

# HEB FFIN (WITHOUT FRONTIER)

England & Wales · Charity number 1157947

## Details

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**Other names** HEB FFIN

**Status** Registered

**Legal form** CIO

**Registered** 2014-07-22

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

## Contact

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**Address** 33 Tydraw Road  
Penylan  
Cardiff  
CF23 5HB

**Phone** 07970681560

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**Website** [www.hebffin.com](http://www.hebffin.com)

## Activities

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**Objects:** THE OBJECTS OF THE CIO ARE -3.1 THE PREVENTION OR RELIEF OF POVERTY ANYWHERE IN THE WORLD BY- PROVIDING GRANTS, ITEMS TRAINING AND SERVICES TO INDIVIDUALS IN NEED AND OR CHARITIES, OR OTHER ORGANISATIONS WORKING TO PREVENT OR RELIEVE POVERTY; - PROVIDING OR ASSISTING IN THE PROVISION OF EDUCATION, TRAINING, HEALTHCARE PROJECTS AND ALL THE NECESSARY SUPPORT DESIGNED TO ENABLE INDIVIDUALS TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT.3.2 THE ADVANCEMENT OF THE CHRISTIAN RELIGION BY- SUPPORTING MINISTERIAL ACTIVITIES ANYWHERE IN THE WORLD; AND- PROMOTING MINISTERIAL AND LAY TRAINING FOR MINISTERS AND MINISTERIAL STUDENTS.

**Activities:** Heb Ffin is a charitable trust intending to provide a sustainable model for Christian philanthropy aimed at Wales and Africa. Heb Ffin aims to be an intermediary between the donor and schemes carrying out the front line aid work by adding value to the donation, assisting aid schemes through advice and expertise as well as funding. Currently supporting charities working in Africa and Wales.

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

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- Botswana
- Burundi
- Congo (Democratic Republic)
- Kenya
- Malawi
- Mozambique
- Namibia
- Rwanda
- Sierra Leone
- Somalia
- South Africa
- Sudan
- Tanzania
- Uganda
- Zambia
- Zimbabwe
- Cambridgeshire
- Cardiff
- Rhondda Cynon Taff
- Torfaen

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£4,538	£85,022	-	-
2024-04-05	£22	£141,363	-	-
2023-04-05	£0	£120,315	-	-
2022-04-05	£856,277	£105,522	£1,374,355	0
2021-04-05	£0	£92,978	-	-

## Trustees

Name	Role	Appointed
Dr RUTH ELIZABETH DAVIS		2014-07-22
NIGEL HARRIS		2014-07-22
Nicholas John Stratton DAVIS		2014-07-22

**HEB FFIN (WITHOUT FRONTIER)**

England & Wales - Charity number 1157947

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# Accounts

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## Trustees' Annual Report

The trustees present their report for the period 6<sup>th</sup> April 2024 to 5<sup>th</sup> April 2025. The Financial Statements for the same period are appended. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting for Charities" Issued in March 2005.

### Reference Details

Registered Name: Heb Ffin (Without Frontier)  
Registered Number: 1157947  
Address: 33, Ty Draw Road, Penylan, Cardiff, CF23 5HB  
Trustees: Nick Davis, Ruth Davis, Nigel Harris  
Bank: Nat West, 96 Queen Street, Cardiff, CF10 2GR

### Structure, Governance and Management

Heb Ffin was established as a foundation Charitable Incorporated Organisation, registered on 22<sup>nd</sup> July 2014 with a constitution as the governing document.

Should the need arise, new trustees will be appointed for a term of two years by the existing trustees taking full account of the individual's relevant skills knowledge and experience. Any new trustees will be appropriately trained in respect of their responsibilities and the procedures of the charity.

The charity does not employ any staff and is administered by Nick Davis. Decisions in respect of grants to be awarded are made at periodic meetings where applications received are reviewed and discussed by all the trustees.

It is not considered that the charity is exposed to major risks, but this is continually reviewed and should any such be identified, mitigating procedures will be devised and implemented.

## Objectives and Activities

The objects as included within the constitution of Heb Ffin are:

1. The prevention or relief of poverty anywhere in the world by
  - Providing grants, items, training and services to individuals in need and or charities or other organisations working to prevent or relieve poverty;
  - Providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.
  
2. The advancement of the Christian religion by
  - Supporting ministerial activities anywhere in the world; and
  - Promoting ministerial and lay training for ministers and ministerial students.

It has been agreed by the trustees to focus on Wales and Africa such that, in practice, the objectives used in assessing grant applications are:

1. The Advancement of the Christian religion - particularly, but not exclusively:
  - Initiatives involving evangelistic activities that spread the gospel message in Wales, with a focus on the South Wales Valleys and rural districts,
  - The promotion of the gospel in Uganda and Eastern Europe through mission projects and conferences.
  
2. The Relief of Poverty in the UK - particular emphasis will be placed on Welsh projects in which the Christian faith is being manifested through practical action to help those in need in the following categories:
  - Homeless,
  - Drug dependency,
  - Ex-offenders,
  - Trafficked or sexually exploited people.
  
3. The Relief of Poverty in Africa - particularly Christian initiatives involving:

- Projects to improve health or address health issues,
- Education of children and professional education,
- Support for micro-businesses to encourage self-sustaining communities.

As detailed in the objects, Heb Ffin will not only provide grant funding to individuals and charities but also advice, assistance and support.

Examples where this has been provided include:

- Assistance with the setting up and administration of charities;
- Strategic planning for charities;
- Financial systems review, design and implementation;
- Independent Financial Examinations for charities;
- Design of charitable project monitoring and evaluation mechanisms within an academic framework;
- Business development training and financing;
- Project management and mentoring.

## Achievements and Performance

As in previous years, the trustees intended to maintain broad consistency in terms of the number and amount of the grants awarded. Details of grants awarded are set out in the notes to the accounts.

During the year the visits of the trustees to Uganda were constrained by involvement in local activities although progress of projects there was monitored remotely. However, several shorter visits to eastern Europe proved possible including Poland and Albania.

A further grant was awarded to African Rural Trainers which is translating training materials into local languages to develop the capability and training of local pastors in Kenya.

Heb Ffin continued to support the work of the Forum of Christian Leaders which organises and finances the European Leadership Forum which supports the ministry of Christian Leaders in Eastern Europe.

Progress of ongoing major projects was as follows:

### Business development assistance with charities in Mbale, Uganda



Grants were awarded to Jenga, a Community Development Organisation covering a few initiatives, including a chalk making business intended to provide employment for widows.

Loans were again made to Zukuka Bora, a coffee company operating on Wanale Ridge near Mbale, Uganda to support their activities.

The grants provided for the building of a tailoring workshop for women in Nauyru in association with Goshen Faith Ministries have resulted in excellent facilities which will shortly be occupied.



### Support for a community project in Albania



The trustees made several trips to southern Albania to support Axios, a new evangelistic project in Delvine by providing activity and employment for young people in the community through a coffee trailer and maintenance workshop.

### Other work in the year

Practical assistance has also been provided in carrying out Independent Financial Examinations for local churches and charities as well as mentoring for leaders of Christian ministries, in London and Eastern Europe.

### Financial Review

Grants of eighty-five thousand pounds were awarded mostly to charities working in sub-Saharan Africa, South Wales and Eastern Europe. In addition, substantial loans were made to projects to facilitate their operation and expansion.

Although the charity received little income in the current year, the cash reserves remain substantial.

### Plans for Future Periods

It is intended to continue to award project-specific grants in line with the guidelines set out by the trustees. As noted above, these are likely to be to charities working in Wales, Africa and Eastern Europe for the promotion of humanitarian and Christian aims.

The trustees intend to continue to offer and provide personal professional assistance and advice to not for profit NGOs and charities where this is required. This is likely to involve more partnership arrangements where the trustees are once again able to visit and become involved with partner organisations to which grants and loans are made, particularly in Africa and Albania.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.

### Reserves Policy

As there are no recurring overhead costs required to maintain the charity, the trustees do not consider it necessary to retain specific reserves.

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## Declaration

### Statement of the Trustee's Responsibilities

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the constitution requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles of the Charity SORP;
- Make judgements and estimates that are reasonable and prudent;
- 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 which 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 Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the constitution. 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.

As the income in the current year was below the level requiring an Independent Examination, the trustees have decided to forego and examination this year and retain the funds that this would entail for charitable activities.

The trustees declare that they have approved the trustee's report above.

Signed on behalf of the trustees



Nick Davis

30<sup>th</sup> January 2026

## Financial Statements


### Statement of Financial Activities for the Year to 5th April 2025

	Restricted Fund £	Unrestricted Fund £	Total Funds £	05/04/2024 Total Funds £
<b>Incoming Resources</b>				
Incoming resources from				
Voluntary income	0	0	0	0
Interest received		4,538	4,538	22
<b>Total Incoming Resources</b>	0	4,538	4,538	22
<b>Resources Expended</b>				
Charitable Activities				
General Activities	0	84,906	84,906	139,978
Governance Cost	0	116	116	134
<b>Total Resources Expended</b>	0	85,022	85,022	140,112
<b>Net Income and Expenditure</b>	0	80,484	80,484	140,090
Loan Revaluation		1,146	1,146	1,251
<b>Net movements in funds</b>	0	81,629	81,629	138,838
<b>Reconciliation of Funds</b>				
Total funds brought forward	143	1,112,556	1,112,699	1,254,040
<b>Total Funds Carried Forward</b>	143	1,030,927	1,031,070	1,112,699

### Balance Sheet as at 5th April 2025

	£	05/04/2024 £
<b>Current Assets</b>		
Debtors	1,074	171,250
Loans Granted	165,925	76,779
Cash in Bank	866,382	872,443
	1,033,381	1,120,472
<b>Creditors</b>		
Amounts falling due within 1 year	20	7,773
<b>Net Current Assets</b>	1,033,361	1,112,699
<b>Net Assets</b>	1,033,361	1,112,699
<b>Funds</b>		
Restricted Income Fund	143	143
Unrestricted Income Funds	1,030,927	1,112,556
<b>Total Funds</b>	1,031,070	1,112,699

These financial statements were approved by the Board of Trustees on 31<sup>st</sup> January 2026 and were signed on its behalf by

  
Nick Davis, Trustee

## Notes to the Financial Statements for the period ended 5<sup>th</sup> April 2025

### 1. Accounting Policies

#### a. Basis of preparing the financial statements

The trustees have identified no material uncertainties that may cast significant doubt about the ability of the charity to continue as a going concern.

Therefore, the financial statements have been prepared on a going concern basis.

#### b. Accounting convention

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice (2005), Accounting and Reporting by Charities.

#### c. Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the resources and the amount can be quantified with reasonable accuracy.

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

#### d. Resources expended

Expenditure is accounted for on an accruals basis and has been accounted for under headings that aggregate all cost relating to the category.

#### e. Cost of generating funds

Costs of generating funds comprise those costs directly attributable to raising funds through activities.

#### f. Governance costs

Governance costs include direct and related support costs relating to the governance infrastructure allowing the charity to generate information required for public accountability.

**g. Taxation**

The charity is exempt from tax on its charitable activities.

**h. Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds 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.

The restricted fund relates to the money received from the Welsh Government in respect of the Ugandan Nurse Leadership Development Project.

**2. General Activities and grants awarded**

The general activities cost all relates to grants awarded:

	<u>Year to 05/04/25</u>
	£
Individuals	10,000
Sporting Marvels	5,000
Cant I Gymru	4,000
Children of Rwanda	3,500
Goshen Faith Ministries	10,000
Evergreen	3,000
Jenga	11,490
African Rural Trainers	10,000
Axios Ministries - Southern Albania	10,000
Cardiff City Mission	1,000
Mercy Cardiff	1,917
Forum of Christian Leaders	10,000
Intercare	2,000
Riding for Disabled	1,000
Thembalisha UK	2,000
<b>Total grants awarded</b>	<b>£84,907</b>

### 3. Loans

Several years ago, the charity also made a loan of approximately £40,246 to Goshen School in Soroti, Uganda which was to be repaid over 3 years. Several repayments were made but the loan has been rescheduled (extended) to provide further funds for expansion. Repayments have recently restarted. The loan is revalued at the balance sheet date.

A loan of £100,000 was made to Zukuka Bora - a social enterprise coffee company in Mbale Uganda to fund in-year working capital requirements. This was the repeat of an earlier loan to cover the same requirement - the amount was fully repaid after the year end.

Heb Ffin had previously made a loan to Manumit Coffee Roasters, a social enterprise based in Cardiff employing survivors of trafficking and slavery - this loan was fully repaid. A further loan of £50,000 was extended to Manumit to facilitate the opening of a coffee shop last year. Monthly repayments have been made throughout the year.

### 4. Governance Costs

Relate to bank charges

### 5. Trustees Remuneration and Expenses

No amounts were paid to trustees for remuneration or reimbursement of expenses.

### 6. Staff costs

There are no staff and no staff costs.

### 7. Transactions with related parties

Nick Davis who is a Trustee of Heb Ffin is also a director of Manumit Coffee Roasters, a social enterprise which received a loan, as detailed above. Nick Davis is also a trustee of FOCL(UK) a UK charity associated with FOCL in the USA which received a grant from Heb Ffin to fund scholarships to the European Leadership Forum.

**HEB FFIN (WITHOUT FRONTIER)**

England & Wales - Charity number 1157947

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# Accounts

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## Trustees' Annual Report

The trustees present their report for the period 6<sup>th</sup> April 2023 to 5<sup>th</sup> April 2024. The Financial Statements for the same period are appended. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting for Charities" Issued in March 2005.

### Reference Details

Registered Name: Heb Ffin (Without Frontier)  
Registered Number: 1157947  
Address: 33, Ty Draw Road, Penylan, Cardiff, CF23 5HB  
Trustees: Nick Davis, Ruth Davis, Nigel Harris  
Bank: Nat West, 96 Queen Street, Cardiff, CF10 2GR

### Structure, Governance and Management

Heb Ffin was established as a foundation Charitable Incorporated Organisation, registered on 22<sup>nd</sup> July 2014 with a constitution as the governing document.

Should the need arise, new trustees will be appointed for a term of two years by the existing trustees taking full account of the individual's relevant skills knowledge and experience. Any new trustees will be appropriately trained in respect of their responsibilities and the procedures of the charity.

The charity does not employ any staff and is administered by Nick Davis. Decisions in respect of grants to be awarded are made at quarterly meetings where applications received are reviewed and discussed by all the trustees.

It is not considered that the charity is exposed to major risks, but this is continually reviewed and should any such be identified, mitigating procedures will be devised and implemented.

## Objectives and Activities

The objects as included within the constitution of Heb Ffin are:

1. The prevention or relief of poverty anywhere in the world by
  - Providing grants, items, training and services to individuals in need and or charities or other organisations working to prevent or relieve poverty;
  - Providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.
2. The advancement of the Christian religion by
  - Supporting ministerial activities anywhere in the world; and
  - Promoting ministerial and lay training for ministers and ministerial students.

It has been agreed by the trustees to focus on Wales and Africa such that, in practice, the objectives used in assessing grant applications are:

1. The Advancement of the Christian religion - particularly, but not exclusively:
  - Initiatives involving evangelistic activities that spread the gospel message in Wales, with a focus on the South Wales Valleys and rural districts,
  - The promotion of high quality theological, ministerial and lay training for Welsh ministers and for African students committed to returning to their home countries.
2. The Relief of Poverty in the UK - particular emphasis will be placed on Welsh projects in which the Christian faith is being manifested through practical action to help those in need in the following categories:
  - Homeless,
  - Drug dependency,
  - Ex-offenders,
  - Trafficked or sexually exploited people.

3. The Relief of Poverty in Africa - particularly Christian initiatives involving:

- Projects to improve health or address health issues,
- Education of children and professional education,
- Support for micro-businesses to encourage self-sustaining communities.

As detailed in the objects, Heb Ffin will not only provide grant funding to individuals and charities but also advice, assistance and support.

Examples where this has been provided include:

- Assistance with the setting up and administration of charities;
- Strategic planning for charities;
- Financial systems review, design and implementation;
- Independent Financial Examinations for charities;
- Design of charitable project monitoring and evaluation mechanisms within an academic framework;
- Business development training and financing;
- Project management.

### Achievements and Performance

As in previous years, the trustees intended to maintain broad consistency in terms of the number and amount of the grants awarded. Details of grants awarded are set out in the notes to the accounts.

As with most other charities and organisations, the hands-on work of Heb Ffin had been seriously curtailed by the global Covid 19 pandemic. However, travel has again been possible in this year with trustees visiting past projects in Uganda and new opportunities in Albania.

Progress of ongoing projects was as follows:

### Business development assistance with charities in Mbale, Uganda

The trustees have been able to make further visits to Uganda in October / November 2023 and February / March 2024 to catch up on existing projects and assess opportunities for future assistance.

The new drying facilities at Zukuka Bora on Wanale Mountain near Mbale, Uganda were being fully utilised.



Building work progresses to provide safe space and training opportunities for survivors of gender-based violence in Namabasa in association with the local Ugandan charity SUP.



TANU training workshop near Soroti, Uganda supported through Transformational Enterprise Network.



Exploration of accommodation options to secure the future of a tailoring workshop for women in Nauyru in association with Goshen Faith Ministries resulted in the decision to build workshops on this land.

### Other work in the year

Visits were made to Albania to investigate supporting a Christian ministry in the south of the country - as result, the charity is likely to provide financial assistance in the future.

Practical assistance has also been provided in carrying out Independent Financial Examinations for local churches and charities.

### Financial Review

Grants of one hundred and forty thousand pounds were awarded mostly to charities working in sub-Saharan Africa and South Wales. In addition, substantial loans were made to projects to facilitate their operation and expansion.

A small balance remains on the nursing project restricted fund, but it is anticipated that this will be spent in the coming year financing bids to raise further funds to continue the project.

Although the charity received no income in the current year, the cash reserves remain substantial.

### Plans for Future Periods

It is intended to continue to award project-specific grants in line with the guidelines set out by the trustees. As noted above, these are likely to be to charities working in Wales and Africa for the promotion of humanitarian and Christian aims.

The trustees intend to continue to offer and provide personal professional assistance and advice to not for profit NGOs and charities where this is required. This is likely to involve more partnership arrangements where the trustees are once again able to visit and become involved with partner organisations to which grants and loans are made, particularly in Africa.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.

### Reserves Policy

As there are no recurring overhead costs required to maintain the charity, the trustees do not consider it necessary to retain specific reserves.

## Declaration

### Statement of the Trustee's Responsibilities

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the constitution requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles of the Charity SORP;
- Make judgements and estimates that are reasonable and prudent;
- 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 which 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 Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the constitution. 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.

As the income in the current year was below the level requiring an Independent Examination, the trustees have decided to forego and examination this year and retain the funds that this would entail for charitable activities.

The trustees declare that they have approved the trustee's report above.

Signed on behalf of the trustees



Nick Davis

## Financial Statements

### Statement of Financial Activities for the Year to 6th April 2024

	Restricted Fund £	Unrestricted Fund £	Total Funds £	06/04/2023 Total Funds £
<b>Incoming Resources</b>				
Incoming resources from				
Voluntary income	0	0	0	0
Interest received		22	22	0
Total Incoming Resources	0	22	22	0
<b>Resources Expended</b>				
Charitable Activities				
General Activities	0	139,978	139,978	119,837
Loan Revaluation		1,251	1,251	0
Governance Cost	0	134	134	478
Total Resources Expended	0	141,363	141,363	120,315
Net movements in funds	0	141,341	141,341	120,315
<b>Reconciliation of Funds</b>				
Total funds brought forward	143	1,253,897	1,254,040	1,374,355
<b>Total Funds Carried Forward</b>	<u>143</u>	<u>1,112,556</u>	<u>1,112,699</u>	<u>1,254,040</u>

### Balance Sheet as at 6th April 2024

	£	06/04/2023 £
<b>Current Assets</b>		
Debtors	171,250	171,250
Loans Granted	76,779	191,143
Cash in Bank	872,443	891,648
	<u>1,120,472</u>	<u>1,254,040</u>
<b>Creditors</b>		
Amounts falling due within 1 year	<u>7,773</u>	0
<b>Net Current Assets</b>	<u>1,112,699</u>	<u>1,254,040</u>
<b>Net Assets</b>	<u>1,112,699</u>	<u>1,254,040</u>
<b>Funds</b>		
Restricted Income Fund	143	143
Unrestricted Income Funds	<u>1,112,556</u>	<u>1,253,897</u>
<b>Total Funds</b>	<u>1,112,699</u>	<u>1,254,040</u>

These financial statements were approved by the Board of Trustees on 28<sup>th</sup> November 2024 and were signed on its behalf by



Nick Davis, Trustee

## Notes to the Financial Statements for the period ended 5<sup>th</sup> April 2024

### 1. Accounting Policies

#### a. Basis of preparing the financial statements

The trustees have identified no material uncertainties that may cast significant doubt about the ability of the charity to continue as a going concern.

Therefore, the financial statements have been prepared on a going concern basis.

#### b. Accounting convention

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice (2005), Accounting and Reporting by Charities.

#### c. Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the resources and the amount can be quantified with reasonable accuracy.

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

#### d. Resources expended

Expenditure is accounted for on an accruals basis and has been accounted for under headings that aggregate all cost relating to the category.

#### e. Cost of generating funds

Costs of generating funds comprise those costs directly attributable to raising funds through activities,

**f. Governance costs**

Governance costs include direct and related support costs relating to the governance infrastructure allowing the charity to generate information required for public accountability.

**g. Taxation**

The charity is exempt from tax on its charitable activities.

**h. Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds 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.

The restricted fund relates to the money received from the Welsh Government in respect of the Ugandan Nurse Leadership Development Project. It is anticipated the small residual balance will be spent on the project in the coming year.

**2. General Activities and grants awarded**

The general activities cost all relates to grants awarded:

	<u>Year to 05/04/24</u>
	£
Individuals	12,802
Awamu	2,000
Sparkle	10,000
Project Harar	1,000
Children of Rwanda	8,570
Goshen faith Ministries	430
Evergreen	3,000
Jenga	43,500
Caleb Ministries	6,060
SUP - GBV ministries	22,046
Joy Hospice	7,400
Saaron Church	4,500
Transformational Enterprise Network	1,750
The Church Army	4,000

Kidogo Kids	1,000
St Giles Trust	5,000
Let the Children Hear	1,920
21 <sup>st</sup> Century Church	5,000
<u>Total grants awarded</u>	<u>£139,977</u>

### 3. Loans

Several years ago, the charity also made a loan of approximately £40,246 to Goshen School in Soroti, Uganda which was to be repaid over 3 years. Several repayments were made but the loan has been rescheduled (extended) to provide further funds for expansion. Since then, repayments have been suspended due to the closure of the school by the Ugandan Government in response to the Covid pandemic. However, as the school is now reopened repayments have subsequently restarted. The loan is revalued at the balance sheet date.

A loan of £90,000 was made to Zukuka Bora - a social enterprise coffee company in Mbale Uganda to fund in-year working capital requirements. This was the repeat of an earlier loan to cover the same requirement - the amount was fully repaid after the year end.

Heb Ffin had previously made a loan to Manumit Coffee Roasters, a social enterprise based in Cardiff employing survivors of trafficking and slavery - this loan was fully repaid. A further loan of £50,000 was extended to Manumit to facilitate the opening of a coffee shop last year. Monthly repayments have been made throughout the year.

### 4. Governance Costs

Relate to bank charges

### 5. Trustees Remuneration and Expenses

No amounts were paid to trustees for remuneration or reimbursement of expenses.

### 6. Staff costs

There are no staff and no staff costs.

7. Transactions with related parties

Nick Davis who is a Trustee of Heb Ffin is also a director of Manumit Coffee Roasters, a social enterprise which received a loan, as detailed above.

**HEB FFIN (WITHOUT FRONTIER)**

England & Wales - Charity number 1157947

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# Accounts

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## Trustees' Annual Report

The trustees present their report for the period 6<sup>th</sup> April 2022 to 5<sup>th</sup> April 2023. The Financial Statements for the same period are appended. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting for Charities" Issued in March 2005.

### Reference Details

Registered Name: Heb Ffin (Without Frontier)  
Registered Number: 1157947  
Address: 33, Ty Draw Road, Penylan, Cardiff, CF23 5HB  
Trustees: Nick Davis, Ruth Davis, Nigel Harris  
Bank: Nat West, 96 Queen Street, Cardiff, CF10 2GR

### Structure, Governance and Management

Heb Ffin was established as a foundation Charitable Incorporated Organisation, registered on 22<sup>nd</sup> July 2014 with a constitution as the governing document.

Should the need arise, new trustees will be appointed for a term of two years by the existing trustees taking full account of the individual's relevant skills knowledge and experience. Any new trustees will be appropriately trained in respect of their responsibilities and the procedures of the charity.

The charity does not employ any staff and is administered by Nick Davis. Decisions in respect of grants to be awarded are made at quarterly meetings where applications received are reviewed and discussed by all the trustees.

It is not considered that the charity is exposed to major risks, but this is continually reviewed and should any such be identified, mitigating procedures will be devised and implemented.

## Objectives and Activities

The objects as included within the constitution of Heb Ffin are:

1. The prevention or relief of poverty anywhere in the world by
  - Providing grants, items, training and services to individuals in need and or charities or other organisations working to prevent or relieve poverty;
  - Providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.
2. The advancement of the Christian religion by
  - Supporting ministerial activities anywhere in the world; and
  - Promoting ministerial and lay training for ministers and ministerial students.

It has been agreed by the trustees to focus on Wales and Africa such that, in practice, the objectives used in assessing grant applications are:

1. The Advancement of the Christian religion - particularly, but not exclusively:
  - Initiatives involving evangelistic activities that spread the gospel message in Wales, with a focus on the South Wales Valleys and rural districts,
  - The promotion of high quality theological, ministerial and lay training for Welsh ministers and for African students committed to returning to their home countries.
2. The Relief of Poverty in the UK - particular emphasis will be placed on Welsh projects in which the Christian faith is being manifested through practical action to help those in need in the following categories:
  - Homeless,
  - Drug dependency,
  - Ex-offenders,
  - Trafficked or sexually exploited people.

3. The Relief of Poverty in Africa - particularly Christian initiatives involving:
- Projects to improve health or address health issues,
  - Education of children and professional education,
  - Support for micro-businesses to encourage self-sustaining communities.

As detailed in the objects, Heb Ffin will not only provide grant funding to individuals and charities but also advice, assistance and support.

Examples where this has been provided include:

- Assistance with the setting up and administration of charities;
- Strategic planning for charities;
- Financial systems review, design and implementation;
- Independent Financial Examinations for charities;
- Design of charitable project monitoring and evaluation mechanisms within an academic framework;
- Business development training and financing;
- Project management.

### **Achievements and Performance**

As in previous years, the trustees intended to maintain broad consistency in terms of the number and amount of the grants awarded. Details of grants awarded are set out in the notes to the accounts.

As with most other charities and organisations, the hands-on work of Heb Ffin had been seriously curtailed by the global Covid 19 pandemic. However, travel has been possible in this year with trustees visiting projects in Uganda.

Progress of ongoing projects was as follows:

#### **Development of a nurse/midwife Leadership training programme**

The one-year project which was previously funded through a small grant from the Wales and Africa Grant Scheme and Heb Ffin to explore the leadership development needs of nurses and midwives

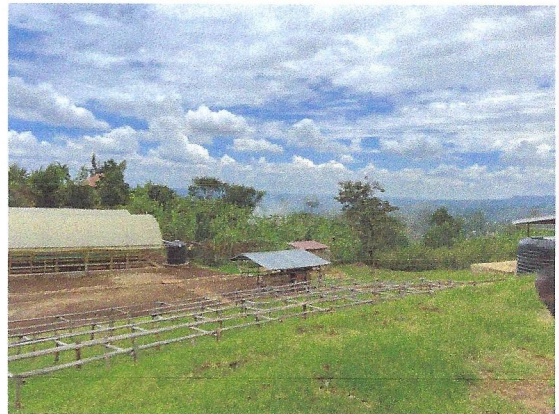
in Uganda had make recommendations for the further development of nursing and midwifery leaders in Uganda. Unfortunately, due to travel restrictions it proved impossible to return to Uganda to present the findings to the Ugandan stakeholders.

The project stalled both due to lack of funding for the next phase of the work promising avenues having been closed by the UK Government's cut in the Overseas aid budget and the refusal of a follow-up grant application by the Welsh Government.

Hence, unfortunately no progress has been made on this project in the current year other than writing up the results for publication in a peer-reviewed journal.

### **Business development assistance with charities in Mbale, Uganda**

The trustees were able to return to Uganda in March 2022, September 2022, and March 2023 to catch up on existing projects there and assess several new opportunities for future involvement.



New drying facilities at Zukuka Bora on Wanale Ridge near Mbale, Uganda.



Visiting a sewing workshop near Namabasa, Uganda set up to support survivors of gender-based violence.



TANU training workshop near Soroti, Uganda supported through Transformational Enterprise Network.

Practical assistance has also been provided in carrying out Independent Financial Examinations for local charities.

### Financial Review

Grants of over one hundred and twenty thousand pounds were awarded mostly to charities working in sub-Saharan Africa and South Wales. In addition, substantial loans were made to projects to facilitate their operation and expansion.

A small balance remains on the nursing project restricted fund, but it is anticipated that this will be spent in the coming year to close the project.

Although the charity received no income in the current year, the cash reserves remain substantial.

### Plans for Future Periods

It is intended to continue to award project-specific grants in line with the guidelines set out by the trustees. As noted above, these are likely to be to charities working in Wales and Africa for the promotion of humanitarian and Christian aims.

The trustees intend to continue to offer and provide personal professional assistance and advice to not for profit NGOs and

charities where this is required. This is likely to involve more partnership arrangements where the trustees are once again able to visit and become involved with partner organisations to which grants and loans are made, particularly in Africa.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.

### Reserves Policy

As there are no recurring overhead costs required to maintain the charity, the trustees do not consider it necessary to retain specific reserves.

## Declaration

### Statement of the Trustee's Responsibilities

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable Law and United Kingdom Generally Accepted Accounting Practice.

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the constitution requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles of the Charity SORP;
- Make judgements and estimates that are reasonable and prudent;
- 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 which 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 Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the constitution. 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.

As the income in the current year was below the level requiring an Independent Examination, the trustees have decided to forego an examination this year and retain the funds that this would entail for charitable activities.

The trustees declare that they have approved the trustee's report above.

Signed on behalf of the trustees



Nick Davis

## Financial Statements

### Statement of Financial Activities for the Year to 6th April 2023

	Restricted Fund £	Unrestricted Fund £	Total Funds £	06/04/2022 Total Funds £
<b>Incoming Resources</b>				
<b>Incoming resources from</b>				
Voluntary income	0	0	0	856,250
Interest received		0	0	27
<b>Total Incoming Resources</b>	0	0	0	856,277
<b>Resources Expended</b>				
<b>Charitable Activities</b>				
General Activities	0	119,837	119,837	104,900
<b>Governance Cost</b>	374	104	478	622
<b>Total Resources Expended</b>	374	119,942	120,316	105,522
<b>Net movements in funds</b>	374	119,942	120,316	750,754
<b>Reconciliation of Funds</b>				
Total funds brought forward	517	1,373,839	1,374,356	623,601
<b>Total Funds Carried Forward</b>	143	1,253,897	1,254,040	1,374,356

### Balance Sheet as at April 6th 2023

	£	06/04/2022 £
<b>Current Assets</b>		
Debtors	171,250	171,250
Loans Granted	191,143	60,245
Cash in Bank	891,648	1,143,460
	1,254,040	1,374,955
<b>Creditors</b>		
Amounts falling due within 1 year	0	600
<b>Net Current Assets</b>	1,254,040	1,374,356
<b>Net Assets</b>	1,254,040	1,374,356
<b>Funds</b>		
Restricted Income Fund	143	517
Unrestricted Income Funds	1,253,897	1,373,839
<b>Total Funds</b>	1,254,040	1,374,356

These financial statements were approved by the Board of Trustees on 7<sup>th</sup> December 2023 and were signed on its behalf by

  
Nick Davis, Trustee

## Notes to the Financial Statements for the period ended 5<sup>th</sup> April 2023

### 1. Accounting Policies

#### a. Basis of preparing the financial statements

The trustees have identified no material uncertainties that may cast significant doubt about the ability of the charity to continue as a going concern.

Therefore, the financial statements have been prepared on a going concern basis.

#### b. Accounting convention

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice (2005), Accounting and Reporting by Charities.

#### c. Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the resources and the amount can be quantified with reasonable accuracy.

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

#### d. Resources expended

Expenditure is accounted for on an accruals basis and has been accounted for under headings that aggregate all cost relating to the category.

#### e. Cost of generating funds

Costs of generating funds comprise those costs directly attributable to raising funds through activities.

**f. Governance costs**

Governance costs include direct and related support costs relating to the governance infrastructure allowing the charity to generate information required for public accountability.

**g. Taxation**

The charity is exempt from tax on its charitable activities.

**h. Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds 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.

The restricted fund relates to the money received from the Welsh Government in respect of the Ugandan Nurse Leadership Development Project. It is anticipated the small residual balance will be spent on the project in the coming year.

**2. General Activities and grants awarded**

The general activities cost all relates to grants awarded:

	Year to 05/04/23
	£
Individuals	16,482
Jacaranda UK	2,500
FOCL	8,332
Riding for Disabled	2,000
Transform Burkina	2,000
Hope Centre Ministry	5,000
Prisoners Education Trust	2,000
Children of Rwanda	2,000
Goshen faith Ministries	880
ICPCN	5,000
Jenga	13,500
Caleb Ministries	10,000
Operation Mobilisation	5,000
Intercare	2,000

People v Poverty	1,000
Transformational Enterprise Network	5,000
Children of Rwanda	2,000
Isooko Women's Cooperative	5,000
Educating the Children	1,000
Cure International	3,390
Love Wales	5,000
Gender Based Violence	10,650
New Life Church	5,000
Barmouth Oasis	1,000
Edith's Hope	5,000
Total grants awarded	120,734
Revaluation of UGX Loans	(897)
General Activities	119,837

### 3. Loans

Several years ago, the charity also made a loan of approximately £40,246 to Goshen School in Soroti, Uganda which was to be repaid over 3 years. Several repayments were made but the loan has been rescheduled (extended) to provide further funds for expansion. Since then, repayments have been suspended due to the closure of the school by the Ugandan Government in response to the Covid pandemic. However, as the school is now reopened and although repayments were not made in this year they have subsequently restarted.

Loans of £20,000 made to Jenga, a Community Development Organisation in Mbale Uganda were fully repaid in the year.

A loan of £100,000 was made to Zukuka Bora - a social enterprise coffee company in Mbale Uganda to fund in-year working capital requirements. This was the repeat of an earlier loan to cover the same requirement - the amount was fully repaid after the year end.

Heb Ffin had previously made a loan to Manumit Coffee Roasters, a social enterprise based in Cardiff employing survivors of trafficking and slavery - this loan was fully repaid in the previous year. A further loan of £50,000 was extended to Manumit to facilitate the opening of a coffee shop. Monthly repayments are being made.

**4. Governance Costs**

Relate to bank charges

**5. Trustees Remuneration and Expenses**

No amounts were paid to trustees for remuneration or reimbursement of expenses.

**6. Staff costs**

There are no staff and no staff costs.

**7. Transactions with related parties**

Nick Davis who is a Trustee of Heb Ffin is also a director of Manumit Coffee Roasters, a social enterprise which received a loan, as detailed above.

**HEB FFIN (WITHOUT FRONTIER)**

England & Wales - Charity number 1157947

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# Accounts

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## Trustees' Annual Report

The trustees present their report for the period 6<sup>th</sup> April 2021 to 5<sup>th</sup> April 2022. The Financial Statements for the same period are appended. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting for Charities" Issued in March 2005.

### Reference Details

Registered Name: Heb Ffin (Without Frontier)  
Registered Number: 1157947  
Address: 33, Ty Draw Road, Penylan, Cardiff, CF23 5HB  
Trustees: Nick Davis, Ruth Davis, Nigel Harris  
Bank: Nat West, 96 Queen Street, Cardiff, CF10 2GR  
Independent Examiner: HSJ Accountants, Severn House, Hazell Drive, Newport, NP10 8FY

### Structure, Governance and Management

Heb Ffin was established as a foundation Charitable Incorporated Organisation, registered on 22<sup>nd</sup> July 2014 with a constitution as the governing document.

Should the need arise, new trustees will be appointed for a term of two years by the existing trustees taking full account of the individual's relevant skills knowledge and experience. Any new trustees will be appropriately trained in respect of their responsibilities and the procedures of the charity.

The charity does not employ any staff and is administered by Nick Davis. Decisions in respect of grants to be awarded are made at quarterly meetings where applications received are reviewed and discussed by all the trustees.

It is not considered that the charity is exposed to major risks, but this is continually reviewed and should any such be identified, mitigating procedures will be devised and implemented.

## Objectives and Activities

The objects as included within the constitution of Heb Ffin are:

1. The prevention or relief of poverty anywhere in the world by
  - Providing grants, items, training and services to individuals in need and or charities or other organisations working to prevent or relieve poverty;
  - Providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.
2. The advancement of the Christian religion by
  - Supporting ministerial activities anywhere in the world; and
  - Promoting ministerial and lay training for ministers and ministerial students.

It has been agreed by the trustees to focus on Wales and Africa such that, in practice, the objectives used in assessing grant applications are:

1. The Advancement of the Christian religion - particularly, but not exclusively:
  - Initiatives involving evangelistic activities that spread the gospel message in Wales, with a focus on the South Wales Valleys and rural districts,
  - The promotion of high quality theological, ministerial and lay training for Welsh ministers and for African students committed to returning to their home countries.
2. The Relief of Poverty in the UK - particular emphasis will be placed on Welsh projects in which the Christian faith is being manifested through practical action to help those in need in the following categories:
  - Homeless,
  - Drug dependency,
  - Ex-offenders,
  - Trafficked or sexually exploited people.

3. The Relief of Poverty in Africa - particularly Christian initiatives involving:

- Projects to improve health or address health issues,
- Education of children and professional education,
- Support for micro-businesses to encourage self-sustaining communities.

Grant applications are invited from individuals or organisations for projects which meet the objects of the charity. Grants (or loan) requests of less than £5,000 are preferred. Applications are considered by all the Trustees who meet approximately quarterly. Given the limited resources available (the aim being to distribute approximately £100,000 per year), unfortunately not all applications can be granted with preference being given to projects which most closely match the objects or where the trustees can personally verify the delivery and outcomes.

As detailed in the objects, Heb Ffin will not only provide grant funding to individuals and charities but also advice, assistance and support.

Examples where this has been provided include:

- Assistance with the setting up and administration of charities
- Strategic planning for charities
- Financial systems review, design and implementation
- Independent Financial Examinations for charities
- Design of charitable project monitoring and evaluation mechanisms within an academic framework
- Business development training and financing
- Project management.

### **Achievements and Performance**

As in previous years, the trustees intended to maintain broad consistency in terms of the number and amount of the grants awarded. Details of grants awarded are set out in the notes to the accounts.

As with most other charities and organisations, the hands-on work of Heb Ffin has been seriously curtailed by the global Covid 19 pandemic. Travel opportunities have been constrained such that

the work of the charity in the year has been largely confined to the awarding of grants.

Progress of ongoing projects was as follows:

**Development of a nurse/midwife Leadership training programme**  
The one-year project which was previously funded through a small grant from the Wales and Africa Grant Scheme and Heb Ffin to explore the leadership development needs of nurses and midwives in Uganda had made recommendations for the further development of nursing and midwifery leaders in Uganda and a full report had been submitted to the Welsh Government and key stakeholders in Uganda including the Uganda Nursing and Midwifery Council, Ugandan Nurses and Midwives Union, Ministry of Health, Ministry of Education, the Aga Khan University. The project is endorsed by the Nursing Now initiative.

Unfortunately, due to travel restrictions it proved impossible to return to Uganda to present the findings to the Ugandan stakeholders. Notwithstanding this, the report and virtual communications gained support for the proposed action plan.

The project stalled both due to lack of funding for the next phase of the work (promising avenues having been closed by the UK Government's cut in the Overseas aid budget) and the Covid pandemic.

Hence, unfortunately no progress has been made on this project in the current year except that a paper detailing the work and recommendations was presented at the Annual Ugandan Nurses Conference in Jinja by a Ugandan Nurse associated with the project.

**Business development assistance with charities in Mbale, Uganda**  
The on-the-ground work with Zukuka Bora (the coffee growing company supporting farmers in the Mount Elgon region) was curtailed due to the Covid pandemic. Zukuka Bora had an excellent season during the pandemic - Heb Ffin continued to provide financial assistance by way of loans to finance working capital and remote advice.

Following the easing of Covid travel restrictions, the trustees were able to return to Uganda in March 2022 to catch up on

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projects there and assess several new opportunities for future involvement.

Practical assistance has also been provided in carrying out Independent Financial Examinations for Local charities.

### Financial Review

Heb Ffin received a further substantial cash donation in the year and has accrued the gift aid receivable.

Grants of over one hundred thousand pounds were awarded mostly to charities working in sub-Saharan Africa and South Wales.

A small balance remains on the nursing project restricted fund, but it is anticipated that this will be spent in the coming year financing bids to raise further funds to continue the project.

### Plans for Future Periods

It is intended to continue to award project-specific grants in line with the guidelines set out by the trustees. As noted above, these are likely to be to charities working in Wales and Africa for the promotion of humanitarian and Christian aims.

The trustees intend to continue to offer and provide personal professional assistance and advice to not for profit NGOs and charities where this is required. This is likely to involve more partnership arrangements where the trustees are once again able to visit and become involved with partner organisations to which grants and loans are made, particularly in Africa.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.

### Reserves Policy

As there are no recurring overhead costs required to maintain the charity, the trustees do not consider it necessary to retain specific reserves.

## Declaration

### Statement of the Trustee's Responsibilities

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the constitution requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles of the Charity SORP;
- Make judgements and estimates that are reasonable and prudent;
- 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 which 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 Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the constitution. 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.

The trustees declare that they have approved the trustee's report above.

Signed on behalf of the trustees



Nick Davis  
Trustee

18<sup>th</sup> January 2023  
Date

## Independent Examiner's Report

Report to the trustees/members of Heb Ffin Charity no 1157947

On accounts for the year ended 5<sup>th</sup> May 2022, set out on pages 8 to 12.

### Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05/05/2022.

As the charity trustees, you are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr Andrew Hill FCCA ACA DCHA BFP

Date 18/01/2023

## Financial Statements


### Statement of Financial Activities for the Year to 06/04/22

	Restricted Fund £	Unrestricted Fund £	Total Funds £	06/04/2021 Total Funds £
<b>Incoming Resources</b>				
<b>Incoming resources from</b>				
Voluntary income	0	856,250	856,250	0
Interest received		27	27	0
<b>Total Incoming Resources</b>	0	856,277	856,277	0
<b>Resources Expended</b>				
<b>Charitable Activities</b>				
General Activities	0	104,900	104,900	92,964
<b>Governance Cost</b>	0	622	622	14
<b>Total Resources Expended</b>	0	105,522	105,522	92,978
<b>Net movements in funds</b>	0	750,754	750,754	92,978
<b>Reconciliation of Funds</b>				
Total funds brought forward	517	623,084	623,601	716,579
<b>Total Funds Carried Forward</b>	517	1,373,839	1,374,355	623,601

### Balance Sheet as at April 6th 2022

	£	06/04/2021 £
<b>Current Assets</b>		
Debtors	171,250	0
Loans Granted	60,246	80,246
Cash in Bank	1,143,460	543,356
	1,374,956	623,602
<b>Creditors</b>		
Amounts falling due within 1 year	600	0
<b>Net Current Assets</b>	1,374,355	623,602
<b>Net Assets</b>	1,374,355	623,602
<b>Funds</b>		
Restricted Income Fund	517	517
Unrestricted Income Funds	1,373,839	623,084
<b>Total Funds</b>	1,374,355	623,601

These financial statements were approved by the Board of Trustees on 15<sup>th</sup> December 2022 and were signed on its behalf by

  
Nick Davis

18<sup>th</sup> January 2023

## Notes to the Financial Statements for the period ended 5<sup>th</sup> April 2022

### 1. Accounting Policies

#### a. Basis of preparing the financial statements

The trustees have identified no material uncertainties that may cast significant doubt about the ability of the charity to continue as a going concern.

As the trustees consider the charity to remain a going concern, the financial statements have been prepared on a going concern basis.

#### b. Accounting convention

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

#### c. Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the resources and the amount can be quantified with reasonable accuracy.

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

#### d. Resources expended

Expenditure is accounted for on an accruals basis and has been accounted for under headings that aggregate all cost relating to the category.

#### e. Cost of generating funds

Costs of generating funds comprise those costs directly attributable to raising funds through activities.

#### f. Governance costs

Governance costs include direct and related support costs relating to the governance infrastructure allowing

the charity to generate information required for public accountability.

**g. Taxation**

The charity is exempt from tax on its charitable activities.

**h. Foreign Exchange Transactions**

The charity holds a bank account in Uganda in order to receive repayments for local loans. Transactions are accounted for at current rate and the modest year-end balance is revalued to the rate at the balance sheet date.

**i. Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds 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.

The restricted fund relates to the money received from the Welsh Government in respect of the Ugandan Nurse Leadership Development Project. It is anticipated the small residual balance will be spent on the project in the coming year.

**2. Voluntary Income**

The income in the current year is a single donation of £685,000 plus an accrual for the associated Gift Aid of £171,250.

**3. General Activities and grants awarded**

The general activities cost all relates to grants awarded:

	Year to 05/04/22
	£
Individuals	4,196
Mission Aviation Fellowship	3,000
FOCL	15,246
African Mission	2,000
Project Harar	1,000
Hope International	1,500
Support through Court, Cardiff	2,000

Feed the Minds	1,000
Rescue Perishing	1,000
Legs4Africa	2,000
Heart for Africa	5,000
The Message Trust - Street Pastors	5,000
Christian Heritage	10,000
Jenga	22,661
Hope Church, Rhondda	3,000
Deki	2,000
Bulago Primary School	1,027
Nasio Trust	1,000
Adsum Foundation	4,100
Able Child Africa	3,000
Congo Child Trust	4,500
Prisoners Education Trust	2,670
Raising Futures	1,000
Malaiki Kids	1,000
Anglican International Development	2,000
Educating the Children	1,000
Zambia orphans Aid	1,000
Children of Rwanda	2,000
 Total grants awarded	 <u>104,900</u>

### 3. Loans

The loan to Manumit Limited of £20,000 was fully repaid in the year.

Several years ago, the charity also made a loan of approximately £40,246 to Goshen School in Soroti, Uganda which is to be repaid over 3 years. Several repayments were made but the loan has been rescheduled (extended) to provide further funds for expansion. Since then, repayments have been suspended due to the closure of the school by the Ugandan Government in response to the Covid pandemic. However, as the school is now reopened and following a recent visit, credible reassurances have been received that the full amount will be recovered eventually.

Loans of £20,000 made to Jenga, a Community Development Organisation in Mbale Uganda remain outstanding.

A loan of £20,000 was made to Zukuka Bora - a social enterprise coffee company in Mbale Uganda to fund in-year

working capital requirements. This was the repeat of an earlier loan to cover the same requirement.

**4. Governance Costs**

Relate to bank charges and the fee for the independent examination (amounting to £500 plus VAT).

**5. Trustees Remuneration and Expenses**

No amounts were paid to trustees for remuneration or reimbursement of expenses.

**6. Staff costs**

There are no staff and no staff costs.

**7. Transactions with related parties**

The income of the charity derives from a grant received from Nick Davis who is a trustee.

**HEB FFIN (WITHOUT FRONTIER)**

England & Wales - Charity number 1157947

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# Accounts

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## Trustees' Annual Report

The trustees present their report for the period 6<sup>th</sup> April 2020 to 5<sup>th</sup> April 2021. The Financial Statements for the same period are appended. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting for Charities" Issued in March 2005.

### Reference Details

Name: Heb Ffin (Without Frontier)  
Registered Number: 1157947  
Address: 33, Ty Draw Road, Penylan, Cardiff, CF23 5HB  
Trustees: Nick Davis, Ruth Davis, Nigel Harris  
Bank: Nat West, 96 Queen Street, Cardiff, CF10 2GR

### Structure, Governance and Management

Heb Ffin was established as a foundation Charitable Incorporated Organisation, registered on 22<sup>nd</sup> July 2014 with a constitution as the governing document. This is the sixth Annual Report of the charity.

Should the need arise, new trustees will be appointed for a term of two years by the existing trustees taking full account of the individual's relevant skills knowledge and experience. Any new trustees will be appropriately trained in respect of their responsibilities and the procedures of the charity.

The charity does not employ any staff and is administered by Nick Davis. Decisions in respect of grants to be awarded are made at quarterly meetings where applications received are reviewed and discussed by all the trustees.

It is not considered that the charity is exposed to major risks, but this is continually reviewed and should any such be identified, mitigating procedures will be devised and implemented.

## Objectives and Activities

The objects as included within the constitution of Heb Ffin are:

1. The prevention or relief of poverty anywhere in the world by
  - Providing grants, items, training and services to individuals in need and or charities or other organisations working to prevent or relieve poverty;
  - Providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.
2. The advancement of the Christian religion by
  - Supporting ministerial activities anywhere in the world; and
  - Promoting ministerial and lay training for ministers and ministerial students.

It has been agreed by the trustees to focus on Wales and Africa such that, in practice, the objectives used in assessing grant applications are:

1. The Advancement of the Christian religion - particularly, but not exclusively:
  - Initiatives involving evangelistic activities that spread the gospel message in Wales, with a focus on the South Wales Valleys and rural districts,
  - The promotion of high quality theological, ministerial and lay training for Welsh ministers and for African students committed to returning to their home countries.
2. The Relief of Poverty in the UK - particular emphasis will be placed on Welsh projects in which the Christian faith is being manifested through practical action to help those in need in the following categories:
  - Homeless,
  - Drug dependency,
  - Ex-offenders,
  - Trafficked or sexually exploited people.

3. The Relief of Poverty in Africa - particularly Christian initiatives involving:
- Projects to improve health or address health issues,
  - Education of children and professional education,
  - Support for micro-businesses to encourage self-sustaining communities.

As detailed in the objects, Heb Ffin will not only provide grant funding to individuals and charities but also advice, assistance and support.

Examples where this has been provided include:

- Assistance with the setting up and administration of charities;
- Strategic planning for charities;
- Financial systems review, design and implementation;
- Independent Financial Examinations for charities;
- Design of charitable project monitoring and evaluation mechanisms within an academic framework;
- Project reviews and independent evaluation reporting;
- Project management.

### Achievements and Performance

As in previous years, the trustees intended to maintain broad consistency in terms of the number and amount of the grants awarded. Details of grants awarded are set out in the notes to the accounts. Further details of the work being undertaken by the charities to which the grants have been awarded may be found by following links from the Heb Ffin website ([www.hebffin.com](http://www.hebffin.com)).

As with most other charities and organisations, the hands-on work of Heb Ffin has been seriously curtailed by the global Covid 19 pandemic. Travel opportunities have been constrained such that the work of the charity in the year has been largely confined to the awarding of grants.

Progress of ongoing projects was as follows:

## Development of a nurse/midwife Leadership training programme

The one-year project which was previously funded through a small grant from the Wales and Africa Grant Scheme and Heb Ffin to explore the Leadership development needs of nurses and midwives in Uganda had make recommendations for the further development of nursing and midwifery Leaders in Uganda and



a full report had been submitted to the Welsh Government and key stakeholders in Uganda including the Uganda Nursing and Midwifery Council, Ugandan Nurses and Midwives Union, Ministry of Health, Ministry of Education, the Aga Khan University. The project is endorsed by the Nursing Now initiative.

Unfortunately, due to travel restrictions it proved impossible to return to Uganda to present the findings to the Ugandan stakeholders. Notwithstanding this, the report and virtual communications gained support for the proposed action plan.

A comprehensive funding bid was submitted to DFID by the project team in conjunction with our Ugandan partners to refine the draft framework and develop nurse and midwife Leadership competencies with the aim of providing a 'road map' for standardised nurse and midwifery Leadership development in Uganda. Due to the scale of funding required, this is outside the scope of Heb Ffin. Initial indications were that the funding might be available but unfortunately became a casualty of the Government's drastic cut in the overseas aid budget.

Hence, unfortunately no progress has been made on this project in the current year.

### Business development assistance with charities in Mbale



The work with Zukuka Bora (the coffee growing company supporting farmers in the Mount Elgon region) was curtailed due to the need to return to the UK at the onset of the Covid pandemic. Gratifyingly, the coffee company has managed well through the pandemic with another successful season - Heb Ffin continued to provide financial assistance by way of loans to finance working capital.

In addition, small grants have been provided to assist with start-up businesses and charities in Mbale.

Practical assistance has also been provided in carrying out Independent Financial Examinations for local charities.

### Financial Review

Despite the fact that no new donations were received by Heb Ffin in the current year, the financial position continues to be healthy.

The Welsh Government grant (nominally £15,000, of which £12,000 was received) has been included as a restricted Fund with only expenses related to the Ugandan Nurse Leadership Development Project being charged against it. It had been anticipated that the further £3,000 outstanding would be received but as it proved impossible to spend the money on the anticipated travel, the project has been closed at the position as at the last year end.

### Plans for Future Periods

It is intended to continue to award project-specific grants in line with the guidelines set out by the trustees. As noted above, these are likely to be to charities working in Wales and Africa for the promotion of humanitarian and Christian aims.

The trustees intend to continue to offer and provide personal professional assistance and advice to not for profit NGOs and charities where this is required. This is likely to involve more partnership arrangements where the trustees are once again able to visit and become involved with partner organisations to which grants and loans are made, particularly in Africa.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.

### Reserves Policy

As there are no recurring overhead costs required to maintain the charity, the trustees do not consider it necessary to retain specific reserves.

## Declaration

### Statement of the Trustee's Responsibilities

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable Law and United Kingdom Generally Accepted Accounting Practice.

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the constitution requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to:

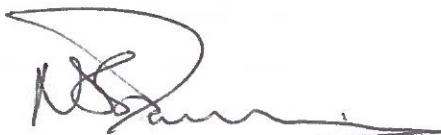
- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles of the Charity SORP;
- Make judgements and estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which 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 Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the constitution. 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.

As the income of the charity was again below the requirement threshold, the trustees have decided to dispense with an Independent Examination.

The trustees declare that they have approved the trustee's report above.

Signed by the trustees (on 21st December 2021):

  
Nick Davis

## Financial Statements

These financial statements were approved by the Board of Trustees on 21<sup>st</sup> December 2021 and were signed on its behalf by

### Statement of Financial Activities for the Year Ended 6/4/21

	Year Ended 6/4/21			06/04/2020
	Restricted Fund £	Unrestricted Fund £	Total Funds £	Total Funds £
<b>Incoming Resources</b>				
<b>Incoming resources from</b>				
Voluntary income	0	0	0	12,000
Interest received		0	0	381
<b>Total Incoming Resources</b>	0	0	0	12,381
<b>Resources Expended</b>				
<b>Charitable Activities</b>				
General Activities	2,243	90,721	92,964	70,190
<b>Governance Cost</b>		14	14	60
<b>Total Resources Expended</b>	2,243	90,736	92,978	70,250
<b>Net movements in funds</b>	2,243	90,736	92,978	67,869
<b>Reconciliation of Funds</b>				
Total funds brought forward	2,759	713,820	716,579	774,449
<b>Total Funds Carried Forward</b>	517	623,084	623,601	716,580

### Balance Sheet as at April 6th 2021

	06/04/2021 £	06/04/2020 £
<b>Current Assets</b>		
Debtors	0	0
Loans Granted	80,246	80,231
Cash in Bank	543,356	636,349
	623,602	716,580
<b>Creditors</b>		
Amounts falling due within 1 year	0	0
<b>Net Current Assets</b>	623,602	716,580
<b>Net Assets</b>	623,602	716,580
<b>Funds</b>		
Restricted Income Fund	517	2,759
Unrestricted Income Funds	623,084	713,820
<b>Total Funds</b>	623,601	716,580

  
Nick Davis, Trustee

## Notes to the Financial Statements for the period ended 5<sup>th</sup> April 2021

### 1. Accounting Policies

#### a. Basis of preparing the financial statements

The trustees have identified no material uncertainties that may cast significant doubt about the ability of the charity to continue as a going concern.

Therefore, the financial statements have been prepared on a going concern basis.

#### b. Accounting convention

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice (2005), Accounting and Reporting by Charities.

#### c. Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the resources and the amount can be quantified with reasonable accuracy.

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

#### d. Resources expended

Expenditure is accounted for on an accruals basis and has been accounted for under headings that aggregate all cost relating to the category.

#### e. Cost of generating funds

Costs of generating funds comprise those costs directly attributable to raising funds through activities.

**f. Governance costs**

Governance costs include direct and related support costs relating to the governance infrastructure allowing the charity to generate information required for public accountability.

**g. Taxation**

The charity is exempt from tax on its charitable activities.

**h. Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds 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.

The restricted fund relates to the money received from the Welsh Government in respect of the Ugandan Nurse Leadership Development Project.

**2. General Activities and grants awarded**

The general activities cost all relates to grants awarded:

	05/04/21
	£
Individuals	3,125
Friends of Rwandan Rugby	3,900
Village Water	1,018
Gulu Mission Initiative	3,000
Club 707	4,900
Simian Mountains	2,660
Viva	5,000
Pump Aid	1,000
Starfish Malawi	250
Jenga	5,000
Word of Life Mozambique	5,000
UCCF	9,000
Saaron Church	3,600
Arthur Rank	1,442
CRESS	4,447
Action on Poverty	2,000

Hill City Church	7,500
Aid Africa	2,000
Alcohol Change UK	2,280
Walk Ministries	5,000
MAF UK	2,000
Action in Africa	1,000
Transform Burkina	1,000
Deki	1,000
Bala Children's Centre	2,000
Every Life	2,815
Support Through Court Cardiff	1,500
Challenge Ministries Swaziland	4,484
Hope International	1,800
Creating New Beginnings	1,000
Total grants awarded	<u>90,721</u>

### 3. Loans

The loan to Manumit Limited - a not for profit social enterprise remained constant with the amount outstanding at the year-end being £20,000. The company is now performing well, - it is anticipated that the loan will be repaid over the next few weeks at the company's year-end.



The charity also made a loan of approximately £40,246 to Goshen School in Soroti, Uganda which is to be repaid over 3 years. Several repayments were made but the loan has been rescheduled (extended) to provide further funds for expansion. Since then, repayments have been

suspended due to the closure of the school by the Ugandan Government in response to the Covid pandemic. However, it is still anticipated that the full amount will be recovered eventually.

A loan of £20,000 was made to Zukuka Bora - a social enterprise coffee company in Mbale Uganda to fund in-year

working capital requirements. This was the repeat of an earlier loan to cover the same requirement.

4. **Governance Costs**  
Relate to bank charges
5. **Trustees Remuneration and Expenses**  
No amounts were paid to trustees for remuneration or reimbursement of expenses.
6. **Staff costs**  
There are no staff and no staff costs.
7. **Transactions with related parties**  
The charity has an outstanding loan to Manumit Limited - a not for profit social enterprise - for which Nick Davis is a director.

In this instance, the decision to award the loan was ratified by the other Heb Ffin trustees.