

Kerith Trust

Trustees report 2023

Objective

Our primary objective, as detailed in our constitution is:

The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage in Djibouti and such other parts of the world as the trustees shall determine.

Activities

The trustees have met once a quarter using online video technology, to discuss the on-going relationship with our associated group of self-funded voluntary workers in Djibouti, to review formal requests for project support and to agree methods of fund raising for those projects that are approved. Due to the Covid pandemic, the volume of work performed by our supported workers has reduced, as has the number of projects requiring support. The trustees expect this to increase once the global pandemic is over.

We continue to maintain and develop the Kerith Trust website to reflect our objectives and to promote the work that we now support in Djibouti.

We continue to support the work of the Emmanuel English Language Centre (<https://kerithtrust.org/emmanuel-english-language-centre/>). We continue to assist with the provision of funds for the EELC to survive when it had to close because of the pandemic and helped fund the supply of new textbooks for the 2021-22 classes. This is now back up and running and has seen a cohort of students pass through.

Work is underway to reach out to neighbouring areas to provide English tuition and life skills training.

Conclusion

The Trustees are extremely pleased with progress made this year in spite of the slow recovery from global pandemic, and plan to develop the work of Trust moving forward.

Alan Cobbald

Chair of Trustees

List of

Transactions List:

| Transaction date | Account Number | Bank reference |
|------------------|------------------|--------------------|
| 05/08/2022 | 0892996585152400 | REACHACROSS |
| 25/04/2022 | 0892996585152400 | REACHACROSS |
| 05/04/2022 | 0892996585152400 | MRINDJJD |
| 04/04/2022 | 0892996585152400 | DJIBOUTI FLAT |
| 01/10/2021 | 0892996585152400 | REACHACROSS |
| 13/09/2021 | 0892996585152400 | MRINDJJD |
| 05/08/2021 | 0892996585152400 | GOLDENGIVING.COM |
| 19/07/2021 | 0892996585152400 | REACHACROSS |
| 10/05/2021 | 0892996585152400 | MRINDJJD |
| 29/04/2021 | 0892996585152400 | MRINDJJD |
| 23/04/2021 | 0892996585152400 | REACHACROSS |
| 01/04/2021 | 0892996585152400 | Word Press 29.03.2 |
| 17/03/2021 | 0892996585152400 | 4427102090880000 |
| 25/01/2021 | 0892996585152400 | DJ Donation |
| 22/01/2021 | 0892996585152400 | - |
| 22/01/2021 | 0892996585152400 | REACHACROSS |
| 22/01/2021 | 0892996585152400 | 033668 |
| 22/01/2021 | 0892996585152400 | 033668 |
| 21/01/2021 | 0892996585152400 | 000000 |
| 18/01/2021 | 0892996585152400 | MISSION DE LA MER |
| 15/01/2021 | 0892996585152400 | DONATION |
| 07/12/2020 | 0892996585152400 | MRINDJJD |
| 14/10/2020 | 0892996585152400 | MRINDJJD |
| 09/10/2020 | 0892996585152400 | St Ebbes Faiths Ho |

transactions

| Type of payment | Customer reference | Amount (GBP) | Additional Info |
|---------------------|--------------------|--------------|-----------------|
| Own Account Credit | FOREIGN PAYT RECD | 96.72 | 08021100000000 |
| Own Account Credit | FOREIGN PAYT RECD | 344.24 | 08021100000000 |
| Foreign Debit | OVERSEAS PAYMENT | -1214.0 | 08021100000000 |
| Faster Payment | Draper Stephen | 1200.0 | 07080602630599 |
| Own Account Credit | FOREIGN PAYT RECD | 333.2 | 08021100000000 |
| Foreign Debit | OVERSEAS PAYMENT | -5696.59 | 08021100000000 |
| Faster Payment | THE GOLDEN GIVING | 73.35 | 23058012059547 |
| CHAPS credit | CHAPS STG R00318DX | 5066.18 | 08010000000000 |
| Foreign Debit | OVERSEAS PAYMENT | -12321.15 | 08021100000000 |
| Foreign Debit | OVERSEAS PAYMENT | -130.0 | 08021100000000 |
| CHAPS credit | CHAPS STG R00420DX | 11123.11 | 08010000000000 |
| Standing Order | Marc Thomas | -51.0 | 30993124364560 |
| Own Account Credit | 000000 CREDIT | 750.0 | 070806 |
| Standing Order | K Kumar | -12474.0 | 40478482441268 |
| Own Account Credit | FOREIGN PAYT RECD | 12359.83 | 08021100000000 |
| CHAPS credit | CHAPS STG R00241DX | 1599.09 | 08010000000000 |
| Commission/expenses | ADJUST FEES | 35.0 | 00000000000000 |
| Commission/expenses | ADJUST FEES | 30.9 | 00000000000000 |
| BACS Credit | 08909697881164 | 250.0 | |
| Foreign Debit | OVERSEAS PAYMENT | -20.0 | 08021100000000 |
| Faster Payment | KUMAR P&K | 30.0 | 40478482441268 |
| Foreign Debit | OVERSEAS PAYMENT | -12425.73 | 08021100000000 |
| Foreign Debit | OVERSEAS PAYMENT | -110.0 | 08021100000000 |
| Faster Payment | PCC ST EBBES | 12504.83 | 20651800729507 |

333.2

-5696.59

73.35

5066.18

-12321.15

-130

11123.11

-51

Kerith Trust - Annual Accounts
Registered Charity
1174967

01/04/2020 - 31/03/2021

| Income | April |
|--|----------------|
| O/Balance | |
| Reachacross | £11,123 |
| Goldengiving | |
| Kerith Bank Credit | |
| Miscellaneous | |
| | |
| Total Income | £11,123 |
| Expenditure: | |
| Donation to Djoubiti (restricted from Reachacross) | -£130 |
| Donation to Djoubiti (restricted from Reachacross) | |
| Donation to Djoubiti | |
| Word Press | -£50 |
| | |
| Total Expenditure | -£130 |
| | |
| Balance | £10,993 |

Balance- Bank Statement
Variance

May June July August September October

£5,066

£73

£333

| | | | | | |
|----|----|--------|-----|----|------|
| £0 | £0 | £5,066 | £73 | £0 | £333 |
|----|----|--------|-----|----|------|

-£12,321

-£5,697

| | | | | | |
|----------|----|----|----|---------|----|
| -£12,321 | £0 | £0 | £0 | -£5,697 | £0 |
|----------|----|----|----|---------|----|

| | | | | | |
|-----------------|-----------|---------------|------------|----------------|-------------|
| -£12,321 | £0 | £5,066 | £73 | -£5,697 | £333 |
|-----------------|-----------|---------------|------------|----------------|-------------|

| November | December | January | February | March | Total |
|-----------|-----------|-----------|-----------|-----------|----------------|
| | | | | | £3,125 |
| | | | | | £16,189 |
| | | | | | £73 |
| | | | | | £333 |
| | | | | | £0 |
| | | | | | £0 |
| | | | | | £0 |
| | | | | | £0 |
| £0 | £0 | £0 | £0 | £0 | £19,721 |
| | | | | | -£12,451 |
| | | | | | -£5,697 |
| | | | | | £0 |
| | | | | | -£50 |
| | | | | | £0 |
| £0 | £0 | £0 | £0 | £0 | -£18,198 |
| £0 | £0 | £0 | £0 | £0 | ### |
| | | | | | 1522.81 |
| | | | | | 0 |

701-0892996585152400-280423-004508.11657.txt
BRANCH : BUSINESS DIRECTPLUS 0892996585152400

BIC : CPBKGB22 IBAN : GB24CPBK08929965851524

| Date | Description |
|-----------|--------------------------------|
| 27 APR 22 | BROUGHT FORWARD |
| 05 AUG 22 | FOREIGN PAYT RECD REACHACROSS |
| 03 FEB 23 | FOREIGN PAYT RECD REACHACROSS |
| 23 MAR 23 | REACHACROSS (UK) REACHACROSSUK |
| 06 APR 23 | OVERSEAS PAYMENT MRINDJJD |
| 24 APR 23 | FOREIGN PAYT RECD REACHACROSS |

| Withdrawals | Deposits | Balance |
|-------------|----------|----------|
| | | 1,853.05 |
| | 96.72 | 1,949.77 |
| | 253.02 | 2,202.79 |
| | 5,566.48 | 7,769.27 |
| 6,593.58 | | 1,175.69 |
| | 92.10 | 1,267.79 |

Kerith Trust - Annual Accounts
Registered Charity
1174967

01/04/2020 - 31/03/2021

| Income | April |
|--|----------------|
| O/Balance | £1,522.81 |
| Reachacross | £344 |
| Goldengiving | |
| Kerith Bank Credit | |
| Stephen Draper | £1,200 |
| Total Income | £3,067 |
| Expenditure: | |
| Donation to Djoubiti (restricted from Reachacross) | |
| Donation to Djoubiti (restricted from Reachacross) | |
| Donation to Djoubiti Flat | -£1,214 |
| Word Press | |
| Total Expenditure | -£1,214 |
| Balance | £1,853 |
| Balance- Bank Statement | |
| Variance | |

May June July August September October

£97

| | | | | | |
|----|----|----|-----|----|----|
| £0 | £0 | £0 | £97 | £0 | £0 |
|----|----|----|-----|----|----|

| | | | | | |
|----|----|----|----|----|----|
| £0 | £0 | £0 | £0 | £0 | £0 |
|----|----|----|----|----|----|

| | | | | | |
|-----------|-----------|-----------|------------|-----------|-----------|
| £0 | £0 | £0 | £97 | £0 | £0 |
|-----------|-----------|-----------|------------|-----------|-----------|

| November | December | January | February | March | Total |
|-----------|-----------|-----------|-------------|---------------|------------------|
| | | | | | £1,522.81 |
| | | | £253 | £5,566 | £6,260 |
| | | | | | £0 |
| | | | | | £0 |
| | | | | | £1,200 |
| | | | | | £0 |
| | | | | | £0 |
| | | | | | £0 |
| £0 | £0 | £0 | £253 | £5,566 | £8,983 |
| | | | | | £0 |
| | | | | | £0 |
| | | | | | -£1,214 |
| | | | | | £0 |
| | | | | | £0 |
| £0 | £0 | £0 | £0 | £0 | -£1,214 |
| £0 | £0 | £0 | £253 | £5,566 | £7,769.27 |
| | | | | | 7769.27 |
| | | | | | - |



Receipts and payments account

For the period from

Period start date

01.04.2022

To

Section A Receipts and payments

| | Unrestricted funds | Restricted funds | Endowment funds |
|--|--------------------|------------------|------------------|
| | to the nearest £ | to the nearest £ | to the nearest £ |
| A1 Receipts | | | |
| Donations from individuals and organisations | - | 7,460 | - |
| | - | - | - |
| | - | - | - |
| | - | - | - |
| | - | - | - |
| | - | - | - |
| | - | - | - |
| Sub total (Gross income for AR) | - | 7,460 | - |
| A2 Asset and investment sales, (see table). | | | |
| | - | - | - |
| | - | - | - |
| Sub total | - | - | - |
| Total receipts | - | 7,460 | - |
| A3 Payments | | | |
| Payments to fund restricted activities charitable objectives | - | 1,214 | - |
| Cost of website development/email support | - | - | - |
| | - | - | - |
| | - | - | - |
| | - | - | - |
| | - | - | - |
| | - | - | - |
| Sub total | - | 1,214 | - |
| A4 Asset and investment purchases, (see table) | | | |
| | - | - | - |
| | - | - | - |
| Sub total | - | - | - |
| Total payments | - | 1,214 | - |
| Net of receipts/(payments) | - | 6,246 | - |
| A5 Transfers between funds | - | - | - |
| A6 Cash funds last year end | - | 1,523 | - |
| Cash funds this year end | - | 7,769 | - |

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

| Categories | Details | Unrestricted funds |
|---|---|---------------------------------|
| B1 Cash funds | Restricted for charity projects in Djoubiti | to nearest £ - |
| | | - |
| | | - |
| | | - |
| | Total cash funds | - |
| (agree balances with receipts and payments account(s)) | | OK |
| B2 Other monetary assets | | to nearest £ - |
| | | - |
| | | - |
| | | - |
| | | - |
| | | - |
| | | - |
| B3 Investment assets | | Fund to which asset belongs |
| | | |
| | | |
| | | |
| | | |
| B4 Assets retained for the charity's own use | | Fund to which asset belongs |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| B5 Liabilities | | Fund to which liability relates |
| | | |
| | | |
| | | |
| | | |
| Signed by one or two trustees on behalf of all the trustees | | |
| Signature | | Print N |
| Kulvinder Kumar | | Kulvinder Kumar |
| | | |

L74967

its

Period end date
31.03.2023

CC16a



Total funds

Last year

to the nearest £

to the nearest £

| | |
|-------|---|
| 7,460 | - |
| - | - |
| - | - |
| - | - |
| - | - |
| - | - |
| - | - |
| - | - |
| - | - |
| 7,460 | - |

| | |
|---|---|
| - | - |
| - | - |
| - | - |

| | |
|-------|---|
| 7,460 | - |
|-------|---|

| | |
|-------|---|
| 1,214 | - |
| - | - |
| - | - |
| - | - |
| - | - |
| - | - |
| - | - |
| - | - |
| - | - |
| 1,214 | - |

| | |
|---|---|
| - | - |
| - | - |
| - | - |

| | |
|-------|---|
| 1,214 | - |
|-------|---|

| | |
|-------|---|
| 6,246 | - |
| - | - |
| 1,523 | - |
| 7,769 | - |



Restricted funds

Endowment funds

to nearest £

| |
|-------|
| 1,521 |
| - |
| - |
| 1,521 |

to nearest £

| |
|---|
| - |
| - |
| - |
| - |

Agreement Error

OK

Restricted funds

Endowment funds

to nearest £

| |
|---|
| - |
| - |
| - |
| - |
| - |
| - |

to nearest £

| |
|---|
| - |
| - |
| - |
| - |
| - |
| - |

Cost (optional)

| |
|---|
| - |
| - |
| - |
| - |
| - |

Current value
(optional)

| |
|---|
| - |
| - |
| - |
| - |
| - |

Cost (optional)

| |
|---|
| - |
| - |
| - |
| - |
| - |
| - |
| - |
| - |
| - |

Current value
(optional)

| |
|---|
| - |
| - |
| - |
| - |
| - |
| - |
| - |
| - |
| - |

Amount due (optional)

| |
|---|
| - |
| - |
| - |
| - |
| - |

When due (optional)

| |
|--|
| |
| |
| |
| |
| |

lame

| |
|--|
| |
| |

Date of approval

| |
|----------|
| 03.12.23 |
| |

Kerith Trust - Forecast Income & Expenditure 01.04.23 to 31.03.24
Charity Number 1174967

| | April | May | June | July | August | September | October | November | December | January | February | March | Total |
|--|---------------|-----------|-----------|-------------|-----------|-----------|-----------|---------------|-------------|-------------|-------------|-------------|---------------|
| O/Balance | £7,769.27 | | | | | | | | | | | | £7,769.27 |
| Reach Across1 | £92.10 | | | £162.71 | | | | £1,671.62 | | | | | £1,926.43 |
| Reach Across2 | | | | | | | | | £100.00 | £250.00 | £250.00 | £250.00 | £850.00 |
| Income Projected to year ending on 31st March 2024 | £7,861 | £0 | £0 | £163 | £0 | £0 | £0 | £1,672 | £100 | £250 | £250 | £250 | £10,546 |
| Expenditure: | | | | | | | | | | | | | |
| Website Hosting/Domains | | | | | | | | | | -£52.00 | | | -£52.00 |
| Bank Fees | | | | | | | | | | | | | £0.00 |
| Donations/Grants | | | | | | | | | | | | | -£6,593.58 |
| Computer Software | -£6,593.58 | | | | | | | | | | | | £0.00 |
| Training Coordinator/Courses | | | | | | | | | | | | | £0.00 |
| | | | | | | | | | | | | | £0.00 |
| | ### | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | -£52.00 | £0.00 | £0.00 | ### |
| Projected Surplus/(Deficit) Carried Forward | £1,268 | £0 | £0 | £163 | £0 | £0 | £0 | £1,672 | £100 | £198 | £250 | £250 | £3,900 |

Prepared by: Kulvinder Kumar (ACMA) Trustee
88 Trinity Road (Registered Charity Address)
Four Oaks
B75 6TJ
KKumar1967@sky.com

| Transaction date | Bank reference | Customer reference |
|------------------|----------------|--------------------|
| 23/11/2023 | PEDAL PUM... | REACHACROS |
| 07/11/2023 | REACHACR... | CHAPS STG R |
| 21/07/2023 | REACHACR... | CHAPS STG R |
| 24/04/2023 | REACHACR... | FOREIGN PAY |
| 06/04/2023 | MRINDJJD | OVERSEAS PA |

| | Account number | Account nickname | Type of payment |
|---------|----------------------|-----------------------------|--------------------------|
| SS I... | 089299658515240 0 | KERITH TRUST R C 1174967 | Faster Payment |
| 00... | 089299658515240 0 | KERITH TRUST R C 1174967 | CHAPS credit |
| 00... | 089299658515240 0 | KERITH TRUST R C 1174967 | CHAPS credit |
| T R... | 089299658515240 0 | KERITH TRUST R C 1174967 | Own Account Credit |
| YM... | 089299658515240 0 | KERITH TRUST R C 1174967 | Foreign Debit |

Amount

| | |
|-----------------|---------------------------|
| £ 1,571.49 | ⋮ Actions |
| £ 100.13 | ⋮ Actions |
| £ 162.71 | ⋮ Actions |
| £ 92.10 | ⋮ Actions |
| - £ 6,593.58 | ⋮ Actions |

| Source | Date | Gross | Bank Charges | Net |
|--------|-----------|----------------|--------------|----------------|
| RA USA | 4/24/2022 | 344.24 | 1.74 | 342.50 |
| RA USA | 10/1/2022 | 333.2 | 1.69 | 331.51 |
| RA USA | 8/5/2022 | 96.72 | 0.49 | 96.23 |
| RA USA | 2/3/2023 | 253.02 | 1.28 | 251.74 |
| RA UK | 3/23/2023 | 5566.40 | 28.20 | 5538.20 |
| | | <u>6593.58</u> | <u>33.4</u> | <u>6560.18</u> |

| | Gross | Bank charges | Net to Project |
|------------------------|----------------|--------------|----------------|
| RA UK | | | |
| DJ Childrens Literacy | 42.42 | 0.22 | 42.20 |
| DJ Language Centre | 1144.43 | 5.81 | 1138.62 |
| DJ Afar | 1000 | 5.08 | 994.92 |
| DJ Bookshop | 60 | 0.30 | 59.70 |
| SJ General | 1042.77 | 5.29 | 1037.48 |
| DJ Tadjoura Healthcare | 1000 | 5.08 | 994.92 |
| DJ English Lang Café | 1276.86 | 6.48 | 1270.38 |
| | <u>5566.48</u> | <u>28.26</u> | <u>5538.22</u> |

*see below breakdown Glenn Tanio

| | |
|---|-------------------|
| Corporation Tax Reference UTR | 922 35112 23450 A |
| Entity Status | CIO |
| Gift Aid Number | ZD05210 |
| HMRC Gift Aid Customer Number: 0119953410 | |
| Charity Commission Login | 66952UT6 |
| Stewardship Account | |
| Golden Giving Account | |
| Charity Number | 1174967 |
| Charity Commission Online filing | Y4F8YYAD |
| Elijah2017 | |

Code

| To | Subject |
|----------------------|---|
| 'kkumar1967@sky.com' | Kerith Annual Returns 21-22 |
| 'kkumar1967@sky.com' | Achieve 2 Excel CT600 & A/C Submissions |
| 'kkumar1967@sky.com' | Achieve 2 Excel CT600 & Micro A/C |
| 'kkumar1967@sky.com' | Achieve 2 Excel Submission 21-22 |

| Sent | Size | Categories |
|------|-------------|------------|
| | 11:16 73 KB | |
| | 10:13 68 KB | |
| | 10:12 66 KB | |
| | 10:02 58 KB | |