

THE ELIZABETH-ANN CHARITY

England & Wales · Charity number 1113374

Details

Status Registered

Legal form Trust

Registered 2006-03-21

Register [View on the Charity Commission register](#)

Contact

Address 4 Kingsfield Close
Bradford-on-Avon
BA15 1AW

Phone 01225866196

Email enquiries@elizabeth-ann-charity.co.uk

Website www.Elizabeth-Ann-Charity.co.uk

Activities

Objects: THE RELIEF OF POVERTY IN THE INDIAN REGION OF ANDHRA PRADESH

Activities: Alleviation of poverty in Southern India. The advancement of Christianity in areas served by the Elizabeth-Ann Charity.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Accommodation/housing, Religious Activities
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** THE INDIAN REGION OF ANDHRA PRADESH
- India
- Wiltshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-02-28	£71,577	£44,125	-	-
2024-02-29	£59,274	£46,875	-	-
2023-02-28	£51,152	£45,441	-	-
2022-02-28	£62,465	£69,015	-	-
2021-02-28	£69,289	£73,706	-	-

Trustees

Name	Role	Appointed
RICHARD JOHN AYLWARD	Chair	
JULIA DAVIES		
Judy Cecil		2017-07-14
Kelly Greenland		2025-09-27
Louisa Marie Bernal		2021-12-04
SIMON BANFIELD		

Accounts

THE ELIZABETH - ANN CHARITY

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR END 28TH FEBRUARY 2025

CHARITY REGISTRATION No: 1113374

Independent Examiners Ltd
The Grain Store
Hills Barns
Appledram Lane South
Chichester, West Sussex
PO20 7EG

THE ELIZABETH - ANN CHARITY

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THE ELIZABETH - ANN CHARITY
FOR THE YEAR ENDED 28 FEBRUARY 2025
LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1113374
START OF FINANCIAL PERIOD	1 March 2024
END OF FINANCIAL PERIOD	29 February 2025
TRUSTEES AT 29th February 2025	Richard John Aylward - Chair of Trustees and treasurer Julia Davies Judy Cecil Simon Banfield Louisa Bernal
OBJECTS	Alleviation of Poverty in Southern India (Andhra Pradesh). Support for Evangelism activities around Burlavaripalem.
CORRESPONDENCE ADDRESS	4 Kingsfield Close Bradford-on-Avon BA15 1AW
GOVERNING DOCUMENT	Trust Deed Dates 20 February 2006
BANKERS	Lloyds TSB 64 Fore Street Trowbridge BA14 8EU
INDEPENDENT EXAMINER	Z Derbak Independent Examiners Ltd The Grain Store Hills Barns Appledram Lane South Chichester, West Sussex PO20 7EG

THE ELIZABETH - ANN CHARITY
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 28 FEBRUARY 2025

Structure, Governance and management:

Governing Document -Trust Deed Trustee Selection method - Appointed by other Trustees

Objective

Alleviation of Poverty in Southern India (Andhra Pradesh).
Support for Evangelism activities around Burlavaripalem.

Summary of main activities

The main work is undertaken in supporting the village of Burlavaripalem, near Chirala, Andhra Pradesh, India.

The Trustees confirm that they have complied with the duty to have due regard to the Charity Commission's general guidance on public benefit. The purpose of the charity is enshrined in its objects outlined above. The Trustees ensure that this is carried out for the public benefit by delivering a range of activities to meet its objects:-

Objectives and Activities

1. About 50 elderly people are being supported with a small 'pension' and some meals
2. Assisting children's education
3. Providing regular medical support in the village.
4. Monitoring and supporting the health of the children in the villages.
5. Providing hostel accommodation for around 16 boys
6. Providing microfinance facilities for about 40 women.
7. Providing bicycles for school children
8. Providing support for HIV medicines.
9. Providing sponsorship through college and tertiary education.
10. Barry Puram – a Yanadi tribal village located nearby is being supported to provide housing, a school / church and chickens.

Trustee Mrs Judith Cecil, and her husband, visit the work to encourage progress on project work, and to ensure that the charity's safeguarding policy is being followed. Happily, no serious concerns have been noted. Last visit was in February 2025.

Health and safety risk assessment is also carried out. We have regular zoom sessions and whatsapp calls to maintain communications between annual visits.

Donations are sent quarterly to the charity's resident Project Manager to continue the charity work. Quarterly expenditure summaries are received from him showing how funds are allocated.

The main work of the Charity is focused on:

- supporting children within the village with supervised and assisted tuition and nutritious food
- supporting elderly people with a small regular pension and some meals
- medical support by a qualified retired doctor holding a surgery every month, used by about 50 villagers. He can hand-out basic medicines or provide a prescription.

**THE ELIZABETH - ANN CHARITY
REPORT OF THE TRUSTEES (Continued)
FOR THE YEAR ENDED 28 FEBRUARY 2025**

Financial Review

The Charity is almost totally dependent upon 500 plus people/families who have supported us in the past and nearly half of whom give us bank standing orders.

We have boosted the Charity's online presence with links to Just Giving, which has broadened our donator base.

The only reserve is a savings account that holds £12,000. This is regarded as an emergency reserve for unforeseen occurrences that may take place.

Formal registration (Foreign Charity Regulation Act FCRA Status) of the Charity in India was started and this was finally achieved 2014 and renewed in 2025 for a further 10 years.

Unrestricted year-end balance was £69,247, £26,787 more than last year, this is mainly due to the increase of donations and gifts in the value of £24,380.

Trustees' Responsibilities

The Charities Act 2011 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

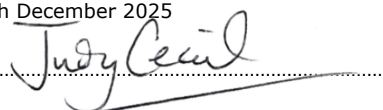
- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with recommended practice.

Date: 18th December 2025

Signature.....



Name: Judy Cecil

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees on my examination of the accounts of the above charity The Elizabeth - Ann Charity for the year ended 29th February 2025 set out on pages 7 to 10.

Respective responsibilities of Trustees and Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's statement

My examination was carried out in accordance with 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 the 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

I have completed my examination. In connection with my examination, no matter has come to my attention

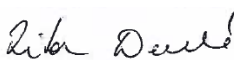
1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

Zita Derbak MAAT AATQB
Independent Examiners Ltd
The Grain Store
Hills Barns
Appledram Lane South
Chichester, West Sussex
PO20 7EG

Signed: 

Date: 19.12.2025

THE ELIZABETH - ANN CHARITY

STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 28 FEBRUARY 2025

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
RECEIPTS					
Voluntary Receipts	1a	-	-	-	3,878
Charitable Activities	1b	62,388	9,189	71,577	55,396
TOTAL		62,388	9,189	71,577	59,274
PAYMENTS					
Charitable Activities	2a	-	41,600	41,600	44,094
Governance Costs	2b	2,525	-	2,525	2,781
TOTAL		2,525	41,600	44,125	46,875
NET RECEIPTS/(PAYMENTS)		59,863	-32,411	27,452	12,399
Transfers Between Funds	4	-33,076	33,076	-	-
Total Funds Brought Forward		42,460	6,130	48,590	36,191
TOTAL FUNDS CARRIED FORWARD		69,247	6,795	76,042	48,590
		26,787	665	27,452	

All of the organisation's operations are classed as continuing.

THE ELIZABETH - ANN CHARITY
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 28 FEBRUARY 2025

ASSETS	Notes	Unrestricted Fund £	Restricted Fund £	28-Feb-25 Total £	29-Feb-24 Total £
Cash Funds:					
Bank Account	3 & 4	69,247	6,795	76,042	48,590
		69,247	6,795	76,042	48,590
Other Monetary Assets:					
Gift Aid Owed		1,770	-	1,770	3,814
		1,770	-	1,770	3,814
LIABILITIES					
Independent Examiner's Fee		696	-	696	660
Accountant Fee		300	-	300	-
		696	-	696	660

TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

Charity Law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2011. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Account and Statement of Assets and Liabilities which are set out on pages 7 and 8.

Signed on their behalf by  Trustee

Print Name: Judy Cecil

Date of approval: 18th December 2025

THE ELIZABETH - ANN CHARITY
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 28 FEBRUARY 2025

Basis of preparation:

The accounts have been prepared under the Receipts and Payments basis of accounting as prescribed by the Charity Commission and they meet the appropriate legal requirements.

The Trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at the year end the Charity did not have any outstanding guarantees to third parties nor any debts secured on assets of the Charity.

1. RECEIPTS

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL 2025	TOTAL 2024
	£	£	£	£	£
a) Voluntary Receipts					
Building Fund	-	-	-	-	3,878
	-	-	-	-	3,878
b) Charitable Activities					
Donations and gifts	56,091	-	-	56,091	31,711
Yanadi	4 -	-	540	540	1,478
Burlavaripalem	4 -	-	1,383	1,383	2,267
E-A Home	4 -	-	6,168	6,168	8,413
Student Sponsoring & Medical	4 -	-	468	468	518
Golden Bells School	4 -	-	630	630	2,200
Gift Aid	5,571	-	-	5,571	8,345
Bank Interest	726	-	-	726	464
	62,388	-	9,189	71,577	55,396

2. ANALYSIS OF EXPENDITURE

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL 2025	TOTAL 2024
	£	£	£	£	£
a) Charitable Activities					
Yanadi	4 -	-	3,869	3,869	2,478
Burlavaripalem Regular	4 -	-	15,130	15,130	19,108
Golden Bells School	4 -	-	-	-	1,400
E-A Home Regular	4 -	-	22,601	22,601	16,077
Student Sponsoring & Medical	4 -	-	-	-	1,153
New Build	-	-	-	-	3,878
	-	-	41,600	41,600	44,094
b) Governance Costs					
Independent Examination	660	-	-	660	631
Bookkeeping Fees	1,790	-	-	1,790	2,150
Transaction Fees	75	-	-	75	-
	2,525	-	-	2,525	2,781

THE ELIZABETH - ANN CHARITY
NOTES TO THE ACCOUNTS CONTINUED
FOR THE YEAR ENDED 28 FEBRUARY 2025

3. CASH AT BANK AND IN HAND

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Cash at bank and on hand	69,247	-	6,795	76,042	48,590
	69,247	-	6,795	76,042	48,590

4. RESTRICTED FUNDS

Current Year

	Funds at 01.03.24 £	Income £	Expenditure £	Transfer £	Funds at 28.02.25 £
Yanadi	-	540	-3,869	3,329	-
Burlavaripalem	20	1,383	-15,130	13,727	-
E-A Home	413	6,168	-22,601	16,020	-
Child/Medical/Student Sponsoring	3,117	468	-	-	3,585
Golden Bells	2,406	630	-	-	3,036
New Build - Queens Bridge	174	-	-	-	174
	6,130	9,189	-41,600	33,076	6,795

Prior Year

	Funds at 01.03.23 £	Income £	Expenditure £	Transfer £	Funds at 29.02.24 £
Yanadi	-	1,835	-2,478	643	-
Burlavaripalem	-	2,672	-19,108	16,456	20
E-A Home	-	9,451	-16,077	7,039	413
Child/Medical/Student Sponsoring	3,623	647	-1,153	-	3,117
Golden Bells	1,243	2,563	-1,400	-	2,406
New Build - Queens Bridge	-	4,052	-3,878	-	174
	4,866	21,220	-44,094	24,138	6,130

5. RISK ASSESSMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

6. RESERVES POLICY

The trustees have considered the level of reserves they wish to retain, appropriate to the charities needs. This is based on the charities size and the level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

7. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

Accounts

THE ELIZABETH - ANN CHARITY

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR END 29TH FEBRUARY 2024

CHARITY REGISTRATION No: 1113374

Independent Examiners Ltd
Unit 2
The Broadbridge Business Centre
Delling Lane
Bosham
PO18 8NF

THE ELIZABETH - ANN CHARITY

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THE ELIZABETH - ANN CHARITY

FOR THE YEAR ENDED 29 FEBRUARY 2024

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1113374
START OF FINANCIAL PERIOD	1 March 2023
END OF FINANCIAL PERIOD	29 February 2024
TRUSTEES AT 29th February 2024	Richard John Aylward - Chair Trustee Julia Davies Judy Cecil Simon Banfield Louisa Bernal
OBJECTS	Alleviation of Poverty in Southern India (Andhra Pradesh). Support for Evangelism activities around Burlavaripalem.
CORRESPONDENCE ADDRESS	4 Kingsfield Close Bradford-on-Avon BA15 1AW
GOVERNING DOCUMENT	Trust Deed Dated 20 February 2006
BANKERS	Lloyds TSB 64 Fore Street Trowbridge BA14 8EU
INDEPENDENT EXAMINER	Z Derbak Independent Examiners Ltd Unit 2 The Broadbridge Business Centre Delling Lane Bosham PO18 8NF

THE ELIZABETH - ANN CHARITY
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 29 FEBRUARY 2024

Structure, Governance and management:

Governing Document -Trust Deed Trustee Selection method - Appointed by other Trustees

Objective

Alleviation of Poverty in Southern India (Andhra Pradesh).
Support for Evangelism activities around Burlavaripalem.

Summary of main activities

The main work is undertaken in supporting the village of Burlavaripalem, near Chirala, Andhra Pradesh, India.

The Trustees confirm that they have complied with the duty to have due regard to the Charity Commission's general guidance on public benefit. The purpose of the charity is enshrined in its objects outlined above. The Trustees ensure that this is carried out for the public benefit by delivering a range of activities to meet its objects:-

Objectives and Activities

Project 1 – a drinking water well was constructed.
Project 2 – 100 toilets have been provided.
Project 3 – About 47 elderly people are being supported with a small 'pension' and some meals.
Project 4 – assisting children's education
Project 5 – sponsoring 2 young men through bible college
Project 6 – providing water buffalo for widows.
Project 7 – providing regular medical support in the village.
Project 7a- monitoring and supporting the health of the children in the villages.
Project 8 – providing rickshaws for men.
Project 9 – providing hostel accommodation for 37 children.
Project 10 – providing microfinance facilities for about 40 women.
Project 11 – providing bicycles for school children
Project 12 – providing sewing machines for women.
Project 13 – providing loan facilities to farmers.
Project 14 – providing support to the poor in neighbouring villages.
Project 15 – providing support for HIV medicines.
Project 16 – two trainee nurses are being sponsored through their BSc. One is being sponsored through his engineering degree. 4 are being sponsored through college.
Project 17 – Providing emergency financial support to purchase food supplies for our villagers, and 450 needy families in the neighbouring Hindu village. This Covid 19 support is for a necessary, but not defined period.
Project 18-building a bridge over the canal to link the two villages to ease access.

Projects 3, 7, 9, 10, 11, 13, 14, 15, 16 and 18 are very active; the others are largely complete though there is on-going work.

Barry Puram – a Yanadi tribal village located nearby is being supported to provide housing, a school / church, chickens, fish farm.

Support is also given to Golden Bells English Medium School, in Chittoor, Andhra Pradesh, India. Generally this is limited to small funds to supplement the school costs given by especially those who have visited the school.

We facilitate support at Golden Bells School, from gap year students. We have implanted regular zoom sessions to maintain safeguarding protocols between annual visits. Donations are sent to the Charity's resident Project Manager related to the quarterly budget he submits.

Achievements and Performance

Burlavaripalem:

Vinay is our Project Manager who runs all the Charity's work in the village and in nearby Barry Puram. His wife Benedicta manages the children's home with the help of a cook and an employed teacher.

Project 9 - The main work of the Charity is focused on supporting children in The Elizabeth-Ann Home within the village. 37 children, aged 9 to 15, are selected on their educational potential with the hope they will go to college. They are provided with all their needs, they live in disciplined surroundings, attend local schools, have supervised and assisted tuition mornings and evenings.

The eldest 7 children have left the home, aged 15, but we continue to support them through 2 years of College time. 2 other students are being helped at college. A further 8 are expected to be sponsored in the next year.

We have built a new dining hall and a new kitchen.

The new dining hall provides daily lunch to about 15 elderly.

In future we intend to build accommodation for 28 boys above the dining room. In part this is to fulfil a legal requirement that boys and girls should sleep in separate buildings – currently they are on different floors.

**THE ELIZABETH - ANN CHARITY
REPORT OF THE TRUSTEES (Continued)
FOR THE YEAR ENDED 29 FEBRUARY 2024**

Achievements and Performance (continued)

Project 3 – Support for the elderly continues and is much appreciated – we are humbled to see what a few pounds and food can help and be so appreciated. When asked as to how they spent the money, almost all of the elderly use it to purchase breakfast.

Project 7 – Medical support by a qualified retired doctor holding a surgery every month is much appreciated by about 50 villagers. He can hand-out basic medicines or provide a prescription.

Project 10 – Microfinance - Continues with many women appreciating their ability to borrow money as short term loans to cover their emergencies or business plans.

Project 12 - Sewing machines have enabled some women to escape from manual work in the fields and double their income running their own business.

Project 13 – We run a scheme to loan farmers sufficient cash to enable them to buy seeds and fertiliser for pay-back at the six monthly harvest. The concept is that these individual loans should decrease each season and the farmer should build up his own savings account to cover future years.

Project 14 – We were alerted to the very poor from adjacent villages approaching Vinay (and his mother, Mary, the Pastor) to beg for help. We are now providing £71 per month for distribution to other poor villagers.

Project 15 – We were alerted to the fact that about 5 villagers have HIV. They need extra medicines that have to be collected from major towns – about £7 per month per villager.

Project 16 – One of our supporters is sponsoring a nurse through her BSc degree.

A biogas plant – using local buffalo manure has been installed – its gas is being used to support 'calor' gas cooking.

Golden Bells English Medium School in Chittoor

This is 200 miles from Burlavaripalem. The head mistress is Vidya, who is Vinay's sister.

Long term plans require a lot of money to purchase more land nearby to give more security to the school and to expand its age range to 16&17 year olds.

As a result of our input the school has become far more outgoing and now gets involved in local public activities. One pupil reached the final of a 'SpellBe' competition.

Vidya has welcomed about 10 people from UK, Ireland & Poland to help in the classrooms.

Financial Review

The Charity is almost totally dependent upon 500 plus people/families who have supported us in the past and nearly half of whom give us bank standing orders.

As income expands so further needs are identified that support the general objectives of the Charity. We hold a reserve for unforeseen occurrences that may take place. The current balance, at £48,590 is considered adequate to meet any plausible unplanned contingencies.

Fund raising is performed by the Trustees talking to a great many people to persuade them to set up small (or big!) standing orders or donations.

The village did have a government supplied water purification plant but this failed 2 years ago. It is hoped to obtain local government approval to repair it and then sell water to all the inhabitants of Burlavaripalem.

As the Home children reach 15/16 and leave their school, there is a need to continue their support through College (16/17) and maybe beyond to tertiary education; some have dreams of becoming doctors – a very expensive training!

Trustees' Responsibilities

The Charities Act 2011 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with recommended practice.

Date *R. Aylward 15/12/2024*

Signature..... *15/12/2024 R. Aylward*

Name: Richard John Aylward

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees on my examination of the accounts of the above charity The Elizabeth - Ann Charity for the year ended 29th February 2024.

Respective responsibilities of Trustees and Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's statement

My examination was carried out in accordance with 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 the 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

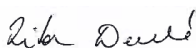
I have completed my examination. In connection with my examination, no matter has come to my attention

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 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

Zita Derbak MAAT AATQB
Independent Examiners Ltd
Unit 2
The Broadbridge Business Centre
Delling Lane
Bosham
PO18 8NF

Signed: 

Date: 27.12.2024

THE ELIZABETH - ANN CHARITY

STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 29 FEBRUARY 2024

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
RECEIPTS					
Voluntary Receipts	1a	-	3,878	3,878	-
Charitable Activities	1b	38,054	17,342	55,396	51,152
TOTAL		38,054	21,220	59,274	51,152
PAYMENTS					
Charitable Activities	2a	-	44,094	44,094	43,060
Governance Costs	2b	2,781	-	2,781	2,381
TOTAL		2,781	44,094	46,875	45,441
NET RECEIPTS/(PAYMENTS)		35,273	-22,874	12,399	5,711
Transfers Between Funds		-24,138	24,138	-	-
Total Funds Brought Forward		31,325	4,866	36,191	30,480
TOTAL FUNDS CARRIED FORWARD		42,460	6,130	48,590	36,191

All of the organisation's operations are classed as continuing.

THE ELIZABETH - ANN CHARITY
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 29 FEBRUARY 2024

ASSETS		Unrestricted Fund £	Restricted Fund £	29-Feb-24 Total £	28-Feb-23 Total £
Cash Funds:					
Bank Account	3 & 4	42,460	6,130	48,590	36,191
		42,460	6,130	48,590	36,191
Other Monetary Assets:					
Gift Aid Owed		3,814	-	3,814	-
		3,814	-	3,814	-
LIABILITIES					
Independent Examiner's Fee		660	-	660	600
		660	-	660	600

TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

Charity Law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2011. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Account and Statement of Assets and Liabilities which are set out on pages 7 and 8.

Signed on their behalf by  Trustee

Print Name: Richard Aylward

Date of approval: 18/12/2024

THE ELIZABETH - ANN CHARITY
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 29 FEBRUARY 2024

Basis of preparation:

The accounts have been prepared under the Receipts and Payments basis of accounting as prescribed by the Charity Commission and they meet the appropriate legal requirements.

The Trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at the year end the Charity did not have any outstanding guarantees to third parties nor any debts secured on assets of the Charity.

1. RECEIPTS

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL 2024	TOTAL 2023
	£	£	£	£	£
a) Voluntary Receipts					
Building Fund	-	-	3,878	3,878	-
	-	-	3,878	3,878	-
b) Charitable Activities					
Donations and gifts	31,711	-	-	31,711	30,300
Yanadi	4 -	-	1,478	1,478	1,530
Burlavaripalem	4 -	-	2,267	2,267	1,434
E-A Home	4 -	-	8,413	8,413	4,376
Student Sponsoring & Medical	4 -	-	518	518	3,978
Golden Bells School	4 -	-	2,200	2,200	1,450
Gift Aid	5,879	-	2,466	8,345	7,949
Bank Interest	464	-	-	464	134
	38,054	-	17,342	55,396	51,152

2. ANALYSIS OF EXPENDITURE

	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL 2024	TOTAL 2023
	£	£	£	£	£
a) Charitable Activities					
Yanadi	4 -	-	2,478	2,478	3,449
Burlavaripalem Regular	4 -	-	19,108	19,108	17,508
Golden Bells School	4 -	-	1,400	1,400	2,450
E-A Home Regular	4 -	-	16,077	16,077	18,803
Student Sponsoring & Medical	4 -	-	1,153	1,153	850
New Build	-	-	3,878	3,878	-
	-	-	44,094	44,094	43,060
b) Governance Costs					
Independent Examination	631	-	-	631	600
Bookkeeping Fees	2,150	-	-	2,150	1,781
	2,781	-	-	2,781	2,381

THE ELIZABETH - ANN CHARITY
NOTES TO THE ACCOUNTS CONTINUED
FOR THE YEAR ENDED 29 FEBRUARY 2024

3. CASH AT BANK AND IN HAND

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Cash at bank and on hand	42,460	-	6,130	48,590	30,479
	42,460	-	6,130	48,590	30,479

4. RESTRICTED FUNDS

Current Year

	Balance at 01.03.23 £	Income £	Expenditure £	Transfer £	Balance at 29.02.24 £
Yanadi	-	1,835	-2,478	643	-
Burlavaripalem	-	2,672	-19,108	16,456	20
E-A Home	-	9,451	-16,077	7,039	413
Child/Medical/Student Sponsoring	3,623	647	-1,153	-	3,117
Golden Bells	1,243	2,563	-1,400	-	2,406
New Build - Queens Bridge	-	4,052	-3,878	-	174
	4,866	21,220	-44,094	24,138	6,130

Prior Year

	Balance at 01.03.22 £	Income £	Expenditure £	Transfer £	Balance at 28.02.23 £
Yanadi	593	1,891	-3,449	965	-
Burlavaripalem	-	1,697	-17,508	15,811	-
E-A Home	-	5,388	-18,803	13,415	-
Child/Medical/Student Sponsoring	-	4,473	-850	-	3,623
Golden Bells	1,881	1,812	-2,450	-	1,243
	2,474	15,261	-43,060	30,191	4,866

5. RISK ASSESSMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

6. RESERVES POLICY

The trustees have considered the level of reserves they wish to retain, appropriate to the charities needs. This is based on the charities size and the level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

7. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

Accounts

THE ELIZABETH - ANN CHARITY

**4 Kingsfield Close
Bradford-on-Avon
BA15 1AW**

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR END 28 February 2023

CHARITY REGISTRATION No: 1113374

Independent Examiners Ltd
Unit 2
The Broadbridge Business Centre
Delling Lane
Bosham
PO18 8NF

THE ELIZABETH - ANN CHARITY

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Page 7	Independent Examiner's Report to the Trustees.
Page 8	Statement of Financial Activities
Pages 9	Statement of Assets & Liabilities
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THE ELIZABETH - ANN CHARITY

FOR THE YEAR ENDED 28 FEBRUARY 2023

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1113374
START OF FINANCIAL PERIOD	1 March 2022
END OF FINANCIAL PERIOD	28 February 2023
TRUSTEES AT 28th February 2023	Julia Davies Judy Cecil Richard John Aylward - Chair Trustee Simon Banfield Louisa Bernal
OBJECTS	Alleviation of Poverty in Southern India (Andhra Pradesh). Support for Evangelism activities around Burlavaripalem.
CORRESPONDENCE ADDRESS	4 Kingsfield Close Bradford-on-Avon BA15 1AW
GOVERNING DOCUMENT	Trust Deed Dated 20 February 2006
BANKERS	Lloyds TSB 64 Fore Street Trowbridge BA14 8EU
INDEPENDENT EXAMINER	Zita Derbak Independent Examiners Ltd Unit 2 The Broadbridge Business Centre Delling Lane Bosham PO18 8NF

THE ELIZABETH - ANN CHARITY
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 28 FEBRUARY 2023

Structure, Governance and management:

Governing Document -Trust Deed Trustee Selection method - Appointed by other Trustees

Objective

Alleviation of Poverty in Southern India (Andhra Pradesh).
Support for Evangelism activities around Burlavaripalem.

Summary of main activities

The main work is undertaken in supporting the village of Burlavaripalem, near Chirala, Andhra Pradesh, India. The Trustees confirm that they have complied with the duty to have due regard to the Charity Commission's general guidance on public benefit. The purpose of the charity is enshrined in its objects outlined above. The Trustees ensure that this is carried out for the public benefit by delivering a range of activities to meet its objects:-

Objectives and Activities

Project 1 – a drinking water well was constructed.
Project 2 – 100 toilets have been provided.
Project 3 – About 47 elderly people are being supported with a small 'pension' and some meals.
Project 4 – assisting children's education
Project 5 – sponsoring 2 young men through bible college
Project 6 – providing water buffalo for widows.
Project 7 – providing regular medical support in the village.
Project 7a- monitoring and supporting the health of the children in the villages.
Project 8 – providing rickshaws for men.
Project 9 – providing hostel accommodation for 37 children.
Project 10 – providing microfinance facilities for about 40 women.
Project 11 – providing bicycles for school children
Project 12 – providing sewing machines for women.
Project 13 – providing loan facilities to farmers.
Project 14 – providing support to the poor in neighbouring villages.
Project 15 – providing support for HIV medicines.
Project 16 – providing sponsorship through college and tertiary education.
Project 17 – Providing emergency financial support to purchase food supplies for our villagers, and 450 needy families in the neighbouring Hindu village. This Covid 19 support is for a necessary, but not defined period.

Projects 3, 7, 9, 10, 11, 13, 14, 15 and 16 are very active; the others are largely complete though there is on-going work.

Project 16 – two trainee nurses are being sponsored through their BSc. One is being sponsored through his engineering degree. 4 are being sponsored through college.

We are pleased to inform you that one of our Elizabeth Ann Home girls called Ch. Vijaya scored 556 out of 600 in the 10th grade and got selected to IIIT, a prestigious government institution, where she will study her intermediate course as well as her engineering studies.

We conducted free medical camp every fortnight in 2022. Earlier we used to conduct medical camp once a Month. At every medical camp at least 25 patients got the benefit of consulting the doctor and got the necessary medicines.

Barry Puram – a Yanadi tribal village located nearby is being supported to provide housing, a school / church, chickens, fish farm.

Support is also given to Golden Bells English Medium School, in Chittoor, Andhra Pradesh, India.

Generally this is limited to small funds to supplement the school costs given by especially those who have visited the school.

We facilitate support at Golden Bells School, from gap year students.

Trustee Mrs Judith Cecil and her husband visited the work to carry out an inspection of progress on project work, and to ensure that the Charity's Child Safeguarding Policy is being followed. Happily, no concerns were noted.

A Health and Safety risk assessment was also carried out. We have implanted regular zoom sessions to maintain safeguarding protocols between annual visits.

Donations are sent to the Charity's resident Project Manager related to the quarterly budget he submits.

THE ELIZABETH - ANN CHARITY
REPORT OF THE TRUSTEES CONTINUED
FOR THE YEAR ENDED 28 FEBRUARY 2023

Achievements and Performance

Burlavari:

Vinay is our Project Manager who runs all the Charity's work in the village and in nearby Barry Puram. His mandate was broadened due to Covid, and identified 450 needy families in the neighbouring Hindu village who were struggling to survive due to Covid 19 restrictions imposed that threatened their health and welfare.

His wife Benedicta manages the children's home with the help of a cook and an employed teacher.

Project 9 - The main work of the Charity is focused on supporting children in The Elizabeth-Ann Home within the village. 37 children, aged 9 to 15, are selected on their educational potential with the hope they will go to college. They are provided with all their needs, they live in disciplined surroundings, attend local schools, have supervised and assisted tuition mornings and evenings.

The eldest 7 children have left the home, aged 15, but we continue to support them through 2 years of College time. 2 other students are being helped at college. A further 8 are expected to be sponsored in the next year.

We have built a new dining hall and a new kitchen.

The new dining hall provides daily lunch to about 15 elderly.

In future we intend to build accommodation for 28 boys above the dining room. In part this is to fulfil a legal requirement that boys and girls should sleep in separate buildings – currently they are on different floors.

Project 3 – Support for the elderly continues and is much appreciated – we are humbled to see what a few pounds and food can help and be so appreciated. When asked as to how they spent the money, almost all of the elderly use it to purchase breakfast.

Project 7 – Medical support by a qualified retired doctor holding a surgery every month is much appreciated by about 50 villagers. He can hand-out basic medicines or provide a prescription.

Project 10 – Microfinance - Continues with many women appreciating their ability to borrow money as short term loans to cover their emergencies or business plans.

Project 12 - Sewing machines have enabled some women to escape from manual work in the fields and double their income running their own business.

Project 13 – We run a scheme to loan farmers sufficient cash to enable them to buy seeds and fertiliser for pay-back at the six monthly harvest. The concept is that these individual loans should decrease each season and the farmer should build up his own savings account to cover future years.

Project 14 – We were alerted to the very poor from adjacent villages approaching Vinay (and his mother, Mary, the Pastor) to beg for help. We are now providing £71 per month for distribution to other poor villagers.

Project 15 – We were alerted to the fact that about 5 villagers have HIV. They need extra medicines that have to be collected from major towns – about £7 per month per villager.

Project 16 – One of our supporters is sponsoring a nurse through her BSc degree.

A biogas plant – using local buffalo manure has been installed – its gas is being used to support 'calor' gas cooking. An additional study room has been provided in the home this year, 2022, for the use of girls studying and doing their school homework.

Barry Puram

A Utility Warehouse colleague has undertaken to support a Yanadi tribal group who were encamped illegally on government land.

Land has been purchased, temporary housing built, a school / church provided, chicken farm started with plans for a fish farm. Previously none of the children went to school.

Golden Bells English Medium School in Chittoor

This is 200 miles from Burlavaripalem. The head mistress is Vidya, who is Vinay's sister.

The school has over 500 pupils aged 3 to 16 and has excellent results. In November 2010 the landowner, who had originally started the school, returned wanting his land back. Through the gifts of many individuals we have been enabled to lease another small plot of land and to build a new school that opened in time for the new school year in June 2011.

Long term plans require a lot of money to purchase more land nearby to give more security to the school and to expand its age range to 16&17 year olds.

As a result of our input the school has become far more outgoing and now gets involved in local public activities. One pupil reached the final of a 'SpellBe' competition.

Vidya has welcomed about 10 people from UK, Ireland & Poland to help in the classrooms.

**THE ELIZABETH - ANN CHARITY
REPORT OF THE TRUSTEES CONTINUED
FOR THE YEAR ENDED 28 FEBRUARY 2023**

Financial Review

The Charity is almost totally dependent upon 500 plus people/families who have supported us in the past and nearly half of whom give us bank standing orders.

We have boosted the Charity's online presence with links to Just Giving, which has broadened our donator base.

As income expands so further needs are identified that support the general objectives of the Charity.

The only reserve is a savings account that holds £12000. This is regarded as an emergency reserve for unforeseen occurrences that may take place.

Fund raising is performed by the Trustees talking to a great many people to persuade them to set up small (or big!) standing orders or donations.

Michael & Julie Davies are distributors with Utility Warehouse – they donate their income to the Charity.

Application to achieve formal registration (Foreign Charity Regulation Act FCRA Status) of the Charity in India was started over 5 years ago; this was finally achieved 2014 by the acquisition of another charity based in Hyderabad.

The village did have a government supplied water purification plant but this failed 2 years ago. It is hoped to obtain local government approval to repair it and then sell water to all the inhabitants of Burlavaripalem.

As the Home children reach 15/16 and leave their school, there is a need to continue their support through College (16/17) and maybe beyond to tertiary education; some have dreams of becoming doctors – a very expensive training!

Trustees' Responsibilities

The Charities Act 2011 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with recommended practice.

Date

Signature.....

Name: Richard John Aylward

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees on my examination of the accounts of the above Charitable incorporated organisation The Elizabeth -Ann Charity for the year ended 28th February 2023

Respective responsibilities of Trustees and Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's statement

My examination was carried out in accordance with 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 the 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 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

Signed

Name Zita Derbak MAAT

Date:

Independent Examiners Ltd
Unit 2
The Broadbridge Business Centre
Delling Lane
Bosham
PO18 8NF

THE ELIZABETH - ANN CHARITY

**STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 28 FEBRUARY 2023**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
RECEIPTS						
Voluntary Receipts	1a	-	-	-	-	6,400
Charitable Activities	1b	35,892	-	15,261	51,152	56,065
TOTAL		35,892	-	15,261	51,152	62,465
PAYMENTS						
Charitable Activities	2a	-	-	43,060	43,060	66,150
Governance Costs	2b	2,381	-	-	2,381	2,865
TOTAL		2,381	-	43,060	45,441	69,015
NET RECEIPTS/(PAYMENTS)		33,510	-	-27,799	5,711	-6,550
Transfers Between Funds		-30,191	-	30,191	-	-
Total Funds Brought Forward		28,006	-	2,474	30,480	37,030
TOTAL FUNDS CARRIED FORWA	⁴	31,325	-	4,866	36,191	30,480

All of the organisation's operations are classed as continuing.

THE ELIZABETH - ANN CHARITY
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 28 FEBRUARY 2023

ASSETS		Unrestricted Fund £	Restricted Fund £	28-Feb-23 Total £	28-Feb-22 Total £
Cash Funds:					
Bank Account	3 & 4	31,325	4,866	36,191	30,480
		31,325	4,866	36,191	30,480
Other Monetary Assets:					
Investments		0	0	0	0
		31,325	4,866	36,191	30,480
LIABILITIES					
Independent Examiner's Fee		600	-	600	600
		600	-	600	600

TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

Charity Law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2011. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Account and Statement of Assets and Liabilities which are set out on pages 8 and 9.

Signed on their behalf by, Trustee

Print Name

Date of approval

THE ELIZABETH - ANN CHARITY
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 28 FEBRUARY 2023

Basis of preparation:

The accounts have been prepared under the Receipts and Payments basis of accounting as prescribed by the Charity Commission and they meet the appropriate legal requirements.

The Trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at the year end the Charity did not have any outstanding guarantees to third parties nor any debts secured on assets of the Charity

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
1. RECEIPTS					
a) Voluntary Receipts					
Building Fund	-	-	-	-	6,000
Covid 19	-	-	-	-	400
	-	-	-	-	6,400
b) Charitable Activities					
Donations and gifts	30,300	-	-	30,300	32,091
Yanadi	4 -	-	1,530	1,530	2,145
Burlavaripalem	4 -	-	1,434	1,434	675
E-A Home	4 -	-	4,376	4,376	5,484
Student Sponsoring & Medical	4 -	-	3,978	3,978	2,720
Golden Bells School	4 -	-	1,450	1,450	2,050
James Tudor Foundation	-	-	-	-	3,000
Gift Aid	5,456	-	2,493	7,949	7,897
Bank Interest	134	-	-	134	4
Miscellaneous	1	-	-	-	-
	35,892	-	15,261	51,152	56,065

2. ANALYSIS OF EXPENDITURE

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
b) Charitable Activities					
Yanadi	4 -	-	3,449	3,449	4,697
Burlavaripalem Regular	4 -	-	17,508	17,508	12,760
Golden Bells School	4 -	-	2,450	2,450	1,049
E-A Home Regular	4 -	-	18,803	18,803	15,759
Student Sponsoring & Medical	4 -	-	850	850	3,729
James Tudor Foundation	-	-	-	-	3,000
Covid 19 Relief	-	-	-	-	11,157
New Build	-	-	-	-	14,000
	0	0	43,060	43,060	66,150
c) Governance Costs					
Independent Examination	600	-	-	600	540
Bookkeeping Fees	1,781	-	-	1,781	2,325
	2,381	0	0	2,381	2,865

THE ELIZABETH - ANN CHARITY
NOTES TO THE ACCOUNTS CONTINUED
FOR THE YEAR ENDED 28 FEBRUARY 2023

3. CASH AT BANK AND IN HAND

	2023 £	2022 £
Cash at bank and on hand	36,191	30,479
Total	<u>36,191</u>	<u>30,479</u>

4. RESTRICTED FUNDS

	Balance at 01.03.22 £	Income £	Expenditure £	Transfer £	Balance at 28.02.23 £
Yanadi	593	1,891	3,449	965	0
Burlavaripalem	0	1,697	17,508	15,811	0
E-A Home	0	5,388	18,803	13,415	0
Child/Medical/Student Sponsoring	0	4,473	850	0	3,623
Golden Bells	1,881	1,812	2,450	0	1,243
	<u>2,474</u>	<u>15,261</u>	<u>43,060</u>	<u>30,191</u>	<u>4,866</u>

5. RISK ASSESSMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

6. RESERVES POLICY

The trustees have considered the level of reserves they wish to retain, appropriate to the charities needs. This is based on the charities size and the level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

7. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

Accounts

THE ELIZABETH - ANN CHARITY

**4 Kingsfield Close
Bradford-on-Avon
BA15 1AW**

**ANNUAL REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR END
28 February 2022**

CHARITY REGISTRATION No: 1113374

Independent Examiners Ltd
Unit 2
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Delling Lane
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THE ELIZABETH - ANN CHARITY

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Page 7	Independent Examiners Report to the Trustees.
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Page 10- 11	Notes to the Financial Statements

THE ELIZABETH - ANN CHARITY
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 28 February 2022

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1113374
START OF FINANCIAL PERIOD	1 March 2021
END OF FINANCIAL PERIOD	28 February 2022
TRUSTEES AT 28th February 2022	Julia Davies Judy Cecil Richard John Aylward - Chair Trustee Simon Banfield Louisa Bernal - appointed 4.12.21 Sarah Lyle - resigned 11.10.21
CORRESPONDENCE ADDRESS	4 Kingsfield Close Bradford-on-Avon BA15 1AW
GOVERNING DOCUMENT	TRUST DEED DATED 20 FEBRUARY 2006
BANKERS	Lloyds TSB 64 Fore Street Trowbridge BA14 8EU.
INDEPENDENT EXAMINER	K Gomes Independent Examiners Ltd Unit 2 The Broadbridge Business Centre Delling Lane Bosham PO18 8NF
OBJECTS	Alleviation of Poverty in Southern India (Andhra Pradesh). Support for Evangelism activities around Burlavaripalem.

THE ELIZABETH - ANN CHARITY
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 28 February 2022

Structure, Governance and management:

Governing Document -Trust Deed Trustee Selection method - Appointed by other Trustees

Objective

Alleviation of Poverty in Southern India (Andhra Pradesh).
Support for Evangelism activities around Burlavaripalem.

Summary of main activities

The main work is undertaken in supporting the village of Burlavaripalem, near Chirala, Andhra Pradesh, India. The Trustees confirm that they have complied with the duty to have due regard to the Charity Commission's general guidance on public benefit. The purpose of the charity is enshrined in its objects outlined above. The Trustees ensure that this is carried out for the public benefit by delivering a range of activities to meet its objects:-

Objectives and Activities

Project 1 – a drinking water well was constructed.
Project 2 – 100 toilets have been provided.
Project 3 – About 47 elderly people are being supported with a small 'pension' and some meals.
Project 4 – assisting children's education
Project 5 – sponsoring 2 young men through bible college
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Generally this is limited to small funds to supplement the school costs given by especially those who have visited the school.

We facilitate support at Golden Bells School, from gap year students.

Mrs Julie Davies and her husband Michael, accompanied by trustee Mrs Judith Cecil and her husband visited the work to carry out an inspection of progress on project work, and to ensure that the Charity's Child Safeguarding Policy is being followed. Happily, no concerns were noted.

A Health and Safety risk assessment was also carried out. We have implanted regular zoom sessions to maintain safeguarding protocols between annual visits.

Donations are sent to the Charity's resident Project Manager related to the quarterly budget he submits.

Achievements and Performance

Burlavari:

Vinay is our Project Manager who runs all the Charity's work in the village and in nearby Barry Puram. His mandate was broadened due to Covid, and identified 450 needy families in the neighbouring Hindu village who were struggling to survive due to Covid 19 restrictions imposed that threatened their health and welfare.

His wife Benedicta manages the children's home with the help of a cook and an employed teacher.

Project 9 - The main work of the Charity is focused on supporting children in The Elizabeth-Ann Home within the village. 37 children, aged 9 to 15, are selected on their educational potential with the hope they will go to college. They are provided with all their needs, they live in disciplined surroundings, attend local schools, have supervised and assisted tuition mornings and evenings.

The eldest 7 children have left the home, aged 15, but we continue to support them through 2 years of College time. 2 other students are being helped at college. A further 8 are expected to be sponsored in the next year.

We have built a new dining hall and a new kitchen.

THE ELIZABETH - ANN CHARITY
REPORT OF THE TRUSTEE CONTINUED
FOR THE YEAR ENDED 28 February 2022

Achievements and Performance Continued

The new dining hall provides daily lunch to about 15 elderly.

In future we intend to build accommodation for 28 boys above the dining room. In part this is to fulfil a legal requirement that boys and girls should sleep in separate buildings – currently they are on different floors.

Project 3 – Support for the elderly continues and is much appreciated – we are humbled to see what a few pounds and food can help and be so appreciated. When asked as to how they spent the money, almost all of the elderly use it to purchase breakfast.

Project 7 – Medical support by a qualified retired doctor holding a surgery every month is much appreciated by about 50 villagers. He can hand-out basic medicines or provide a prescription.

Project 10 – Microfinance – Continues with many women appreciating their ability to borrow money as short term loans to cover their emergencies or business plans.

Project 12 – Sewing machines have enabled some women to escape from manual work in the fields and double their income running their own business.

Project 13 – We run a scheme to loan farmers sufficient cash to enable them to buy seeds and fertiliser for pay-back at the six monthly harvest. The concept is that these individual loans should decrease each season and the farmer should build up his own savings account to cover future years.

Project 14 – We were alerted to the very poor from adjacent villages approaching Vinay (and his mother, Mary, the Pastor) to beg for help. We are now providing £71 per month for distribution to other poor villagers.

Project 15 – We were alerted to the fact that about 5 villagers have HIV. They need extra medicines that have to be collected from major towns – about £7 per month per villager.

Project 16 – One of our supporters is sponsoring a nurse through her BSc degree.

A biogas plant – using local buffalo manure has been installed – its gas is being used to support 'calor' gas cooking.

Barry Puram

A Utility Warehouse colleague has undertaken to support a Yanadi tribal group who were encamped illegally on government land.

Land has been purchased, temporary housing built, a school / church provided, chicken farm started with plans

Golden Bells English Medium School in Chittoor

This is 200 miles from Burlavaripalem. The head mistress is Vidya, who is Vinay's sister.

The school has over 500 pupils aged 3 to 16 and has excellent results. In November 2010 the landowner, who had originally started the school, returned wanting his land back. Through the gifts of many individuals we have been enabled to lease another small plot of land and to build a new school that opened in time for the new school year in June 2011.

Long term plans require a lot of money to purchase more land nearby to give more security to the school and to expand its age range to 16&17 year olds.

As a result of our input the school has become far more outgoing and now gets involved in local public activities. One pupil reached the final of a 'SpellBe' competition.

Vidya has welcomed about 10 people from UK, Ireland & Poland to help in the classrooms.

**THE ELIZABETH - ANN CHARITY
REPORT OF THE TRUSTEE CONTINUED
FOR THE YEAR ENDED 28 February 2022**

Financial Review

The Charity is almost totally dependent upon 500 plus people/families who have supported us in the past and nearly half of whom give us bank standing orders.

We have boosted the Charity's online presence with links to Just Giving, which has broadened our donor base. As income expands so further needs are identified that support the general objectives of the Charity.

The only reserve is a savings account that holds £6,640. This is regarded as an emergency reserve for unforeseen occurrences that may take place. We intend to increase this reserve to £10,000 initially.

Fund raising is performed by the Trustees talking to a great many people to persuade them to set up small (or big!) standing orders or donations.

The James Tudor Foundation in Bristol has given the charity awards totalling £3,000 towards the cost of health provision for the children of the village.

Michael & Julie Davies are distributors with Utility Warehouse – they donate their income to the Charity.

Application to achieve formal registration (Foreign Charity Regulation Act FCRA Status) of the Charity in India was started over 5 years ago; this was finally achieved 2014 by the acquisition of another charity based in Hyderabad.

The village did have a government supplied water purification plant but this failed 2 years ago. It is hoped to obtain local government approval to repair it and then sell water to all the inhabitants of Burlavaripalem.

As the Home children reach 15/16 and leave their school, there is a need to continue their support through College (16/17) and maybe beyond to tertiary education; some have dreams of becoming doctors – a very expensive training!

Trustees' Responsibilities

The Charities Act 2011 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with recommended practice.

Date

20/10/2022

Signature

R. Aylward

Name: Richard John Aylward

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees on my examination of the accounts of the above Charitable incorporated organisation The Elizabeth -Ann Charity for the year ended 28th February 2022

Respective responsibilities of Trustees and Examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's
It is my responsibility to:

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

Basis of Independent Examiner's

My examination was carried out in accordance with 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

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 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave 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.

Signed



Name K Gomes MAAT

Date: 20.7.22

Independent Examiners Ltd
Unit 2
The Broadbridge Business Centre
Delling Lane
Bosham
PO18 8NF

THE ELIZABETH - ANN CHARITY

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 28 February 2022**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2022 £	TOTAL 2021 £
RECEIPTS						
Voluntary Receipts	1a	-	-	6,400	6,400	11,620
Charitable Activities	1b	36,999	-	19,066	56,065	57,669
TOTAL		36,999	-	25,466	62,465	69,289
PAYMENTS						
Charitable Activities	2a	-	-	66,150	66,150	71,053
Governance Costs	2b	2,865	-	-	2,865	2,653
TOTAL		2,865	-	66,150	69,015	73,706
NET RECEIPTS/(PAYMENTS)		34,134	-	-40,684	-6,550	-4,417
Transfers Between Funds		-41,568	-	41,568	-	-
Total Funds Brought Forward		35,440	-	1,590	37,030	41,447
TOTAL FUNDS CARRIED FORWARD		28,006	-	2,474	30,480	37,030

All of the organisation's operations are classed as continuing.

THE ELIZABETH - ANN CHARITY
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 28 February 2022

ASSETS	Unrestricted Fund £	Restricted Fund £	28-Feb-22 Total £	28-Feb-21 Total £
Cash Funds:				
Bank Account	28,006	2,474	30,480	37,030
	28,006	2,474	30,480	37,030
Other Monetary Assets:				
Investments	0	0	0	0
	28,006	2,474	30,480	37,030
LIABILITIES				
Independent Examiner's Fee	600	-	600	540
	600	-	600	540

TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

Charity Law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2011. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Account and Statement of Assets and Liabilities which are set out on pages 8 and 9.

Signed on their behalf by R.J. AYWARD, Trustee
 Signature R. Ayward
 Print Name R.J. AYWARD
 Date of approval 20/10/2022

THE ELIZABETH - ANN CHARITY
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 28 February 2022

Basis of preparation:

The accounts have been prepared under the Receipts and Payments basis of accounting as prescribed by the Charity Commission and they meet the appropriate legal requirements.

The Trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at the year end the Charity did not have any outstanding guarantees to third parties nor any debts secured on assets of the Charity

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2022 £	TOTAL 2021 £
1. RECEIPTS					
a) Voluntary Receipts					
Building Fund	-	-	6,000	6,000	1,500
Covid 19	-	-	400	400	10,120
	-	-	6,400	6,400	11,620
B) Charitable Activities					
Donations and gifts	32,091	-	-	32,091	33,442
Yanadi	-	-	2,145	2,145	3,829
Burlavaripalem	-	-	675	675	1,435
E-A Home	-	-	5,484	5,484	6,972
Student Sponsoring & Medical	-	-	2,720	2,720	1,598
Golden Bells School	-	-	2,050	2,050	1,920
James Tudor Foundation	-	-	3,000	3,000	-
Gift Aid	4,904	-	2,993	7,897	8,455
Bank Interest	4	-	-	4	18
	36,999	-	19,066	56,065	57,669

2. ANALYSIS OF EXPENDITURE

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2022 £	TOTAL 2021 £
b) Charitable Activities					
Yanadi	-	-	4,697	4,697	3,245
Burlavaripalem Regular	-	-	12,760	12,760	19,606
Golden Bells School	-	-	1,049	1,049	2,660
E-A Home Regular	-	-	15,759	15,759	24,126
Student Sponsoring & Medical	-	-	3,729	3,729	6,482
James Tudor Foundation	-	-	3,000	3,000	-
Covid 19 Relief	-	-	11,157	11,157	11,707
New Build	-	-	14,000	14,000	3,228
	0	0	66,150	66,150	71,053
c) Governance Costs					
Independent Examination	540	-	-	540	790
Bookkeeping Fees	2,325	-	-	2,325	1,863
	2,865	0	0	2,865	2,653

THE ELIZABETH - ANN CHARITY

FOR THE YEAR ENDED 28 February 2022

3. CASH AT BANK AND IN HAND

	2022	2021
	£	£
Cash at bank and on hand	30,479	37,030
Other		
Total	<u>30,479</u>	<u>37,030</u>

4. RISK ASSESSMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

5. RESERVES POLICY

The trustees have considered the level of reserves they wish to retain, appropriate to the charities needs. This is based on the charities size and the level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

6. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

Accounts

THE ELIZABETH - ANN CHARITY

**4 Kingsfield Close
Bradford-on-Avon
BA15 1AW**

**ANNUAL REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR END
28 February 2021**

CHARITY REGISTRATION No: 1113374

Independent Examiners Ltd
Unit 2
The Broadbridge Business Centre
Delling Lane
Bosham
PO18 8NF

THE ELIZABETH - ANN CHARITY

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Pages 4 -6	Report of the Trustees
Page 7	Statement of Financial Activities
Page 8	Balance Sheet
Pages 9 - 10	Notes to the Financial Statements
Page 11	Independent Examiners Report to the Trustees.

THE ELIZABETH - ANN CHARITY
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 28 February 2021

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1113374
START OF FINANCIAL PERIOD	1 March 2020
END OF FINANCIAL PERIOD	28 February 2021
TRUSTEES AT 29th February 2020	Sarah Lyle Julia Davies Judy Cecil Richard John Aylard - Chair Trustee Simon Banfield
CORRESPONDENCE ADDRESS	4 Kingsfield Close Bradford-on-Avon BA15 1AW
GOVERNING DOCUMENT	TRUST DEED DATED 20 FEBRUARY 2006
BANKERS	Lloyds TSB 64 Fore Street Trowbridge BA14 8EU.
INDEPENDENT EXAMINER	K Gomes Independent Examiners Ltd Unit 2 The Broadbridge Business Centre Delling Lane Bosham PO18 8NF
OBJECTS	Alleviation of Poverty in Southern India (Andhra Pradesh). Support for Evangelism activities around Burlavaripalem.

THE ELIZABETH - ANN CHARITY
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 28 February 2021

Structure, Governance and management:

Governing Document -Trust Deed Trustee Selection method - Appointed by other Trustees

Objective

Alleviation of Poverty in Southern India (Andhra Pradesh).
Support for Evangelism activities around Burlavaripalem.

Summary of main activities

The main work is undertaken in supporting the village of Burlavaripalem, near Chirala, Andhra Pradesh, India. The Trustees confirm that they have complied with the duty to have due regard to the Charity Commission's general guidance on public benefit. The purpose of the charity is enshrined in its objects outlined above. The Trustees ensure that this is carried out for the public benefit by delivering a range of activities to meet its objects:-

Objectives and Activities

Project 1 – a drinking water well was constructed.
Project 2 – 100 toilets have been provided.
Project 3 – About 47 elderly people are being supported with a small 'pension' and some meals.
Project 4 – assisting children's education
Project 5 – sponsoring 2 young men through bible college
Project 6 – providing water buffalo for widows.
Project 7 – providing regular medical support in the village.
Project 8 – providing rickshaws for men.
Project 9 – providing hostel accommodation for 37 children.
Project 10 – providing microfinance facilities for about 40 women.
Project 11 – providing bicycles for school children
Project 12 –providing sewing machines for women.
Project 13 – providing loan facilities to farmers.
Project 14 – providing support to the poor in neighbouring villages.
Project 15 – providing support for HIV medicines.
Project 16 – providing sponsorship through college and tertiary education.
Project 17 - Providing emergency financial support to purchase food supplies for our villagers, and 450 needy families in the neighbouring Hindu village. This Covid 19 support is for a necessary, but not defined period.

Projects 3, 7, 9, 10, 11, 13, 14, 15 and 16 are very active; the others are largely complete though there is on-going work.

Project 16 – two trainee nurses are being sponsored through their BSc. One is being sponsored through his engineering degree. 4 are being sponsored through college.

Barry Puram – a Yanadi tribal village located nearby is being supported to provide housing, a school / church, chickens, fish farm.

Support is also given to Golden Bells English Medium School, in Chittoor, Andhra Pradesh, India.

Generally this is limited to small funds to supplement the school costs given by especially those who have visited the school.

We facilitate support at Golden Bells School, from gap year students.

Mrs Julie Davies and her husband Michael, accompanied by trustee Mrs Judith Cecil and her husband visited the work to carry out an inspection of progress on project work, and to ensure that the Charity's Child Safeguarding Policy is being followed.

Happily, no concerns were noted. A Health and Safety risk assessment was also carried out.

Achievements and Performance

Burlavari:

Vinay is our Project Director who runs all the Charity work in the village and in nearby Barry Puram. His mandate was broadened due to Covid, and identified 450 needy families in the neighbouring Hindu village who were struggling to survive due to Covid 19 restrictions imposed that threatened their health and welfare.

His wife Benedicta manages the children's home with the help of a cook and an employed teacher.

Project 9 - The main work of the Charity is focused on supporting children in The Elizabeth-Ann Home within the village. 37 children, aged 9 to 15, are selected on their educational potential with the hope they will go to college. They are provided with all their needs, they live in disciplined surroundings, attend local schools, have supervised and assisted tuition mornings and evenings.

The eldest 7 children have left the home, aged 15, but we continue to support them through 2 years of College time. 2 other students are being helped at college. A further 8 are expected to be sponsored in the next year.

We have built a new dining hall and a new kitchen.

The new dining hall provides daily lunch to about 15 elderly.

In future we intend to build accommodation for 28 boys above the dining room. In part this is to fulfil a legal requirement that boys and girls should sleep in separate buildings - currently they are on different floors.

THE ELIZABETH - ANN CHARITY
REPORT OF THE TRUSTEE CONTINUED
FOR THE YEAR ENDED 28 February 2021

Achievements and Performance Continued

Summary of the main achievements of the charity during the year :

Burlavari -Vinay is our Project Director who runs all the Charity work in the village and in nearby Barry Puram. His mandate was broadened due to Covid, and identified 450 needy families in the neighbouring Hindu village who were struggling to survive due to Covid 19 restrictions imposed that threatened their health and welfare.

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Project 9 - The main work of the Charity is focused on supporting children in The Elizabeth-Ann Home within the village. 37 children, aged 9 to 15, are selected on their educational potential with the hope they will go to college. They are provided with all their needs, they live in disciplined surroundings, attend local schools, have supervised and assisted tuition mornings and evenings.

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Project 3 - Support for the elderly continues and is much appreciated - we are humbled to see what a few pounds and food can help and be so appreciated. When asked as to how they spent the money, almost all of the elderly use it to purchase breakfast.

Project 7 - Medical support by a qualified retired doctor holding a surgery every month is much appreciated by about 50 villagers. He can hand-out basic medicines or provide a prescription.

Project 10- Microfinance - Continues with many women appreciating their ability to borrow money as short term loans to cover their emergencies or business plans.

Project 12 - Sewing machines have enabled some women to escape from manual work in the fields and double their income running their own business.

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Project 16 - One of our supporters is sponsoring a nurse through her BSc degree.

A biogas plant - using local buffalo manure has been installed - its gas is being used to support 'calor' gas

Barry Puram

A Utility Warehouse colleague has undertaken to support a Yanadi tribal group who were encamped illegally on government land. Land has been purchased, temporary housing built, a school/ church provided, chicken farm started with plans for a fish farm. Previously none of the children went to school.

Golden Bells English Medium School in Chittoor

This is 200 miles from Burlavaripalem. The head mistress is Vidya, who is Vinay's sister.

The school has over 500 pupils aged 3 to 16 and has excellent results. In November 2010 the landowner, who had originally started the school, returned wanting his land back. Through the gifts of many individuals we have been enabled to lease another small plot of land and to build a new school that opened in time for the new school year in June 2011.

Long term plans require a lot of money to purchase more land nearby to give more security to the school and to expand its age range to 16&17 year olds.

As a result of our input the school has become far more outgoing and now gets involved in local public activities. One pupil reached the final of a 'Spell Be' competition.

Vidya has welcomed about 10 people from UK, Ireland & Poland to help in the classrooms.

**THE ELIZABETH - ANN CHARITY
REPORT OF THE TRUSTEE CONTINUED
FOR THE YEAR ENDED 28 February 2021**

Financial Review

The Charity is almost totally dependent upon 500 plus people/families who have supported us in the past and nearly half of whom give us bank standing orders.

As income expands so further needs are identified that support the general objectives of the Charity.

The only reserve is a savings account that holds £6,482. This is regarded as an emergency reserve for unforeseen occurrences that may take place.

Fund raising is performed by the Trustees talking to a great many people to persuade them to set up small (or big!) standing orders or donations.

Michael & Julie Davies are distributors with Utility Warehouse – they donate their income to the Charity.

Application to achieve formal registration (Foreign Charity Regulation Act FCRA Status) of the Charity in India was started over 5 years ago; this was finally achieved 2014 by the acquisition of another charity based in Hyderabad.

The village did have a government supplied water purification plant but this failed 2 years ago. It is hoped to obtain local government approval to repair it and then sell water to all the inhabitants of Burlavaripalem.

As the Home children reach 15/16 and leave their school, there is a need to continue their support through College (16/17) and maybe beyond to tertiary education; some have dreams of becoming doctors - a very expensive training!

Trustees' Responsibilities

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Date 11/08/2021

Signature R. Aylward
PRINT NAME RICHARD AYWARD

THE ELIZABETH - ANN CHARITY

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 28 February 2021**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
RECEIPTS						
Voluntary Receipts	1a	10,120	-	1,500	11,620	0
Charitable Activities	1b	39,038	0	18,631	57,669	57,681
Other	1e	0	0	0	0	0
TOTAL		49,158	0	20,131	69,289	57,681
PAYMENTS						
Raising Funds	2a	0	0	0	0	0
Charitable Activities	2b	0	0	71,053	71,053	46,840
Governance Costs	2c	2,653	0	0	2,653	540
TOTAL		2,653	0	71,053	73,706	47,380
NET RECEIPTS/(PAYMENTS)		46,505	0	-50,922	-4,417	10,301
Transfers Between Funds		-50,256	0	50,256	0	0
Total Funds Brought Forward		39,191	0	2,256	41,447	622
TOTAL FUNDS CARRIED FORWARD		35,440	0	1,590	37,030	10,923

All of the organisation's operations are classed as continuing.

THE ELIZABETH - ANN CHARITY
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 28 February 2021

ASSETS	Unrestricted Fund £	Restricted Fund £	28-Feb-21 Total £	28-Feb-20 Total £
Cash Funds:				
Bank Account	35,440	1,590	37,030	41,447
	35,440	1,590	37,030	41,447
Other Monetary Assets:				
Investments	0	0	0	0
	35,440	1,590	37,030	41,447
LIABILITIES				
Independent Examiner's Fee	540	-	540	540
	540	-	540	540

TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

Charity Law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2011. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Account and Statement of Assets and Liabilities which are set out on pages 7 and 8.

Signed on their behalf by R. AYLWARD Trustee
 Signature R. Aylward
 Print Name Richard Aylward
 Date of approval 11 August 2021

THE ELIZABETH - ANN CHARITY
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 28 February 2021

Basis of preparation:

The accounts have been prepared under the Receipts and Payments basis of accounting as prescribed by the Charity Commission and they meet the appropriate legal requirements.

The Trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at the year end the Charity did not have any outstanding guarantees to third parties nor any debts secured on assets of the Charity

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
1. RECEIPTS					
a) Voluntary Receipts					
Building Fund	-	-	1,500	1,500	0
Covid 19	10,120	-	-	10,120	0
	10,120	-	1,500	11,620	-
B) Charitable Activities					
Donations and gifts	33,442	-	-	33,442	29,154
Yandi	-	-	3,829	3,829	2,344
Burlavaripalem	-	-	1,435	1,435	4,108
E-A Home	-	-	6,972	6,972	5,783
Student Sponsoring & Medical	-	-	1,598	1,598	3,715
Golden Bells School	-	-	1,920	1,920	3,485
Gift Aid	5,578	-	2,877	8,455	9,036
Bank Interest	18	-	-	18	56
	39,038	0	18,631	57,669	57,681

2. ANALYSIS OF EXPENDITURE

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
a) Raising Funds					
				0	0
	0	0	0	0	0
b) Charitable Activities					
Yandi	-	-	3,245	3245	3630
Burlavaripalem Regular	-	-	19,606	19606	10971
Golden Bells School	-	-	2,660	2660	3914
E-A Home Regular	-	-	24,126	24126	21735
Student Sponsoring & Medical	-	-	6,482	6482	4737
Covid 19 Relief	-	-	11,707	11707	0
New Build	-	-	3,228	3228	0
Unrestricted	-	-	-	-	1853
	0	0	71,053	71,053	46,840
c) Governance Costs					
Independent Examination	790			790	540
Bookkeeping Fees	1,863			1,863	0
	2,653	0	0	2,653	540

THE ELIZABETH - ANN CHARITY

FOR THE YEAR ENDED 28 February 2021

13. CASH AT BANK AND IN HAND

	2021	2020
	£	£
Cash at bank and on hand	37,030	41,447
Other		
Total	<u>37,030</u>	<u>41,447</u>

14. RISK ASSESSMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

15. RESERVES POLICY

The trustees have considered the level of reserves they wish to retain, appropriate to the charities needs. This is based on the charities size and the level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

16. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees on my examination of the accounts of the above Charitable incorporated organisation The Elizabeth -Ann Charity for the year ended 29/2/21

Respective responsibilities of Trustees and Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's

My examination was carried out in accordance with 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 the 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 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

Signed



Name K Gomes MAAT

Date: 12.8.21

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