation or charge is made to restricted funds for any governance related costs.

	2020 £	2019 £
<b>Governance costs:</b>		
Bank Charges	25	25
Insurance	204	272
Miscellaneous	38	11
Professional Fees	168	441
Virgin Money Transaction Fees	88	101
Event Costs	786	235
<b>Total</b>	<b>1,308</b>	<b>1,085</b>

Total governance and support costs are apportioned pro rata to the value of grants awarded as shown in the table below:

Allocation of governance and other support costs	2020 £	2019 £
Education	526	442
Health & Sanitation	591	283
Water	192	360
<b>Total Allocated</b>	<b>1,308</b>	<b>1,085</b>

## 4. ANALYSIS OF CHARITABLE EXPENDITURE

The charity undertakes its charitable activities through grant making and awarded grants to For Development Association-Ethiopia (FDA-E) in furtherance of its charitable activities. No other institutions received grants from the charity during the year.

	Grant funded activity £	Support and governance costs £	Total 2020 £	Total 2019 £
<b>Funded from unrestricted funds:</b>				
Education	1,757	526	2,283	6,874
Health & Sanitation	1,974	591	2,565	4,391
Water	642	192	834	5,592
<b>Funded from restricted funds:</b>				
Education	11,905	-	11,905	17,003
Health & Sanitation	13,373	-	13,373	10,862
Water	4,349	-	4,349	13,832
<b>Total Allocated</b>	<b>34,000</b>	<b>1,308</b>	<b>35,308</b>	<b>58,553</b>

In 2020 the expenditure on charitable activities was £35,308 (2019: £58,533) of which £5,681 (2019: £16,856) was expenditure from unrestricted funds and £29,627 (2019: £41,696) was expenditure from restricted funds.

## 5. ANALYSIS OF GRANTS

	Grants to institutions 2020 £	Grants to institutions 2019 £
Education	13,662	23,434
Health & Sanitation	15,347	14,970
Water	4,991	19,064
<b>Total Allocated</b>	<b>34,000</b>	<b>57,468</b>

### Predicted costs of Development Projects in 2021

Decisions concerning the movement of funds to Ethiopia are made based on the current year end accounts for the following year and only for one year. Given the constantly changing circumstances arising from the COVID-19 pandemic, the trustees are continuing to monitor the situation and aim to finalise the budget for 2021 development projects in Ethiopia over the next few months.

## 6. ANALYSIS OF CHARITABLE FUNDS

	Opening Balance 01/10/19 £	Income £	Expenditure £	Transfers £	Closing Balance 30/09/20 £
<b>Restricted Funds</b>					
Education	69,550	8,750	(11,905)	-	66,395
Health & Sanitation	14,863	6,738	(13,373)	-	8,227
Water	14,518	150	(4,349)	-	10,319
<b>Total Restricted Funds</b>	<b>98,931</b>	<b>15,638</b>	<b>(29,627)</b>	<b>-</b>	<b>84,942</b>
<b>Unrestricted Funds</b>	<b>18,707</b>	<b>25,988</b>	<b>(5,681)</b>	<b>-</b>	<b>39,013</b>
<b>Designated Funds</b>					
2021 Projects Fund	3,472	-	(3,472)	-	-
<b>Total Designated Funds</b>	<b>3,472</b>	<b>-</b>	<b>(3,472)</b>	<b>-</b>	<b>-</b>
<b>General Funds</b>	<b>15,235</b>	<b>25,988</b>	<b>(2,209)</b>	<b>-</b>	<b>39,013</b>
<b>Total Unrestricted Funds</b>	<b>18,707</b>	<b>25,988</b>	<b>(5,681)</b>	<b>-</b>	<b>39,013</b>
<b>Total</b>	<b>117,638</b>	<b>41,625</b>	<b>(35,308)</b>	<b>-</b>	<b>123,955</b>

- a) The restricted funds are only available for funding development work in the relevant sector to which the funds have been restricted (i.e. Education, Health & Sanitation and Water).
- b) The unrestricted funds are available to be spent for any of the purposes of the charity.

Comparison with previous year	Opening Balance 01/10/18 £	Income £	Expenditure £	Transfers £	Closing Balance 30/09/19 £
<b>Restricted Funds</b>					
Education	-	67,550	(17,003)	19,003	69,550
Health & Sanitation	1,862	13,009	(10,869)	10,862	14,863
Water	3,014	11,505	(13,832)	13,832	14,518
<b>Total Restricted Funds</b>	<b>4,875</b>	<b>92,063</b>	<b>(41,704)</b>	<b>43,696</b>	<b>98,931</b>
<b>Unrestricted Funds:</b>	<b>63,564</b>	<b>15,688</b>	<b>(16,849)</b>	<b>(43,696)</b>	<b>18,707</b>
<b>Designated Funds</b>					
2020 projects fund	56,580		(14,884)	(41,696)	-
Tailoring workshop fund	2,000			(2,000)	-
2021 projects funds	-			3,472	3,472
<b>Total Designated Funds</b>	<b>58,580</b>	<b>-</b>	<b>(14,884)</b>	<b>(40,224)</b>	<b>3,472</b>
<b>General Funds</b>	<b>4,984</b>	<b>15,688</b>	<b>(1,965)</b>	<b>(3,472)</b>	<b>15,235</b>
<b>Total Unrestricted Funds</b>	<b>63,564</b>	<b>15,688</b>	<b>(16,849)</b>	<b>(43,696)</b>	<b>18,707</b>
<b>Total</b>	<b>68,440</b>	<b>107,751</b>	<b>(58,553)</b>	<b>-</b>	<b>117,638</b>

## 7. STATEMENT OF FINANCIAL ACTIVITIES: PREVIOUS YEAR

	Unrestricted Funds £	Restricted funds £	Total funds 2019 £
<b>Income from:</b>			
Donations and legacies			
Donations	12,364	74,060	86,423
Gift Aid Tax Recoverable	2,039	15,754	17,793
Grants from Trusts	-	2,250	2,250
Tax Included Donations	590	-	590
	<b>14,992</b>	<b>92,063</b>	<b>107,056</b>
Charitable Activities			
Events	696	-	696
<b>Total Income</b>	<b>15,688</b>	<b>92,063</b>	<b>107,751</b>
<b>Expenditure on:</b>			
Raising funds	94	7	101
Charitable Activities	15,772	41,696	57,468
Other	984	-	749
<b>Total Expenditure</b>	<b>16,849</b>	<b>41,704</b>	<b>58,553</b>
<b>Net income/(expenditure):</b>	<b>(1,161)</b>	<b>50,359</b>	<b>49,198</b>
<b>Transfers between funds</b>	<b>(43,696)</b>	<b>43,696</b>	<b>-</b>
<b>Net movements in funds</b>	<b>(44,857)</b>	<b>94,056</b>	<b>49,198</b>
<b>Reconciliation of funds:</b>			
Total funds brought forward	63,564	4,875	68,440
<b>Total funds carried forward:</b>	<b>18,707</b>	<b>98,931</b>	<b>117,638</b>

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