

# CROESO TEIFI

England & Wales · Charity number 1173014

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2017-05-12

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

## Contact

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**Address** St. Marys Old School Hall  
Pontycleifion  
Cardigan  
Dyfed  
SA43 1DR

**Phone** 07791809810

**Email** [info@croesoteifi.org](mailto:info@croesoteifi.org)

**Website** [www.croesoteifi.org](http://www.croesoteifi.org)

## Activities

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**Objects:** THE OBJECTS OF THE CIO, FOR THE PUBLIC BENEFIT, ARE:THE RELIEF OF POVERTY AND THE PRESERVATION AND PROTECTION OF HEALTH OF THOSE SEEKING ASYLUM OR GRANTED LEAVE TO REMAIN IN THE UK WHO RESIDE OR WISH TO RESIDE TEMPORARILY OR PERMANENTLY IN THE TOWN OF ABERTEIFI OR THE SURROUNDING AREA BY PROVIDING AID, ACCOMMODATION, SUPPORT AND EDUCATION AND BY FACILITATING THE INTEGRATION OF REFUGEES AND ASYLUM SEEKERS INTO THE WIDER COMMUNITY

**Activities:** Working with the local community to raise funds to welcome, support and integrate refugees who have been granted leave to remain in the U.K. and who wish to reside in the Cardigan area.

## Classification

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- **How:** Makes Grants To Individuals, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Disability, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Other Defined Groups

## Geography

- Ceredigion
- Pembrokeshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-02-08		£0	£526	-
2024-02-08	£2,890	£7,430	-	-
2023-02-08	£2,890	£7,430	-	-
2022-02-08	£8,077	£9,082	-	-
2021-02-08	£3,500	£7,034	-	-

## Trustees

Name	Role	Appointed
<b>Dr Sharon Nicola Carter</b>	Chair	2019-05-14
Alexandra Jane Mackay		2022-05-05
John Robert Myers		2020-05-05
Louise O'Neill		2018-02-20
Stuart Penny		2024-05-05
Timothy John O'Neill		2019-05-14
Victoria Moller		2017-02-09

**CROESO TEIFI**

England & Wales - Charity number 1173014

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# Accounts

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## Croeso Teifi Annual Report February 8<sup>th</sup> 2024-February 9<sup>th</sup> 2025

The first family continue to thrive in Cardigan. They have successfully applied for British Citizenship and we welcome this outcome. The father is working full time with a local builder; the mother is volunteering at Oxfam, giving some Arabic lessons and enjoying conversational English with Croeso Teifi friends. She has also started a three year full-time Hair and Beauty course. The children are thriving. Child number one plays football and rugby and child number two enjoys playing netball for the school.

Our second family have successfully applied for Indefinite Leave to Remain, and are looking forward to applying for British Citizenship. Father is continuing to build up his barber's business in Fishguard. The children are happy and settled, the elder three bringing a lovely dimension to their primary school community.

This is the third year of resettlement in Cardigan for our third family and they are doing really well.

The father is still volunteering at repair cafes in St Dogmael's and Newcastle Emlyn, volunteering at Barnardos, and has enrolled on the 2 year part-time HNC Course, level 4, for Electrical and Electronic Engineering at Pembrokeshire college. With few paid work opportunities presenting themselves, the best way forward was for him to consolidate his already ample skill set with a British recognised qualification.

The first and third families were given notice to vacate their accommodation by early January of this year (2025). With available rented accommodation difficult to find, both families were lucky in that suitable premises came on the rental market at the end of November and early January. I am extremely grateful to the team who kept a close eye on any potential properties which came on the rental market and to those of us who were able to help with moving the third family.

With seemingly overwhelming stories of conflict on a world scale, we must celebrate our compassion in this corner of West Wales. Faith in humanity overrides those feelings of despair.

My thanks go to each and everyone who continue to support these three families. It is very rewarding to see them settled into life here in West Wales and I am sure that I speak for all of us when I say that the experience enriches us all.

Sharon Carter (Chair)



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
**CROESO TEIFI**

No (if any)

## Receipts and payments accounts

CC16a

For the period from	Period start date 09/02/2024	To	Period end date 08/02/2025
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations	-	-	-	-	100
Events/Fundraising/Collections	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	-	-	-	-	100
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	-	-	-	-	100
<b>A3 Payments</b>					
Insurance	261	-	-	261	261
Family 2 Support	-	-	-	-	230
Family 3 Support	265	-	-	265	1,814
Events Expenses	-	-	-	-	80
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	526	-	-	526	2,385
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	526	-	-	526	2,385
<b>Net of receipts/(payments)</b>	- 526	-	-	- 526	- 2,285
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	-	-	-	-	-
<b>Cash funds this year end</b>	- 526	-	-	- 526	- 2,285

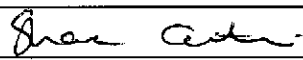
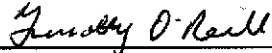
## Section B Statement of assets and liabilities at the end of the period

		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Bank	6,002	2,561	-
	Petty Cash	59	-	-
		-	-	-
	<b>Total cash funds</b>	<b>6,061</b>	<b>2,561</b>	<b>-</b>

(agree balances with receipts and payments account(s))

NOTE CATAGORIES B2 TO B5 NOT APPLICABLE/NOT INCLUDED FOR THIS AGM REPORT.

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Sharon Carter	05/06/25
	Timothy O'Neill	05/06/25

Treasurer's Notes on Accounts.

1. Accounts prepared on a receipts and Payments basis.
2. Reference made to Charity Commission/gov.uk but format adapted/summarised for AGM Report requirements.
3. Verified by Thomas Wells 06/04/2025

**CROESO TEIFI**

England & Wales - Charity number 1173014

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# Accounts

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## **Croeso Teifi Annual Report**

**February 9<sup>th</sup> 2023 –February 8<sup>th</sup> 2024**

### Reference and Administration

CroesoTeifi charity registration number: 1173014.

St Mary's Old School Hall, Pontycleifion, Cardigan, Wales, SA43 1DR.

Secretary

Gail Storr (from September 2021)

Trustees:

Sharon Carter: Chair

Alex MacKay: Vice-Chair

Vicky Moller: Project Director

Louise O' Neill

John Myers

Eric Sheldon

Tim O' Neill: Treasurer

### Structure and Management

Croeso Teifi is registered as a Charitable Incorporated Organisation (CIO) with voting members other than its charity trustees.

### Objectives:

The objects of the CIO, for the public benefit are:

To provide aid to refugees, those seeking asylum or granted leave to remain in the U.K., who reside or wish to reside temporarily or permanently in the town of Cardigan and the surrounding area, and to promote their harmonious integration into the local communities.

The main activities undertaken to further these objectives are:

- assistance with provision of accommodation, furnishings, clothing and other requirements essential for security and wellbeing.
- arrangement with the refugees of education, providing English and Welsh language tuition, training and work activity leading to fulfilment, skills and employment.

- facilitation of access to local services e.g. health, banking, schools, job centre, as well as social activities and the sharing of friendship, knowledge and skills leading to linguistic and social integration.
- working with support organisations and members of the local community to share any or all of the above charitable purposes.

#### For the Public Benefit:

The trustees have understood the guidance on Public Benefit and use it to guide decisions, such as to ensure funds are used to maximise the number of people we can benefit.

The activities of Croeso Teifi explained below have helped to build community cohesion through bringing diverse people to work together as volunteers.

The publicity, fundraising and information events have extended awareness of global situations in particular the situation of Syrian refugees forced to leave their war-torn homes for camps in Lebanon and Egypt. Preparing for and bringing a refugee family to Cardigan has advanced cultural awareness, as has the provision of social opportunities for cultural exchange.

The work of the charity has provided opportunity to extend welcome, empathy and kindness, which have enhanced individual self-esteem as well as pride in the local community.

#### Achievements of Croeso Teifi 2023-2024

The first family continue to thrive in Cardigan. With the guidance and support of members of Croeso Teifi, they are in the final stages of applying for the status of British Citizenship. The father is working full time with a local builder; the mother is volunteering at Oxfam. She is taking an online English course as well as having weekly conversation lessons with Croeso Teifi members. She is also taking an online driving theory course and giving some Arabic lessons. The children are thriving. Child number one plays football and rugby and child number two enjoys playing netball for the school.

Our second family are in the process of applying for Indefinite Leave to Remain, which needs to be submitted before the five year anniversary of their arrival in Cardigan on February 19<sup>th</sup>. The mother's Cookbook was included in the Aberystwyth and Senedd exhibitions about refugees in Wales over the decades. She has also been contacted about someone cooking one of her recipes at a launch event and is learning to drive. The father is continuing to build up his barber's business in Fishguard. They welcomed their fourth child, a little boy, in July. He was born in Carmarthen hospital and his father proudly announced his arrival on social media as 'our Welsh Syrian little boy'.

This is the second year of resettlement in Cardigan for our third family and they are doing really well. The mother passed her IT college course with a distinction in June, 2023 with the father as the main carer whilst she studied.

The father has passed both his theory and practical driving tests. Thank you to those in Croeso Teifi for supporting him in extra driving practice. He has been volunteering at repair cafes in St Dogmael's and Newcastle Emlyn, had an appointment with Career Wales, Restart interviews, updated his CV, recently started volunteering at Barnardos charity shop, visited Pembrokeshire College and is ready to consider a variety of courses and job opportunities. As a group, we have discussed with him his various options for pursuing his electrical engineering career, including solar energy engineering and for pursuing a practical electrician's role. I have to thank the Croeso Teifi team for all the hard work and hours you have dedicated to finding a way forward. Also thanks to a local builder who has investigated some options for solar panel work and for giving him practical work on his site.

Their young daughter has progressed from nursery to half days at school, started in January (2024); she is a confident child with a growing vocabulary in 3 languages!

Their second baby was born in January 2024 and the Croeso Teifi community were pleased to hear of the little girl's safe arrival. Many thanks to the Croeso Teifi team for their care and support and for driving back and forth to Carmarthen hospital! Their elder toddler was looked after by a member of the Croeso Teifi team for three days whilst they were in hospital. An energetic but joyful role. Thank you.

Both parents are continuing to make good progress with their English lessons. Thank you to the teaching team for leading this. They will also get support with their Welsh language learning after Ramadam, March 2024, from the Croeso Teifi team.

My thanks go to each and everyone who continue to support these three families. It is very rewarding to see them settled into life here in West Wales and I am sure that I speak for all of us when I say that the experience enriches us all.

Sharon Carter (Chair)



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
**CROESO TEIFI**

No (if any)

**CC16a**

**Receipts and payments accounts**

For the period from **09/02/2023** To **08/02/2024**

**Section A Receipts and payments**

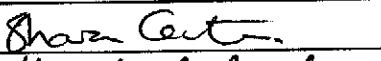

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations	100	-	-	100	430
Events/Fundraising/Collections	-	-	-	-	85
Home Office Grant	-	-	-	-	675
ESOL English CCC	-	-	-	-	1,700
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>100</b>	<b>-</b>	<b>-</b>	<b>100</b>	<b>2,890</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>100</b>	<b>-</b>	<b>-</b>	<b>100</b>	<b>2,890</b>
<b>A3 Payments</b>					
Teaching	-	-	-	-	-
Administration	-	-	-	-	138
Insurance	261	-	-	261	255
Family 2 Support	230	-	-	230	581
Family 3 Support TE	-	-	-	-	995
Family 3 Support	1,814	-	-	1,814	5,360
Events Expenses	80	-	-	80	100
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>2,385</b>	<b>-</b>	<b>-</b>	<b>2,385</b>	<b>7,430</b>
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>2,385</b>	<b>-</b>	<b>-</b>	<b>2,385</b>	<b>7,430</b>
<b>Net of receipts/(payments)</b>	<b>- 2,285</b>	<b>-</b>	<b>-</b>	<b>- 2,285</b>	<b>- 4,540</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>- 2,285</b>	<b>-</b>	<b>-</b>	<b>- 2,285</b>	<b>- 4,540</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Bank	6,262	2,826	-
	Petty Cash	59	-	-
		-	-	-
	<b>Total cash funds</b>	<b>6,321</b>	<b>2,826</b>	<b>-</b>
	(agree balances with receipts and payments account(s))			

NOTE CATEGORIES B2 TO B5 NOT APPLICABLE/ NOT INCLUDED FOR THIS AGM REPORT.

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Sharon Carter	6/5/2024
	Timothy O'Neill	06/05/24

**Treasurer's Notes on Accounts**

1. Accounts prepared on a Receipts and Payments basis.
2. Reference made to Charity Commission/gov.uk but format adapted/summarised for AGM Report requirements.
3. Verified by Mr Thomas Wells 27/04/24

**CROESO TEIFI**

England & Wales - Charity number 1173014

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# Accounts

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## **Croeso Teifi Annual Report**

**February 9<sup>th</sup> 2022 –February 8<sup>th</sup> 2023**

### Reference and Administration

CroesoTeifi charity registration number: 1173014.

St Mary's Old School Hall, Pontycleifion, Cardigan, Wales, SA43 1DR.

Secretary

Gail Storr (from September 2021)

Trustees:

Sharon Carter: Chair

Rev. John Bennett: Vice-Chair (until May 2022)

Ales MacKay (from May 2022, Vice Chair from October 2022)

Vicky Moller: Project Director

Louise O' Neill

John Myers

Eric Sheldon

Tim O' Neill: Treasurer

### Structure and Management

Croeso Teifi is registered as a Charitable Incorporated Organisation (CIO) with voting members other than its charity trustees.

#### Objectives:

The objects of the CIO, for the public benefit are:

To provide aid to refugees, those seeking asylum or granted leave to remain in the U.K., who reside or wish to reside temporarily or permanently in the town of Cardigan and the surrounding area, and to promote their harmonious integration into the local communities.

The main activities undertaken to further these objectives are:

- assistance with provision of accommodation, furnishings, clothing and other requirements essential for security and wellbeing.
- arrangement with the refugees of education, providing English and Welsh language tuition, training and work activity leading to fulfilment, skills and employment.

- facilitation of access to local services e.g. health, banking, schools, job centre, as well as social activities and the sharing of friendship, knowledge and skills leading to linguistic and social integration.
- working with support organisations and members of the local community to share any or all of the above charitable purposes.

#### For the Public Benefit:

The trustees have understood the guidance on Public Benefit and use it to guide decisions, such as to ensure funds are used to maximise the number of people we can benefit.

The activities of Croeso Teifi explained below have helped to build community cohesion through bringing diverse people to work together as volunteers.

The publicity, fundraising and information events have extended awareness of global situations in particular the situation of Syrian refugees forced to leave their war-torn homes for camps in Lebanon and Egypt. Preparing for and bringing a refugee family to Cardigan has advanced cultural awareness, as has the provision of social opportunities for cultural exchange.

The work of the charity has provided opportunity to extend welcome, empathy and kindness, which have enhanced individual self-esteem as well as pride in the local community.

#### Achievements of Croeso Teifi:

Our first two Syrian families are happy and thriving. Both fathers are working; the father of the first family is still working part-time for a local builder whilst the father of the second family is continuing to build up his barber's business in Fishguard.

A member of Croeso Teifi took advantage of the fact that the Red Dress was on exhibition in Swansea to take the mother of the second family to see it. The Red Dress is a world-wide collaborative stitching work, embroidered by people of varied cultural backgrounds. The mother of the second family has started having driving lessons and a member of Croeso Teifi is taking her out to give her extra practice. The mother of the first family is still studying English and is also giving on-line Arabic tuition to three individuals.

In November, our first family successfully applied for their Right To Remain, having arrived five years previously. Croeso Teifi members provided stellar support as they completed their on line application, and ensured that they were well prepared for the follow-up interview in Cardiff. Success.

The third Syrian family arrived at the end of March 2022 and I wish to thank everyone in Croeso Teifi for their faith in seeing this through, following the hiatus as a result of the Covid pandemic. We have a committed team and have plenty of enthusiasm for supporting them. We were lucky enough to secure accommodation in premises next door to the first family and both of our settled families have provided friendship, help and advice in ensuring that

they have a smooth start to life in Cardigan. The team worked hard to make sure that the apartment was clean and comfortable and had thought of everything in terms of what the family would need. It was heart-warming to have the help of our other two families. Amongst other things, the mother of the second family prepared a meal ready for their arrival and the first family ensured that the kitchen cupboards were stocked. Members of Croeso Teifi helped the family to become familiar with their surroundings and early trips included a visit to the circus, Barley Saturday , Swansea and Carmarthen, and Langrannog as well as visits to the beach and walks to the Wildlife Centre. Both adults are making great progress with their English lessons; the mother is following an IT course at the local college and the father is volunteering at outlets of the Repair Café Wales, where he is able to use his electrical skills. His qualifications have been officially recognised and translated into English. Their 2 year daughter has started nursery and is settling well, showing curiosity and confidence to explore her new environment.

### The Wider Community

The wider community is a vital part of everything we do and we wish to especially thank those who have contributed in any way.

In June, we hosted a welcome event for the third family. It was wonderful to have the attendance and support of some members of the wider community, including MP Ben Lake, Cylch Merched, Syrian families from Carmarthen, Lampeter and Narberth, members of the local council and police.

To mark story-telling week in January, we invited a professional story-teller to come and tell some stories. A true professional, she gave us some tales from around the world, including one from Syria. It was lovely to see the two elder children of the first family speak confidently and assuredly to adults in both Welsh and English before the session began. The father of the third family had prepared a short speech in English in which he explained how he had been told to expect lots of steep hills, but in fact, on their arrival they were surprised to find Cardigan itself flat!

### Thank you to:

As Chair, I would personally like to reiterate my thanks to you all for enabling these three families to feel very much at home here in Cardigan. I think that what we have as a community is very special and enables us to realise what is really important in our lives. Your support and friendship are priceless.

I think that we can all say that being involved in Croeso Teifi has impacted on us in such a positive and meaningful way, and most importantly the deep friendships with people from a wholly different culture and religion that have developed as a result.

Sharon Carter (chair of Croeso Teifi, February 9<sup>th</sup> 2023)



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
CROESO TEIFI

Full name

## Receipts and payments accounts

CC16a

For the period  
from

09/02/2022

To

08/02/2023

### Section A Receipts and payments


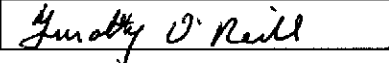
	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations	430	-	-	430	3,509
Events/Fundraising/Collections	85	-	-	85	455
Third Family Donation	-	-	-	-	1,000
Cylch Merchad CT/Croeso Teifi Refugee	-	-	-	-	2,614
Family 2	-	-	-	-	500
Home Office Grant	675	-	-	675	-
ESOL English CCC	1,700	-	-	1,700	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>2,890</b>	<b>-</b>	<b>-</b>	<b>2,890</b>	<b>8,078</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>2,890</b>	<b>-</b>	<b>-</b>	<b>2,890</b>	<b>8,078</b>
<b>A3 Payments</b>					
Teaching	-	-	-	-	-
Administration	138	-	-	138	-
Insurance	255	-	-	255	255
Family 2 Support	581	-	-	581	3,353
Family 3 Support TE	995	-	-	995	-
Refugee Support	-	-	-	-	4,734
Family 3	5,360	-	-	5,360	450
Events Expenses	100	-	-	100	290
	-	-	-	-	-
<b>Sub total</b>	<b>7,430</b>	<b>-</b>	<b>-</b>	<b>7,430</b>	<b>9,082</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>7,430</b>	<b>-</b>	<b>-</b>	<b>7,430</b>	<b>9,082</b>
<b>Net of receipts/(payments)</b>	<b>- 4,540</b>	<b>-</b>	<b>-</b>	<b>- 4,540</b>	<b>- 1,004</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>- 4,540</b>	<b>-</b>	<b>-</b>	<b>- 4,540</b>	<b>- 1,004</b>

## Section B Statement of assets and liabilities at the end of the period

		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Bank	6,733	4,640	-
	Petty Cash	59	-	-
		-	-	-
	<b>Total cash funds</b>	<b>6,792</b>	<b>4,640</b>	<b>-</b>
(agree balances with receipts and payments account(s))				

**NOTE CATEGORIES B2 TO B5 NOT APPLICABLE / NOT USED FOR THIS AGM REPORT**

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Sharon Carter	01/05/2023
	Timothy O'Neill	01/05/2023

Treasurer's Notes on Accounts

1. Accounts prepared on a Receipts and Payments basis.
2. Reference made to Charity Commission/gov.uk but format adapted/summarised for AGM Report requirements
3. Verified by Tom Wells (15/04/23)

**CROESO TEIFI**

England & Wales - Charity number 1173014

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# Accounts

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## **Croeso Teifi Annual Report**

**February 9<sup>th</sup> 2021 –February 8<sup>th</sup> 2022**

### Reference and Administration

CroesoTeifi charity registration number: 1173014.

St Mary's Old School Hall, Pontycleifion, Cardigan, Wales, SA43 1DR.

Secretary

Celia Lang (until September 2021)

Gail Storr (from September 2021)

Trustees:

Sharon Carter: Chair

Rev. John Bennett: Vice-Chair

Vicky Moller: Project Director

Louise O' Neill

Hywel Davies (until September 2021)

John Myers (from July 2021)

Eric Sheldon (from October 2021)

Tim O' Neill: Treasurer

### Structure and Management

Croeso Teifi is registered as a Charitable Incorporated Organisation (CIO) with voting members other than its charity trustees.

### Objectives:

The objects of the CIO, for the public benefit are:

To provide aid to refugees, those seeking asylum or granted leave to remain in the U.K., who reside or wish to reside temporarily or permanently in the town of Cardigan and the surrounding area, and to promote their harmonious integration into the local communities.

The main activities undertaken to further these objectives are:

- assistance with provision of accommodation, furnishings, clothing and other requirements essential for security and wellbeing.

- arrangement with the refugees of education, providing English and Welsh language tuition, training and work activity leading to fulfilment, skills and employment.
- facilitation of access to local services e.g. health, banking, schools, job centre, as well as social activities and the sharing of friendship, knowledge and skills leading to linguistic and social integration.
- working with support organisations and members of the local community to share any or all of the above charitable purposes.

#### For the Public Benefit:

The trustees have understood the guidance on Public Benefit and use it to guide decisions, such as to ensure funds are used to maximise the number of people we can benefit.

The activities of Croeso Teifi explained below have helped to build community cohesion through bringing diverse people to work together as volunteers.

The publicity, fundraising and information events have extended awareness of global situations in particular the situation of Syrian refugees forced to leave their war torn homes for camps in Lebanon and Egypt. Preparing for and bringing a refugee family to Cardigan has advanced cultural awareness, as has the provision of social opportunities for cultural exchange.

The work of the charity has provided opportunity to extend welcome, empathy and kindness, which have enhanced individual self-esteem as well as pride in the local community.

#### Achievements of Croeso Teifi:

This year has again been marked by the Covid-19 pandemic which has tested the wider community and the nation. Whilst Croeso Teifi has endeavoured to maintain support for both families, we have had to rely on the internet to ensure that they are well, that they understand the varying levels of social restrictions and to maintain contact during the pandemic peaks. This has been maintained through text messages, phone calls and facetime and we understand that they have been able to speak to their families in Syria similarly. Both families appear to have coped very well with the situation.

The father of the second family has now secured his own business in Fishguard. He is due to open on February 14<sup>th</sup> and we wish him every success. His wife has used her artistic talents to illustrate her Syrian recipes in the now published Syrian Cookbook. The first hundred copies sold quickly and Croeso Teifi ordered another hundred to be published which are selling well. She has weekly English lessons with a member of Croeso Teifi and also attends language lessons at college. Their three children are all enjoying school and child 1 now attends Brownies.

The father of the first family works for a local builder. He has completed his third year of a course in bricklaying at Coleg Ceredigion. His wife is still having English lessons and

conversation classes with members of Croeso Teifi and also takes part in an online conversation class. All the children are in school. The eldest child transferred to secondary school in September 2021 and was asked to lay a wreath on behalf of the MP, Ben Lake, at the Cenotaph in Cardigan on Remembrance Sunday. Both he and his father still play football with a local club when Covid restrictions allow. The second child now attends the local guides group and spoke confidently about welcoming refugees to Wales on a BBC news feature, following the crisis in Afghanistan.

Some members of Croeso Teifi accompanied the family to Aberystwyth in late August to meet Dr. Morris Brodie from the university and some of the Syrian refugees who have settled there. The theme of the day was "Refugees from National Socialism in Wales: Learning from the Past for the Future", which was part of the Second World War and Partnership Programme and the aim was to draw parallels between refugees then and now. It was a very enjoyable day in the castle grounds with Syrian food.

Following the disappointing delay in 2020/2021 to our plans to welcome a third family to Cardigan, we were delighted to receive final approval from both Ceredigion County Council and the Home Office in January 2022. The family will arrive at the end of March and we have a committed team to support them. We have found a suitable home for them in Cardigan and members of Croeso Teifi are working hard in ensuring that the property is well equipped for the family's needs and comfortable.

As part of our commitment to ensure that we are all prepared for the family's arrival, I ran an online event in January with Croeso Teifi members, to go through our Safeguarding and Data Protection policies. Reser organised an online event in line with Home Office requirements to cover empowerment, boundaries and cultural awareness. Both were well attended by the Croeso Teifi team.

### The Wider Community

The wider community is a vital part of everything we do and we wish to especially thank those who have contributed in any way.

In October, we hosted a cultural evening in the Guildhall, Cardigan. The two Syrian mothers provided food for the evening, a true feast which reflected their high standards and care. It was wonderful to see and hear from both the father of the second family and the mother of the first family who, individually, stood up and expressed how welcome they feel in this corner of West Wales. A very well attended evening, we were all very impressed with their standard of English.

Particular thanks go to Cor Teifi who put on a concert in November, nominated Croeso Teifi as their charity and raised a wonderful amount of funds during an evening of music at Rhosygilwen. We also received a generous donation from Cylch Merched and other individuals who wished to support our families through donations. Thank you all, your kindness is a true mark of faith in reaching out to others.

I think that we can all say that being involved in Croeso Teifi has impacted on us in such a positive and meaningful way, and most importantly the deep friendships with people from a wholly different culture and religion that have developed as a result.

Sharon Carter (chair of Croeso Teifi, February 9<sup>th</sup> 2022)



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
**CROESO TEIFI**

No (if any)

## Receipts and payments accounts

CC16a

For the period from 09/02/2021 To 08/02/2022

### Section A Receipts and payments



	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations	3,509	-	-	3,509	78
Events/Fundraising/Collections	455	-	-	455	-
Third Family Donation	1,000	-	-	1,000	-
Cylch Merchad CT/Croeso Teifi Refugee	-	2,614	-	2,614	2,532
Family 2	500	-	-	500	-
Other	-	-	-	-	890
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>5,464</b>	<b>2,614</b>	<b>-</b>	<b>8,077</b>	<b>3,500</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>5,464</b>	<b>2,614</b>	<b>-</b>	<b>8,077</b>	<b>3,500</b>
<b>A3 Payments</b>					
Teaching	-	-	-	-	282
Administration/First Friends	-	-	-	-	789
Insurance	255	-	-	255	255
Family 1 & 2 Support	3,353	-	-	3,353	4,599
House Move	-	-	-	-	480
Refugee Support	4,734	-	-	4,734	529
Family 3	450	-	-	450	-
Events Expenses	290	-	-	290	-
	-	-	-	-	-
<b>Sub total</b>	<b>9,082</b>	<b>-</b>	<b>-</b>	<b>9,082</b>	<b>6,934</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>9,082</b>	<b>-</b>	<b>-</b>	<b>9,082</b>	<b>6,934</b>
<b>Net of receipts/(payments)</b>	<b>- 3,619</b>	<b>2,614</b>	<b>-</b>	<b>- 1,005</b>	<b>- 3,434</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
<b>Cash funds this year end</b>	<b>- 3,619</b>	<b>2,614</b>	<b>-</b>	<b>- 1,005</b>	<b>- 3,434</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Bank	6,913	9,000	-
	Petty Cash	102	-	-
		-	-	-
	<b>Total cash funds</b>	<b>7,015</b>	<b>9,000</b>	<b>-</b>
	<small>(agree balances with receipts and payments account(s))</small>	<small>Unrestricted Funds</small>	<small>Restricted Funds</small>	<small>UK</small>

NOTE CATEGORIES B2 TO B5 NOT APPLICABLE / NOT USED FOR THIS AGM REPORT

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Sharon Carter	12/5/22
	Timothy O'Neill	12/05/22

Treasurer's Notes on Accounts

1. Accounts prepared on a Redepts and Payments basis.
2. Reference made to Charity Commission/gov.uk but format adapted/summarised for AGM Report requirements
3. Verified by Tom Wells (05/03/22)

**CROESO TEIFI**

England & Wales - Charity number 1173014

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# Accounts

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## **Croeso Teifi Annual Report**

**February 9<sup>th</sup> 2020 –February 8<sup>th</sup> 2021**

### Reference and Administration

CroesoTeifi charity registration number: 1173014.

St Mary's Old School Hall, Pontycleifion, Cardigan, Wales, SA43 1DR.

Celia Lang-Secretary

Trustees:

Sharon Carter: Chair

Rev. John Bennett: Vice-Chair

Vicky Moller: Project Director

Louise O' Neill

Hywel Davies

Tim O' Neill: Treasurer

### Structure and Management

Croeso Teifi is registered as a Charitable Incorporated Organisation (CIO) with voting members other than its charity trustees.

#### Objectives:

The objects of the CIO, for the public benefit are:

To provide aid to refugees, those seeking asylum or granted leave to remain in the U.K., who reside or wish to reside temporarily or permanently in the town of Cardigan and the surrounding area, and to promote their harmonious integration into the local communities.

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- facilitation of access to local services e.g. health, banking, schools, job centre, as well as social activities and the sharing of friendship, knowledge and skills leading to linguistic and social integration.
- working with support organisations and members of the local community to share any or all of the above charitable purposes.

### For the Public Benefit:

The trustees have understood the guidance on Public Benefit and use it to guide decisions, such as to ensure funds are used to maximise the number of people we can benefit.

The activities of Croeso Teifi explained below have helped to build community cohesion through bringing diverse people to work together as volunteers.

The publicity, fundraising and information events have extended awareness of global situations in particular the situation of Syrian refugees forced to leave their war torn homes for camps in Lebanon. Preparing for and bringing a refugee family to Cardigan has advanced cultural awareness, as has the provision of social opportunities for cultural exchange.

The work of the charity has provided opportunity to extend welcome, empathy and kindness, which have enhanced individual self-esteem as well as pride in the local community.

### Achievements of Croeso Teifi:

This year has been marked by the Covid-19 pandemic which has tested the wider community and the nation. Whilst Croeso Teifi has endeavoured to maintain support for both families, we have had to rely on the internet to ensure that they are well, that they understand the varying levels of social restrictions and to maintain contact during the pandemic peaks. This has been maintained through text messages, phone calls and facetime and we understand that they have been able to speak to their families in Syria similarly. Both families appear to have coped very well with the situation although schooling was rather problematic as access to a laptop was difficult for the family with older children. As a result, we provided the family with a laptop and had it serviced to ensure that it was working up to speed. Child Two was struggling with English and so we have put in place a programme of three English lessons a week provided by Croeso Teifi members. This was initially provided face- to –face when restrictions were eased midway through 2020 and family visits were possible. However, with the return of lockdown, these have been carried out via zoom.

The second father still has his part-time job with the new barber which has opened in Cardigan but has twice been furloughed during lock downs. This is the situation at present until we await confirmation of the reopening of these businesses from the Senedd. He has had to postpone his driving test owing to covid restrictions and at this point we are awaiting for a date when he can safely take the test. However, with support, he has purchased a car and Croeso Teifi have provided a donation for insurance purposes. His wife has used her artistic talents to illustrate her Syrian recipes with a view to publishing a Syrian cookbook, costs to be covered by Croeso Teifi. With support, she has added a few personal stories to go with some of the recipes and thank you to those involved for instigating this idea and pulling it all together.

During the first lockdown, the parents of the second family wanted to thank the people of Cardigan: “You helped us in our crisis and we want to help you in yours”. They cooked meals for a local care home and a home for vulnerable adults. The ITV news featured their story and they received a special mention during the Citizens UK conference on December 6<sup>th</sup> 2020, for their outstanding contribution.

The first family are enjoying life in Cardigan. They have now moved to larger premises in Cardigan and the father has passed his driving test. He has bought a car and Croeso Teifi has made a donation towards his insurance costs. He works for a local builder two days a week and we are grateful to this individual for giving him invaluable paid building experience.

Both mothers attend a zoom online English class run by Coleg Ceredigion.

One of the adults is in need of urgent medical treatment for an ongoing and debilitating condition. In order to prevent a possible permanent disability the trustees have taken the decision to pay for private treatment to halt the deterioration. We are still awaiting a date for this private surgery, which should take place sometime in March.

In response to the generous donation of £9000 last year, we built a new group of First Friends with the specific remit of welcoming a third family to Cardigan. Our application was approved by the Home Office and Ceredigion County Council late February 2020 but then everything was put on hold with the pandemic. In October the Home Office announced that flights to resettle vulnerable families would resume but Ceredigion County Council felt that given the high rate of virus transmission in the area, it would be considered unsafe to welcome a family in these conditions and so the process has been put on hold. However, recent communication with the Council recognizes Croeso Teifi’s commitment and hopes that we will be able to welcome our third family in the next six months or so, once the rate of transmission of the virus has dropped to acceptable levels in our communities.

### The Wider Community

The wider community is a vital part of everything we do and we wish to especially thank those who have contributed in any way.

In particular the plight of asylum seekers in Penally has featured in our discussions and three individuals from Penally were invited to meet the trustees. They told their stories so eloquently and we were all felt very privileged to have met them. Humanity never ceases to surprise with its ability to endure and reach out to others. Croeso Teifi were able to source five guitars and donate them to the camp in order to provide some sort of musical relief. Furthermore, Croeso Teifi also provided a funding platform to enable fundraising for the Penally asylum seekers group. The money raised provides tailored help to camp residents: eg medical assessments leading to relocation, emergency power to camps during a power cut. The funding appeared in Croeso Teifi’s account after the end of this financial year and so will feature in the financial year 2021-2022.

Croeso Teifi has also paid for a laptop for a young refugee from Ireland, now resident in Fishguard.

I think that we can all say that being involved in Croeso Teifi has impacted on us in such a positive and meaningful way, and most importantly the deep friendships with people from a wholly different culture and religion that have developed as a result. The opening minutes of the Conference on December 6<sup>th</sup> 2020 featured a UNHCR 4 minute film about our two families and the work we do in Cardigan. Over 300 people attended this zoom and it was an emotional tribute to our journey.

Sharon Carter (Chairperson)



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name CROESO TEIFI	No (if any) 1173014
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## Receipts and payments accounts

CC16a

For the period from	Period start date 09/02/2020	To	Period end date 08/02/2021
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations	78	-	-	78	1,597
Events/Fund Raising/Collectiona	-	-	-	-	42
Second Family Universal Credit	-	-	-	-	1,000
Grants	-	2,532	-	2,532	3,411
Henhurst Trust Donation for third family	-	-	-	-	9,000
Other	890	-	-	890	1,043
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>968</b>	<b>2,532</b>	<b>-</b>	<b>3,500</b>	<b>16,093</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>968</b>	<b>2,532</b>	<b>-</b>	<b>3,500</b>	<b>16,093</b>
<b>A3 Payments</b>					
Teaching	-	282	-	282	2,135
Translation	-	-	-	-	495
Administration/First Friends	789	-	-	789	381
Insurance	255	-	-	255	255
Petty Cash	-	-	-	-	100
House	-	-	-	-	478
Family 1 & 2 Support	4,599	-	-	4,599	2,935
Microgrant	-	-	-	-	1,233
Dr Dewi Davies - second family arrival, etc	-	-	-	-	1,805
Second Family Universal Credit	-	-	-	-	1,000
House Move	480	-	-	480	-
Refugee Support	629	-	-	629	-
	-	-	-	-	-
<b>Sub total</b>	<b>6,752</b>	<b>282</b>	<b>-</b>	<b>7,034</b>	<b>10,818</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>6,752</b>	<b>282</b>	<b>-</b>	<b>7,034</b>	<b>10,818</b>
<b>Net of receipts/(payments)</b>	<b>- 5,784</b>	<b>2,250</b>	<b>-</b>	<b>- 3,534</b>	<b>5,275</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>10,064</b>	<b>10,388</b>	<b>-</b>	<b>20,452</b>	<b>15,177</b>
<b>Cash funds this year end</b>	<b>4,280</b>	<b>12,638</b>	<b>-</b>	<b>16,918</b>	<b>20,452</b>



## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Bank	4,280	12,638	-
	Petty Cash	102	-	-
		-	-	-
	<b>Total cash funds</b>	<b>4,382</b>	<b>12,638</b>	<b>-</b>
	<small>(agree balances with receipts and payments account(s))</small>			

**NOTE CATEGORIES B2 TO B5 NOT APPLICABLE/NOT USED FOR THIS AGM REPORT**

	Signature	Print Name	Date of approval
Prepared by Croeso Teifi Treasurer		T.J. O'Neill	04/05/2021

Signed by one or two trustees on behalf of all the trustees

	Signature	Print Name	Date of approval
		S. Carter	04/05/2021
		J. Bennett	04/05/2021

**Treasurer's Notes on Accounts**

1. Accounts prepared on a Receipts and Payments basis.
2. Reference made to Charity Commission/gov.uk CC but format adapted/summarised for AGM Report requirements
3. Verified by Tom Wells date 1st May 2021