

Trustees' Annual Report

The trustees present their report for the period 6th April 2020 to 5th 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 22nd 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).

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:

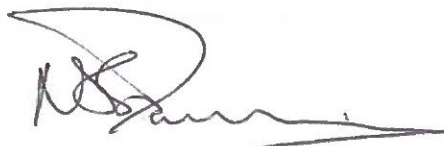
- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles of the Charity SORP;
- Make judgements and estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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 21st 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 £
Incoming Resources				
Incoming resources from				
Voluntary income	0	0	0	12,000
Interest received		0	0	381
Total Incoming Resources	0	0	0	12,381
Resources Expended				
Charitable Activities				
General Activities	2,243	90,721	92,964	70,190
Governance Cost		14	14	60
Total Resources Expended	2,243	90,736	92,978	70,250
Net movements in funds	2,243	90,736	92,978	57,869
Reconciliation of Funds				
Total funds brought forward	2,759	713,820	716,579	774,449
Total Funds Carried Forward	517	623,084	623,601	716,580

Balance Sheet as at April 6th 2021

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


Nick Davis, Trustee

Notes to the Financial Statements for the period ended 5th 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.