

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 18/12/2024

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 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.