

FWH Creations
Charity Number 1151563

Trustees' Report
for
Year ending 30th April 2023

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1. Trustees' Report

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 30 APRIL 2023

The trustees are pleased to present their annual report together with the financial statements of the charity for the year ending 30 April 2023, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015). They also comply with the charity's Memorandum and Articles of Association and applicable law.

CHAIR'S REPORT

Thankfully this year Brenda was able to travel again to India in June to oversee sampling for a new collection of fashion items to be made by Jacob's Well. She was delighted with the progress the girls had made. Beth, the manager, had done a lot of in-house training which had helped improve the quality. One of the girls who had previously been slow to learn was now making a tailored jacket. Another trip was made to Bengaluru (previously Bangalore), Nepal and Nagaland in October.

The project in Nepal, Lily Leaves, was the first time Brenda had seen the girls in person as all the training for the last two years had had to be done on Zoom. The tailoring training had helped them produce a range of beautiful, crafted products enabling them to showcase and sell them in their shop. They have also been able to produce an order for a firm in London. The training and employment have enabled these women to live a life of safety and dignity having been rescued as children from captive, and gruelling work in the circus.

The visit to Nagaland was to explore tailoring training for women in the poor rural areas in North India. Women produce amazing weaves here, but then must outsource them to Kolkata for stitching. FWH Creations is hoping to partner with the Northeast Christian University of Nagaland in an exciting new vocational tailoring programme for marginalized young people. This would enable the weavers to stitch their own products in their own environment for themselves. Molly and Laila accompanied Brenda on the trip. Molly filmed and did interviews of the trip and Laila had contacts and organised accommodation and traveling.

FWH Creations continues to pay for medical and dental bills as the need arises and education for Ruth's children. It also pays for training, including English lessons and computer studies.

We again held our annual cream teas in July and September, and they were a great success.

Christmas Cracker opened the café and evening restaurant. All proceeds from these went to FWH Creations.

Many thanks go to all the volunteers who gave up their time to support the work of the charity and we are also grateful to those who gave financially to support the work in the very poorest areas in India and Nepal.

Jacobswell products have been sold at St Andrew's Sustainable Saturday and St Mark's Church and at Word for Women Conference at Swanwick where Brenda also did a presentation.

Thanks go to St Marks, St Matthews and St Oswald's, Moorends and Thorne Pentecostal, and St John's Churches for their generous support of the work and PZA Systems Ltd for their continued support.

Thanks, must especially go to Peter Anderson for the tremendous amount of work he does keeping the accounts, and facilitating the support of Brenda in so many ways.

Above all we want to acknowledge the tremendous work and commitment that Brenda herself gives to these marginalized women in India and Nepal so that they can receive the care, love, and training to enable them to live a life of meaning and hope.

Finally, we would like to Praise God without whom none of the work would continue; it is Him who enables, guides and strengthens us to achieve the work that is done.

Katie Thomas, Chair

OBJECTIVES AND ACTIVITIES

Objectives

The Objects of the Charity, as set out in the Memorandum of Association are:

- the advancement of education amongst vulnerable persons worldwide;
- the relief of poverty; and
- the furtherance of the charitable work of the Charity by advancement of such other charitable purposes as the Trustees shall from time to time decide.

Aims

The Aims for FWH Creations are:

- To support and develop an ethically based tailoring project in India (Jacob's Well) designed to deliver vocational training and employment particularly to vulnerable women. Jacob's

Well, is a member of the WFTO, producing Fair Trade Fashion products for clients around the world,

- To provide training and management expertise to grow Jacob's Well and to equip, train, educate (and provide accommodation where applicable) both the employees of Jacob's Well and other vulnerable people with skills to enhance their prospects.
- To use the Jacob's Well model to assist other vocational centres (who are within the scope of its aims) in India and Nepal to develop self-supporting Business initiatives.

ACHIEVEMENTS AND PERFORMANCE

- The staff at Jacobswell were able to receive funding for medical, dental bills and rent.
- Advanced Tailoring Training for women at the Lily leaves in Nepal contributed to a high standard of work, enabling them to sell on the local and international market and open in their own shop.
- The on-line shop has been updated and is available on the website.
- Ongoing grants for School fees were continued for some of the children of the Jacobswell women.
- Computer lessons for the staff at the Jacob's Well unit continued.
- Training in couture and advanced pattern cutting continued at the Jacob's Well unit.
- Brenda was able to oversee sampling of a new collection of clothes to be made at Jacob's Well.
- Contacts made with the women in Nagaland and the Northeast Christian University of Nagaland for potential partnership in a vocational training programme.

FINANCIAL REVIEW

Income and Expenditure

At the end of the tenth year of operation for the Charity, the Current Assets less Accounts payable was £13,074. The income of the Charity was £52,375.56, made up of voluntary income of £48,863.86 and income from charitable activities of £3,483.29. During the year, the total expenditure was £57,499.65 and the main expenditure was in charitable activities of £53,356.11 (92.8%). The charity's income during the year was £5,124.09 less than expenditure, though the expenditure was similar to the previous year. The decrease in income was primarily due to some one-off gifts and the timing of other gifts falling into the previous financial year, rather than this previous financial year.

Principal funding sources

The charity is primarily funded by individual personal donations and the associated Gift Aid, together with donations from organisations such as churches and Rugby Christmas Cracker. In addition, several fund raising events were run to raise additional funds. The split of donations is shown in the following table for the 2022-23 and 2021-22.

Amount Given per month	2022-23		2021-22	
	% of donors in band	% of Giving	% of donors in band	% of Giving
£10 or less per month	42.5%	2.8%	40%	2.5%
Between £10.01 and £25.00 per month	19.2%	3.6%	21%	3.2%
Between £25.01 and £50.00 per month	21.3%	8.8%	17%	6.1%
Between £50.01 and £100.00 per month	6.4%	5.2%	10%	7.4%
Greater than £100 per month	10.6%	29.9%	13%	24.0%
Gifts From Organisations		21.5%		30.7%
Other gifts	n/a	13.4%	n/a	18.0%
Gift Aid		14.8%		8.1%

Reserves Policy

At the end of the tenth year of operation of the Charity the reserve was around £13,000, though this does fluctuate significantly due to the variable dates of charity income. The charity's reserves policy is to develop and then maintain reserves equivalent to three months normal expenditure and the current reserves are at that level.

Grants Received

No grants were received during the year 2022-23, but sources of grants are being explored for future.

Grant Making Policy

A draft of a grant making policy has been developed.

FUTURE PLANS

Brenda plans to continue to work in Nagaland, North East India with the Jacobswell team to facilitate tailoring training for women, in collaboration with the Christian University in Dimapur. She plans to train women rescued from trafficking and other forms of abuse by developing links with NGOs and other charities. She aims to improve their tailoring skills and develop product designs appropriate for the international market.

2. Legal and Administrative Information

FWH Creations

Trustees Report for the year ended 30th April 2023

Reference and Administrative Information

Charity Name: FWH Creations
Charity registration number: 1151563
Company registration number: 8372074
Registered Office: 6 Collingwood Avenue
Bilton,
Rugby,
Warwickshire CV22 7EX
Administrative address: 35 New Road
Ahoghill,
Ballymena,
Co Antrim, BT42 2QL

Trustees

Mrs K Thomas	Chair
Mr P F Anderson	Treasurer
Mrs M Orange	
Ms P Hamilton	

Secretary

Mr P Thomas

Auditors - Mr Martin Burbidge, ACMA
116 Tennyson Avenue, Rugby, CV22 6JF

Bankers - HSBC,
15 Church Street, Rugby, CV21 3PN

Solicitors - Broomfields LLP
Minerva House, 7 St John's Business Park, Rugby Road
Lutterworth, LE17 4HB

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

FWH Creations is a Company Limited by Guarantee with no share capital. It was incorporated on 23rd January 2013 and was registered as a charity with the Charity Commission on 8th April 2013. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £10.

Recruitment and Appointment of Trustees

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as Trustees. Under the requirements of the Memorandum and Articles of Association the Trustees are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting.

All Trustees give their time voluntarily and received no benefits from the charity. Any expenses reclaimed from the charity are set out in note 9 to the accounts.

New trustees are identified from people who have an interest in the charity's activities and have appropriate skills and/or experience.

Organisation

In line with the principles contained in legislation relating to Trustees, the Trustees are responsible for ensuring that the Charity meets the applicable requirements of charity laws and other relevant laws. The Trustees meet every three months to facilitate the smooth set up of the charity, but more recently have had meetings bimonthly. They agree the allocation of money, fundraising initiatives and grant applications; also the oversight of publicity including the website.

The charity has four trustees, each with an interest in the work of vocational training and education for the poorest and most marginalized people. They support the employees and volunteers working with the charity and ensure the aims and objectives of the charity are met. The Treasurer undertakes the day-to-day financial management of the Charity on behalf of the Trustees, and reports to the Trustees meetings the financial status and financial expenditure for the next period.

Risk Management

All major insurable risks are subject to normal Charity, Employer's and Travel insurance. Risk assessments are undertaken as appropriate.

The trustees are committed to building up the charity's reserves so that the work can expand and more people benefit from the training and education which it can offer. A healthy reserve will mean more funds are available for training and to buy and replace the necessary equipment and materials necessary to support the training. It will also ensure a continued uninterrupted programme and the most efficient use of the space and trainers.

STATEMENT OF TRUSTEES RESPONSIBILITIES

Trustees' responsibilities in relation to the financial statements

The charity trustees (who are also the directors of FWH Creations for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements. In accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group for that period. In preparing the financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement as to disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the group's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the group's auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Auditors

Mr M Burbidge ACMA was appointed as the charitable company's auditors during the year and has expressed his willingness to continue in that capacity.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (issued in January 2015) and in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

Approved by the Trustees on 8th February 2024 and signed on its behalf by:

A handwritten signature in black ink that reads "Peta Anderson". The signature is written in a cursive style with a horizontal line underneath the name.

Mr P Anderson (Treasurer)

Date 8th February 2024

FWH Creations

Examiner's report for year Ending 30th April 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF FWH CREATIONS

I report on the accounts of the company for the year ended 30th April 2023, which are set out on pages 11 to 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.

Having satisfied myself that the charity is not subject to audit under Part 16 of the Companies Act 2006 and is eligible for independent examination, 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.

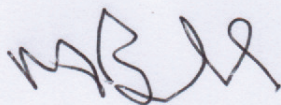
Basis of independent examiner's statement

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 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



Name: Mr Martin Burbidge, ACMA

Date: 13-2-2024

Mr Martin Burbidge, ACMA

116 Tennyson Avenue,

Rugby,

CV22 6JF

3. Statement of Financial Activities

FWH Creations
Statement of Financial Activities (including income and expenditure account)
for year ending 30 April 2023

	Notes	Unrestricted funds	Restricted funds	Endow-ment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	1	£34,207.86	14,656.00	—	48,863.86	£68,388.07
Income from charitable activities	2	£3,483.29	—	—	3,483.29	£1,896.47
Investment income (other income)	3	£28.41	—	—	28.41	£0.76
Total income and endowments from:		£37,719.56	14,656.00	—	52,375.56	£70,285.30
Expenditure on:						
Raising funds	4	3,258.64	—	—	3,258.64	£2,215.49
Expenditure on charitable activities	5	41,673.76	11,682.35	—	53,356.11	£56,690.37
Other expenditure	6	884.90	—	—	884.90	£804.19
Total expenditure		45,817.30	11,682.35	—	57,499.65	£59,710.05
Gains / losses on investment assets		—	—	—	—	—
Net income / (expenditure) resources before transfer		(8,097.74)	2,973.65	—	(5,124.09)	£10,575.25
Transfers						
Gross transfers between funds - in		5,200.00	—	—	5,200.00	£5,500.00
Gross transfers between funds - out		(5,200.00)	—	—	(5,200.00)	(£5,500.00)
Other recognised gains / losses						
Gains on revaluation, fixed assets, charity's own use		—	—	—	—	—
Net movement in funds		(8,097.74)	2,973.65	—	(5,124.09)	£10,575.25
Total funds brought forward		17,284.76	913.58	—	18,198.34	£7,623.09
Total funds carried forward		9,187.02	3,887.23	—	13,074.25	£18,198.34

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

FWH Creations
Balance Sheet as at 30 April 2023

	Notes	2022-23	2021-22
Fixed assets			
Tangible assets	13	—	—
Fixed asset	14	—	—
Total Fixed Assets		—	—
Current assets			
Stock	12	£1,000.48	£1,955.41
Debtors	16	£133.77	£2,330.20
Cash at bank and in hand	12	£12,281.40	£13,912.73
Total Current Assets		£13,415.65	£18,198.34
Liabilities			
Creditors falling due within one year	17	£341.40	—
Total Liabilities		£341.40	—
Total assets less current liabilities		£13,074.25	£18,198.34
Creditors: falling due after more than 1 year	18	—	—
Total reserves		£13,074.25	£18,198.34
The funds of the charity			
Unrestricted income funds	21	£9,187.02	£17,284.76
Restricted income funds	23	£3,887.23	£913.58
Total Funds of the Charity		£13,074.25	£18,198.34

FWH Creations
Cash Flows as at 30 April 2023

	Notes	2022-23	2021-22
Cash provided by (used) in operating activities	24	(£1,659.74)	£8,026.07
Cash flows from investing activities			
Interest income		£28.41	£0.76
Purchase of tangible fixed assets		—	—
Cash provided by (used in) investing activities		£28.41	£0.76
Cash flows from financing activities			
Repayment of borrowing		—	(£2,320.00)
Cash used in financing activities		—	(£2,320.00)
Increase (decrease) in cash and cash equivalents in the year			
Cash and cash equivalents at the beginning of the year		£13,912.73	£8,205.90
Total cash and cash equivalents at the end of the year		£12,281.40	£13,912.73

The trustees have prepared accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The notes at pages 14 to 21 form part of these accounts

Approved by the Trustees on 8th February 2024 and signed on its behalf by:



P. Anderson, Treasurer

4. Notes forming part of the Financial Statements for the year ended 30 April 2023

1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

1.1 Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

1.2 Incoming resources

Income is recognised in the period in which the charity is entitled to receipt and the amount can be measured with reasonable accuracy.

Investment income is included in the accounts when receivable.

Income tax recoverable in relation to donations received under Gift Aid appears in the accounts in the same year as the gift to which it relates.

The charity benefits from many voluntary hours and unclaimed out-of-pocket expenses. The charity is extremely grateful for all these gifts in kind.

1.3 Resources expended

Expenditure is included on an accruals basis.

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

All costs are allocated between the expenditure categories on a basis designed to reflect the use of the resource.

1.4 Incoming Resources with Related Resources Expended

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the accounts.

1.5 Interest receivable

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

1.6 Fixed assets

The Charity currently has no fixed assets; however, all assets costing more than £1000 will be capitalised.

Depreciation is provided to write off the cost of fixed assets over their expected useful lives. It is calculated at the following rates.

Freehold land	0% p.a.
Freehold buildings	2% p.a. straight line
Fixtures, Fittings and Equipment	20% p.a. straight line
Vehicles	25% p.a. reducing balance
Electronic Equipment	25% p.a. straight line

1.7 Fund accounting

Unrestricted general funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

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

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

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

1.8 Stock accounting

Stocks are valued at the lower of cost and estimated net realisable value. Cost represents the cost of materials, freight and insurance that are required to bring it to its current condition and location.

Provision is made where necessary for slow-moving, obsolete or defective stock

Analysis of income and expenditure

1. Donations and legacies

	Total					
	Unrestricted	Designated	Restricted	Endowment	2022-23	2021-22
4100 & 4105 - Giving - Gift Aided	£8,644.79	£1,752.80	£13,396.00	—	£23,793.59	£26,648.94
4101 - Giving - GA via Agency	£1,375.47	—	—	—	£1,375.47	£1,149.93
4102,4104&4106 - Giving - Non GA	£6,366.40	£10195.66	£1260.00	—	£17,822.06	£34,038.84
4110 - Miscellaneous Income	£15.77	—	—	—	£15.77	£6.00
4200 - Tax Recovered on Gift Aid	£5,856.97	—	—	—	£5,856.97	£6,544.36
4500 - Grants - General	—	—	—	—	—	—
Total	£22,259.40	£11,948.46	£14,656.00	—	£48,863.86	£68,388.07

The income from donations and legacies was £48,863.86 (2021-22: £68,388.07) of which ££34,207.86 was unrestricted (2021-22: £53,548.07) and £14,656.00 restricted (2021-22: ££14,840.00). The difference between 2021-22 and 2022-23 was mainly due to the timing of some gifts and gifts from the GoFundMe which funded Covid-19 grants.

2. Income from charitable activities

	Total					
	Unrestricted	Designated	Restricted	Endowment	2022-23	2021-22
4400 - Income from Sales of Fair Trade Products	£3,483.29	—	—	—	£3,483.29	£1,896.47
Total	£3,483.29	—	—	—	£3,483.29	£1,896.47

3. Investment and Other income

	Total					
	Unrestricted	Designated	Restricted	Endowment	2022-23	2021-22
4300 - Interest received	£28.41	—	—	—	£28.41	£0.76
Total	£28.41	—	—	—	£28.41	£0.76

4. Expenditure on Raising funds

	Total					
	Unrestricted	Designated	Restricted	Endowment	2022-23	2021-22
3100 - Fundraising Costs	—	—	—	—	—	—
5001 - Imported Fair Trade Goods	£3,061.07	—	—	—	£3,061.07	£2,205.52
5300 - Expenses for Marketing - UK	—	—	—	—	—	—
7902 - Currency Charges	£197.57	—	—	—	£197.57	£9.97
Total	£3,258.64	—	—	—	£3,258.64	£2,215.49

5. Expenditure on charitable activities

					Total	
	Unrestricted	Designated	Restricted	Endowment	2022-23	2021-22
2211 - Income Tax and NI	£777.60	£1,242.20	£2,854.76	—	£4,874.56	£4,958.73
2220 - Net Salaries	£2,934.64	£11,741.89	£8,827.59	—	£23,504.12	£24,819.52
2230 - Pensions	£3,893.02	—	—	—	£3,893.02	£4,152.43
2240 - Employer NI	—	—	—	—	—	—
5210 - Training & Building overheads for TRG	£899.10	£8,161.50	—	—	£9,060.60	£18,615.15
7210 - Fuel/UK Travel	£393.24	—	—	—	£393.24	£13.95
7400 - Travel - Air Fare	£4,804.88	—	—	—	£4,804.88	—
7401 - Travel - Non Air & Visa Costs	£1,964.31	—	—	—	£1,964.31	—
7410 - Accommodation	—	—	—	—	—	—
7420 - Medical	£913.89	—	—	—	£913.89	£968.94
7421 - Insurances	£1,699.07	—	—	—	£1,699.07	£1,733.54
7430 - Office supplies	£716.54	—	—	—	£716.54	£110.76
7431 - Telephone/internet etc	£457.59	—	—	—	£457.59	£306.83
7432 - Miscellaneous	—	—	—	—	—	—
7433 - Postage	£67.96	—	—	—	£67.96	£37.81
7434 - Resources	—	—	—	—	—	—
7440 - Hospitality	£368.95	—	—	—	£368.95	£110.60
7500 - Subscriptions	£299.52	—	—	—	£299.52	£621.07
7510 - IT Costs	£249.86	—	—	—	£249.86	£153.04
7600 - Charity Registration and Legal Costs	£13.00	—	—	—	£13.00	£13.00
7650 - Accounts examination and audit fees	£75.00	—	—	—	£75.00	£75.00
Total	£20,528.17	£21,145.59	£11,682.35	—	£53,356.11	£56,690.37

Expenditure on charitable activities was £53,356.11 (2021-22: £56,690.37) of which £41,673.76 was unrestricted (2021-22: £40,315.91) and £11,682.35 was restricted (2021-22: £16,374.46).

6. Other expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	2022-23	2021-22
7460 - Course Fees	—	—	—	—	—	£300.00
7900 - Bank Interest Paid	—	—	—	—	—	—
7901 - Bank Charges	£157.21	—	—	—	£157.21	£71.08
8410 - Website	£727.69	—	—	—	£727.69	£433.11
8510 - Equipment Purchases	—	—	—	—	—	—
Total	£884.90	—	—	—	£884.90	£804.19
Expenditure On: Grand Totals (4+5+6)	£24,671.71	£21,145.59	£11,682.35	—	£57,499.65	£59,710.05

7. Analysis of Resources Expended

	<u>Staff Costs</u>	<u>Support Costs</u>	<u>Direct Costs</u>	<u>Depreciation</u>	<u>Total 2022-23</u>	<u>Total 2021-22</u>
Charity expenditure						
Costs in furtherance of the Charity's objectives	£32,271.70		£21,084.41	—	£53,356.11	£56,602.37
Fundraising, trading cost of goods sold and other costs	--		£3,258.64	--	£3,258.64	£2,215.49
Other resources used	--	--	£884.90	--	£884.90	£804.19
Governance Costs	--	--	£88.00	—	£88.00	£88.00
Total	£32,271.70	--	£25,315.95	—	£57,587.65	£59,710.05

8. Staff Costs and Numbers

	<u>Total 2022-23</u>	<u>Total 2021-22</u>
Gross wages, salaries, pensions and benefits in kind	£32,271.70	£33,930.68
Employer's National Insurance costs	--	--
	£32,271.70	£41,500.12

The average number of employees:

	<u>2022-23</u>	<u>2021-22</u>
Creative Director	0.67	0.8
Social Media Manager	0.10	0.15
	0.77	0.95

No employees had employee benefits in excess of £60,000 (2021-22: nil). Pension costs are allocated to activities in proportion to the related staffing costs incurred and are wholly charged to unrestricted funds.

9. Trustees' Remuneration and Expenses

Details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees.

	<u>Total 2022-23</u>	<u>Total 2021-22</u>
Number of trustees who were paid expenses	1	1

The charity trustees were not paid or received any other benefits from employment with the Trust or its subsidiary in the year (2021-22: £nil). During the year one trustee was reimbursed by FWH Creations for a total of £728.13 for payments made on behalf of the charity (2021-22: £638.39). No charity trustee received payment for professional or other services supplied to the charity (2021-22: £nil).

10. Auditors/Examiners Remuneration

Details of the amount paid for any statutory external scrutiny of accounts and other services provided by independent examiner or auditor

	<u>Total 2022-23</u>	<u>Total 2021-22</u>
Independent examiner services	£75.00	£75.00
	£75.00	£75.00

11. Corporation Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

12. Current assets – Stock, Cash at bank and in hand

	General	Designated	Restricted	Endowment	2022-23	2021-22
Current assets - Stocks and work in progress						
Stock	£1,000.48	—	—	—	£1,000.48	£1,955.41
Totals	£1,000.48	—	—	—	£1,000.48	£1,955.41
Current assets - Cash at bank and in hand						
HSBC Bank Current Account	£5,469.80	£1,190.13	(£5,432.77)	—	£1,227.16	£2,305.37
HSBC Bank Deposit Account	(£701.84)	£2,500.00	£9,320.00	—	£11,118.16	£11,639.75
HSBC Commercial Card	(£63.92)	—	—	—	(£63.92)	(£32.39)
Totals	£4,704.04	£3,690.13	£3,887.23	—	£12,281.40	£13,912.73

13. Tangible Assets

None

14. Fixed Assets

None

15. Investments

Investments are purely from bank deposit accounts, see Note 5 for more details.

16. Debtors

	Total 2022-23	Total 2021-22
Gift Aid tax repayable	£133.77	£2,330.20
	£133.77	£2,330.20

17. Creditors: Amounts falling due within one year

	Total 2022-23	Total 2021-22
HMRC Tax Payment Due	£341.40	—
	£341.40	—

18. Creditors: Amounts Falling due after more than one year

	Total 2022-23	Total 2021-22
Personal unsecured loan	—	—
	—	—

19. Unrestricted Funds of the Charity

Fund	Opening	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Closing
General fund						
	£9,597.50	£25,771.10	£24,671.71	(£5,200.00)	—	£5,496.89
	£9,597.50	£25,771.10	£24,671.71	(£5,200.00)	—	£5,496.89
Designated funds						
COVIDGRT	£1,400.75	£24.02	£1,424.77	—	—	—
EDU-IND	£12.03	—	—	—	—	£12.03
TRG-IND	£6,036.59	£10,171.64	£13,168.09	—	—	£3,040.14
TRGLOC	£249.92	£1,752.80	£6,552.73	£5,200.00	—	£649.99
	£7,699.29	£11,948.46	£21,145.59	£5,200.00	—	£3,702.16
Total Unrestricted Funds	£17,296.79	£37,719.56	£45,817.30	—	—	£9,199.05

20. Purposes of Designated Funds

COVIDGRT	<i>Covid-19 Grant:</i> This a fund which uses income primarily from a goFundme fundraiser to provide support for under-privileged people in India with no other income during lockdown.
EDU-IND	<i>Donations for Education.</i> This is a fund for specifically providing formal education to under-privileged people in India.
TRG-IND:	<i>Donations for Training India.</i> This is a fund which is designated for providing personnel to provide tailoring training to under-privileged people in India.
TRGLOC:	<i>Training, Equipment and Premises.</i> This is a fund which is designated to provide sponsorship for tailoring training to under-privileged people in India and Nepal and also to provide equipment such as sewing machines and the rent and running costs for the training premises.

21. Restricted Funds of The Charity

Fund	Opening	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Closing
MGT-TRG	£901.55	£14,656.00	£11,682.35	£901.55	—	£3,875.20
Grand total	£901.55	£14,656.00	£11,682.35	£901.55	—	£3,875.20

22. Purposes of Restricted Funds

MGT-TRG	<i>Support for Management and Training.</i> These are funds for providing management and training expertise to the Jacob's Well project for under-privileged people in India and projects in Nepal.
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23. Related Party Transactions

Name	Position	Description	Total	Outstanding	
			Loan	2022-23	2021-22
-	-	-	-	—	—

24. Reconciliation of net movement in funds to net cash flow from operating activities

	<u>2022-23</u>	<u>2021-22</u>
Net movement in funds	(£5,124.09)	£10,575.25
Add back depreciation charge	—	—
Deduct interest income shown in investing activities	(£28.41)	(£0.76)
Decrease (increase) in stock	£954.93	£405.04
Decrease (increase) in debtors	£2,196.43	(£2,213.20)
Increase (decrease) in creditors	£341.40	(£740.26)
Net cash provided by (used in) operating activities	(£1,659.74)	£8,026.07