



Esthers for the Nations 12 Conqueror Court Sittingbourne Kent ME10 5BH  
Phone 03333392024

## A Note for Charity Commission

Please note

Due to an administrative error this bank account is no longer used by EFTN. EftN is in the process of opening a different bank account and you will be informed of the new details as soon as we have them.

Yours Sincerely

Florence Sutherland on behalf of Trustees

[Esthers for the Nations | A woman of strength and dignity called for such a time as this Find out More](#)

Ms Florence Sutherland  
181 Napier Road  
Gillingham  
ME7 4HN  
Esthers For the Nations

29 November 2021

Dear Florence ,

Accounts for Period ended 31/03/2021

Please find attached final accounts for Esthers For the Nations for the period ended 31/03/2021 [including filleted/abbreviated accounts if appropriate].

Please review the attached carefully and if you are happy that the accounts can be approved please print out a set of each of the attached documents, obtain appropriate signatures at the foot of each Balance Sheet [and Directors Report, if relevant] and return the signed documents to this office.

Please do not hesitate to contact us if you have any queries.

Yours sincerely,

Fego Aligboro

Esthers For the Nations

Charity No. 1182748

Trustees' Report and Unaudited Accounts

31 March 2021

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The Trustees present their report with the unaudited financial statements of the charity for the year ended 31 March 2021.

#### REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1182748

Trustees

The following Trustees served during the year:

A. Hubbard (Resigned 30 September 2020)

A.N. Mafemera

L.K.M. Pswarayi

F.G. Sutherland

Accountants

The Vine Accounting Ltd

17 St Margaret's Crescent

Gravesend

DA12 4EJ

#### OBJECTIVES AND ACTIVITIES

To advance the Christian faith for the benefit of the public in accordance with our statements of belief appearing and to relieve the needs of the community in the united kingdom and overseas.

EFN is a Christian organisation made up of women from the BMEA communities. The aim of the organisation is to offer spiritual, physical, emotional and financial support wherever possible. With the recent pandemic we have found ourselves working around issues of rest, because people have been harassed due to the goings on in the nation as well as in families. In order to effectively achieve this we have paid for counselling for women, families and groups with the aim of aiding emotional and mental recovery while building resilience in individuals and families.

We also had opportunity to hold conferences on Domestic Abuse followed by support groups that explored the subject. The purpose of the seminar was to raise awareness of what abuse is. How to recognise it and how to seek help. This led to identification, naming and empowering which led to some women recognising the abuse.

The Lottery Fund was paid in the 2020 – 2021 carried forward to 2021-2022 financial year and this enabled us to update our website and to buy a laptop for the voluntary finance administrator.

We held Zoom conferences on healing and testimonies definitely were there. In the last year we have been blessed in that we have managed to establish consistent prayer meetings every day at 6 – 7am and 9-10pm except Saturday and Sunday. This has given opportunities for several women to lead prayer meetings, teach from the Bible and become confident in the giftings that they have leading to a sense of achievement and self-worth as they recognise that God would use them too regardless of who they are.

The outcome of the activities of this year which include conferences are in line with our mission statement that seeks to build women of strength and dignity as we recognise emotional and mental health are critical to building resilience, confidence and sustainability of life and purpose.

We recognise the need to reach out and help others especially in these difficult times as long as it is in line with our objectives.

We did not operate at our best due to Lockdowns and getting to grips with the new normal that had just been introduced by nature. We finally found our way around living in Covid-19. Therefore, we want to believe that we will have more to offer in 2022.

We had further funding for counselling from the County Specialists Women's Charity. They donated £2500 in 2019 on 17 November.

We have also had an opportunity to employ an administrator on a voluntary basis as well as welcome two new Directors to the Board namely Tapiwa Madovi and Peter Keane. We welcome their presence and what they bring to the Trustees Board. We also welcome Nyasha Magwanyamwanya our volunteer for Admin and Finance.

#### Education

We continue to support Hilda with her school needs. She is now 12 and we have been supporting her since she was 8.

#### Statement of trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the charity's trustees

F.G. Sutherland  
Trustee  
08 November 2021

Independent Examiner's Report to the trustees of Esthers For the Nations

I report to the trustees on my examination of the accounts of Esthers For the Nations for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011('the Act'). The trustees consider that an audit is not required for this year under the Charities Act 2011, s.144(2) (the 2011 Act) and that an independent examination is needed.

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in, any material respect:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Fego Aligboro

ACCA

The Vine Accounting Ltd

17 St Margaret's Crescent

Gravesend

DA12 4EJ

08 November 2021

Esthers For the Nations  
Statement of Financial Activities  
for the year ended 31 March 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income and endowments from:					
Donations and legacies	3	5,080	-	5,080	11,367
Charitable activities	4	315	-	315	7,980
Other	5	-	10,000	10,000	2,677
Total		5,395	10,000	15,395	22,024
Expenditure on:					
Raising funds	6	2,300	-	2,300	7,329
Charitable activities	7	2,917	-	2,917	3,558
Other	8	2,668	715	3,383	8,025
Total		7,885	715	8,600	18,912
Net gains on investments		-	-	-	-
Net income		(2,490)	9,285	6,795	3,112
Transfers between funds		-	-	-	-
Net income before other gains/(losses)		(2,490)	9,285	6,795	3,112
Other gains and losses					
Net movement in funds		(2,490)	9,285	6,795	3,112
Reconciliation of funds:					
Total funds brought forward		3,112	-	3,112	-
Total funds carried forward		622	9,285	9,907	3,112

Esthers For the Nations

Balance Sheet

at 31 March 2021

Charity No. 1182748

		2021 £	2020 £
Current assets			
Cash at bank and in hand		10,507	3,712
		<u>10,507</u>	<u>3,712</u>
Creditors: Amount falling due within one year	10	(600)	(600)
Net current assets		<u>9,907</u>	<u>3,112</u>
Total assets less current liabilities		<u>9,907</u>	<u>3,112</u>
Net assets excluding pension asset or liability		<u>9,907</u>	<u>3,112</u>
Total net assets		<u><u>9,907</u></u>	<u><u>3,112</u></u>
The funds of the charity			
Restricted funds	11		
Restricted income funds		9,285	-
		<u>9,285</u>	<u>-</u>
Unrestricted funds	11		
General funds		622	3,112
		<u>622</u>	<u>3,112</u>
Reserves	11		
Total funds		<u><u>9,907</u></u>	<u><u>3,112</u></u>

Approved by the trustees on 08 November 2021

And signed on their behalf by:

F.G. Sutherland

Trustee

08 November 2021

for the year ended 31 March 2021

## 1 Accounting policies

### Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

### Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

### Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

### Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
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Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
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Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
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Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
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Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
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Volunteer help	The value of any volunteer help received is not included in the accounts.
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Investment income	This is included in the accounts when receivable.
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Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
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Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.
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#### Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

#### Taxation

The charity is exempt from tax on its charitable activities.

#### Freehold investment property

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

#### Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

#### Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

#### Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

#### Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

#### Research and development

Expenditure on research and development is written off in the year in which it is incurred.

#### Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.

Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.

All exchange differences are taken into account in arriving at net income/expenditure.

#### Leased assets

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.

Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.

Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation.

Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.

Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term.

In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

#### Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

#### Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Statement of Financial Activities - prior year

	Unrestricted funds 2020 £	Total funds 2020 £
Income and endowments from:		
Donations and legacies	11,367	11,367
Charitable activities	8,032	8,032
Other	2,677	2,677
Total	<u>22,076</u>	<u>22,076</u>
Expenditure on:		
Raising funds	7,329	7,329
Charitable activities	3,558	3,558
Other	8,025	8,025
Total	<u>18,912</u>	<u>18,912</u>
Net income	<u>3,164</u>	<u>3,164</u>
Net income before other gains/(losses)	3,164	3,164
Other gains and losses:		
Net movement in funds	<u>3,164</u>	<u>3,164</u>
Reconciliation of funds:		
Total funds carried forward	<u><u>3,164</u></u>	<u><u>3,164</u></u>

3 Income from donations and legacies

Unrestricted	Total 2021	Total 2020
£	£	£
5,080	5,080	11,367
<u>5,080</u>	<u>5,080</u>	<u>11,367</u>

4 Income from charitable activities

Unrestricted	Total 2021	Total 2020
£	£	£
315	315	6,980
-	-	1,000
<u>315</u>	<u>315</u>	<u>7,980</u>

5 Other income

Restricted	Total 2021	Total 2020
£	£	£
10,000	10,000	977
-	-	4
-	-	1,696
<u>10,000</u>	<u>10,000</u>	<u>2,677</u>

6 Expenditure on raising funds

	Unrestricted	Total 2021	Total 2020
	£	£	£
<i>Costs of generating voluntary income</i>			
	2,300	2,300	5,829
<i>Fundraising trading costs</i>			
	-	-	1,500
	<u>2,300</u>	<u>2,300</u>	<u>7,329</u>

7 Expenditure on charitable activities

	Unrestricted	Total 2021	Total 2020
	£	£	£
<i>Expenditure on charitable activities</i>			
	450	450	1,072
	2,467	2,467	2,486
<i>Governance costs</i>			
	<u>2,917</u>	<u>2,917</u>	<u>3,558</u>

8 Other expenditure

	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
	-	-	-	1,928
Motor and travel costs	-	-	-	3,128
General administrative costs	1,208	715	1,923	1,949
Legal and professional costs	1,460	-	1,460	1,020
	<u>2,668</u>	<u>715</u>	<u>3,383</u>	<u>8,025</u>

9 Staff costs

No employee received emoluments in excess of £60,000.

10 Creditors:  
amounts falling due within one year

	2021	2020
	£	£
Other creditors	600	600
	<u>600</u>	<u>600</u>

11 Movement in funds

	At 1 April 2020	Incoming resources (including other gains/losses ) £	Resources expended £	At 31 March 2021 £
Restricted funds:				
Restricted income funds:				
Sister Act Project	-	10,000	(715)	9,285
<i>Total</i>	<u>-</u>	<u>10,000</u>	<u>(715)</u>	<u>9,285</u>
Unrestricted funds:				
General funds	3,112	5,395	(7,885)	622
Revaluation Reserves:				
Total funds	<u>3,112</u>	<u>15,395</u>	<u>(8,600)</u>	<u>9,907</u>

Purposes and restrictions in relation to the funds:

Restricted funds:

Sister Act Project      The project will bring women from diverse and have serious levels of low self-esteem

12 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total £
Net current assets	622	9,285	9,907
	<u>622</u>	<u>9,285</u>	<u>9,907</u>

13 Reconciliation of net debt

	At 1 April 2020 £	Cash flows £	At 31 March 2021 £
Cash and cash equivalents	3,712	6,795	10,507
	<u>3,712</u>	<u>6,795</u>	<u>10,507</u>
Net debt	<u>3,712</u>	<u>6,795</u>	<u>10,507</u>



Esthers For the Nations  
Statement of Cash flows  
for the year ended 31 March 2021

	2021 £	2020 £
Cash flows from operating activities		
Net income per Statement of Financial Activities	6,795	3,164
Adjustments for:		
Dividends, interest and rents from investments	(10,000)	(2,677)
Increase in trade and other payables	-	600
Net cash (used in)/provided by operating activities	<u>(3,205)</u>	<u>1,087</u>
Cash flows from investing activities		
Dividends, interest and rents from investments	10,000	2,677
Net cash from investing activities	<u>10,000</u>	<u>2,677</u>
Net cash from financing activities	<u>-</u>	<u>-</u>
Net increase in cash and cash equivalents	6,795	3,764
Cash and cash equivalents at the beginning of the year	3,712	-
Cash and cash equivalents at the end of the year	<u>10,507</u>	<u>3,764</u>
Components of cash and cash equivalents		
Cash and bank balances	10,507	3,712
	<u>10,507</u>	<u>3,712</u>

Esthers For the Nations  
Detailed Statement of Financial Activities  
for the year ended 31 March 2021

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income and endowments from:				
Donations and legacies	5,080	-	5,080	11,367
	<u>5,080</u>	<u>-</u>	<u>5,080</u>	<u>11,367</u>
Charitable activities	315	-	315	6,980
	-	-	-	1,000
	<u>315</u>	<u>-</u>	<u>315</u>	<u>7,980</u>
Other	-	10,000	10,000	977
	-	-	-	4
	-	-	-	1,696
	<u>-</u>	<u>10,000</u>	<u>10,000</u>	<u>2,677</u>
Total income and endowments	5,395	10,000	15,395	22,024
Expenditure on:				
Costs of generating donations and legacies	2,300	-	2,300	5,829
	<u>2,300</u>	<u>-</u>	<u>2,300</u>	<u>5,829</u>
Costs of other trading activities	-	-	-	1,500
	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,500</u>
Total of expenditure on raising funds	2,300	-	2,300	7,329
Charitable activities	450	-	450	1,072
	2,467	-	2,467	2,486
	<u>2,917</u>	<u>-</u>	<u>2,917</u>	<u>3,558</u>
Total of expenditure on charitable activities	2,917	-	2,917	3,558
Other expenditure	-	-	-	1,928
	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,928</u>
Travel and subsistence	-	-	-	3,128
	<u>-</u>	<u>-</u>	<u>-</u>	<u>3,128</u>
General administrative costs, including depreciation and amortisation				
Bank charges	-	-	-	15

Esthers For the Nations  
Detailed Statement of Financial Activities

Equipment expensed	85	715	800	-
General insurances	162	-	162	157
Software, IT support and related costs	308	-	308	688
Stationery and printing	124	-	124	421
Sundry expenses	450	-	450	450
Telephone, fax and broadband	79	-	79	218
	<u>1,208</u>	<u>715</u>	<u>1,923</u>	<u>1,949</u>
Legal and professional costs				
Accountancy and bookkeeping	600	-	600	700
Other legal and professional costs	860	-	860	320
	<u>1,460</u>	<u>-</u>	<u>1,460</u>	<u>1,020</u>
Total of expenditure of other costs	<u>2,668</u>	<u>715</u>	<u>3,383</u>	<u>8,025</u>
Total expenditure	7,885	715	8,600	18,912
Net gains on investments	-	-	-	-
	<u>(2,490)</u>	<u>9,285</u>	<u>6,795</u>	<u>3,112</u>
Net income				
Net income before other gains/(losses)	<u>(2,490)</u>	<u>9,285</u>	<u>6,795</u>	<u>3,112</u>
Other Gains	-	-	-	-
	<u>(2,490)</u>	<u>9,285</u>	<u>6,795</u>	<u>3,112</u>
Net movement in funds				
Reconciliation of funds:				
Total funds brought forward	3,112	-	3,112	-
Total funds carried forward	<u>622</u>	<u>9,285</u>	<u>9,907</u>	<u>3,112</u>