

# SEEDS OF GROWTH

England & Wales · Charity number 1180829

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2018-11-26

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

## Contact

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**Address** 4 Salisbury Road  
St. Leonards-On-Sea  
TN37 6RX

**Phone** 01424441416

**Email** [catherinescott50@yahoo.co.uk](mailto:catherinescott50@yahoo.co.uk)

## Activities

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**Objects:** THE RELIEF OF POVERTY, SICKNESS AND DISTRESS BY HELPING THE PEOPLE OF BIRAHIMPUR GAIN ACCESS TO SAFE WATER AND SANITATION, AND THE PROVISION OF BASIC SUPPLIES SUCH AS BOOKS AND OTHER PERSONAL OR EDUCATIONAL SUPPLIES TO HELP FAMILIES, AND TO BRING THE QUALITY OF LIFE OF THE BENEFICIARIES TO A REASONABLE STANDARD.

**Activities:** Committee, Raising Awareness of the Need, Fundraising, General Charity Activities

## Classification

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- **How:** Provides Services
- **What:** The Prevention Or Relief Of Poverty

## Geography

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- Bangladesh
- Throughout England

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£5,882	£3,824	-	-
2023-12-31	£4,636	£5,194	-	-
2022-12-31	£3,392	£5,869	-	-
2021-12-31	£4,172	£2,503	-	-
2020-12-31	£3,820	£4,680	-	-

## Trustees

Name	Role	Appointed
<b>Catherine Scott</b>	Chair	2018-04-04
Mohamad Akmol Ali		2018-04-04
Rachel Young		2020-09-28
Wendy Rowe		2019-05-01

**SEEDS OF GROWTH**

England & Wales - Charity number 1180829

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# Accounts

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# **Seeds of Growth**

**Registered Charity Number: 1180829**

## **Trustees' Annual Report and Financial Statements**

**for the period**

**1 January 2024 - 31 December 2024**

**Contents:**

Organisational information  
Trustees' Annual Report  
Receipts & Payments account  
Statement of Assets & Liabilities  
Independent Examiner's report

Hastings Voluntary Action  
Jackson Hall  
Portland Place  
Hastings  
East Sussex  
TN34 1QN

## Seeds of Growth

The committee of Seeds of Growth presents its annual report and financial statements for the year ended 31st December 2024

<b>Name of charity:</b>	Seeds of Growth
<b>Legal Status:</b>	Charitable Incorporated Organisation - Foundation Model
<b>Principal Address:</b>	4 Salisbury Road, St Leonards on Sea, East Sussex, TN37 6RX
<b>Registered charity number:</b>	1180829
<b>Governing document:</b>	Consitution adopted 26.11.2018
<b>Trustees:</b>	Mohamad Akmoi Ali - Chair and co-founder Catherine Scott - secretary and co-founder
<b>Bankers:</b>	Santander, Queens Road, Hastings
<b>Independent Examiner:</b>	Laura Dawson, Finance Manager HVA, Jackson Hall, Portland Place, Hastings, TN34 1QN

## REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST DECEMBER 2024

The trustees of Seeds of Growth present its annual report and financial statements for the year ended 31st December 2024

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Constitution**

The Charity has a committee of Trustees governed by a constitution adopted 19th November 2018 and registered with the Charity Commission on 26th November 2018

#### **Objects & Purpose**

The objects of the Charity are:

- a) The relief of poverty, sickness and distress by helping the people of Birahimpur gain access to safe water and sanitation
- b) The provision of basic supplies such as books and other personal or educational supplies to help families and,
- c) To bring the quality of life of the beneficiaries to a reasonable standard.

#### **Public Benefit**

In writing their trustees report, the trustees of Seeds of Growth have given due regard to the guidance of the charity Commission on public benefit.

#### **The Trustees**

The Trustees are elected and co-opted under the terms of the constitution. Trustees are elected on a three-year rotational basis, with one third of the trustees stepping down each year. Trustees who stand down are eligible for re-election.

#### **Summary of the main activities and achievements undertaken for the public benefit:**

Project 2025, our seventh, started in Silam, a slightly better off village than Birahimpur, where I stayed for the second consecutive year. With a budget of just under £5,000, this was my first year working without the guidance and information of a survey. I set sail, feeling a bit like a boat without a rudder!

Though each of the tradesmen had at times asked for help, I had been reluctant to give more than the work that I was providing. However, as their reality is no better than that of the other villagers, a day's work earning £5 or £6 only keeping food on the table and their children clothed, I had the idea that this would be the year to help my helpers, most of them men of about forty, with families to support. To quote Isbor, our roofer "I work hard every day to keep my family, but never in a lifetime will I be able to save enough to build a toilet for them". A communal toilet was provided, which will be used by this family and others.

Jamal, our sanitation man, was exasperated with trying to keep his galvanised and bamboo house together and was dreading another monsoon. Seeds of Growth provided the materials for him to build twelve wonderful concrete pillars to replace the bamboo, for himself and his family. My translator and constant helper, Ramjam, requested a bamboo inner ceiling for his galvanised rood. These inner ceilings are necessary for regulating extremes of cold and heat. We had one made to measure and fitted by a local company. And, ironically the pump man got a pump!

Other requests weren't long coming once people knew I was there, and we started with another communal toilet followed by six communal pumps and a roof repair. Though we usually avoid getting involved with medical expenses, on this occasion we agreed to pay for an operation for a roofer's labourer who could hardly walk as he had three big black lumps on the sole of his foot. Always working bare foot, he was in extreme fear of having to stop working altogether. "Then who will look after my wife and children?" Surgery 'to remove foreign bodies' has since been scheduled and will go ahead in the coming weeks. We also made several small donations to those in dire need.

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST DECEMBER 2024**

The trustees of Seeds of Growth present its annual report and financial statements for the year ended 31st December 2024

Again this year, pumps were provided in far flung villages. This entailed increased auto hire over greater distances for worksite visits; first a visit by Cathering and Ramjan to check if the project is feasible, a second with the pumpman for his opinion and advice, and a further minimum of two inspection visits. Like everywhere the price of everything, including Autos, has increased and while most traders and a few auto drivers, who remember previous visits and know what Seeds of Growth provides to the needy, give us a special discount, increased distances this year added an estimated £10 to £15 to the cost of each pump.

Seeds of Growth project 2025 created 216 workdays for 42 men. We purchased our materials from local suppliers, and as always kept as much business in the local area as possible.

We at Seeds of Growth are delighted to have completed our seventh successful project. We are as always deeply grateful to you, our supporters, without whom our projects would not be possible. We thank you sincerely and hope we can look forward to your continued support as we move towards Project 2026

### **Financial Review**

Thankfully, Seeds of Growth have some loyal contributors and with our regular collection boxes and donations from others we have been able to continue supporting the village where necessary by sending donations

Total incoming resources in the year were £5,582.21 (2023 £3,392) and recourses expended were £3,823.79 (2023 £5,194) resulting in a net surplus of £1,758.42 for the year (2023 £557 deficit). The net fund reserve at 31st December 2024 to carry over totalled £3,421.42 (2023 £1,664).

### **Reserves Policy**

The project remains dependent on the relatively short-term funding for its operations. In line with guidance by the Charity Commission the trustees endeavour to build up its reserves to enable the Charity to fulfill its objectives and financial plans.

### **Responsibilities of the Trustees**

The Trustees are responsible for preparing financial statements in accordance with applicable law and United Kingdom generally accepted Accounting Practice.

Under Charity Law the trustees are required to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year (unless the charity is entitled to prepare accounts on the alternative receipts and payments basis). In preparing those financial statements the trustees are required to:

- a) Select suitable accounting policies and apply them consistently
- b) Make judgements and estimates that are reasonable and prudent.
- c) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements.
- d) Prepare the financial state on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

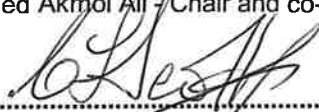
The trustees of Seeds of Growth present its annual report and financial statements for the year ended 31st December 2024, Continued

The trustees are responsible for keeping proper accounting records, which disclose, with reasonable accuracy, the financial position of the Trust, and which enable them to both ascertain the financial position of the Trust and ensure that the financial statements comply with relevant legislation. They are also responsible for safeguarding the assets of the Trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The trustees are satisfied that working with advice from the group Accountants they have achieved these requirements in principle.

This report was approved by the Board of Trustees on  
and signed on its behalf by:



.....  
Mohamed Akmol Ali - Chair and co-founder



.....  
Catherin Scott - ~~secretary~~ and co-founder

## Seeds of Growth

### Receipts & Payment accounts

for the period

**01 January 2024** to **31 December 2024**

	Current Year			Previous Year
	Unrestricted	Restriicted	Total funds	Total
<b>Receipts</b>				
Grants and Donations	-	5,582.21	5,582.21	2,882
Fundraising	-	-	-	1,754
	0	-	-	-
<b>TOTAL RECEIPTS</b>	-	5,582.21	5,582.21	4,636
<b>Expenditure</b>				
Fundraising Costs	-	-	-	207
Insurance	-	156.37	156.37	85
Printing, Postage, Stationary	-	732.59	732.59	138
Bank Charges	-	25.00	25.00	347
Independent Examination	-	-	-	75
Biranhimpur Costs	-	-	-	-
Travel and Accommodation	-	400.00	400.00	173
Materials and Labour for Repair:	-	1,592.09	1,592.09	3,018
Donations	-	-	-	701
Website/IT Support	-	-	-	201
Governance Costs	-	450.00	450.00	250
Sundry Costs	-	82.35	82.35	-
	0	-	-	-
<b>TOTAL PAYMENTS</b>	-	3,823.79	3,823.79	5,194
<b>Net surplus/-deficit</b>	0.00	1,758.42	1,758.42	- 558
Movement in funds	-	-	-	-
Fund balances b/f 1/1/24		1,663.00	1,663.00	2,221
Fund balances c/f 31/12/24	-	3,421.42	3,421.42	1,663

## Seeds of Growth

### Statement of Assets & Liabilities as at 31 December 2024

	2024	2023
<b><u>Current assets</u></b>		
Current Account @ 31/12/24	3,421.42	1,423.00
Cash in Hand @ 31/12/24	-	240.00
Accounts Receivable		-
Less uncashed cheques		
	3,421.42	1,663.00
<b><u>less Current liabilities</u></b>		
Accounts Payable		
	3,421.42	1,663.00
<b><u>Represented by:</u></b>		
Accumulated Fund b/f	1,663.00	2,221.00
Surplus/deficit of receipts over payments	1,758.42	-558.00
	3,421.42	1,663.00

Charity Law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 1993. The trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments account and Statement of Assets and Liabilities.

These financial statements are accepted on behalf of the charity by:

Signed  Dated 16.2.2026  
Mohamed Akmol Ali - Chair and co-founder

Signed  Dated 17.2.2026  
Catherin Scott - secretary and co-founder

**NOTES TO THE ACCOUNTS  
FOR THE PERIOD ENDED 31ST DECEMBER 2024**

**1. Accounting Policies**

Receipts and payments accounts are statements that summarise the movement of cash into and out of the organisation during the financial year. In this context "cash" includes cash equivalents, for example, bank accounts where cash can be readily withdrawn to pay for debts as they become due.

**2. Trustees' remuneration and benefits**

Trustees received no remuneration or benefits in this period

**Trustees' expenses**

During the year there were no expenses paid to Trustees.

**3. Previous period comparison**

The financial year end of the charity is 31st December 2024. The previous period's figures have been included for comparison.

**4. Restricted fund**

These are funds given to the charity, subject to specific restrictions set by the donor, but still within the general objects of the charity.

**Independent Examiner's Report to the Committee of The Sundial House Group & The  
international Group for Creative Meditation**

I report on the accounts of Seeds of Growth  
for the twelve month period ended 31st December 2024

**Respective responsibilities of committee & examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act), and that an independent examination is needed.

It is my responsibility:

- to examine the accounts under section 145 of the Charities Act
- to follow the procedures laid down in the General Directions given by the Charity
- to state whether particular matters have come to my attention

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the supporting documentation presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Laura Dawson  
Finance Manager  
Hastings Voluntary Action  
Jackson Hall, Portland Place, Hastings, TN34 1QN

Dated: 18.02.2026

**SEEDS OF GROWTH**

England & Wales - Charity number 1180829

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# Accounts

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# **SEEDS OF GROWTH**

Charitable Incorporated Organisation  
Registered Charity Number: 1180829

## **Trustees Annual Report and Financial Statements**

**For the year ended**

**31<sup>st</sup> December 2023**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST DECEMBER 2023**

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**TRUSTEES ANNUAL REPORT  
FOR THE YEAR ENDED 31ST DECEMBER 2023**

The committee of Seeds of Growth presents its annual report and financial statements for the year ended 31<sup>st</sup> December 2023.

**ORGANISATIONAL INFORMATION**

<b>Name of Charity:</b>	<b>Seeds Of Growth</b>
<b>Legal status:</b>	Charitable Incorporated Organisation – foundation model
<b>Principal Address:</b>	4 Salisbury Road, St. Leonard’s-on-Sea, East Sussex, TN37 6RX
<b>Registered Charity Number:</b>	11870829
<b>Governing Document:</b>	Constitution adopted 26/11/2018
<b>Trustees:</b>	Mohamad Akmol Ali – chair and co-founder Catherine Scott – secretary and co-founder Margaret Trowell (resigned Sept 2022) Cath Perry Wendy Rowe
<b>Bankers:</b>	Santander, Queens Road, Hastings
<b>Independent Examiners:</b>	Lorraine Brown Blue Ridge Accounting Services Ltd The Old Court House North Trade Road Battle East Sussex TN33 0EX

## **TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31ST DECEMBER 2023**

The trustees submit their annual report and financial statements for Seeds of Growth for the period ended 31<sup>st</sup> December 2023.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The charity has a committee of Trustees governed by a constitution adopted 19<sup>th</sup> November 2018 and registered with the Charity Commission on 26<sup>th</sup> November 2018.

The trustees are elected and co-opted under the terms of the constitution. Trustees are elected on a three-year rotational basis, with one third of the trustees stepping down each year. Trustees who stand down are eligible for re-election.

### **OBJECTIVES AND ACTIVITIES**

#### **Objects:**

The objects of the Charity are:

- a) The relief of poverty, sickness and distress by helping the people of Birahimpur gain access to safe water and sanitation,
- b) The provision of basic supplies such as books and other personal or educational supplies to help families, and
- c) To bring the quality of life of the beneficiaries to a reasonable standard.

#### **Public benefit**

In writing their trustees report, the trustees of Seeds of Growth have given due regard to the guidance of the charity Commission on public benefit.

#### **Summary of the main activities and achievements undertaken for the public benefit:**

Project 2024, our sixth, started in Birahimpur with a budget of nearly £5,000. First we checked in with our regular tradesmen: two roofers, one sanitation man, a builder and a pumpman, all of whom were pleased to have Seeds Of Growth steady work to look forward to for the next few weeks.

Our first job was on a house in which the bamboo supports had rotted, a problem that had already had our attention in the past. We learned that fresh bamboo rots faster than seasoned when placed in the damp ground and since there is always a shortage of seasoned bamboo, we were obliged to seek quotes for alternatives, ultimately opting for concrete. As all nineteen concrete posts were handmade on site, this was a very slow process, but with a very satisfactory outcome.

Next, we installed a pump in an area of the village that is extremely underdeveloped, where a few families are trying to establish themselves and are not getting much support. As always, there were multiple requests for sanitation and this year we prioritized provision of tanks for existing toilets where the waste runs down a yard or in a so-called open drain. We then installed a communal toilet for an extended family.

Having done some work for most of the people on our original survey, it seemed appropriate to declare work in Birahimpur complete and to turn our attention to the many requests received from other villages.

**TRUSTEES ANNUAL REPORT (Continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2023**

The villages are far flung, increasing time required and travel costs. Starting in the village of Silam, the second half of Project 2024 came to life quite naturally with several requests for pumps. In all we provided seven pumps that will supply approximately two hundred people with clean water. As always getting about is thanks to Ramjan, not only for his translating and knowledge of the area, but also his time volunteering to each Project, this year guiding me through the maze of villages. He has become my right-hand man in Bangladesh.

Project 2024 created about 130 workdays for approximately 17 men. We provided a sewing machine for a young woman who had completed unpaid training with a company, and she was already getting some work before the end of the project. We also made several small donations to those in dire need.

**Financial review**

Thankfully, Seeds Of Growth have some loyal contributors and with our regular collection boxes and donations from others we have been able to continue supporting the village where necessary by sending donations.

Total incoming resources in the year were £4,637 (2022 £3,392) and resources expended £5,194 (2022: £5,869) resulting in a net deficit of (£557) for the year (2022: £2,477 deficit). The net fund reserve at 31<sup>st</sup> December 2023 to carry over totalled £1,664 (2022: £2,221)

**Reserves policy**

The project remains dependent on relatively short-term funding for its operations. In line with guidance by the Charity Commission the trustees endeavour to build up its reserves to enable the charity to fulfil its objectives and financial plans.

**Responsibilities of the Trustees**

The Trustees are responsible for preparing financial statements in accordance with applicable law and United Kingdom generally Accepted Accounting Practice.

Under Charity law the trustees are required to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year (unless the charity is entitled to prepare accounts on the alternative receipts and payments basis). In preparing those financial statements the Trustees are required to:

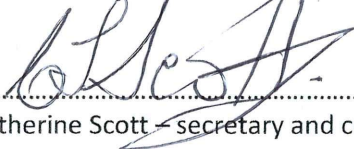
- a) Select suitable accounting policies and apply them consistently.
- b) Make judgements and estimates that are reasonable and prudent.
- c) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements.
- d) Prepare the financial statement on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

**TRUSTEES ANNUAL REPORT (Continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2023**

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enables the Trustees to ascertain the financial position of the charity and to ensure that the financial statement comply with the Charities Act 2011, the Charity (Accounts and Reports) regulations 2008 and the provisions of the constitution. The Trustees 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

This report was approved by the Trustees on: \_\_\_\_\_  
and signed on its behalf by:

  
.....  
Mohamad Akmal Ali – chair and co-founder

 30/10/24  
.....  
Catherine Scott – secretary and co-founder

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SEEDS OF GROWTH  
FOR THE YEAR ENDED 31ST DECEMBER 2023**

I report on the accounts of Seeds of Growth for the period ended 31 December 2023 which are set out on pages 1 to 11.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act 2011, and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act 2011; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: *Lorraine Brown* .....

Dated: 31/10/2024 .....

L. Brown  
Blue Ridge Accounting Services Ltd  
The Old Court House  
North Trade Road  
Battle  
East Sussex TN33 0EX

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2023**

	Note	Restricted funds 2023 £	Unrestricted funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
<b>INCOMING RESOURCES</b>					
Incoming resources from generated funds:					
Donations, legacies and grants:					
Grants and donations		-	2,882	2,882	2,744
Fundraising		-	1,754	1,754	648
		-	4,636	4,636	3,392
Other incoming resources		-	-	-	-
<b>Total incoming resources</b>		-	4,636	4,636	3,392
<b>RESOURCES EXPENDED</b>					
Charitable activities:					
Support costs for grants and activities	5	-	4,944	4,944	5,469
Governance costs	6	-	250	250	400
<b>Total resources expended</b>		-	5,194	5,194	5,869
<b>NET INCOME/(EXPENDITURE) FOR THE YEAR</b>		-	(558)	(558)	(2,477)
<b>RECONCILIATION OF FUNDS</b>					
<b>Net movement in funds</b>		-	(558)	(558)	(2,477)
<b>Total funds brought forward</b>		-	2,221	2,221	4,698
<b>TOTAL FUNDS CARRIED FORWARD</b>		-	1,663	1,663	2,221

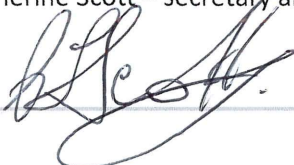
**BALANCE SHEET  
AS AT 31<sup>ST</sup> DECEMBER 2023**

	Note	Total Funds 2023	Total Funds 2022
<b>Fixed Assets</b>			
Tangible assets		-	-
<b>Current Assets</b>			
Debtors		-	-
Bank current account		1,423	2,131
Cash in hand		240	89
		<u>1,663</u>	<u>2,221</u>
<b>Creditors</b>			
Amounts falling due within one year		-	-
		<u>-</u>	<u>-</u>
<b>Net Current Assets</b>		-	-
<b>Net Assets</b>		<u>1,663</u>	<u>2,221</u>
Represented by:			
Restricted funds			
Unrestricted funds		1,663	2,221
		<u>1,663</u>	<u>2,221</u>
<b>Total Funds</b>		<u>1,663</u>	<u>2,221</u>

These financial statements were approved by the Trustees on: \_\_\_\_\_  
and were signed on its behalf by:

.....  
Mohamad Akmol Ali – chair and co-founder

.....  
Catherine Scott – secretary and co-founder

 30/10/24

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31ST DECEMBER 2023**

**1. Accounting Policies**

**Basis of accounting**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value, unless otherwise stated in the relevant notes, in accordance with the Charities Act 2011; Charities SORP 'Accounting and Reporting by Charities: Statement of Recommended Practice, and UK Financial Reporting Standard applicable to charities effective 1 January 2019 and the Companies Act 2006.

**Income**

Income is recognised in the Statement of Financial Activities once the charity becomes entitled to the funds, it is probable that the income will be received and the amount can be measured reliably.

No amounts are included in the financial statements for services donated by volunteers.

**Expenditure and liabilities**

- Expenditure is recognised on an accruals basis and has been included under expense categories that aggregate all costs for allocation of activities. Where costs cannot be directly attributed to particular activities, they have been allocated on a basis consistent with the use of the resources.
- The charity is not registered for VAT; thus, all costs are shown inclusive of VAT charged.
- Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.
- Governance costs include the costs of preparation and examination of the statutory accounts, the cost of trustee meetings and the cost of any legal advice on governance or constitutional matters.
- Grants offered subject to conditions which have not been met at the year-end date are noted as a commitment but not accrued as expenditure.

**Tangible assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life, based on standard rates used in the sector.

Fixtures, fittings and equipment	-	3 years
Computer equipment	-	3 years

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31ST DECEMBER 2023**

**Debtors**

Debtors are recognised at the settlement amount due.  
Prepayments are valued at the amount prepaid.

**Cash at bank and in hand**

Cash at bank and in hand includes small amounts of cash, and bank deposits repayable on demand in both current and deposit accounts.

**Creditors**

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount, usually the invoice amount.

Accrued amounts are normally valued at their settlement amount.

**2. Trustees' remuneration and benefits**

Trustees received no remuneration or benefits in this period.

**Trustees' expenses**

During the year there were no expenses reimbursed to the Trustees for costs incurred on behalf of the charity.

**3. Previous period comparison**

The financial year end of the charity is 31<sup>st</sup> December 2023. The previous period's figures have been included for comparison.

**4. Glossary of terms**

**Restricted fund:** These are funds given to the charity, subject to specific restrictions set by the donor, but still within the general objects of the charity.

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31ST DECEMBER 2023**

**CHARITABLE ACTIVITIES COSTS:**

**5. Support costs for grants and activities**

	Unrestricted	Restricted	Total Funds 2023	Total funds 2022
Note	Funds £	Funds £	£	£
Fundraising costs	207		207	12
Admin costs	85		85	166
Insurance	138		138	116
Printing, Postage, Stationery	347		347	165
Bank charges	75		75	42
<b><u>Biranhimpur costs</u></b>				
Travel and accommodation	173		173	314
Materials and labour for repairs, education, and self- help	3,018		3,018	4,000
Donations	701		701	460
Website /IT support	201		201	195
<b>Total Costs</b>	<b>4,944</b>	<b>0</b>	<b>4,944</b>	<b>5,869</b>

**6. Governance costs**

	2023 £	2022 £
Accountancy fees	-	-
Independent Examination	250	400
	<b>250</b>	<b>400</b>

**7. Staff costs and numbers**

	2023	2022
The average monthly number of employees during the year was	<b>0</b>	<b>0</b>

**SEEDS OF GROWTH**

England & Wales - Charity number 1180829

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# Accounts

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SEEDS OF GROWTH (Charity Number 1180829)

# **SEEDS OF GROWTH**

Registered Charity Number: 1180829

## **Trustees Annual Report and Financial Statements**

**For the year ended**

**31<sup>st</sup> December 2022**

SEEDS OF GROWTH (Charity Number 1180829)

**CONTENTS OF THE FINANCIAL STATEMENTS**

**FOR PERIOD ENDED 31<sup>ST</sup> DECEMBER 2022**

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SEEDS OF GROWTH (Charity Number 1180829)

**TRUSTEES ANNUAL REPORT  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2022**

The committee of Seeds of Growth presents its annual report and financial statements for the year ended 31<sup>st</sup> December 2022.

**ORGANISATIONAL INFORMATION**

<b>Name of Charity:</b>	<b>Seeds of Growth</b>
<b>Legal status:</b>	Charitable Incorporated Organisation – foundation model
<b>Principal Address:</b>	c/o Hastings Voluntary Action, Jackson Hall, Portland Place, Hastings, TN34 1QN
<b>Registered Charity Number:</b>	11870829
<b>Governing Document:</b>	Constitution adopted 26/11/2018
<b>Trustees:</b>	Mohamad Akmol Ali – chair and co-founder Catherine Scott – secretary and co-founder Margaret Trowell (resigned Sept 2022) Cath Perry Wendy Rowe
<b>Bankers:</b>	Santander, Queens Road, Hasting
<b>Independent Examiners:</b>	Lorraine Brown Blue Ridge Accounting Services Ltd The Old Court House North Trade Road Battle East Sussex TN33 0EX

**TRUSTEES ANNUAL REPORT  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2022**

The trustees submit their annual report and financial statements for Seeds of Growth for the period ended 31<sup>st</sup> December 2022.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The charity has a committee of Trustees governed by a constitution adopted 19<sup>th</sup> November 2018 and registered with the Charity Commission on 26<sup>th</sup> November 2018.

The trustees are elected and co-opted under the terms of the constitution. Trustees are elected on a three-year rotational basis, with one third of the trustees stepping down each year. Trustees who stand down are eligible for re-election.

**OBJECTIVES AND ACTIVITIES**

**Objects:**

The objects of the Charity are:

- a) The relief of poverty, sickness and distress by helping the people of Birahimpur gain access to safe water and sanitation,
- b) The provision of basic supplies such as books and other personal or educational supplies to help families, and
- c) To bring the quality of life of the beneficiaries to a reasonable standard.

**Public benefit**

In writing their trustees report, the trustees of Seeds of Growth have given due regard to the guidance of the charity Commission on public benefit.

**Summary of the main activities and achievements undertaken for the public benefit:**

Seeds Of Growth continue to work from the original survey taken of the village 2016/17. This survey will continue to guide us as to what tasks have been completed and what remains to be achieved. In this underdeveloped village the predominant requests continue for clean water, sanitation and roof repairs.

Project 2022 our fourth Project in our five years of Seeds Of Growth existence (sadly Project 2021 was curtailed by Covid-19 Pandemic) with a budget of four and a half thousand pounds, was very successful. Birahimpur is no exception to our changing world, thankfully there were no Covid cases in the villages.

Some of the requests to Seeds Of Growth were very different in 2022, as always roof repairs were high on the list along with sanitation and clean water. There seemed to be more emphasis on what seemed to be smaller jobs such as replacement doors and windows. These requests may seem small in monetary terms, but they can cost as much as replacing a roof as they are very labour intensive, having to plane and prepare the rough wood is extremely time consuming.

We replaced six roofs, 1 communal toilet, three tanks for existing toilets, doors and windows for two houses, 1 pump (in another village called Mullarchork).

**TRUSTEES ANNUAL REPORT (Continued)  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2022**

For this work we employed two roofers, each had two labourers. Three Sanitation builders each had two labourers, plus one pump man with 3 labourers. The Project provided approximately nineteen men with about sixty-six work days. Most of our materials were bought from the village. Wood is always bought from the same supplier in the city (same for all Projects). This too creates more work for their delivery men who work hard for their meagre wage and are always grateful for our work and tips!! (Delivery is by bicycle.)

This 'Capsule' of Covid-19 plus the post Covid year, has for Seeds Of Growth, like many organisations taken its toll on our activities. Project 2023 had to be postponed, this was due to pending surgery for our representative that oversees our projects. There has also been changes in the committee as some members have had to step down or step back from their involvements for a while for various reasons mainly health, their own or to care for a family member but are all still willing to help when they can.

This too with so many charities requesting has made fundraising more difficult; there was also less opportunity as people did not seem willing to be in group activities. This has relaxed as time has passed with various events planned for the rest of the year.

**Financial review**

Thankfully, Seeds Of Growth have some loyal contributors and with our regular collection boxes and donations from others we have been able to continue supporting the village where necessary by sending donations.

Total receipts in the year were £3,392 (2021: £4,172) and payments £5,869 (2021: £2,503) resulting in a deficit of (£2,477) for the year (2021: £1,669 surplus). The net fund reserve at 31<sup>st</sup> December 2022 to carry over totalled £2,221 (2021: £4,698)

**Reserves policy**

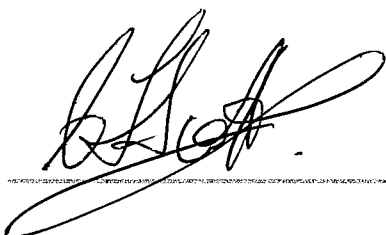
The charity has no specific policy on reserves.

This report was approved by the Trustees on: 26.10.2023  
and signed on its behalf by:

.....  
Mohamad Akmol Ali – chair and co-founder



.....  
Catherine Scott – secretary and co-founder



**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SEEDS OF GROWTH  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2022**

I report on the accounts of Seeds of Growth for the period ended 31 December 2022 which are set out on pages 1 to 8.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act 2011, and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act 2011; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:  .....

L. Brown

Blue Ridge Accounting Services Ltd

The Old Court House

North Trade Road

Battle

East Sussex TN33 0EX

Dated: 27/10/2023 .....

**RECEIPTS AND PAYMENTS ACCOUNT  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2022**

2021				2022
Total		Unrestricted	Restricted	Total
Funds		Funds	Funds	Funds
£	Note	£	£	£
	<b>Receipts</b>			
2,589	Donations	2,744		2,744
1,583	Fundraising	648	-	648
<u>4,172</u>	<b>Total Receipts</b>	<u>3,392</u>	<u>-</u>	<u>3,392</u>
	<b>Payments</b>			
	Fundraising costs	12		12
169	Admin costs	166		169
88	Insurance	116		116
426	Printing, Postage, Stationery	165		165
20	Professional services	400		400
-	Bank charges	42		42
-	<b><u>Biranhimpur costs</u></b>			
245	Travel and accommodation	314		314
	Materials and labour for repairs, education, and self-help	4,000		4,000
1,063	Donations	460		460
491	Website /IT support	195		195
<u>2,503</u>	<b>Total Payments</b>	<u>5,869</u>	<u>-</u>	<u>5,869</u>
1,669	<b>Net receipts/(payments)</b>	<b>(2,477)</b>		<b>(2,477)</b>
3,029	Cash funds at start of this period	4,698		4,698
-	Transfers between funds	-	-	-
<u>4,698</u>	<b>Cash funds at end of this period</b>	<u>2,221</u>	<u>-</u>	<u>2,221</u>

**STATEMENT OF ASSETS AND LIABILITIES  
AT 31<sup>ST</sup> DECEMBER 2022**

2021		Note	2022
£			£
	<b>Cash assets</b>		
4,657	Santander current account		<b>2,131</b>
<u>41</u>	Cash in hand		<u>89</u>
<u>4,698</u>			<u><b>2,221</b></u>
	<b>Other monetary assets</b>		
<u>-</u>	Debts owed to the charity		<u>-</u>
	<b>Liabilities</b>		
<u>-</u>	Debts owed by the charity		<u>-</u>

These financial statements were approved by the Trustees on:  
and were signed on its behalf by:

26. 10. 2023.



.....  
Mohamad Akmol Ali – chair and co-founder



.....  
Catherine Scott – secretary and co-founder

**NOTES TO THE ACCOUNTS  
FOR THE PERIOD ENDED 31ST DECEMBER 2022**

**1. Receipts and Payments accounts**

Receipts and payments accounts are statements that summarise the movement of cash into and out of the organisation during the financial year. In this context "cash" includes cash equivalents, for example, bank accounts where cash can be readily withdrawn to pay for debts as they become due.

**2. Trustees' remuneration and benefits**

Trustees received no remuneration or benefits in this period.

**Trustees' expenses**

During the year there were no expenses reimbursed to the Trustees for costs incurred on behalf of the charity.

**3. Previous period comparison**

The financial year end of the charity is 31<sup>st</sup> December 2022. The previous period's figures have been included for comparison.

**4. Glossary of terms**

**Restricted fund:** These are funds given to the charity, subject to specific restrictions set by the donor, but still within the general objects of the charity.

**SEEDS OF GROWTH**

England & Wales - Charity number 1180829

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# Accounts

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# **SEEDS OF GROWTH**

Registered Charity Number: 1180829

## **Trustees Annual Report and Financial Statements**

**For the year ended**

**31<sup>st</sup> December 2021**

**CONTENTS OF THE FINANCIAL STATEMENTS**

**FOR PERIOD ENDED 31<sup>ST</sup> DECEMBER 2021**

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**TRUSTEES ANNUAL REPORT  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2021**

The committee of Seeds of Growth presents its annual report and financial statements for the year ended 31<sup>st</sup> December 2021.

**ORGANISATIONAL INFORMATION**

<b>Name of Charity:</b>	<b>Seeds of Growth</b>
<b>Legal status:</b>	Charitable Incorporated Organisation – foundation model
<b>Principal Address:</b>	c/o Hastings Voluntary Action, Jackson Hall, Portland Place, Hastings, TN34 1QN
<b>Registered Charity Number:</b>	11870829
<b>Governing Document:</b>	Constitution adopted 26/11/2018
<b>Trustees:</b>	Mohamad Akmol Ali – chair and co-founder Catherine Scott – secretary and co-founder Margaret Trowell Cath Perry Wendy Rowe
<b>Bankers:</b>	Santander, Queens Road, Hasting
<b>Independent Examiners:</b>	Lorraine Brown Blue Ridge Accounting Services Ltd The Old Court House North Trade Road Battle East Sussex TN33 0EX

**TRUSTEES ANNUAL REPORT  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2021**

The trustees submit their annual report and financial statements for Seeds of Growth for the period ended 31<sup>st</sup> December 2021.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The charity has a committee of Trustees governed by a constitution adopted 19<sup>th</sup> November 2018 and registered with the Charity Commission on 26<sup>th</sup> November 2018.

The trustees are elected and co-opted under the terms of the constitution. Trustees are elected on a three-year rotational basis, with one third of the trustees stepping down each year. Trustees who stand down are eligible for re-election.

**OBJECTIVES AND ACTIVITIES**

**Objects:**

The objects of the Charity are :

- a) The relief of poverty, sickness and distress by helping the people of Birahimpur gain access to safe water and sanitation,
- b) The provision of basic supplies such as books and other personal or educational supplies to help families, and
- c) To bring the quality of life of the beneficiaries to a reasonable standard.

**Public benefit**

In writing their trustees report, the trustees of Seeds of Growth have given due regard to the guidance of the charity Commission on public benefit.

**Summary of the main activities and achievements undertaken for the public benefit:**

We, Seeds Of Growth continue to work from the original survey taken of the village 2016/17. This survey will continue to guide us as to what tasks have been completed and what remains to be to be achieved.

Project 2022 our fourth Project in our five years existence sadly Project 2021 was curtailed by Covid-19 Pandemic, as indeed was any fundraising activities.

Project 2022 with a budget of four and a half thousand pounds was very successful. Birahimpur and surrounding villages are no exception to the changing world, thankfully though no cases of Covid-19 in the villages.

With some variations the needs and requests continue to be predominantly for clean water, sanitation and roof repairs/replacements. We continue to work through the village on these needs along with many other requests such as the need for doors and windows, new where they have been nonexistence, or replaced where badly damaged through age and lack of maintenance, this task is labour intensive making it expensive and beyond many villagers reach.

**TRUSTEES ANNUAL REPORT (Continued)  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2021**

We did not build a new house this Project as there were some big roof repairs on family units. We replaced six roofs, built one communal toilet, and provided three tanks for excising toilets plus doors and windows to two houses. Sixteen households helped.

We continue to get many requests from adjoining villages, providing something communal seems to be the fairest way to offer help. This we did by providing a communal pump for a village called Mullachork, this pump will serve about thirty people.

Seeds Of Growth will, in the fullness of time do more work in some of the one hundred and ten adjoining villages in the district of Silam, an endless task!!

Seeds Of Growth always use as many local trades people as possible, this Project provided approximately nineteen men with about sixty six days work. Delivery of materials, most bought in the village, also creates more work for the delivery men, all deliveries done by bicycle and for a meagre wage.

We did not do our usual surprise buy at the end of Project 2022 instead we made a donation to two young girls whose father, Ershad sadly died during the Project leaving the girls alone as their mother had died in 2016. Ershad's house was the first house we rebuilt in Birahimpur. **RIP Ershad.**  
(Post Project 2022 we donated to the Monsoon appeal for food and water plus some small donations to people in need)

**Financial review**


Seeds of Growth finances activities from fundraising and donations during the year, which is spent on the annual visit to Birahimpur.

Total receipts in the year were £4,172 (2021 £3,820) and payments £2,503 (2020 £4,680) resulting in a surplus of £1,669 for the year (2020 -£860 deficit). The net fund reserve at 31<sup>st</sup> December 2021 to carry over totalled £4,698 (2020 £3,029).

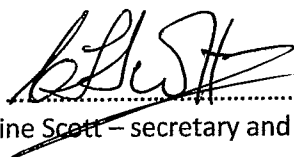
**Reserves policy**

The charity has no specific policy on reserves.

Signed on behalf of the charity's trustees:

Signed  .....  
Mohamad Akmol Ali – chair and co-founder

Date 16-10-22

Signed  .....  
Catherine Scott – secretary and co-founder

Date 15-10-20-22

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SEEDS OF GROWTH  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2021**

I report on the accounts of Seeds of Growth for the period ended 31 December 2021 which are set out on pages 1 to 8.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act 2011, and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.


**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act 2011; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:  .....

L. Brown  
Blue Ridge Accounting Services Ltd  
The Old Court House  
North Trade Road  
Battle  
East Sussex TN33 0EX

Dated: 19/10/2022 .....


**RECEIPTS AND PAYMENTS ACCOUNT  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2021**

2020				2021
Total		Unrestricted	Restricted	Total
Funds		Funds	Funds	Funds
£	Note	£	£	£
	<b>Receipts</b>			
2,935	Donations	2,589		<b>2,589</b>
885	Fundraising	1,583	-	<b>1,583</b>
<u>3,820</u>	<b>Total Receipts</b>	<u>4,172</u>	<u>-</u>	<u>4,172</u>
	<b>Payments</b>			
269	Fundraising costs			
60	Admin costs	169		<b>169</b>
74	Insurance	88		<b>88</b>
787	Printing, Postage, Stationery	426		<b>426</b>
-	Professional services	20		<b>20</b>
-	Bank charges			
-	<b><u>Biranhimpur costs</u></b>			
612	Travel and accommodation	245		<b>245</b>
2,731	Materials and labour for repairs, education, and self-help			
	Donations	1,063		<b>1,063</b>
147	Website /IT support	491		<b>491</b>
<u>4,680</u>	<b>Total Payments</b>	<u>2,503</u>	<u>-</u>	<u>2,503</u>
(860)	<b>Net receipts/(payments)</b>	<b>1,669</b>		<b>1,669</b>
3,889	Cash funds at start of this period	3,029		<b>3,029</b>
	Transfers between funds	-	-	-
<u>3,029</u>	<b>Cash funds at end of this period</b>	<u>4,698</u>	<u>-</u>	<u>4,698</u>

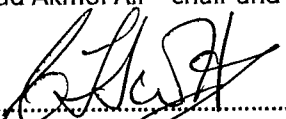
**STATEMENT OF ASSETS AND LIABILITIES  
AT 31<sup>ST</sup> DECEMBER 2021**

2020		Note	2021
£			£
	<b>Cash assets</b>		
3,029	Santander current account		4,657
-	Cash in hand		41
<u>3,029</u>			<u>4,698</u>

These financial statements are accepted on behalf of the charity by:

Signed  .....  
Mohamad Akmol Ali – chair and co-founder

Date 16-10-22

Signed  .....  
Catherine Scott – secretary and co-founder

Date 15.10.2022

**NOTES TO THE ACCOUNTS  
FOR THE PERIOD ENDED 31ST DECEMBER 2021**

**1. Receipts and Payments accounts**

Receipts and payments accounts are statements that summarise the movement of cash into and out of the organisation during the financial year. In this context "cash" includes cash equivalents, for example, bank accounts where cash can be readily withdrawn to pay for debts as they become due.

**2. Trustees' remuneration and benefits**

Trustees received no remuneration or benefits in this period

**Trustees' expenses**

During the year there were expenses reimbursed to the following Trustees for costs incurred on behalf of the charity:

C. Scott	£597.66
----------	---------

**3. Previous period comparison**

The financial year end of the charity is 31<sup>st</sup> December 2020. The previous period's figures have been included for comparison.

**4. Glossary of terms**

**Restricted fund:** These are funds given to the charity, subject to specific restrictions set by the donor, but still within the general objects of the charity.

**SEEDS OF GROWTH**

England & Wales - Charity number 1180829

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# Accounts

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# **SEEDS OF GROWTH**

Registered Charity Number: 1180829

## **Trustees Annual Report and Financial Statements**

**For the year ended**

**31<sup>st</sup> December 2020**

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**FOR PERIOD ENDED 31<sup>ST</sup> DECEMBER 2020**

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**TRUSTEES ANNUAL REPORT  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2020**

The committee of Seeds of Growth presents its annual report and financial statements for the year ended 31<sup>st</sup> December 2020.

**ORGANISATIONAL INFORMATION**

<b>Name of Charity:</b>	<b>Seeds of Growth</b>
<b>Legal status:</b>	Charitable Incorporated Organisation – foundation model
<b>Principal Address:</b>	c/o Hastings Voluntary Action, Jackson Hall, Portland Place, Hastings, TN34 1QN
<b>Registered Charity Number:</b>	11870829
<b>Governing Document:</b>	Constitution adopted 26/11/2018
<b>Trustees:</b>	Mohamad Akmol Ali – chair and co-founder Catherine Scott – secretary and co-founder Margaret Trowell Cath Perry Wendy Rowe
<b>Bankers:</b>	Santander, Queens Road, Hasting
<b>Independent Examiners:</b>	Lorraine Brown Employee of Rother Voluntary Action 47 London Road Bexhill on Sea East Sussex TN39 3JY

**TRUSTEES ANNUAL REPORT  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2020**

The trustees submit their annual report and financial statements for Seeds of Growth for the period ended 31<sup>st</sup> December 2020.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The charity has a committee of Trustees governed by a constitution adopted 19<sup>th</sup> November 2018 and registered with the Charity Commission on 26<sup>th</sup> November 2018.

The trustees are elected and co-opted under the terms of the constitution. Trustees are elected on a three-year rotational basis, with one third of the trustees stepping down each year. Trustees who stand down are eligible for re-election.

**OBJECTIVES AND ACTIVITIES**

**Objects:**

The objects of the Charity are :

- a) The relief of poverty, sickness and distress by helping the people of Birahimpur gain access to safe water and sanitation,
- b) The provision of basic supplies such as books and other personal or educational supplies to help families, and
- c) To bring the quality of life of the beneficiaries to a reasonable standard.

**Public benefit**

In writing their trustees report, the trustees of Seeds of Growth have given due regard to the guidance of the charity Commission on public benefit.

**Summary of the main activities and achievements undertaken for the public benefit:**

Seeds of Growth continue to work from the original survey taken of the village 2016/17. This survey will continue to guide us as to what tasks have been completed and what remains to be achieved. In this underdeveloped village the predominant requests continue for clean water, sanitation and roof repairs.

Project 2020 continued to work through the village and stay focused on these main requirements as we did in project 2019. 2020 saw approximately 14 houses reroofed, sanitation tanks provided for existing toilets that had raw sewerage running through a garden or roadside.

More requests came from neighbouring villages. People walk very long distances to meet the Seeds of Growth representative to request similar help. The trustees have agreed that as soon as it is possible, financially, that we start by installing communal pump or sanitation. This may seem very little but it will make a difference to another underdeveloped village and hopefully show them that we do care about their needs.

One new house was built of galvanise and bamboo for a homeless family who had lost their house in a fire some time ago, the woman of the house was also severely burned and lives with its aftermath. They were very happy with their new house. Another lady who is homeless and does not have land to build on was helped by paying her rent for three months.

**TRUSTEES ANNUAL REPORT (Continued)  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2020**

Many other requests were fulfilled in Project 2020 such as communal pumps, toilets, school fees and educational materials. Not forgetting of course, the odd football and cricket bat, this is a good way of including and providing some entertainment for many children at the same time.

There are many requests for support for educational establishments; small private coaching centres play a very large part in supporting student where government schools have very over crowded classes with 60 to 70 students per class. Learning can be very difficult and almost an impossible task for teachers. Where there is no government provision of a primary school, leaving whole villages without access to any education these small schools run by volunteers are vital. They have nothing to start with but the good will and generosity of some people, who, themselves, have very little. The only thing in one of the 'schools' a rented room, was a tarpaulin on the floor for the children to sit on. But they are grateful to have the opportunity to learn.

It has been agreed that a small budget be allocated to support these initiatives. There were some urgent requests for medical support through the year that have been supported. A pump was provided in an adjoining village where the need was great. Seeds of Growth's fundraising has been severely curtailed due to Covid 19 and our new boundaries.

**Financial review**


Seeds of Growth finances activities from fundraising and donations during the year, which is spent on the annual visit to Birahimpur.

Total receipts in the year were £3,820 and payments £4,680 resulting in a deficit of (£860) for the year. The net fund reserve at 31<sup>st</sup> December 2020 to carry over totalled £3,029.

**Reserves policy**

The charity has no specific policy on reserves.

Signed on behalf of the charity's trustees:

Signed  .....  
Mohamad Akmol Ali – chair and co-founder

Date 21-12-21 .....

Signed  .....  
Catherine Scott – secretary and co-founder

Date 21/12/2021 .....

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SEEDS OF GROWTH  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2020**

I report on the accounts of Seeds of Growth for the period ended 31 December 2020 which are set out on pages 1 to 8.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act 2011, and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.


**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act 2011; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:   
L. Brown  
Employee of Rother Voluntary Action

Dated: 22/12/2021

**RECEIPTS AND PAYMENTS ACCOUNT  
FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2020**

2019			2020
Total Funds £		Unrestricted Funds £	Restricted Funds £
	Note		Total Funds £
	<b>Receipts</b>		
2,669	Donations	2,935	-
5,276	Fundraising	885	-
<u>7,945</u>	<b>Total Receipts</b>	<u>3,820</u>	<u>-</u>
	<b>Payments</b>		
1,661	Fundraising costs	269	269
365	Admin costs	60	60
74	Insurance	74	74
356	Printing, Postage, Stationery	787	787
10	Bank charges	-	-
-	<b><u>Biranhimpur costs</u></b>	-	-
530	Travel and accommodation	612	612
2,647	Materials and labour for repairs, education, and self-help	2,731	2,731
	Website	147	147
<u>5,643</u>	<b>Total Payments</b>	<u>4,680</u>	<u>-</u>
2,301	<b>Net receipts/(payments)</b>	<b>(860)</b>	<b>-</b>
1,588	Cash funds at start of this period	3,889	3,889
	Transfers between funds		
<u>3,889</u>	<b>Cash funds at end of this period</b>	<u>3,029</u>	<u>3,029</u>

**STATEMENT OF ASSETS AND LIABILITIES  
AT 31<sup>ST</sup> DECEMBER 2020**

2019 £		Note	2020 £
	<b>Cash assets</b>		
3,889	Santander current account		3,029
-	Cash in hand		-
<u>3,889</u>			<u>3,029</u>
	<b>Other monetary assets</b>		
-	Debts owed to the charity		-
	<b>Liabilities</b>		
-	Debts owed by the charity		-
<u>3,889</u>	<b>Net Funds</b>		<u>3,029</u>
3,889	Unrestricted Funds		3,029
-	Restricted Funds		-
<u>3,889</u>	<b>Funds of the Charity</b>		<u>3,029</u>

These financial statements are accepted on behalf of the charity by:

Signed .....  
Mohamad Akmol Ali – chair and co-founder

Date 22-12-21

Signed .....  
Catherine Scott – secretary and co-founder

Date 22/12/21

**NOTES TO THE ACCOUNTS  
FOR THE PERIOD ENDED 31ST DECEMBER 2020**

**1. Receipts and Payments accounts**

Receipts and payments accounts are statements that summarise the movement of cash into and out of the organisation during the financial year. In this context "cash" includes cash equivalents, for example, bank accounts where cash can be readily withdrawn to pay for debts as they become due.

**2. Trustees' remuneration and benefits**

Trustees received no remuneration or benefits in this period

**Trustees' expenses**

During the year there were no expenses paid to Trustees.

**3. Previous period comparison**

The financial year end of the charity is 31<sup>st</sup> December 2020. The previous period's figures have been included for comparison.

**4. Glossary of terms**

**Restricted fund:** These are funds given to the charity, subject to specific restrictions set by the donor, but still within the general objects of the charity.