

**THE HEAL PROJECT**

**ACCOUNTS**

**31 DECEMBER 2024**

# THE HEAL PROJECT

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# THE HEAL PROJECT

## CHARITY INFORMATION

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**Trustees**

Mrs J M Sturtridge  
D E J Ayles  
N F Fernyhough  
S-E M Fernyhough

**Registered Charity Number**

1120416

**Principal address**

Meadow Walk  
New Road  
Mockbeggar  
Ringwood  
BH24 3NJ

**Bankers**

Barclays Bank Plc  
Ringwood Branch

**Independent examiner**

Dr J P Wise

# THE HEAL PROJECT

## ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

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The Trustees submit this report together with the accounts for the year ended 31 December 2024. The accounts and annual report have been prepared in accordance with current statutory requirements, the Charity's governing document and the Statement of Recommended Practice, Accounting and Reporting by Charities (effective 1 January 2019).

The Heal Project has a constitution adopted on 20<sup>th</sup> July 2007 and is a registered charity, No. 1120416. The principal address is Meadow Walk, New Road, Mockbeggar, Ringwood BH24 3NJ. The Trustees who served during the year were:

Mrs J M Sturtridge  
Mrs J L Ayles (deceased 12 July 2024)  
D E J Ayles  
N F Fernyhough  
S-E M Fernyhough

### Management and structure

The Charity is managed by the Trustees, who meet regularly to discuss the fundraising projects and approach, to review the progress and requirements of the Heal Project in Zambia and to determine the level and donations to be made. The Trustees have power to appoint new Trustees, who are selected on the basis of their relevant skills. The day to day management of the Charity is carried out by the Trustees. All trustees give their services voluntarily and received no benefits from the charity during the year.

### Objectives

The objective of the charity is to advance education and relieve sickness for families affected by HIV/AIDS in particular, but not exclusively, within Zambia, and to meet the needs of orphaned children. The HEAL Project in the UK primarily raises funds for the HEAL Project in Zambia, a separate organisation which provides the education and assistance to the families in Zambia. HEAL stands for HIV Empowered And Living and aims to help those affected by HIV/AIDS to work together, support themselves, and to support others to improve the quality of life for adults and children.

The Charity is funded mainly by donations from corporate bodies, service organisations and private individuals, together with fund-raising efforts.

### Achievements in the year

After a reduction in the support given in 2023 in order to ensure the long-term sustainability of the charity and the entities it supports the Trustees were pleased to be able to reverse this following the receipt of a significant legacy during 2024. This has enabled funding to return to previous levels and the number of children attending the school has increased in line with the ability to employ more teachers. Following a recent visit by two of the Trustees to Zambia the Trustees are pleased to report that the school and orphanage are operating effectively – performing essential work despite the inevitable financial restraints. Donations for general purposes to the HEAL Project in Zambia during the year were £42,500 (2023: £30,500). Fundraising was supported by the legacy of £35,000 meaning that total funds raised were £51,238 (2022: £46,170). The Trustees will continue to keep under review the monthly amount sent to Zambia.

All funding is voluntary and irregular by nature, whilst the need for funds in Zambia is constant (and increasing) to pay salaries and other costs on a monthly basis, so the Trustees must ensure the matching of income and payments to Zambia is carefully managed. The charity received significant funds from HMRC under the gift aid scheme and continues to encourage donations to be made in a qualifying manner.

## THE HEAL PROJECT

### ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)

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The Trustees would like to thank all those who have helped in so many ways. Your prayerful support and donations (some of which have been anonymous) have been very gratefully received. The average monthly amount sent to the school in Zambia increased during the year from £1,500 to £2,000 and this is used to fund teachers, food and supplies for the school and generally to enhance the work of the Heal Project in Zambia. There are currently 315 children at the school, and their lives can be changed by the confidence and skills they gain through attendance at the school, and it is the intention of the Trustees to keep raising funds to support this hugely worthwhile project. However, as many charities are finding, fundraising continues to get more difficult, and the ongoing commitment is a significant challenge.

Similarly, the monthly amount sent to the orphanage in the Chamba Valley, where 35 children and young people are cared for has increased from £1,000 to £1,500 during the year.

The school at Ngombe (known as an open Community School, inspected by the Zambian Education Authority, but not funded by the Zambian Government), is progressing well. There is a waiting list for places. However, only vulnerable, orphaned or children from very poor families are accepted into the school. There is a staff of eight people, including five teachers who cover eight year groups, with morning and afternoon sessions. Lunch is given to all, and continues to be provided during the school holidays as this may well be the children's best source of nutrition during the day. A typical meal consists of soya, greens (often grown on the grounds) and nshima, the staple Zambian dish made from maize.

The school caters for those that cannot avail themselves of the Zambian State's free funding – in the words of the headmistress 'Some children come from challenging backgrounds. Despite the government's introduction of free education which is competitive and has limited spaces the parents can't manage to enrol their children due to financial challenges, (they can't manage to buy school uniforms and other school requirements). Consequently when turned away these children end up wandering the community without attending school. Sadly the majority of our children fall into this category'.

The school also accepts children who missed schooling at an early stage, allowing them to catch up. The state system does not accept these children. The state system itself is under massive funding challenges with very high class sizes (at levels we in the UK would think to be unworkable) and thus has no capacity to cater for the children that attend the Heal Project School.

The orphanage in the Chamba Valley near Lusaka has 35 children and young people in their care ranging from 4–16 years of age, 14 boys and 21 girls. They are all at school near to where they live as the Heal Project school in Ngombe is too far away for them to attend. The orphanage caters for some children with special needs, for whom state care is significantly underfunded.

The money we currently send to the orphanage is the only regular money they are receiving, although another donor has advanced funds to enable the property to be refurbished. The staff in Zambia express their thanks to the Trustees and supporters for continuing to fund them.

In turn the Trustees acknowledge the hard work and dedication of the staff at the school and the orphanage who are achieving so much with limited resources in a challenging environment.

# THE HEAL PROJECT

## ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)

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### **Investment policy**

The Trustees have power to make investments as they see fit. The strategy for investments is one of low risk and as such the assets are held in liquid funds.

### **Reserves policy**

At 31 December 2024 the unrestricted reserves of the Charity stood at £27,924. The Trustees consider the level of the Charity's reserves to be sufficient to meet its charitable objectives. In doing so, they recognise the importance of donations received and will not make grants in excess of the funds available. This level of reserves reflects the need to address the long-term future of the charity and the entities it supports and given the uncertainty concerning future of levels of donations the Trustees want to ensure there are sufficient funds to be able to provide uninterrupted support. However, it is still the general policy that the charity's need for reserves is low and it is anticipated that funds held by the Charity will be promptly donated when the need arises.

### **Risk Management**

The Trustees have made an assessment of the major risks to which the Charity is exposed and taken action to mitigate such risks. Where appropriate procedures have been established to mitigate any impact they may have on the charity.

### **Public Benefit Statement**

In considering its future strategy, aims and objectives, the charity trustees have paid due regard to the Charity Commission's guidance on Public Benefit. The trustees are satisfied that through its primary activities the charity provides identifiable benefits consistent with its charitable objects. The trustees do not consider that these activities produce any identifiable detriment or harm. The trustees are satisfied that any private benefit is incidental to its public benefit activity.

### **Trustees' responsibilities**

Charity law requires the Trustees to prepare accounts that give a true and fair view of the state of affairs of the Charity and its income and expenditure for the financial year. In doing so, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

We approve these accounts and confirm that we have prepared them from the books and records of the Charity.

S-E Fernyhough

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**S-E M Fernyhough**  
(for the Trustees)

25 October 2025

**INDEPENDENT EXAMINER'S REPORT  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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I report on the accounts of the Charity for the year ended 31 December 2024, which are set out on pages 6 to 9.

**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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

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

**Basis of independent examiner's report**

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

**Independent examiner's statement**

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

- 1 which gives me reasonable cause to believe that in any material respect the requirements
  - to keep proper records in accordance with section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act;have not been met;
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

J P Wise

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Dr J P Wise

25 October 2025

# THE HEAL PROJECT

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 Restricted funds £	2024 Unrestricted funds £	2024 Total funds £	2023 Total funds £ £
<b>Incoming resources</b>					
Donations Received		-	16,238	16,238	46,171
Legacies		-	35,000	35,000	-
<b>Total incoming resources</b>		-	51,238	51,238	46,171
<b>Charitable resources expended</b>					
Grants payable in furtherance of the charitable objects	4	-	42,500	42,500	30,500
Other expenditure in furtherance of the charitable objects	5	-	1,056	1,056	886
<b>Total outgoing resources</b>		-	43,556	43,556	31,386
<b>Net incoming resources for the year</b>		-	7,682	7,682	14,785
<b>Fund balance as at 1 January 2024</b>		-	20,242	20,242	5,457
<b>Fund balance as at 31 December 2024</b>		-	27,924	27,924	20,242

The notes on pages 8 and 9 form part of these accounts.

All activities are classed as continuing. All gains and losses recognised in the year are included.



# THE HEAL PROJECT

## BALANCE SHEET AS AT 31 DECEMBER 2024

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	2023 £	2022 £
<b>Current assets</b>		
Cash at bank	27,924	20,242
	<hr/>	<hr/>
<b>Net assets</b>	27,924	20,242
	<hr/>	<hr/>
Represented by		
<b>Unrestricted funds</b>	27,924	20,242
<b>Restricted funds</b>	-	-
	<hr/>	<hr/>
	27,924	20,242
	<hr/>	<hr/>

The notes on pages 8 and 9 form part of these accounts.

Approved by the Board of Trustees on 25 October 2025 and signed on its behalf by:

N Fernyhough  
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N F Fernyhough

NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024

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**1 Accounting policies**

**Basis of accounting**

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities (effective 1 January 2019). The principal accounting policies adopted in the preparation of the financial statements are set out below.

**Incoming resources**

Income is recognised in the statement of financial activities in the period when the Charity becomes fully entitled to receipt and the amount can be measured with reasonable certainty. Income is deferred only when the Charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

**Resources expended**

Expenditure is included on a cash basis.

**Stocks**

No value is placed on the value of donated goods for re-sale.

**Fund accounting**

Funds that may be held by the Charity are either:

Unrestricted general funds – these are funds which can be used by the charity in accordance with the charitable objectives at the discretion of the Trustees.

Designated funds – these are funds set aside by the Trustees out of the unrestricted general funds for specific future purposes or projects.

Restricted funds – these are funds that can only be used for a particular restricted purpose within the objects of the charity. Restrictions arise when specified by the donor or when funds have been raised for particular restricted purposes.

**Donated goods**

The goods sold at the table-top sales are all donated to the charity, but as it is not possible to calculate a value for these goods no amounts are included either in respect of this donation or the cost of goods sold.

**Legacies**

Legacies are accounted for when the charity is made aware of the unconditional nature of the bequest and has been notified of the amount of the legacy.

**2 Employees**

None of the Trustees received any remuneration from the Charity.

The Charity has no employees.

**NOTES TO THE ACCOUNTS (Continued)**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

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**3 Restricted Funds**

The charity currently holds no restricted funds.

**4 Grants payable in furtherance of the charitable objects:**

The following donations were made:

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
General Support for HEAL Project Zambia	42,500	30,500
Restricted fund grants	-	-
	<hr/>	<hr/>

**5 Other expenditure in furtherance of the charitable objects**

	<b>£</b>	<b>£</b>
Bank transfer and fundraising website charges	1,056	886
	<hr/>	<hr/>