

Trustees' Annual Report

The trustees present their report for the period 6th April 2021 to 5th 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: HSJ Accountants, Severn House, Hazell Drive, Newport,
Examiner: NP10 8FY

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.

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

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

18th January 2023
Date

Independent Examiner's Report

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

On accounts for the year ended 5th 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 05/04/22

	Restricted Fund £	Unrestricted Fund £	Total Funds £	05/04/2021 Total Funds £
Incoming Resources				
Incoming resources from				
Voluntary income	0	856,250	856,250	0
Interest received		27	27	0
Total Incoming Resources	0	856,277	856,277	0
Resources Expended				
Charitable Activities				
General Activities	0	104,900	104,900	92,964
Governance Cost	0	622	622	14
Total Resources Expended	0	105,522	105,522	92,978
Net movements in funds	0	750,754	750,754	92,978
Reconciliation of Funds				
Total funds brought forward	517	623,084	623,601	716,579
Total Funds Carried Forward	517	1,373,839	1,374,356	623,601

Balance Sheet as at April 5th 2022

	£	05/04/2021 £
Current Assets		
Debtors	171,250	0
Loans Granted	60,246	80,246
Cash in Bank	1,143,460	543,356
	1,374,956	623,602
Creditors		
Amounts falling due within 1 year	600	0
Net Current Assets	1,374,356	623,602
Net Assets	1,374,356	623,602
Funds		
Restricted Income Fund	517	517
Unrestricted Income Funds	1,373,839	623,084
Total Funds	1,374,356	623,601

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


Nick Davis

18th January 2023

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