

# **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**

<b>CHARITY NUMBER</b>	1113374
<b>START OF FINANCIAL PERIOD</b>	1 March 2024
<b>END OF FINANCIAL PERIOD</b>	29 February 2025
<b>TRUSTEES AT 29th February 2025</b>	Richard John Aylward - Chair of Trustees and treasurer Julia Davies Judy Cecil Simon Banfield Louisa Bernal
<b>OBJECTS</b>	Alleviation of Poverty in Southern India (Andhra Pradesh). Support for Evangelism activities around Burlavaripalem.
<b>CORRESPONDENCE ADDRESS</b>	4 Kingsfield Close Bradford-on-Avon BA15 1AW
<b>GOVERNING DOCUMENT</b>	Trust Deed Dates 20 February 2006
<b>BANKERS</b>	Lloyds TSB 64 Fore Street Trowbridge BA14 8EU
<b>INDEPENDENT EXAMINER</b>	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:

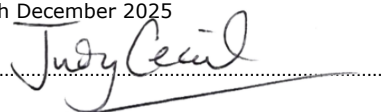
- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

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

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**

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

**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	<b>TOTAL 2025</b>	<b>TOTAL 2024</b>
	£	£	£	£	£
<b>a) Voluntary Receipts</b>					
Building Fund	-	-	-	-	3,878
	-	-	-	-	3,878
<b>b) Charitable Activities</b>					
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
	<b>62,388</b>	-	<b>9,189</b>	<b>71,577</b>	<b>55,396</b>

**2. ANALYSIS OF EXPENDITURE**

	Unrestricted Funds	Designated Funds	Restricted Funds	<b>TOTAL 2025</b>	<b>TOTAL 2024</b>
	£	£	£	£	£
<b>a) Charitable Activities</b>					
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
	-	-	<b>41,600</b>	<b>41,600</b>	<b>44,094</b>
<b>b) Governance Costs</b>					
Independent Examination	660	-	-	660	631
Bookkeeping Fees	1,790	-	-	1,790	2,150
Transaction Fees	75	-	-	75	-
	<b>2,525</b>	-	-	<b>2,525</b>	<b>2,781</b>

**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 £	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Cash at bank and on hand	69,247	-	6,795	76,042	48,590
	<b>69,247</b>	<b>-</b>	<b>6,795</b>	<b>76,042</b>	<b>48,590</b>

**4. RESTRICTED FUNDS**

**Current Year**

	<b>Funds at 01.03.24 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Transfer £</b>	<b>Funds at 28.02.25 £</b>
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
	<b>6,130</b>	<b>9,189</b>	<b>-41,600</b>	<b>33,076</b>	<b>6,795</b>

**Prior Year**

	<b>Funds at 01.03.23 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Transfer £</b>	<b>Funds at 29.02.24 £</b>
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
	<b>4,866</b>	<b>21,220</b>	<b>-44,094</b>	<b>24,138</b>	<b>6,130</b>

**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.