



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1	JULY	2024		30	JUNE	2025

Section A Reference and administration details

Charity name	HOPE FOR LIFE
Other names charity is known by	HOPE FOR LIFE MISSION
Registered charity number (if any)	1184572
Charity's principal address	14 Whitcroft Langdon Hills BASILDON Postcode SS16 6LR

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Christopher Tapp	Chairman / Treasurer		Trustees of Hope for Life
2	Jannah van der Pol	Secretary		Trustees of Hope for Life
3	Nathan Taylor			Trustees of Hope for Life
4				

Name of chief executive

Christopher Tapp

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document	Constitution
How the charity is constituted	Charitable Incorporated Organisation (CIO)
Trustee selection methods	Appointed by current trustees

The Charity adopted a Safe Guarding policy in January 2020. The first point of contact for this is Dr Jannah van der Pol.

HFL has an account with Stewardship (www.stewardship.org.uk), account number 20287189)

HFL has a CAF account Number 91000766901

The UK Charity Bank Account is:

HSBC Name: **Hope For Life** Sort code: **40-17-38** Account Number: **81300245**

Section C Objectives and activities

To advance the Christian faith in such parts of Asia and the world for the benefit of the public in accordance with the statements of belief appearing in the schedule by:

- 1. The training, discipling and mentoring of young adult Christians in a variety of skills that will enable them to deliver the social out-workings of Christianity and to be agents of change in their home communities and for their people (in particular, but not necessarily exclusively, the Dyak tribes of Borneo);*
- 2. Providing such young people with opportunities to receive ministry into their own lives so as to receive healing and release from childhood and young adult emotional and spiritual wounds, thus enabling them to live lives of freedom and confidence in their identity in Christ;*
- 3. Working to see such young people fully integrated into the local church, actively living as part of the local Body of Christ, and so preparing them to have active supportive ministries in their home communities; which will enable them to fulfil their destiny and calling from God, so that they may be a light to the world, salt to the earth, thus being more effectively able to demonstrate the personal and social out-workings of Christianity.*

Additional details of objectives and activities

Hope For Life was started in August 2015 by Chris Tapp whose desire was to provide a means for young adults from the Dyak tribes of Borneo to have the opportunity to grow in a relationship with God, to be disciplined and mentored in the Christian Life, and to have opportunities to receive training and education at an appropriate level to give them a firm foundation onto which they could build their lives and be able to provide for their future families and give into and enhance their community.

From this Hope For Life was formally inaugurated as a UK Charity on July 27th 2019.

Hope For Life continues to support 1 student at school and 5 students at university (partially or fully).

Hope For Life continues to provide medical care for its beneficiaries, and also for some close family members.

Hope For Life has provided training meetings in the Foundations of the Christian Faith, together with many ad-hoc teaching and mentoring sessions. This year HFL arranged for 4 of our students to attend the 3 day School of Healing seminars in Jogya and Jakarta organised by Yasan Duta Pembaharuan. All students attended the level 1 course.

Hope For Life works closely with several local Indonesian pastors to ensure its beneficiaries receive ongoing and appropriate pastoral support as part of their commitment to church life.

Chris Tapp was able to briefly visit Indonesia in December 2024 to meet our beneficiaries to encourage them and teach in some local churches. Unfortunately a longer visit for February 2025 had to be postponed.

All of the above are designed to fulfil our charitable obligations to benefit the public.

Future Growth

The charity continues to operate at (beyond) full capacity and is not currently in a position to support further individuals. Any future individuals that HFL may support would undergo an Application process by invitation of the trustees; would need to have been known to at least one of the trustees for at least a number of months, and be recommended by their local pastor. The trustees would consider any such applications on their merit, and in the light of sponsorship and funding available. The decision of the trustees will be absolute and binding.

HFL continues to seek further volunteers who could support us in our work, and in particular anyone with website and / or Social Media skills. We also continue to seek support in fund raising (including approaching grant-making charities) and developing appropriate sponsorship programmes.

SCHOOL SUPPORT

HFL continues to support Sah Roni's nephew Endruw at school. He completed his Junior High School this year and will transfer to SMA (Senior High School) in August 2025.

He has continued to work very hard and passed his Junior High school with good grades.

SMK KASIH KARUNIA-BATANG TARANG




**PERINCIAN KEUANGAN PPDB
SMK KASIH KARUNIA BATANG TARANG TAHUN 2025/2026**

A. Administrasi PPDB yang manfaatnya kembali kepada siswa

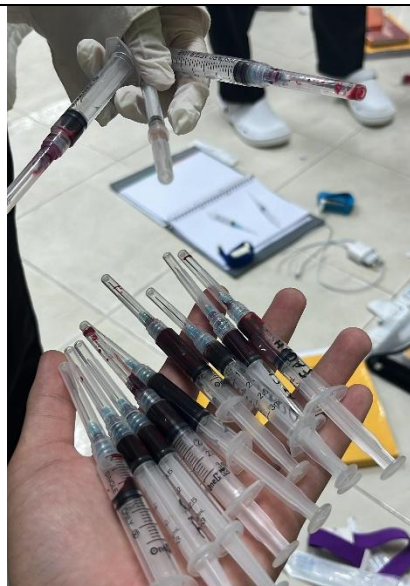
No	Item yang harus dibayar	Keterangan	Jumlah
1.	Uang tes masuk	1 kali saat pendaftaran	100.000
2.	Seragam Olahraga	1 kali saat pendaftaran	200.000
3.	Seragam Khas	1 kali saat pendaftaran	250.000
4.	Seragam OSIS lengkap	1 kali saat pendaftaran	250.000
5.	Seragam Pramuka lengkap	1 kali saat pendaftaran	250.000
6.	Dasi, topi, ikat pinggang OSIS dan Pramuka	1 kali saat pendaftaran	200.000
7.	Daftar aplikasi Cards siswa	1 kali saat pendaftaran	100.000
8.	ID Card dan Lanyard	1 kali saat pendaftaran	100.000
9.	Map Rapor	1 kali saat pendaftaran	80.000
10.	Asuransi siswa 1 tahun	1 kali saat pendaftaran	100.000
11.	Uang Buku Tulis (20 pcs)	1 kali saat pendaftaran	140.000
12.	Masa Pengenalan Lingkungan Sekolah	1 kali saat pendaftaran	150.000
13.	Iuran kegiatan OSIS	1 kali saat pendaftaran	180.000
14.	Kaos kaki putih & hitam (@20.000)	1 kali saat pendaftaran	40.000
Total			Rp 2.140.000




ADDITIONAL TRAINING






HFL supported Vera in a one week course on Basic Trauma and Cardiac Support. She was awarded best Student on the course.


**UNIVERSITY SUPPORT**

Tio HFL have agreed to sponsor Tio to study for a degree in Nursing at Pontianak. This is a 4 year course, starting September 2024 with a possible 5th year to obtain the Professional Qualification. His family are supporting his accommodation and living costs. Tio is very committed to his faith and was elected Chairman of the Christian Union. He has consistently obtained A grades in his first year. The photo opposite is from their laboratory experiment to practice administering intracutaneous, subcutaneous, intramuscular and intravenous drugs.



<p>Katerin</p>	<p>Katerin is a long term friend of Vera's and was previously at LWV. She has been working in Pontianak for several years teaching English to young children. Her father had promised many times to support her at university but has failed to do so.</p> <p>In July her parents died in very tragic circumstances and HFL have supported her in coming to terms with her grief. Part of this was enabling her to attend SOH in April 2025.</p> <p>Katerin would like to study English and eventually teach English at university level. HFL have agreed to sponsor her for her 4 year course, starting September 2024.</p>	
		
<p>Yorem</p>	<p>Yorem has continued to achieve high grades (4As + 2Bs in his 4th semester). HFL helped him purchase a laptop for his internship and final thesis.</p> <p>During March – July 2025 we supported him with accommodation and living expenses during his internship. He was assigned to a village to help with palm trees. Here he is applying fertiliser and harvesting palm fruits.</p> <p>He finished semester 6 with 6 grade As. Well done!</p>	






<p>Takas</p>	<p>Takas also continues to work hard. He also undertook his Government Community Service internship and was helping on an egg farm. He has now begun working on his final thesis.</p> <p>As well as paying his university fees HFL also supported in repairs and upgrades to his laptop.</p> <p>He continues to live with Adi & Eska in Sintang.</p>	 
<p>Eska</p>	<p>Eska finished her S1 (graduate) on-line Nursing course in August (2024) and progressed onto the final Professional Qualification which she completed in April. During this time she continued working at the Pharmacy Monday – Saturday 4pm – 9pm.</p> <p>She then graduated for both S1 and Professional in Pontianak in June.</p> <p>This has been a marvellous achievement for Eska. Although most of her training was on-line she had to make several trips to Pontianak to engage in practical sessions. HFL supported her with these trips as well as her university fees, and Graduation expenses.</p>	  

Yanti	<p>Yanti had finished her Theology course in Bali, but had to remain a further year to continue editing her thesis and work in the church connected with the College.</p> <p>HFL continued to support her with living expenses. She will finally graduate in August, and then plans to return to her village in Borneo.</p>	
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GRADUATIONS





Silwanus	<p>Silwanus successfully completed his Theology degree at Sintang Theology College. He graduated in August and HFL helped bring his family to Sintang for the ceremony. Vera was able to join on behalf of HFL. The photo shows our good friend Pastor Mustakim with him and Vera. HFL also enabled Silwanus to enjoy a celebration meal with his family.</p> <p>Silwanus then moved away from Sintang to the Sayan area and is serving as a pastor in a local church.</p> <p>In the photo he is encouraging and praying with an elderly woman from his church who has skin cancer on her face. He wasn't able to take our motorbike due to the bad roads, however HFL have supported him with a donation towards and also a loan to enable him to buy a more powerful second hand motorbike.</p>	  
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<p>SOH</p>	<p>(School of Healing)</p> <p>Bambang, Titus & Desi were able to attend the school of Healing in Yogya in October and Katerin was able to attend in Jakarta in April 2025. Lusi and Geona accompanied Bambang because it wasn't safe for them to remain alone in the remote café.</p> <p>HFL sponsored the trip, including the travel costs.</p> <p>They all testified to the benefit and blessing they received from this as God began to minister into some of the deeper wounds and needs. It is very difficult to find good teaching in Indonesia, (especially from Indonesians), where there is an understanding of the effects of generational issues, relationship ties and the occultic nature of many of the tribal traditions and lifestyles -</p>	
<p>OTHER NEWS</p> <p>Adi & Eska</p>	<p>Adi & Eska continue to do well. Adi continues to work at the truck garage which is hard work, but he is now a very experienced mechanic.</p> <p>In February HFL helped with medical expenses for Adi's younger brother's son, though sadly he died. This was very tragic and largely due to mis-diagnosis and lack of facilities at the local hospital.</p> <p>In April they began extending their house so as to be even more available to help and support others. (During this year they have had Eska's father with them most of the time, Takas (Adi's nephew), Keke and Lira (Eska's nieces) as well as sick people from the village who come to Sintang for medical treatment.</p> <p>Takas helped with the building project.</p>	

	<p>Takas and Adi's brother work on their house extension.</p>	
<p>Bambang, Lusi and Geona</p>	<p>Bambang & Lusi have had a difficult year after the death of Lusi's father. The café was hard work for only limited reward.</p> <p>Bambang spent time maintaining their palm trees.</p> <p>Bambang was encouraged by SOH – see photo as they travel to Yogya. (Lusi is planning to attend in October 2026).</p> <p>I was able to meet them briefly in December and was able to discuss possible ways forward.</p> <p>Lusi's Mum wanted them to move out from the café. In February Bambang began working for Partly and in May they finally moved to a rented lockup on the main road from Nanga Pinoh.</p> <p>Bambang now has reliable wifi for his work and Lusi runs a small café. Geona continues to grow fast!</p>	   

<p>Handono</p>	<p>This has also been a challenging year for Handono. He had an accident on his bike in July, and this damaged a front tooth. He was already in need of dental treatment.</p> <p>HFL sponsored significant dental treatment over several months. After a time of no work he also started to work for Partly in July. He has also spent time planting and maintaining palm trees on his land.</p> <p>He has also supported one of his brothers (Nadi) over the past year by trying to establish a palm oil distribution business. His brother owns a truck and Handono has supported him with managing money to buy palm fruits from several neighbouring villagers and then taking this and selling it the processing plant. The project had serious setbacks when the truck needed major engine work in January and February. (Photo of Nadi and Handono with truck engine)</p> <p>During this time HFL supported with short term loans to buy the fruit which was then repaid a few days later, this continued for several months to build up capital.</p> <p>I was able to spend time with him in the Philippines whilst we were both attending Nathan & Jan's Philippines' wedding celebration.</p>	  
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<p>Roni David & Yuni (+ William)</p>	<p>Roni David and Yuni settled back in Roni's village and Roni has worked hard with his father developing their own palm and chocolate trees. Yuni became pregnant and their son William David was born on 3rd November.</p> <p>I was able to stay in their house in December, though unfortunately Roni was in the village helping with the Leadership elections.</p> <p>Roni has helped HFL to support Yogi by buying palm seeds on our behalf and supporting Yogi in germinating and growing the seeds.</p>	<div>     </div>
<p>Sah Roni</p>	<p>Sah Roni spent most of this year in his village supporting his family and working with their palm trees. During this time HFL supported him in various ways including keeping his motorbike on the road!</p> <p>I met him in December and discussed how HFL could support him to find work. He moved to Pontianak and HFL supported his accommodation and living costs for 3 months to enable him to find a suitable job. In March he started working with Partly</p>	<div>   </div>

<p>Sarik</p>	<p>HFL have continued to support Sarik's chicken farm by providing money to buy chicken food. He has to travel 4 hours to Sintang to buy this – and when it has rained the roads can be very challenging!</p> <p>Egg laying started later and more slowly than expected and by September he was only producing about 25 eggs a day. This meant he was not able to repay any of the investment.</p> <p>In January Nathan and I had a vc with him to try to establish why the egg production was so low and to advise on how this could be improved.</p> <p>In February his wife was sick and so HFL provided money to buy medicines. By mid March egg production was at 45 eggs / day. This provided just enough money for Sarik & his wife to live, but was still well below the initial expectations.</p>	   
<p>Vera</p>	<p>Vera has taken over from Roni David in taking responsibility for distributing some of the HFL money. She also liaises with the university students to check when fees are due.</p> <p>In August she represented HFL at Silwanus' graduation in Sintang. In August she applied for a hospital job in Sintang but didn't accept due to the very low salary.</p> <p>HFL continued to support her as she looked for a Nursing position.</p> <p>In October she attended a training course in Pontianak and then in October she successfully obtained a position in the new hospital in Sanggau processing medical insurance claims.</p>	

Yefta & Rachel

Yefta and Rachel have continued supporting friends and people from more remote villages. They considered teaming up with World Outreach International and for a time had an informal connection with them.

In October HFL supported **Rachel** to attend a Women's Conference in Bali designed to encourage and build up young married women. This was a pivotal time for her. It was also possible for Yefta and Rachel to meet up with Yanti and her boyfriend at this time to encourage them. (See top 2 photos).

Unfortunately Rachel had a motorbike accident in Bali, but recovered well after a few weeks.

I was able to meet them briefly in Sintang in December. They were on their way to spend Christmas in Yefta's village and sort out some land issues. It was a great opportunity to catch up and Rachel translated for me at a Youth conference at the Sintang Theology College.

Yefta continued working on some design projects until January.

In February he began working for Partly.

In May HFL supported him to take part in the Men's camp in Bali designed to mentor and disciple young married men, he found this to be very inspirational and helpful. There will be another conference in October that HFL may be able to send other young men to.

Rachel has also now joined the Partly team.



<p>LOANS TO BENEFICIARIES</p>	
<p>During this year HFL have made various loans to beneficiaries for medical purposes, to buy laptops for university study, to buy motorbikes and to help consolidate expensive loans to credit agencies. These loans are repaid on a monthly basis and enable essential items to be available immediately without costly bank loans.</p>	
<p>MY TRIP</p>	<div data-bbox="228 311 644 555"> <p>In November I was privileged to attend Nathan and Jan's Philippine wedding celebration and so took the opportunity to travel to Indonesia for one week on the way home.</p> </div> <div data-bbox="228 577 644 757"> <p>I had intended to visit Indonesia again for a month in February however that had to be postponed for personal reasons.</p> </div> <div data-bbox="228 779 644 958"> <p>I was able to meet Titus and Desi with Yefta (Titus' brother) in Sintang. We had a good time catching up and encouraging Titus & Desi.</p> </div> <div data-bbox="228 1081 644 1395"> <p>Pastor Mustakim took me to meet the young children learning English – this is one of the initiatives he is involved with in Sintang to encourage children from poor backgrounds. I spent an hour with them encouraging them to put their trust in God.</p> </div> <div data-bbox="228 1552 644 1832"> <p>There was also an opportunity to meek Sarik and his wife. Vera joined me so we could discuss how to improve egg production at the chicken farm, and also to help Sarik develop a simple accounting system.</p> </div> <div data-bbox="707 577 1457 1003">  </div> <div data-bbox="707 1030 1457 1500">  </div> <div data-bbox="707 1529 1457 2033">  </div>

Renjos and his wife (Evi) and daughter also came to Sintang. They had had a difficult time. Renjos' contract was not renewed and they have been back in Evi's village where Renjos had been trying to set up a small business buying meat from Sintang and selling in the village. We discussed how HFL might help with this, but later Renjos received a job offer from a palm oil company and decided to take that.



As well as preaching at Ps Mustakim's church I was able to stay with Adi and Eska for 2 days and several of our other young people came. I was able to share with them and encourage them in their Christian walk.



Section E

Financial review

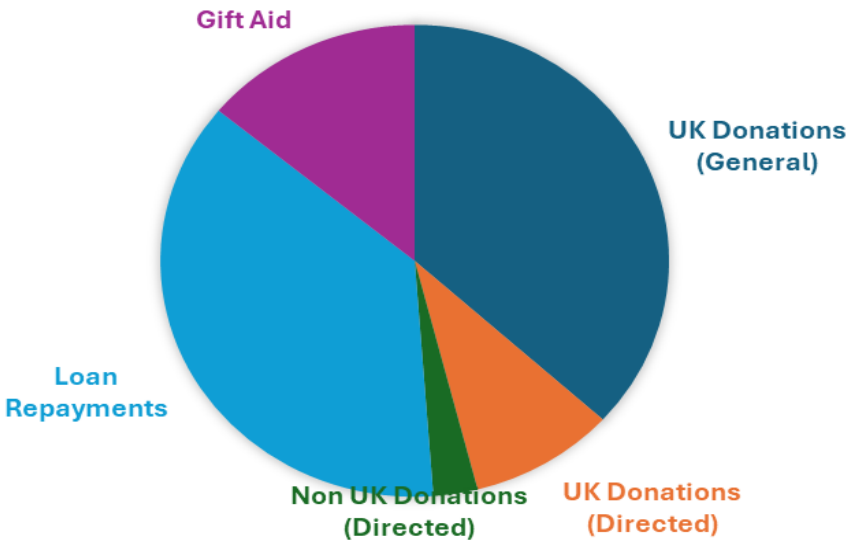
This year HFL made a number of loans to its beneficiaries to help them purchase essential motorbikes and to start businesses. This is designed to encourage them and help reduce otherwise high credit interest they would otherwise incur. These loans are being repaid, though in some cases individual circumstances have changed, making this more difficult and at a slower rate than anticipated. At various times during the year loans have again been made to the charity, however more of the previous loans have been repaid. At the end of June 2025 the outstanding debt had increased from the previous £5713 to £6794. In the next financial year the charity needs to continue to make efforts to repay substantial portions of the loans it has received, and ensure loans it has made continue to be repaid in a timely manner.

During this financial year the only source of income was from personal sponsorship / donations made by various individuals. HFL did not receive any grants or funding from any other charities or public bodies.

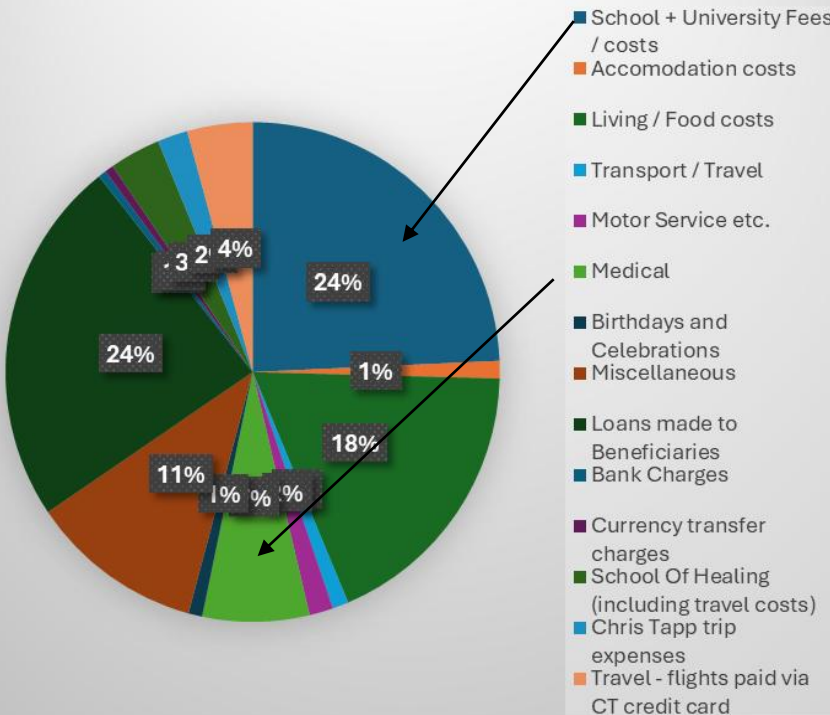
HFL benefitted from Gift Aid payments of £3786, an increase on the previous year's £1891, and the trustees wish to record their gratitude to those individuals who allowed us to claim the GA rebate on their gifts.

HFL received (restricted) sponsorship specifically for 5 of our beneficiaries for university expenses, (including relocation, accommodation and living expenses for 2 of them) together with additional directed support for 1 beneficiary to enable him to maintain a motorcycle, and 1 beneficiary to help with the purchase of a motorcycle, this amounted to £3265 in total. Those that contributed in this way are welcome to contact the Treasurer to receive a full breakdown of how their sponsorship was used.

HFL INCOME 2024 - 2025



HFL EXPENDITURE 2024-2025



Section F Other information



Hope For Life continues to seek support from churches or other organisations sympathetic to its aims. The trustees would welcome any opportunity to present the work of the charity to any interested group or individual.

Further information can be obtained via our website: www.hopeforlifemission.org or on Facebook or Instagram – search for **Hope For Life** or **Hope For Life Mission**. We may also be contacted via e-mail: hopeforlifeborneo@gmail.com

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Christopher Tapp	Jannah Van der Pol
Position	Chairman	
Date	29 th April 2026	29 th April 2026



Receipts and payments accounts

For the period
from

1st July 2024 –

To

30th June 2025



Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £		Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
General Donations (UK)	9923		-	9,923	9,762
Specified Donations (UK)		2506	-	2,506	5,285
Gift Aid (HMRC)	3786		-	3,786	1,891
Non UK Donations (Restricted)		759	-	759	661
			-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	13,709	3,265	-	16,974	17,599
A2 Asset and investment sales, (see table).					
Sale of assett (Motorbike) (Rp2,500K)		-	-	-	125
	-	-	-	-	-
Sub total	-	-	-	-	125
Total receipts	13,709	3,265	-	16,974	17,724
A3 Payments					
School + University Fees / costs	2,080	2,392		4,472	5,787
Accomodation costs	212	-		212	2,210
Living / Food costs	3,219	185		3,404	1,330
Transport / Travel	28	169		197	105
Motor Benzene	0			-	10
Motor Service etc.	181	125		306	145
Medical	1,406			1,406	90
Clothes	0			-	0
Birthdays and Celebrations	169			169	190
Laptop Maintenance	0			-	0
Miscellaneous	1,386			1,386	826
Loans made to Beneficiaries	9,599	300		9,899	11,117
Bank Charges	99			99	96

Currency transfer charges	107			107	137
Adi & Eska wedding				-	0
School Of Healing (including travel costs)	708			708	2,975
Chris Tapp trip expenses	371			371	852
HFL Café Investment			-	-	0
Bambang Café Investment			-	-	249
Bambang Wood Business Investment			-	-	2,021
Sarik Egg farm Investment			-	-	1,958
Travel (Flights) via BNI account			-	-	0
Travel - flights paid via CT credit card	800		-	800	865
	-	-	-	-	-
Sub total	20,365	3,171	-	23,536	30,963

A4 Asset and investment purchases					
Bambang Café Investment				0	249
Bambang Wood Business Investment				0	2021
Sarik Egg farm Investment				0	234
Bambang Café Investment Repayment				0	-702
Bambang Wood Business Investment Repayment		-	-	-	- 1,497
HFL Café investment Repayment				-	- 57
Sarik Egg farm Investment Repayment		-	-	-	
Sub total	-	-	-	-	248

Total payments	20,365	3,171	-	23,536	31,211
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Net of receipts/(payments)	- 6,656	94	-	-6562	-13487
A5 Transfers between funds	-	-	-	0	0
A6 Cash funds last year end	-	-	-	0	0
Cash funds this year end	- 6,656	94	-	-6562	-13487


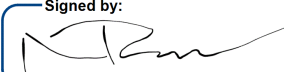
Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	HSBC Account	11	94	-
	BNI Account	46	-	-
		-	-	-
	Total cash funds	57	94	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Loans made to beneficiaries 2024-2025	9,417	-	-
	Outstanding Loans due from beneficiaries 30 June 2024	8705	-	-
	Repayments received from beneficiaries	- 10,116	-	-
		-	-	-
		-	-	-
	Total Loans outstanding from beneficiaries	8,006	-	-
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Outstanding liabilities 30 June 2024	Unrestricted	14576	01 July 2026
	Loans to HFL 2024 - 2025	Unrestricted	375	01 July 2026
	Total outstanding liabilities	Unrestricted	14951	01 July 2026

Summary

Details	2024-2025		2023-2024
Bank Balances	151		158
Outstanding loans due to HFL from beneficiaries	8006		8705
Net Loans made to HFL 2024-2025	-375		9765
Outstanding debt from previous years	-14576		4811
Effective assetts	-6794		-5713

Signed by two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Christopher Tapp	28th April 2026
<div><div>Signed by:</div><div>FBF8750C3E7841C...</div></div>	Nathan Taylor	28th April 2026