

SURVIVE - MIVA

England & Wales · Charity number 268745

Details

Other names	MISSIONARY VEHICLE ASSOCIATION, MIVA, SURVIVE
Status	Registered
Legal form	Other
Registered	1974-12-07
Register	View on the Charity Commission register

Contact

Address	5 Park Vale Road Liverpool L9 2DG
Phone	01515233878
Email	info@survive-miva.org
Website	www.survive-miva.org

Activities

Objects: SURVIVA-MIVA IS A ROMAN CATHOLIC ASSOCIATION WHOSE OBJECTIVE IS TO PROVIDE TRANSPORT IN THE DEVELOPING WORLD FOR MISSIONARIES AND OTHERS DIRECTLY ENGAGED IN ONE OR MORE OF THE FOLLOWING:(I) PASTORAL AND DEVELOPMENTAL WORK;(II) HEALTHCARE AND EDUCATIONAL PROJECTS;(III) THE RELIEF OF POVERTY;(IV) THE ADVANCEMENT OF RELIGION.

Activities: SURVIVE-MIVA funds essential transport for outreach programmes in the developing world.

Classification

- **How:** Makes Grants To Organisations
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** THE DEVELOPING WORLD
- India
- Malawi
- Papua New Guinea
- Rwanda
- Tanzania
- Uganda
- Zimbabwe

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£561,716	£379,634	£1,088,052	4
2023-12-31	£332,902	£315,596	-	-
2022-12-31	£330,243	£274,859	-	-
2021-12-31	£424,004	£285,913	-	-
2020-12-31	£536,902	£229,611	£695,187	3

Trustees

Name	Role	Appointed
Commander IAN CRABTREE KSG RN		2024-07-03
Liam Redmond OSF		2023-06-22
Niamh Mahon		2024-07-03
Sister Rose Mary Harbinson		2022-06-23
Steve Atherton		2024-07-03

SURVIVE - MIVA

England & Wales - Charity number 268745

Accounts



SURVIVE-MIVA
MISSIONARY VEHICLE ASSOCIATION

TRUSTEES' ANNUAL REPORT AND ACCOUNTS FOR 2024

FOR THE YEAR ENDED 31 DECEMBER 2024

www.survive-miva.org *Getting others back on the road to self-help*

Missionary Vehicle Association - UK Registered Charity No. 268745



OUR OBJECTIVES

SURVIVE-MIVA is a Roman Catholic Association whose objectives are to provide a suitable form of essential transport in the developing world for missionaries and others directly engaged in one or more of the following:

(i) Pastoral and developmental work

(ii) Healthcare and educational projects

(iii) The relief of poverty

(iv) The advancement of religion.

OUR AIM

SURVIVE-MIVA's aim, in funding such mobility, is to support and widen the outreach work being done by those who share their lives with the world's poor.

OUR VALUES

We value the work and views of our sisters and brothers in the developing world, hearing in them the voice of the marginalised.

Rejecting dependency, we seek to strengthen grassroots initiatives which focus on locally identified needs and priorities so that access to the above objectives can be brought about by sustainable means.

We will be honest stewards of all resources entrusted to us through the solidarity and conviction of others.

We will be openly accountable to others, and systematic in the evaluation of our impact and effectiveness as defined in our objectives, which constitute the basis of our specific lay apostolate.

We will act with the responsibility our relations with beneficiaries demands, so that in spite of the obstacles, the opportunity for them to bring about change will be fostered by the mobility our Association provides.



Trustees	Mr S Atherton MBE Ms N Mahon Sr R M Harbinson RNDM Cdr I Crabtree KSG RN Mr L Redmond OSF
Charity number	268745
Principal address	5 Park Vale Road Aintree Liverpool L9 2DG
Independent examiner	Tony Stanley ACA Mitchell Charlesworth Suites C, D, E & F 14th Floor, The Plaza 100 Old Hall Street Liverpool L3 9QJ
Bankers	The Cooperative Bank P O Box 250 Delf House Southway Skelmersdale WN8 6WT Shawbrook Bank Lutea House Warley Hill Business Park Great Warley Brentwood Essex CM13 3BE
Solicitors	Weightmans 100 Old Hall Street Liverpool L3 9QJ

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Pastoral outreach in Kigoma Diocese, Tanzania

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024.

THE TRUSTEES PRESENT THEIR REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024.

INTRODUCTION

The Trustees' Annual Report gives an account of our achievements over the year and includes some comment on our financial performance. 2024 has been a year of consolidation during which visits to parishes have increased although they have not returned to their former level. As was the case last year, it has been hard to set realistic targets or to measure our achievements, which are important parts of our process. We have continued to be challenged by the effects of the post-COVID recovery, general financial hardship caused by the marked increase in the cost of living, the unrest in Ukraine and the general sense of a storm about to break.

We have withstood the difficulties with continued good management and good fortune. Our Charity is still in a strong position and is enthusiastically providing vehicles to distant and lively Christian communities, even though parish appeals throughout the UK dioceses have not returned to their previous frequency, we have fewer speakers and parishes are still establishing the post COVID new normal.

AIMS AND OBJECTIVES

It is still our fundamental aim to 'get others back on the road to self-help' as we respond to the needs of overseas missionaries who serve the less fortunate in challenging situations in their part of the world. Our Christian calling to put faith into action has always underpinned our values, principles, and outreach. Since 1974, the founders of SURVIVE-MIVA identified a very practical way in which they could help the Catholic missionaries and Catholic dioceses working in the Lord's service in developing countries. Our Charity, by supplying means of transport to them, enables them to increase their ability to assist the poor in their specific area of work.

Over the years our initial aim has not changed. The Charity continues to fund the purchase of vehicles to assist church workers in their outreach to distant villages and parishes. In more recent times, the missionaries are local nationals and working in their own country of origin. They too face the same difficulties as earlier missionaries and with the development of more centres, i.e. educational, medical and training for their people, there is more need for them to access and support the many local church communities and their initiatives, as well as continuing their spiritual and pastoral ministry. Our clear priority is to support small indigenous groups.

Each grant is made in response to carefully vetted applications with a clear and appropriate request for the specific need of the religious community, whether a religious congregation or a parish. Each beneficiary must show how they can purchase the vehicles in their own locality so as to assist the local economy and ensure access to servicing and spares. Our well-illustrated "Awareness" magazine gives details of a selection of grants made, and a booklet containing details of all grants made can be easily accessed by our supporters and benefactors on our website: www.survive-miva.org.

PROCEDURES

This Charity may be approached by any missionary working in the developing world. They must be able to identify the precise need for transport, and the ability to be able to purchase in their own locality. The type of transport can be ambulances, boats, bicycles, auto-rickshaws or motorbikes, according to their need. The application needs to give a clear explanation of their work and how the requested means of transport will be of assistance to that work.

Each applicant must include detailed evidence of cost, and approval by appropriate bishops or religious superiors. The Charity does not supply replacement vehicles, nor does it provide vehicles for work in schools, seminaries, or houses of formation. The Charity does not respond to short-term emergencies, but rather only to longer-term community-wide projects.

The Charity aims to promote self-help. That is why we require that the applicant must be able to show that they can meet the cost of maintaining and the running of the vehicle.

Every application must be verified as to its authenticity and fundamental purpose by seeking alternative independent confirmation from Catholic Bishops or Religious Superiors, who are asked to confirm, as far as possible, the accuracy of the details that have been supplied. If required, we may make use of other agencies and means to ensure that funds are made available only to authentic requests.

All requests are examined by the Director before completed applications are submitted to the Allocations Sub-Committee, which comprises of Trustees and others, including former missionaries, for consideration and final approval of the proposed grants.

After the careful and lengthy process of evaluation an international credit transfer is countersigned so that sufficient funds are available to complete the project.

The Charity's income is to a large extent resourced from the results of appeals made in Catholic Churches, usually by a Speaker associated with the Charity, who works voluntarily and is only remunerated with travel expenses and/or occasional accommodation costs. Appeals are sometimes made by the Parish Priest if no volunteer Speaker is available. This is done throughout Scotland, England, and Wales.

We could not function in our current form without our volunteer Speakers, who are an essential part of sharing this vital mission to help some of the neediest communities in the world. We try to ensure that as much as possible of our income is given under Gift Aid, thus allowing us to claim a significant tax rebate each year.

All of our volunteers who are engaged in fundraising are managed by our Director and delegated staff members. We do not engage any professional fundraising service. We are very grateful for the generous amount of time and effort our volunteers give to the Charity.

REVIEW OF THE YEAR: 2024

Even today, we have to recognise that we are still a long way from regaining lost ground from the 'COVID years' whilst parishes themselves have their own increasing costs to cover, often with a smaller donor base, on whom requests for funds seem unceasing. If not for unexpected windfall income we were blessed to receive, and a 'hardcore' of long established and generous supporters, it is unlikely that we would have been able to provide as many grants as we did. We are grateful and relieved to have come through the pandemic years reasonably well. It will take a few more years before we can assess our financial position from a firm base and assess our performance and stewardship of our funds.

The pre-COVID five-year period from 2015 to 2019 saw an average annual income from parish appeals of £107,000. In contrast, that of 2020 was £16,000 and in 2021, we managed to raise just £3,600 from this source. For 2022 we increased to £25,691, and in 2023, we raised £35,861. This year appeals have raised £33,472 which is slightly less.

This year's Statement of Financial Activities (SOFA) shows an increase in income from £332,902 in 2023 to £561,716 this year.

Although expenditure has increased from £315,596 in 2023 to £379,634 in 2024, the result for the year is a surplus of £182,082 (surplus of £17,306 in 2023).

Bank and cash balances have increased from £857k in 2023 to £1.1m at 31 December 2024.

Legacies have given our Charity an important source of income.

In response to issues raised by the legacies the Trustees have taken several steps: we have engaged the services of Peninsula for legal advice, especially on compliance with Charity Commission guidance; we have established a Large Legacies and Donations Policy; we have updated the Reserves Fund policy.

All in all, when the figures are seen in context, we are in a healthy financial position.

For this we are grateful for all the support given to our Charity through donations and prayers during the past year, as it is through church appeals given by our volunteer Speakers that people first hear about the work of the Association.

It is through our Speakers that we have over 13,000 readers of our magazine, who give consistently and generously, and through our Speakers that we have a solid base of supporters who make regular donations via Standing Order. In addition, we take this opportunity to thank SCIAF for their decades-long support through the allocation of a grant to our Charity.

Thanks to the staff, the office has continued to run smoothly.

We continue to make sure we can account for every penny that we receive and for every pound that we spend in any given year. Our team of employees is stable, professional, dedicated and committed to serving the principles of the Charity. The Trustees wish to place on record, as every year, their recognition and gratitude for all that the small but dedicated team in the office contribute to the Charity.

RESERVES

The Charity has few non-cash, financially measurable assets. To protect our employees in the event of a sudden loss of income, the Trustees previously determined that a bank deposit representing administration expenses of three months should be set aside as a reserve. This reserve was set as a level of £40,000. Given the detrimental effects on parish income, for the reasons listed earlier, the Trustees re-assessed these funds to ensure that they remain at an appropriate and prudent level even though there have been no movements in this fund since January of 2018.

This has been changed to a more detailed:

Monies held at the balance sheet date in excess of this reserve constitute funds received that have not, at the balance sheet date, been spent on specific projects.

Reason Risk Amount

Unforeseen day-to-day operational costs	Medium	60,000
Unforeseen emergency	Low	40,000
Income not renewed	Medium	90,000
Short-term deficits in a cash budget	Low	10,000
Total		200,000

Monies held at the balance sheet date in excess of this reserve constitute funds received that have not, at the balance sheet date, been spent on specific grants.

GOVERNANCE

The Charity has its roots in the Catholic Archdiocese of Liverpool and the Archbishop is the Charity's Patron.

Some small changes were made to the Constitution when it was reviewed in 2023. We can now hold meetings and take decisions online, and the Constitution has lowered the minimum number of Trustees to five, (with no maximum), and the quorum to three.

5 Trustees served the Charity at different times during 2024. Trustees are chosen for their commitment to the aims and objects of the Charity and their mix of skills and experience.

The trustees who served during the year were:

Mr S Atherton MBE
 Ms N Mahon
 Sr R M Harbinson RNDM
 Cdr I Crabtree KSG RN
 Mr L Redmond OSF

On appointment, new Trustees receive appropriate documentation and are referred to the useful publications of the Charity Commission that sets out the duties of all Trustees. We are a small Charity embracing simple and basic methods of working. Each Trustee has special skills that are useful for the Charity and are members by virtue of the appeals they make in parishes and thus have the best interests of the Charity at heart.

The Director has the responsibility for the day-to-day management of the Charity. S/he is not a Trustee but is directly answerable to them. He is supported by voluntary and paid co-workers and is in regular contact with one or more Trustees in order to discuss any particular concerns.

Each Trustee ensures that the Charity has a responsible and equitable attitude towards their employees which protects their dignity, safety, and well-being. The Charity has a duty to their employees to offer fair remuneration, an appropriate working environment and making due provision for their eventual retirement.

It is the Trustees' duty to use the income according to the objectives of the Charity and to oversee that the needs of the Charity are managed appropriately, and distributed in accordance with our legal and moral obligations. We recognise that our most valuable assets are our employees, volunteers and others who assist our activities. The financial statements which will follow are a true reflection of our workers' dedication and commitment. We include our thanks to those who have generated goodwill and support of our activities since the inception of SURVIVE-MIVA, so take this opportunity to extend our thanks to all the work that is done in the name of the Charity by our employees and volunteers throughout 2024 and beyond.

RISK MANAGEMENT

The Trustees have considered the risks to which the Charity is subject in its work, and the way we assess and respond to these risks is frequently discussed. We have a small number of trusted employees operating on one site. Our charitable giving is in the form of grants made to beneficiaries out of the free resources of the Charity. Safeguards are in place to protect the income that is donated to the Charity and to ensure that grants are given only to genuine missionaries.

We ensure that funds donated are used for the purpose for which they were intended. We have in place, an adequate insurance to protect the Charity from the usual risks of employment and the workplace. To ensure that our systems of internal control are appropriate to the size and function of the Charity, we consult our accountants when necessary. Thus, we believe that we have appropriate personnel resources to safeguard the working of the Charity.

OUTLOOK

We have pointed out often in the past the difficulties that we face in planning for our future activity and in predicting future income and the future need for it. We have never known with any certainty how much we will manage to raise from our different income streams, least of all sources such as legacies, which have fluctuated considerably over the last ten years. It remains true, as in previous years, we have never been able to make accurate predictions on income or expenditure, given that who gives support, who will ask for our support, where from, for what purpose, and the associated costs have all been 'unknown unknowns'.

In so far as we can judge, our supporters continue to see us as a small but highly practical and straightforward charity, and we hope to be worthy of their continued support.

The trustees have taken the first steps in the development of a social media presence by consulting expert professional advice.

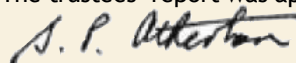
LEGAL REQUIREMENTS

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's Constitution, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (as amended for accounting periods commencing from 12 January 2016).

The accounts have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice applying FRS 102 rather than the version of the Statement of Recommended Practice, which is referred to in the regulations, but which has since been withdrawn.

SURVIVE-MIVA, like all charities, is obliged in reporting its activities to comply with applicable law and reporting standards. The Trustees make reasonable effort to ensure that it does so, whilst giving a priority to reporting that which might be meaningful to users of the financial statements. All relevant laws are upheld by the Charity in all its activities.

The trustees' report was approved by the Board of Trustees.



Mr S Atherton

Trustee

Dated: 25/06/2025

The trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

I report to the trustees on my examination of the financial statements of SURVIVE-MIVA (the charity) for the year ended 31 December 2024.

This report is made solely to the charity's trustees, as a body, in accordance with Section 145 of the Charities Act 2011. My examination has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do 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 financial statements to be reached.

Tony Stanley ACA



Mitchell Charlesworth

Suites C, D, E & F

14th Floor, The Plaza

100 Old Hall Street

Liverpool

L3 9QJ

Dated: 09/07/2025

	Notes	Unrestricted funds 2024 £	Unrestricted funds 2023 £
<u>Income from:</u>			
Donations and legacies	3	556,301	330,089
Investments	4	5,415	2,813
Total income		<u>561,716</u>	<u>332,902</u>
<u>Expenditure on:</u>			
Raising funds			
Costs of generating donations and legacies	5	<u>107,542</u>	<u>95,121</u>
<u>Charitable activities</u>			
Funding transport for missionary activities	6	<u>272,092</u>	<u>220,475</u>
Total expenditure		<u>379,634</u>	<u>315,596</u>
Net movement in funds		182,082	17,306
Fund balances at 1 January 2024		<u>905,970</u>	<u>888,664</u>
Fund balances at 31 December 2024		<u><u>1,088,052</u></u>	<u><u>905,970</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.



	Notes	2024 £	£	2023 £	£
Fixed assets					
Intangible assets	11		11,500		14,500
Tangible assets	12		1,225		2,090
			<u>12,725</u>		<u>16,590</u>
Current assets					
Debtors	14	6,000		41,839	
Cash at bank and in hand		1,076,759		856,550	
		<u>1,082,759</u>		<u>898,389</u>	
Liabilities					
Creditors: amounts falling due within one year	15	(7,432)		(9,009)	
		<u></u>		<u></u>	
Net current assets			1,075,327		889,380
Total net assets			<u>1,088,052</u>		<u>905,970</u>
The funds of the charity					
<u>Unrestricted funds</u>					
Designated funds	17	200,000		200,000	
General unrestricted funds		888,052		705,970	
		<u></u>		<u></u>	
Total unrestricted funds			1,088,052		905,970
Total charity funds			<u>1,088,052</u>		<u>905,970</u>

The financial statements were approved by the Trustees on 25/06/2025.....

S P Atherton

.....
Mr S Atherton MBE
Trustee

	Notes	2024 £	£	2023 £	£
Cash flows from operating activities					
Net cash (used in)/provided by operating activities	19		214,794		(9,154)
Cash flows from investing activities					
Purchase of tangible fixed assets		-		(2,595)	
Interest received		5,415		2,813	
Net cash provided by investing activities			5,415		218
Change in cash and cash equivalents in the year			220,209		(8,936)
Cash and cash equivalents at beginning of year			856,550		865,486
Cash and cash equivalents at end of year			1,076,759		856,550



1 Accounting policies

Charity information

SURVIVE-MIVA is a UK Registered Charity and an Unincorporated Members' Association whose Constitution was adopted on 11 December 1974. The principal address can be found on the Legal and Administration Information page.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Constitution, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest pound.

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the accounts the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees continue to adopt the 'going concern' basis of accounting in preparing the accounts.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.



1 Accounting policies

(Continued)

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

1.5 Expenditure

Expenditure reflects all amounts paid and accrued during the year. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates. All costs are allocated between the expenditure categories of the Statement of Financial Activities (SOFA) on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, support costs are apportioned on an appropriate basis.

Costs of generating funds include the costs associated with printing the Awareness magazine, Speakers' expenses and the administration of the appeals process.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs represent costs associated with meeting the constitutional and statutory requirements of the charity and include the independent examination/audit fees and costs linked to the strategic management of the charity.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include staff salaries, premises and other costs and governance costs which support the charity's activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The basis on which support costs have been allocated are set out in note 8.

1.6 Intangible fixed assets other than goodwill

Intangible assets acquired separately from a business are recognised at cost and are subsequently measured at cost less accumulated amortisation and accumulated impairment losses.

Amortisation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Software	Over 6 years
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1.7 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Computer equipment	-	33% p.a. on a straight line basis
Office equipment	-	20% p.a. on a reducing balance basis

All assets costing more than £500 are capitalised.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.



1 Accounting policies

(Continued)

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible and intangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.10 Financial instruments

The charity has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including trade and other payables, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future receipts discounted at a market rate of interest. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Accounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade payables are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

The charity makes contributions into an occupational pension scheme and also an employees' private pension plan up to a maximum of 6% of the gross salary. The contributions are charged as expenditure in the year in which they are paid.

1.13 Leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against income on a straight line basis over the period of the lease.



1 Accounting policies

(Continued)

1.14 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. Recovery is made of tax deducted from qualifying income and from receipts under Gift Aid. The charity is not able to recover Value Added Tax. Expenditure is recorded in the accounts inclusive of VAT.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

There are no critical accounting estimates and judgements in the current or prior year.



3 Donations and legacies

	2024	2023
	£	£
Donations and gifts	225,360	257,624
Legacies receivable	320,941	62,465
Grants receivable	10,000	10,000
	<u>556,301</u>	<u>330,089</u>
Donations and gifts		
Church Appeals	33,472	35,861
Donations, group etc	82,841	88,888
Gift aid	11,053	44,110
Trust funds	2,400	200
Donations - 'Awareness'	95,594	88,565
	<u>225,360</u>	<u>257,624</u>
Legacies receivable		
Other legacies	320,941	62,465
	<u>320,941</u>	<u>62,465</u>
Grants receivable for core activities		
SCIAF	10,000	10,000
	<u>10,000</u>	<u>10,000</u>

The trustees have decided that the names of individual donors will not be made public unless a specific request for publication is received.

4 Investments

	2024	2023
	£	£
Interest receivable	<u>5,415</u>	<u>2,813</u>



5 Raising funds

	2024 £	2023 £
<u>Costs of generating donations and legacies</u>		
Printing costs	33,185	26,388
Other fundraising costs	696	600
Support costs	73,661	68,133
	<u>107,542</u>	<u>95,121</u>

6 Charitable activities

Funding transport for missionary activities

	2024 £	2023 £
Grant funding of activities (see note 7)	224,539	176,015
Share of support costs (see note 8)	33,971	31,277
Share of governance costs (see note 8)	13,582	13,183
	<u>272,092</u>	<u>220,475</u>

7 Grants payable

Funding transport for missionary activities

	2024 £	2023 £
Grants to institutions	<u>224,539</u>	<u>176,015</u>

Funding transport for missionary activities

Details of all grants made in any given year can be found in our vehicle grants update booklet, available on our website or by contacting the office.



8 Support costs

	Support costs £	Governance costs £	2024 Support costs £	Governance costs £	2023 £
Staff costs	78,708	5,946	84,654	74,668	80,307
Depreciation and amortisation	3,865	-	3,865	3,505	3,505
Premises and other	25,059	289	25,348	21,237	21,484
Independent examination	-	1,400	1,400	-	1,340
Accountancy	-	4,192	4,192	-	4,571
Trustees and AGM expenses	-	1,057	1,057	-	827
Bank charges	-	698	698	-	559
	<u>107,632</u>	<u>13,582</u>	<u>121,214</u>	<u>99,410</u>	<u>112,593</u>
Analysed between					
Fundraising	73,661	-	73,661	68,133	68,133
Charitable activities	33,971	13,582	47,553	31,277	44,460
	<u>107,632</u>	<u>13,582</u>	<u>121,214</u>	<u>99,410</u>	<u>112,593</u>

Staff costs were allocated between the costs of raising funds, charitable activities and governance using the percentages 65%, 28% and 7% respectively and other support costs were allocated using the percentages 60%, 39% and 1% respectively except for postage and stationery which is allocated as 90%, 9% and 1% respectively.

The charity has rent payable within twelve months of £9,324 (2023: £7,920).

Governance costs are recharged to Funding transport for missionary activities.

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year or prior year. During the year 4 trustees were reimbursed expenses totalling £1,033 (2023: 5 trustees reimbursed expenses of £523).



10 Employees

Number of employees

The average monthly number of persons employed by the company during the year was:

	2024 Number	2023 Number
Administration staff	4	4
	<u>4</u>	<u>4</u>
Employment costs	2024	2023
	£	£
Wages and salaries	79,630	76,075
Social security costs	1,415	894
Other pension costs	3,898	3,585
	<u>84,943</u>	<u>80,554</u>

There were no employees whose emoluments were £60,000 or more (2023: None).

11 Intangible fixed assets

	Software £
Cost	
At 1 January 2024 and 31 December 2024	18,000
	<u>18,000</u>
Amortisation and impairment	
At 1 January 2024	3,500
Amortisation charged for the year	3,000
	<u>6,500</u>
At 31 December 2024	6,500
	<u>6,500</u>
Carrying amount	
At 31 December 2024	11,500
	<u>11,500</u>
At 31 December 2023	14,500
	<u>14,500</u>



12 Tangible fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 January 2024	2,595
At 31 December 2024	2,595
Depreciation	
At 1 January 2024	505
Depreciation charged in the year	865
At 31 December 2024	1,370
Carrying amount	
At 31 December 2024	1,225
At 31 December 2023	2,090



13 Financial instruments	2024	2023
	£	£
Carrying amount of financial assets		
Debt instruments measured at cost	1,082,759	898,389
	<u> </u>	<u> </u>
Carrying amount of financial liabilities		
Measured at cost	6,196	7,866
	<u> </u>	<u> </u>
14 Debtors	2024	2023
	£	£
Amounts falling due within one year:		
Other debtors	6,000	41,839
	<u> </u>	<u> </u>
15 Creditors: amounts falling due within one year	2024	2023
	£	£
Other taxation and social security	1,236	1,143
Trade creditors	168	144
Other creditors	-	1,245
Accruals and deferred income	6,028	6,477
	<u> </u>	<u> </u>
	7,432	9,009
	<u> </u>	<u> </u>
16 Retirement benefit schemes	2024	2023
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	3,898	3,585
	<u> </u>	<u> </u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.



17 Designated funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	Balance at 1 January 2023	Transfers	Balance at 1 January 2024	Transfers	Balance at 31 December 2024
	£	£	£	£	£
Contingency funds	40,000	160,000	200,000	-	200,000
	<u>40,000</u>	<u>160,000</u>	<u>200,000</u>	<u>-</u>	<u>200,000</u>

For more details on designated funds please see the reserves policy within the Trustees' Annual Report.

18 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2024 £	2023 £
Aggregate remuneration	<u>58,707</u>	<u>56,288</u>

Other than disclosed in note 9, there were no related party transactions in the year (2023: none)

19 Cash generated from operations

	2024 £	2023 £
Net (expenditure)/income for the year (as per the statement of financial activities)	182,082	17,306
Adjustments for:		
Investment income recognised in statement of financial activities	(5,415)	(2,813)
Amortisation and impairment of intangible assets	3,000	3,000
Depreciation of tangible fixed assets	865	505
Movements in working capital:		
Decrease/(increase) in debtors	35,839	(28,589)
(Decrease)/increase in creditors	(1,577)	1,437
Net cash (used in)/provided by operating activities	<u><u>214,794</u></u>	<u><u>(9,154)</u></u>

THE YEAR 2024 - AT A GLANCE

During 2024, a total of two hundred and twenty-three modes of transport were provided thanks to donations received, despite the much-reduced income from parish appeals.

This total was comprised of the following mix:

9 Ambulance/community health outreach vehicles

10 motorbikes

15 mopeds

188 bicycles

one boat with outboard motor

Distribution by country:

A total of 25 grants were made to Diocesan accounts overseas, for in-country purchase of the above vehicles in a total of six countries:

Health/outreach vehicles: 7 to India, 1 to Ghana, 1 to Zimbabwe

Motorbike/moped: 19 to India, 2 to Tanzania, 3 to Uganda, 1 to Bangladesh

Bicycles: 121 to Uganda, 67 to Tanzania

Boats: 1 boat with outboard to Tanzania

Total funds transferred amounted to some £238,725 slightly under the £250,000 budget for grants in 2024. This was due to some applicants accessing funding from other agencies (people often make requests to other international charities as well as to SURVIVE-MIVA) and/or application forms not being returned.

Independently examined figures are, of course, published in our annual accounts, copies of which are available on request.

NOTES



Father Simeon, Kiiza, Kayanga Diocese, Tanzania



SURVIVE-MIVA
MISSIONARY VEHICLE ASSOCIATION

SURVIVE - MIVA

England & Wales - Charity number 268745

Accounts

SURVIVE-MIVA
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

SURVIVE-MIVA

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr S Atherton MBE	
	Ms N Mahon	
	Sr R M Harbinson RNDM	
	Cdr I Crabtree KSG RN	(Appointed 22 June 2023)
	Mr L Redmond OSF	(Appointed 22 June 2023)
Charity number	268745	
Principal address	5 Park Vale Road Aintree Liverpool L9 2DG	
Independent examiner	Tony Stanley ACA BWM Tempest Suite 5.1 12 Tithebarn Street Liverpool L2 2DT	
Bankers	The Cooperative Bank P O Box 250 Delf House Southway Skelmersdale WN8 6WT	
	Shawbrook Bank Lutea House Warley Hill Business Park Great Warley Brentwood Essex CM13 3BE	
Solicitors	Weightmans 100 Old Hall Street Liverpool L3 9QJ	

SURVIVE-MIVA

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SURVIVE-MIVA

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2023

The trustees present their report and financial statements for the year ended 31 December 2023.

INTRODUCTION

The Trustees' Annual Report gives an account of our achievements over the year and includes some comment on our financial performance. Due to the effects of fewer visits to parishes for several years it has been hard to measure our achievements or to reach targets, which for us, is an important part of this process. This year we have continued to be challenged by the effects of the post-COVID recovery, general financial hardship caused by the marked increase in the cost of living, and the unrest in Ukraine.

As it was for us last year, we have withstood the difficulties with continued good management and good fortune. Our Charity is still in a strong position to resume normal services, even though parish appeals have not returned to their previous frequency as we have fewer speakers and parishes are still recovering from the effects of COVID.

AIMS AND OBJECTIVES

It is still our fundamental aim to 'get others back on the road to self-help' as we respond to the needs of overseas missionaries who serve the less fortunate in challenging situations in their part of the world. Our Christian calling to put faith into action has always underpinned our values, principles, and outreach. Since 1974, the founders of SURVIVE-MIVA identified a very practical way in which they could help the Catholic missionaries and Catholic dioceses working in the Lord's service in developing countries. Our Charity, by supplying means of transport to them, enables them to increase their ability to assist the poor in their specific area of work.

Over the years our initial aim has not changed. The Charity continues to fund the purchase of vehicles to assist church workers in their outreach to distant villages and parishes. In more recent times, the missionaries are local nationals and working in their own country of origin. They too face the same difficulties as earlier missionaries and with the development of more centres, i.e. educational, medical and training for their people, there is more need for them to access and support the many local church communities and their initiatives, as well as continuing their spiritual and pastoral ministry. Our priority is to support small indigenous groups.

Each grant is made in response to carefully vetted applications with a clear and appropriate request for the specific need of the religious community, whether a religious congregation or a parish. Each beneficiary must show how they can purchase the vehicles in their own locality so as to assist the local economy and ensure access to servicing and spares. Our well-illustrated "Awareness" magazine gives details of a selection of grants made, and a booklet containing details of all grants made can be easily accessed by our supporters and benefactors on our website: www.survive-miva.org.

PROCEDURES

This Charity may be approached by any missionary working in the developing world. They must be able to identify the precise need for transport, and the ability to be able to purchase in their own locality. The type of transport can be ambulances, boats, bicycles, auto-rickshaws or motorbikes, according to their need. The application needs to give a clear explanation of their work and how the requested means of transport will be of assistance to that work.

Each applicant must include detailed evidence of cost, and approval by appropriate bishops or religious superiors. The Charity does not supply replacement vehicles, nor does it provide vehicles for work in schools, seminaries, or houses of formation. The Charity does not respond to short-term emergencies, but rather only to longer-term community-wide projects.

The Charity aims to promote self-help. That is why we require that the applicant must be able to show that they can meet the cost of maintaining and the running the vehicle.

Every application must be verified as to its authenticity and fundamental purpose by seeking alternative independent confirmation from Catholic Bishops or Religious Superiors, who are asked to confirm, as far as possible, the accuracy of the details that have been supplied. If required, we may make use of other agencies and means to ensure that funds are made available only to authentic requests.

SURVIVE-MIVA

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

All requests are examined by the Director before completed applications are submitted to the Allocations Sub-Committee, which comprises of Trustees and others, including former missionaries, for consideration and final approval of the proposed grants.

After the careful and lengthy process of evaluation an international credit transfer is countersigned so that sufficient funds are available to complete the project.

The Charity's income is to a large extent resourced from the results of appeals made in Catholic Churches, usually by a Speaker associated with the Charity, who works voluntarily and is only remunerated with travel expenses and/or occasional accommodation costs. Appeals are sometimes made by the Parish Priest if no lay Speaker is available. This is done throughout Scotland, England, and Wales.

We could not function in our current form without our volunteer Speakers, who are an essential part of sharing this vital mission to help some of the neediest communities in the world. We try to ensure that as much as possible of our income is given under Gift Aid, thus allowing us to claim a significant tax rebate each year.

All of our volunteers who are engaged in fundraising are managed by our Director and delegated staff members. We do not engage any professional fundraising service. We are very grateful for the generous amount of time and effort our volunteers give to the Charity.

REVIEW OF THE YEAR: 2023

Even today, we have to recognise that we are still a long way from regaining lost ground from the 'COVID years' whilst parishes themselves have their own increasing costs to cover, often with a smaller donor base, on whom requests for funds seem unceasing. If not for unexpected windfall income we were blessed to receive, and a 'hardcore' of long established and generous supporters, it is unlikely that we would have been able to provide as many grants as we did. We are grateful and relieved to have come through the pandemic years reasonably well. It will take a few more years before we can assess our financial position from a firm base and assess our performance and stewardship of our funds.

The pre-COVID five-year period from 2015 to 2019 saw an average annual income from parish appeals of £107,000. In contrast, that of 2020 was £16,000 and in 2021, we managed to raise just £3,600 from this source. For 2022 we increased to £25,691, and this year 2023, we raised £35,861.

This year's Statement of Financial Activities (SOFA) shows a total income of £332,902. We received a legacy income of £62,465.

In response to issues raised by the legacies the Trustees have taken several steps: we have engaged the services of Peninsula for legal advice, especially on compliance with Charity Commission guidance; we have established a Large Legacies and Donations Policy; we have updated the Reserves Fund policy.

All in all, when the figures are seen in context, we are in a healthy financial position.

For this we are grateful for all the support given to our Charity through donations and prayers during the past year, as it is really through church appeals given by our volunteer Speakers that people first hear about the work of the Association.

It is through our Speakers that we have over 13,000 readers of our magazine, who give consistently and generously, and through our Speakers that we have a solid base of supporters who make regular donations via Standing Order. In addition, we take this opportunity to thank SCIAF for their decades-long support through the allocation of a grant to our Charity.

The office has continued to run smoothly despite Geraldine Roberts-Stone, our Appeals Administrator, and Margaret Jackson, our Finance Officer, suffering illness. It has meant that development of interaction with social media, has been put on hold.

We continue to make sure we can account for every penny that we receive and for every pound that we spend in any given year. Our team of employees is stable, professional, dedicated and committed to serving the principles of the Charity. The Trustees wish to place on record, as every year, their recognition and gratitude for all that the small but dedicated team in the office contribute to the Charity.

SURVIVE-MIVA

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

RESERVES

The Charity has few non-cash, financially measurable assets. To protect our employees in the event of a sudden loss of income, the Trustees previously determined that a bank deposit representing administration expenses of three months should be set aside as a reserve. This reserve was set as a level of £40,000. Given the detrimental effects on parish income, for the reasons listed earlier, the Trustees re-assessed these funds to ensure that they remain at an appropriate and prudent level even though there have been no movements in this fund since January of 2018.

This has been changed to a more detailed:

<i>Reason</i>	<i>Risk</i>	<i>Amount</i>
Unforeseen day-to-day operational costs	Medium	60,000
Unforeseen emergency	Low	40,000
Income not renewed	Medium	90,000
Short-term deficits in a cash budget	Low	10,000
Total		200,000

Monies held at the balance sheet date in excess of this reserve constitute funds received that have not, at the balance sheet date, been spent on specific grants.

GOVERNANCE

The Charity has its roots in the Catholic Archdiocese of Liverpool and the Archbishop is the Charity's Patron.

Some small changes were made to the Constitution when it was reviewed in 2023. We can now hold meetings and take decisions online, and the Constitution has lowered the minimum number of Trustees to five, (with no maximum), and the quorum to three.

5 Trustees served the Charity at different times during 2023. Trustees are chosen for their commitment to the aims and objects of the Charity and their mix of skills and experience.

The trustees who served during the year were:

Mr S Atherton MBE

Ms C Lovelady

Ms N Mahon

Mr A Edwards

Sr R M Harbinson RNDM

Cdr I Crabtree KSG RN

Mr L Redmond OSF

(Resigned 22 June 2023)

(Resigned 22 June 2023)

(Appointed 22 June 2023)

(Appointed 22 June 2023)

SURVIVE-MIVA

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

On appointment, new Trustees receive appropriate documentation and are referred to the useful publications of the Charity Commission that sets out the duties of all Trustees. We are a small Charity embracing simple and basic methods of working. Each Trustee has special skills that are useful for the Charity and are members by virtue of the appeals they make in parishes and thus have the best interests of the Charity at heart.

The Director has the responsibility for the day-to-day management of the Charity. S/he is not a Trustee but is directly answerable to them. He is supported by voluntary and paid co-workers and is in regular contact with one or more Trustees in order to discuss any particular concerns.

Each Trustee ensures that the Charity has a responsible and equitable attitude towards their employees which protects their dignity, safety, and well-being. The Charity has a duty to their employees to offer fair remuneration, an appropriate working environment and making due provision for their eventual retirement.

It is the Trustees' duty to use the income according to the objectives of the Charity and to oversee that the needs of the Charity are managed appropriately, and distributed in accordance with our legal and moral obligations. We recognise that our most valuable assets are our employees, volunteers and others who assist our activities. The financial statements which will follow are a true reflection of our workers' dedication and commitment. We include our thanks to those who have generated goodwill and support of our activities since the inception of SURVIVE-MIVA, so take this opportunity to extend our thanks to all the work that is done in the name of the Charity by our employees and volunteers throughout 2023 and beyond.

RISK MANAGEMENT

The Trustees have considered the risks to which the Charity is subject in its work, and the way we assess and respond to these risks is frequently discussed. We have a small number of trusted employees operating on one site. Our charitable giving is in the form of grants made to beneficiaries out of the free resources of the Charity. Safeguards are in place to protect the income that is donated to the Charity and to ensure that grants are given only to genuine missionaries.

We ensure that funds donated are used for the purpose for which they were intended. We have in place, an adequate insurance to protect the Charity from the usual risks of employment and the workplace. To ensure that our systems of internal control are appropriate to the size and function of the Charity, we consult our accountants when necessary. Thus, we believe that we have appropriate personnel resources to safeguard the working of the Charity.

OUTLOOK

We have pointed out often in the past the difficulties that we face in planning for our future activity and in predicting future income and the future need for it. We have never known with any certainty how much we will manage to raise from our different income streams, least of all sources such as legacies, which have fluctuated considerably over the last ten years. Our previous Chairman, Deacon John Traynor, R.I.P., budgeted for some £150,000 as expenditure on grants in 2022. This was possible because we had a backlog of applicants due to the knock-on effects of the pandemic, and grants could be apportioned accordingly.

In previous years, as with income, we have never been able to predict such expenditure, given that who will ask for our support, where from, for what purpose, and the associated costs have all been 'unknown unknowns'. There was a £10,170 increase in parish income from 2022 into 2023.

In so far as we can judge, our supporters continue to see us as a small but highly practical and straightforward charity, and we hope to be worthy of their continued support.

SURVIVE-MIVA

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

LEGAL REQUIREMENTS

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's Constitution, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective from 1 January 2019).

The accounts have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice applying FRS 102 rather than the version of the Statement of Recommended Practice, which is referred to in the regulations, but which has since been withdrawn.

SURVIVE-MIVA, like all charities, is obliged in reporting its activities to comply with applicable law and reporting standards. The Trustees make reasonable effort to ensure that it does so, whilst giving a priority to reporting that which might be meaningful to users of the financial statements. All relevant laws are upheld by the Charity in all its activities.

The trustees' report was approved by the Board of Trustees.



Mr S Atherton MBE

Trustee

Dated: 3 July 2024

SURVIVE-MIVA

STATEMENT OF TRUSTEES' RESPONSIBILITIES **FOR THE YEAR ENDED 31 DECEMBER 2023**

The trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

SURVIVE-MIVA

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SURVIVE-MIVA

I report to the trustees on my examination of the financial statements of SURVIVE-MIVA (the charity) for the year ended 31 December 2023.

This report is made solely to the charity's trustees, as a body, in accordance with Section 145 of the Charities Act 2011. My examination has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do 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 financial statements to be reached.



Tony Stanley ACA

BWM
Tempest
Suite 5.1
12 Tithebarn Street
Liverpool
L2 2DT

Dated: 16 July 2024

SURVIVE-MIVA

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	Unrestricted funds 2023 £	Unrestricted funds 2022 £
<u>Income from:</u>			
Donations and legacies	3	330,089	328,400
Investments	4	2,813	1,843
Total income		332,902	330,243
<u>Expenditure on:</u>			
<u>Raising funds</u>			
Costs of generating donations and legacies	5	95,121	86,853
 <u>Charitable activities</u>			
Funding transport for missionary activities	6	220,475	188,006
Total expenditure		315,596	274,859
 Net movement in funds		17,306	55,384
 Fund balances at 1 January 2023		888,664	833,280
 Fund balances at 31 December 2023		905,970	888,664

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

SURVIVE-MIVA

BALANCE SHEET

AS AT 31 DECEMBER 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Intangible assets	11		14,500		17,500
Tangible assets	12		2,090		-
			<u>16,590</u>		<u>17,500</u>
Current assets					
Debtors	14	41,839		13,250	
Cash at bank and in hand		856,550		865,486	
		<u>898,389</u>		<u>878,736</u>	
Liabilities					
Creditors: amounts falling due within one year	15	(9,009)		(7,572)	
		<u></u>		<u></u>	
Net current assets			889,380		871,164
Total net assets			<u>905,970</u>		<u>888,664</u>
The funds of the charity					
<u>Unrestricted funds</u>					
Designated funds	17	200,000		40,000	
General unrestricted funds		705,970		848,664	
		<u></u>		<u></u>	
Total unrestricted funds			905,970		888,664
Total charity funds			<u>905,970</u>		<u>888,664</u>

The financial statements were approved by the Trustees on 3 July 2024



Mr S Atherton MBE
Trustee

SURVIVE-MIVA

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

Charity information

SURVIVE-MIVA is a UK Registered Charity and an Unincorporated Members' Association whose Constitution was adopted on 11 December 1974. The principal address can be found on the Legal and Administration Information page.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Constitution, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest pound.

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the accounts the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees continue to adopt the 'going concern' basis of accounting in preparing the accounts.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

SURVIVE-MIVA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

(Continued)

Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

1.5 Expenditure

Expenditure reflects all amounts paid and accrued during the year. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates. All costs are allocated between the expenditure categories of the Statement of Financial Activities (SOFA) on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, support costs are apportioned on an appropriate basis.

Costs of generating funds include the costs associated with printing the Awareness magazine, Speakers' expenses and the administration of the appeals process.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs represent costs associated with meeting the constitutional and statutory requirements of the charity and include the independent examination/audit fees and costs linked to the strategic management of the charity.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include staff salaries, premises and other costs and governance costs which support the charity's activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The basis on which support costs have been allocated are set out in note 8.

1.6 Intangible fixed assets other than goodwill

Intangible assets acquired separately from a business are recognised at cost and are subsequently measured at cost less accumulated amortisation and accumulated impairment losses.

Amortisation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Software	Over 6 years
----------	--------------

1.7 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Computer equipment	-	33% p.a. on a straight line basis
Office equipment	-	20% p.a. on a reducing balance basis

All assets costing more than £500 are capitalised.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

SURVIVE-MIVA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

(Continued)

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible and intangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.10 Financial instruments

The charity has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including trade and other payables, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future receipts discounted at a market rate of interest. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Accounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade payables are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

The charity makes contributions into an occupational pension scheme and also an employees' private pension plan up to a maximum of 6% of the gross salary. The contributions are charged as expenditure in the year in which they are paid.

1.13 Leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against income on a straight line basis over the period of the lease.

SURVIVE-MIVA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) **FOR THE YEAR ENDED 31 DECEMBER 2023**

1 Accounting policies

(Continued)

1.14 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. Recovery is made of tax deducted from qualifying income and from receipts under Gift Aid. The charity is not able to recover Value Added Tax. Expenditure is recorded in the accounts inclusive of VAT.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

There are no critical accounting estimates and judgements in the current or prior year.

SURVIVE-MIVA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

3 Donations and legacies

	2023	2022
	£	£
Donations and gifts	257,624	285,008
Legacies receivable	62,465	33,392
Grants receivable	10,000	10,000
	<u>330,089</u>	<u>328,400</u>
Donations and gifts		
Church Appeals	35,861	25,691
Donations, group etc	88,888	80,829
Gift aid	44,110	42,594
Trust funds	200	2,710
Donations - 'Awareness'	88,565	133,184
	<u>257,624</u>	<u>285,008</u>
Legacies receivable		
Other legacies	62,465	33,392
	<u>62,465</u>	<u>33,392</u>

The trustees have decided that the names of individual donors will not be made public unless a specific request for publication is received.

Grants receivable for core activities

SCIAF	10,000	10,000
	<u>10,000</u>	<u>10,000</u>

4 Investments

	2023	2022
	£	£
Interest receivable	2,813	1,843
	<u>2,813</u>	<u>1,843</u>

SURVIVE-MIVA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

5 Raising funds

	2023 £	2022 £
<u>Costs of generating donations and legacies</u>		
Printing costs	26,388	26,876
Other fundraising costs	600	989
Support costs	68,133	58,988
	<u>95,121</u>	<u>86,853</u>

6 Charitable activities

Funding transport for missionary activities

	2023 £	2022 £
Grant funding of activities (see note 7)	176,015	149,108
Share of support costs (see note 8)	31,277	26,971
Share of governance costs (see note 8)	13,183	11,927
	<u>220,475</u>	<u>188,006</u>

7 Grants payable

Funding transport for missionary activities

	2023 £	2022 £
Grants to institutions	<u>176,015</u>	<u>149,108</u>

Funding transport for missionary activities

Details of all grants made to institutions can be found on our website;

<https://www.survive-miva.org/wp-content/uploads/2023/01/Vehicle-Grants-Report-2021-22-low-res.pdf>

SURVIVE-MIVA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

8 Support costs

	Support costs £	Governance costs £	2023 Support costs £	Governance costs £	2022 £
Staff costs	74,668	5,639	80,307	64,735	69,623
Depreciation and amortisation	3,505	-	3,505	588	588
Premises and other	21,237	247	21,484	20,636	20,848
Independent examination	-	1,340	1,340	-	1,272
Accountancy	-	4,571	4,571	-	4,269
Trustees and AGM expenses	-	827	827	-	623
Bank charges	-	559	559	-	663
	<u>99,410</u>	<u>13,183</u>	<u>112,593</u>	<u>85,959</u>	<u>97,886</u>
Analysed between					
Fundraising	68,133	-	68,133	58,988	58,988
Charitable activities	31,277	13,183	44,460	26,971	38,898
	<u>99,410</u>	<u>13,183</u>	<u>112,593</u>	<u>85,959</u>	<u>97,886</u>

Staff costs were allocated between the costs of raising funds, charitable activities and governance using the percentages 65%, 28% and 7% respectively and other support costs were allocated using the percentages 60%, 39% and 1% respectively except for postage and stationery which is allocated as 90%, 9% and 1% respectively.

The charity has rent payable within twelve months of £7,920 (2022: £7,920).

Governance costs are recharged to Funding transport for missionary activities.

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year or prior year. During the year 5 trustees were reimbursed expenses totalling £523 (2022: 4 trustees reimbursed expenses of £335).

SURVIVE-MIVA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

10 Employees

Number of employees

The average monthly number of persons employed by the company during the year was:

	2023 Number	2022 Number
Administration staff	4	4

Employment costs

	2023 £	2022 £
Wages and salaries	76,075	66,028
Social security costs	894	1,051
Other pension costs	3,585	2,756
	80,554	69,835

There were no employees whose emoluments were £60,000 or more (2022: None).

11 Intangible fixed assets

	Software £
Cost	
At 1 January 2023 and 31 December 2023	18,000
Amortisation and impairment	
At 1 January 2023	500
Amortisation charged for the year	3,000
At 31 December 2023	3,500
Carrying amount	
At 31 December 2023	14,500
At 31 December 2022	17,500

SURVIVE-MIVA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

12 Tangible fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 January 2023	300
Additions	2,595
Disposals	(300)
At 31 December 2023	2,595
Depreciation	
At 1 January 2023	300
Depreciation charged in the year	505
Eliminated in respect of disposals	(300)
At 31 December 2023	505
Carrying amount	
At 31 December 2023	2,090
At 31 December 2022	-

SURVIVE-MIVA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

13	Financial instruments	2023	2022
		£	£
	Carrying amount of financial assets		
	Debt instruments measured at cost	898,389	878,736
		<u></u>	<u></u>
	Carrying amount of financial liabilities		
	Measured at cost	7,866	7,572
		<u></u>	<u></u>
14	Debtors	2023	2022
		£	£
	Amounts falling due within one year:		
	Other debtors	41,839	13,250
		<u></u>	<u></u>
15	Creditors: amounts falling due within one year	2023	2022
		£	£
	Other taxation and social security	1,143	-
	Trade creditors	144	72
	Other creditors	1,245	-
	Accruals and deferred income	6,477	7,500
		<u></u>	<u></u>
		9,009	7,572
		<u></u>	<u></u>
16	Retirement benefit schemes		

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to statement of financial activities in respect of defined contribution schemes was £3,585 (2022: £2,756).

SURVIVE-MIVA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

17 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 January 2022	Transfers	Balance at 1 January 2023	Transfers	Balance at 31 December 2023
	£	£	£	£	£
Contingency funds	40,000	-	40,000	160,000	200,000
	<u>40,000</u>	<u>-</u>	<u>40,000</u>	<u>160,000</u>	<u>200,000</u>

For more details on designated funds please see the reserves policy within the Trustees' Annual Report.

18 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2023 £	2022 £
Aggregate remuneration	<u>56,288</u>	<u>54,050</u>

Other than disclosed in note 9, there were no related party transactions in the year (2022: none)

Accounts



SURVIVE-MIVA
MISSIONARY VEHICLE ASSOCIA-

TRUSTEES' ANNUAL REPORT AND ACCOUNTS FOR 2022

FOR THE YEAR ENDED 31 DECEMBER 2022

www.survive-miva.org *Getting others back on the road to self-help*

Missionary Vehicle Association - UK Registered Charity No. 268745



Catechists at Ndorage Parish,
Kayanga, Tanzania

OUR OBJECTIVES

SURVIVE-MIVA is a Roman Catholic Association whose objectives are to provide a suitable form of essential transport in the developing world for missionaries and others directly engaged in one or more of the following:

- (i) Pastoral and developmental work
 - (ii) Healthcare and educational projects
 - (iii) The relief of poverty
 - (iv) The advancement of religion.
-

OUR AIM

SURVIVE-MIVA's aim, in funding such mobility, is to support and widen the outreach work being done by those who share their lives with the world's poor.

OUR VALUES

We value the work and views of our sisters and brothers in the developing world, hearing in them the voice of the marginalised.

Rejecting dependency, we seek to strengthen grassroots initiatives which focus on locally identified needs and priorities so that access to the above objectives can be brought about by sustainable means.

We will be honest stewards of all resources entrusted to us through the solidarity and conviction of others.

We will be openly accountable to others, and systematic in the evaluation of our impact and effectiveness as defined in our objectives, which constitute the basis of our specific lay apostolate.

We will act with the responsibility our relations with beneficiaries demands, so that in spite of the obstacles, the opportunity for them to bring about change will be fostered by the mobility our Association provides.



Trustees	Mr S Atherton Ms C Lovelady Ms N Mahon Mr A Edwards Sr R M Harbinson	(Appointed 23 June 2022) (Appointed 23 June 2022)
Charity number	268745	
Principal address	5 Park Vale Road Aintree Liverpool L9 2DG	
Independent examiner	Tony Stanley ACA BWM Tempest, Suite 5.1 12 Tithebarn Street, Liverpool L2 2DT	
Bankers	The Cooperative Bank P O Box 250 Delf House Southway Skelmersdale WN8 6WT Shawbrook Bank Lutea House Warley Hill Business Park Great Warley Brentwood Essex CM13 3BE	
Solicitors	Weightmans 100 Old Hall Street Liverpool L3 9QJ	

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St Francis Rural Health
Centre, Diocese of Vellore,
Tamil Nadu, India

THE TRUSTEES PRESENT THEIR REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022.

INTRODUCTION

The Trustees' Annual report is for us to give an account of our achievements over the year, and despite still recovering from the impact of COVID-19, to include some comment on our financial performance. Due to the effects of not visiting parishes for the past two years it has been hard to measure our achievements or to reach targets, which for us, is an important part of this process. This year we certainly have been challenged by the effects of the post-COVID recovery, general financial hardship caused by the increase in prices of essentials and utilities, and the unrest in Ukraine.

As it was for us last year, despite the pandemic, we have withstood the difficulties with continued good management and good fortune. As was predicted, our Charity is still in a strong position to resume normal services, even though things have slowed down with parish visits as they recover from the effects of COVID.

AIMS AND OBJECTIVES

It is still our fundamental aim to 'get others back on the road to self-help' as we respond to the needs of overseas missionaries who are less fortunate, due to their situations in their part of the world that is often disadvantaged. Our Christian calling to put faith into action has always underpinned our values, principles and outreach. Since 1974, the founders of SURVIVE-MIVA identified a very practical way in which they could help the Catholic missionaries working in the Lord's service in developing countries. Our Charity, by supplying means of transport to them, enables them to increase their ability to assist the poor in their specific area of work.

Over the years our initial aim has not changed. The Charity continues to fund the purchase of vehicles to assist missionaries in their outreach to distant villages and parishes. In more recent times, the missionaries are local nationals and working in their own country of origin. They too face the same difficulties as earlier missionaries and with the development of more centres, i.e. educational, medical and training for their people, there is more need for them to access and support the many local church communities and their initiatives, as well as continuing their spiritual and pastoral ministry. Our priority is to support small indigenous groups.

Each grant is made in response to carefully vetted applications from the missionaries with a clear and appropriate request for the specific need of the parish. Each beneficiary must show how they can purchase the vehicles in their own locality so as to assist the local economy. Our well-illustrated "Awareness" magazine gives example to all our supporters and benefactors which is also available on our website: www.survive-miva.org giving detailed accounts of the yearly projects that we have funded.

PROCEDURES

This Charity may be approached by any missionary working in the developing world. They must be able to identify the precise need for transport, and the ability to be able to purchase in their own locality. The type of transportation, according to their need, can be ambulances, boats, bicycles, auto-rickshaws and motorbikes. In the application there needs to be a clear explanation of their work and how the requested means of transport will be of assistance to that work.

After careful evaluation each applicant must include detailed evidence of cost, and approval by appropriate bishops or religious superiors. Only then are grants advanced so that sufficient funds are available to complete the project.

Every application must be verified as to its authenticity and fundamental purpose by seeking alternative independent confirmation from Catholic Bishops or Religious Superiors, who are asked to confirm, as far as possible, the accuracy of the details that have been supplied. If required, we may make use of other agencies and means to ensure that funds are made available only to authentic requests.

The Charity aims to promote self-help. That is why we require that the applicant must be able to show that they can meet the cost of maintaining and the running the vehicle. Consequently, the Charity does not supply replacement vehicles, nor does it provide vehicles for work in schools, seminaries, or houses of formation.

Neither does the Charity respond to short-term emergencies, but rather only to longer-term community-wide projects. All requests are examined by the Director before completed applications are submitted to the Allocations Sub-Committee, which comprises of Trustees and others, including former missionaries, for consideration and final approval of the proposed grants.

The Charity's income is to a large extent resourced from the results of appeals made in Catholic Churches, usually by a Speaker associated with the Charity, who works voluntarily and is only remunerated with travel expenses and/or occasional accommodation costs. Appeals are sometimes made by the Parish Priest if no lay Speaker is available. This is done throughout Scotland, England and Wales.

We could not function in our current form without our volunteer Speakers, who are an essential part of sharing this vital mission to the needs of some of the neediest in the world. We try to ensure that as much as possible of our income is given under Gift Aid, thus allowing us to claim a significant tax rebate each year.

All of our volunteers who are engaged in fundraising are managed by our Director and delegated staff members. We do not engage any professional fundraising service. We are very grateful for the generous amount of time and effort our volunteers give to the Charity.

REVIEW OF THE YEAR: 2022

In common with many charities and indeed businesses, our activities have been adversely affected by the 'COVID years', during which no parish visits to enlist volunteers, appeal for funds, and generally publicise our work were possible. Even today, we have to recognise that we are still a long way from regaining lost ground (if we ever do) whilst parishes themselves have their own increasing costs to cover, often with a smaller donor base, on whom requests for funds seem unceasing. If not for unexpected windfall income we were blessed to receive, and a 'hardcore' of long established a generous supporters, it is unlikely that we would have been able to provide as many grants as we do. On the whole, we are grateful and relieved that we have come through the pandemic years reasonably well. Despite parishes being re-opened, it will take a few more years before we can assess our financial position from a firm base and assess our performance and stewardship of our funds.

The pre-COVID five-year period from 2015 to 2019 saw an average annual income from parish appeals of £107,000. In contrast, that of 2020 was £16,000 and in 2021, we managed to raise just £3,600 from this source. For 2022, we have an increase to £25,691, and although this is still less than a quarter of the previous five-year average, we are recovering ground, slowly but surely, and parishes have begun to welcome us back to make appeals.

This year's Statement of Financial Activities (SOFA) shows a decrease in income from £424,004 to £330,243 this year. This can be largely accounted for by the decrease in legacy income from approximately £147,000 in 2021 to 2022's figure of £33,392. At the same time, we have a surplus for the year of £55,384.

It may be noted that in December of 2022, we received a one-off 'windfall' donation (via the 'Awareness' magazine) of £50,000, which in turn would account for the surplus. All in all, when the figures are seen in context, we are in a healthy financial position

For this we are grateful for all the support given to our Charity through donations and prayers during the past year, as it is really through church appeals given by our volunteer Speakers that people first hear about the work of the Association.

It is through our Speakers that we have over 13,000 readers of our magazine, who give consistently and generously, and through our Speakers that we have a solid base of supporters who make regular donations via Standing Order. In addition, we take this opportunity to thank SCIAF for their decades-long support through the allocation of a grant to our Charity. We recognise the pressure COVID put on our staff and we are grateful for their resilience throughout the crisis, and the perseverance they show to continue to take up fresh challenges once more.

This year, we welcomed Geraldine Roberts-Stone, our new Appeals Administrator, who will be working alongside Sue Valentine, contacting parishes to book appeal dates, and also being responsible for liaising with parishes and Speakers before and after such dates so as to ensure all goes smoothly. In the future, Geraldine will also be exploring our interaction with social media, an area we realise we need to develop.

We continue to rely on Margaret Jackson, our Finance Officer, who makes sure we can account for every penny that we receive and for every pound that we spend in any given year – a heroic task in itself. The Trustees wish to place on record, as every year, their recognition and gratitude for all that this small but dedicated team contribute to the Charity. We recognise the pressure COVID put on our staff and we are grateful for their resilience throughout the crisis, and the perseverance they show to continue to take up fresh challenges once more.

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RESERVES

The Charity has few non-cash, financially measureable assets. To protect our employees in the event of a sudden loss of income, the Trustees determined that a bank deposit representing administration expenses of three months should be set aside as a reserve.

This reserve was set as a level of £40,000. It should be noted that there have been no movements in this fund since January of 2018. Given the detrimental effects on parish income, for example, since the COVID crisis, the Trustees plan to re-assess these funds in the coming year to ensure that they remain at an appropriate and prudent level. Monies held at the balance sheet date in excess of this reserve constitute funds received that have not, at the balance sheet date, been spent on special projects.

GOVERNANCE

The Charity has its roots in the Catholic Archdiocese of Liverpool and the Archbishop is the Charity's Patron.

The Charity is governed by a constitution that was last revised in 2019. The Trustees plan to hold another review in 2023.

Seven Trustees served the Charity at different times during 2022. These Trustees are chosen because of their mix of skills and experience, and their commitment to the aims and objects of the Charity.

THE TRUSTEES WHO SERVED DURING THE YEAR WERE:

Mr J Allinson	(Resigned 5 January 2022)
Mr S Atherton	
Sr S King-Turner	(Resigned 17 November 2022)
Rev Deacon J Traynor *	(Deceased 23 November 2022)
Ms C Lovelady	
Ms N Mahon	
Mr A Edwards	(Appointed 23 June 2022)
Sr R M Harbinson	(Appointed 23 June 2022)

* see appendix

On appointment, new Trustees receive appropriate documentation and are referred to the useful publications of the Charity Commission that sets out the duties of all Trustees. We are a small Charity embracing simple and basic methods of working. Each Trustee has special skills that are useful for the Charity and are members by virtue of the appeals they make in parishes and thus have the best interests of the Charity at heart.

Our team of employees is stable, professional, dedicated and committed to serving the objects of the Charity.

The Director has the responsibility for the day to day management of the Charity. S/he is not a Trustee but is directly answerable to them. He is supported by voluntary and paid co-workers and is in regular contact with one or more Trustees in order to discuss any particular concerns.

Each Trustee ensures that the Charity has a responsible and equitable attitude towards their employees which protects their dignity, safety and well-being. The Charity has a duty to their employees to offer fair remuneration, an appropriate working environment and making due provision for their eventual retirement.

It is the Trustees' duty to use the income according to the objectives of the Charity and to oversee that the needs of the Charity is managed appropriately and distributed in accordance with our legal and moral obligations. We recognise that our most valuable assets are our employees, volunteers and others who assist our activities. The financial statements which will follow are a true reflection of our workers' dedication and commitment. We include our thanks to those who have generated goodwill and support of our activities since the inception of SURVIVE-MIVA, so take this opportunity to extend our thanks to all the work that is done in the name of the Charity by our employees and volunteers throughout 2022 and beyond.

RISK MANAGEMENT

The Trustees have considered the risks to which the Charity is subject in its work, and the way we assess and respond to these risks is frequently discussed. We have a small number of trusted employees operating on one site. Our charitable giving is in the form of grants made to beneficiaries out of the free resources of the Charity. Safeguards are in place to protect the income that is donated to the Charity and to ensure that grants are given only to genuine missionaries.

We ensure that funds donated are used for the purpose for which they were intended. We have in place, an adequate insurance to protect the Charity from the usual risks of employment and the workplace. To ensure that our systems of internal control are appropriate to the size and function of the Charity, we consult our accountants when necessary. Thus, we believe that we have appropriate personnel resources to safeguard the working of the Charity.

OUTLOOK

We have pointed out often in the past the difficulties that we face in planning for our future activity and in predicting future income and the future need for it. We have never known with any certainty how much we will manage to raise from our different income streams, least of all sources such as legacies, which have fluctuated considerably over the last ten years. Our previous Chairman, Deacon John Traynor, budgeted for some £150,000 as expenditure on grants in 2022. This was possible because we had a backlog of applicants due to the knock-on effects of the pandemic, and grants could be apportioned accordingly.

In previous years, as with income, we have never been able to predict such expenditure, given that who will ask for our support, where from, for what purpose, and the associated costs have all been 'unknown unknowns'. Nonetheless, in 2023 we aim to at least match last year's expenditure, and if possible, exceed it by £50,000 to clear the windfall donation received at the very end of the year. We hope to continue the encouraging increase in parish income from 2022 into 2023.

In so far as we can judge, our supporters continue to see us as a small but highly practical and straightforward charity, and we hope to be worthy of their continued support.

LEGAL REQUIREMENTS

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's Constitution, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (as amended for accounting periods commencing from 12 January 2016).

The accounts have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice applying FRS 102 rather than the version of the Statement of Recommended Practice, which is referred to in the regulations, but which has since been withdrawn.

SURVIVE-MIVA, like all charities, is obliged in reporting its activities to comply with applicable law and reporting standards. The Trustees make reasonable effort to ensure that it does so, whilst giving a priority to reporting that which might be meaningful to users of the financial statements. All relevant laws are upheld by the Charity in all its activities.

The trustees' report was approved by the Board of Trustees.



Mr S Atherton

Trustee

Dated: 22/6/23

APPENDIX**REV DEACON JOHN TRAYNOR R.I.P., 1ST DECEMBER 1948 - 23RD NOVEMBER 2022,
TRUSTEE AND CHAIR OF SURVIVE-MIVA**

It is with sadness and a sense of loss that I pass on the news that John died peacefully at home, with his family at his side, after a cruel recurrence of a cancer first diagnosed some four years ago.

He had told me a few months previously that the specialists had told him that they 'hadn't managed to get it all' after several operations he bore with great patience and resilience, but the news still came as a shock to everyone here, to his fellow Trustees and to us, the Staff.

John was a Trustee of SURVIVE-MIVA for exactly 15 years, since being appointed by our then Patron, Archbishop Patrick Kelly, in November of 2007. As such, he was one of the longest-ever serving members of the Committee.

He was also the first Trustee who was not either a returned missionary priest or Sister to serve as a member of the grant Allocations Committee at the same time, and took up my initial invitation with great interest and undimmed enthusiasm thereafter.

Whereas the standard procedure was to focus almost entirely on the application forms we receive, John was always wanting to know the fuller background to each one, and as many of the details of applicants' everyday lives as I could supply.

He understood that the work of the Allocations Committee was central to the function and ethos of the Charity, and I always viewed his 'non-returnee contributions' as a positive addition to the mix of the other members' overseas experiences.

In his last year as Chair, with his accountant's knowledge and insight, he introduced the urgent need for the Association to establish and update a whole range of key policy documents which had been unattended for too long, and together with his fellow Trustees, I will be working over the next year to bring this important part of SURVIVE-MIVA to the fore of our deliberations, just as he encouraged us.

In that sense, he too could be said to be very much a 'missionary' – in his own land.

I shall miss his moderation and his sensitive interventions, his commitment to serve others through his responsibilities here, and not least, his shrewd guidance in matters both of finance, and of Faith.

May he Rest in Peace, and Rise in Glory.

Simon Patrick Foran

Director SURVIVE-MIVA

November 2022

The trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

I report to the trustees on my examination of the financial statements of SURVIVE-MIVA (the charity) for the year ended 31 December 2022.

This report is made solely to the charity's trustees, as a body, in accordance with Section 145 of the Charities Act 2011. My examination has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do 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 financial statements to be reached.

Tony Stanley ACA



BWM

Tempest

Suite 5.1

12 Tithebarn Street

Liverpool

L2 2DT

Dated: 14/8/23

SURVIVE-MIVA

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted funds 2022 £	Unrestricted funds 2021 £
Income from:			
Donations and legacies	3	328,400	420,488
Investments	4	1,843	3,516
Total income		<u>330,243</u>	<u>424,004</u>
Expenditure on:			
<u>Raising funds</u>			
Costs of generating donations and legacies	5	<u>86,853</u>	<u>78,090</u>
<u>Charitable activities</u>			
Funding transport for missionary activities	6	<u>188,006</u>	<u>207,823</u>
Total expenditure		<u>274,859</u>	<u>285,913</u>
Net movement in funds		55,384	138,091
Fund balances at 1 January 2022		<u>833,280</u>	<u>695,189</u>
Fund balances at 31 December 2022		<u><u>888,664</u></u>	<u><u>833,280</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

BALANCE SHEET
AS AT 31 DECEMBER 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Intangible assets	11		17,500		-
Tangible assets	12		-		88
			<u>17,500</u>		<u>88</u>
Current assets					
Debtors	14	13,250		10,000	
Cash at bank and in hand		865,486		829,531	
		<u>878,736</u>		<u>839,531</u>	
Liabilities					
Creditors: amounts falling due within one year	15	(7,572)		(6,339)	
Net current assets			871,164		833,192
Total net assets			<u>888,664</u>		<u>833,280</u>
The funds of the charity					
<u>Unrestricted funds</u>					
Designated funds	17	40,000		40,000	
General unrestricted funds		848,664		793,280	
		<u>888,664</u>		<u>833,280</u>	
Total unrestricted funds			888,664		833,280
Total charity funds			<u>888,664</u>		<u>833,280</u>

The financial statements were approved by the Trustees on 22/6/23



Mr S Atherton
Trustee

1 Accounting policies

Charity information

SURVIVE-MIVA is a UK Registered Charity and an Unincorporated Members' Association whose Constitution was adopted on 11 December 1974. The principal address can be found on the Legal and Administration Information page.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Constitution, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest pound.

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the accounts the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees continue to adopt the 'going concern' basis of accounting in preparing the accounts.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.



1 Accounting policies

(Continued)

Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

1.5 Expenditure

Expenditure reflects all amounts paid and accrued during the year. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates. All costs are allocated between the expenditure categories of the Statement of Financial Activities (SOFA) on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, support costs are apportioned on an appropriate basis.

Costs of generating funds include the costs associated with printing the Awareness magazine, Speakers' expenses and the administration of the appeals process.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs represent costs associated with meeting the constitutional and statutory requirements of the charity and include the independent examination/audit fees and costs linked to the strategic management of the charity.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include staff salaries, premises and other costs and governance costs which support the charity's activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The basis on which support costs have been allocated are set out in note 8.

1.6 Intangible fixed assets other than goodwill

Intangible assets acquired separately from a business are recognised at cost and are subsequently measured at cost less accumulated amortisation and accumulated impairment losses.

Amortisation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Software	Over 6 years
----------	--------------

1.7 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Computer equipment	-	33% p.a. on a straight line basis
Office equipment	-	20% p.a. on a reducing balance basis

All assets costing more than £500 are capitalised.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.



1 Accounting policies

(Continued)

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible and intangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.10 Financial instruments

The charity has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including trade and other payables, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future receipts discounted at a market rate of interest. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Accounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade payables are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

The charity makes contributions into an occupational pension scheme and also an employees' private pension plan up to a maximum of 6% of the gross salary. The contributions are charged as expenditure in the year in which they are paid.

1.13 Leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against income on a straight line basis over the period of the lease.



1 Accounting policies

(Continued)

1.14 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. Recovery is made of tax deducted from qualifying income and from receipts under Gift Aid. The charity is not able to recover Value Added Tax. Expenditure is recorded in the accounts inclusive of VAT.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.



3 Donations and legacies

	2022	2021
	£	£
Donations and gifts	285,008	263,333
Legacies receivable	33,392	147,155
Grants receivable	10,000	10,000
	<u>328,400</u>	<u>420,488</u>
Donations and gifts		
Church Appeals	25,691	3,613
Donations, group etc	80,829	92,327
Gift aid	42,594	37,267
Trust funds	2,710	2,030
Donations - 'Awareness'	133,184	128,096
	<u>285,008</u>	<u>263,333</u>
Legacies receivable		
Other legacies	33,392	147,155
	<u>33,392</u>	<u>147,155</u>
The trustees have decided that the names of individual donors will not be made public unless a specific request for publication is received.		
Grants receivable for core activities		
SCIAF	10,000	10,000
	<u>10,000</u>	<u>10,000</u>

4 Investments

	2022	2021
	£	£
Interest receivable	1,843	3,516
	<u>1,843</u>	<u>3,516</u>



5 Raising funds

	2022 £	2021 £
<u>Costs of generating donations and legacies</u>		
Printing costs	26,876	26,241
Other fundraising costs	989	79
Support costs	58,988	51,770
	<u>86,853</u>	<u>78,090</u>

6 Charitable activities

Funding transport for missionary activities

	2022 £	2021 £
Grant funding of activities (see note 7)	149,108	174,478
Share of support costs (see note 8)	26,971	23,864
Share of governance costs (see note 8)	11,927	9,481
	<u>188,006</u>	<u>207,823</u>

7 Grants payable

Funding transport for missionary activities

	2022 £	2021 £
Grants to institutions	<u>149,108</u>	<u>174,478</u>

Funding transport for missionary activities

Details of all grants made to institutions can be found on our website;

<https://www.survive-miva.org/wp-content/uploads/2023/01/Vehicle-Grants-Report-2021-22-low-res.pdf>



8 Support costs

	Support costs £	Governance costs £	2022 Support costs £	Governance costs £	2021 £
Staff costs	64,735	4,888	69,623	56,656	60,935
Depreciation and amortisation	588	-	588	23	23
Premises and other	20,636	212	20,848	18,955	19,145
Independent examination	-	1,272	1,272	-	1,210
Accountancy	-	4,269	4,269	-	3,188
Trustees and AGM expenses	-	623	623	-	-
Bank charges	-	663	663	-	614
	<u>85,959</u>	<u>11,927</u>	<u>97,886</u>	<u>75,634</u>	<u>85,115</u>
Analysed between					
Fundraising	58,988	-	58,988	51,770	51,770
Charitable activities	26,971	11,927	38,898	23,864	33,345
	<u>85,959</u>	<u>11,927</u>	<u>97,886</u>	<u>75,634</u>	<u>85,115</u>

Staff costs were allocated between the costs of raising funds, charitable activities and governance using the percentages 65%, 28% and 7% respectively and other support costs were allocated using the percentages 60%, 39% and 1% respectively except for postage and stationery which is allocated as 90%, 9% and 1% respectively.

The charity has rent payable within twelve months of £7,920 (2021: £8,000).

Governance costs are recharged to Funding transport for missionary activities.

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year or prior year. During the year 4 trustees were reimbursed expenses totalling £335 (2021: none).



10 Employees

Number of employees

The average monthly number of persons employed by the company during the year was:

	2022 Number	2021 Number
Administration staff	4	3
	<u> </u>	<u> </u>
Employment costs	2022	2021
	£	£
Wages and salaries	66,028	57,221
Social security costs	1,051	1,252
Other pension costs	2,756	2,652
	<u> </u>	<u> </u>
	69,835	61,125
	<u> </u>	<u> </u>

There were no employees whose emoluments were £55,000 or more (2021: Nil).

11 Intangible fixed assets

	Software £
Cost	
At 1 January 2022	-
Additions	18,000
	<u> </u>
At 31 December 2022	18,000
	<u> </u>
Amortisation and impairment	
At 1 January 2022	-
Amortisation charged for the year	500
	<u> </u>
At 31 December 2022	500
	<u> </u>
Carrying amount	
At 31 December 2022	17,500
	<u> </u>
At 31 December 2021	-
	<u> </u>



12 Tangible fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 January 2022	35,180
Disposals	(34,880)
At 31 December 2022	300
Depreciation	
At 1 January 2022	35,092
Depreciation charged in the year	88
Eliminated in respect of disposals	(34,880)
At 31 December 2022	300
Carrying amount	
At 31 December 2022	-
At 31 December 2021	88



13 Financial instruments	2022	2021
	£	£
Carrying amount of financial assets		
Debt instruments measured at cost	878,736	839,531
	<u> </u>	<u> </u>
Carrying amount of financial liabilities		
Measured at cost	7,572	6,339
	<u> </u>	<u> </u>
14 Debtors	2022	2021
	£	£
Amounts falling due within one year:		
Other debtors	13,250	10,000
	<u> </u>	<u> </u>
15 Creditors: amounts falling due within one year	2022	2021
	£	£
Trade creditors	72	354
Accruals and deferred income	7,500	5,985
	<u> </u>	<u> </u>
	<u>7,572</u>	<u>6,339</u>

16 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to statement of financial activities in respect of defined contribution schemes was £4,960 (2021: £4,773).



17 Designated funds

The income funds of the charity include the following designated funds which have been set as unrestricted funds by the trustees for specific purposes:

	Balance at 1 January 2021	Movement in funds		Balance at 1 January 2022	Movement in funds		31
		Income	Expenditure		Income	Expenditure	
	£	£	£	£	£	£	
Contingency funds	40,000	-	-	40,000	-	-	
	<u>40,000</u>	<u>-</u>	<u>-</u>	<u>40,000</u>	<u>-</u>	<u>-</u>	
	<u>40,000</u>	<u>-</u>	<u>-</u>	<u>40,000</u>	<u>-</u>	<u>-</u>	

The contingency fund represents administration expenses for three months and is reserved to SURVIVE-MIVA's employees in the event of a sudden loss of income.

18 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2022 £
Aggregate remuneration	<u>54,050</u>

Other than disclosed in note 9, there were no related party transactions in the year (2021: none)

THE YEAR 2022 AT A GLANCE

VEHICLES FUNDED DURING THE YEAR 2021-2022:

During 2022, a total of two hundred and ninety-one modes of transport were provided thanks to donations received, despite the much reduced income from parish appeals.

This total was comprised of the following mix:

5 Ambulance/community health outreach vehicles

12 motorbikes

15 mopeds

259 bicycles

Distribution by country:

A total of 21 grants were made to Diocesan accounts overseas, for in-country purchase of the above vehicles in a total of five countries:

Health/outreach vehicles: 4 to India, 1 to Uganda

Motorbike grants: 3 to India, 1 to Tanzania, 2 to Uganda, 1 to Madagascar, and 5 to Ghana

Scooters/mopeds: 15 to India

Bicycles: 60 to Uganda, and 199 to Tanzania

Total funds transferred amounted to some £147,150, slightly under the £150,000 budget for grants in 2022.

Audited figures are, of course, published in our annual accounts, copies of which are available on request.



Pope John Paul II Health Centre, Jumasi, Ghana



SURVIVE-MIVA
MISSIONARY VEHICLE ASSOCIA-

www.survive-miva.org *Getting others back on the road to self-help*

5 Park Vale Road, Aintree, Liverpool, L9 2DG. Telephone: +44 (0)151 523 3878 Email: info@survive-miva.org Reg Charity No. 268745

SURVIVE - MIVA

England & Wales - Charity number 268745

Accounts

SURVIVE-MIVA
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

SURVIVE-MIVA

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr S Atherton Sr S King-Turner Rev Deacon J Traynor Ms C Lovelady Ms N Mahon	(Appointed 24 June 2021) (Appointed 24 June 2021)
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Charity number	268745
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Principal address	5 Park Vale Road Aintree Liverpool L9 2DG
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Independent examiner	BWM Suite 5.1 12 Tithebarn Street Liverpool L2 2DT
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Bankers	The Cooperative Bank P O Box 250 Delf House Southway Skelmersdale WN8 6WT Shawbrook Bank Lutea House Warley Hill Business Park Great Warley Brentwood Essex CM13 3BE
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Solicitors	Weightmans 100 Old Hall Street Liverpool L3 9QJ
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SURVIVE-MIVA

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SURVIVE-MIVA

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees present their report and financial statements for the year ended 31 December 2021.

INTRODUCTION

The Trustees' Annual Report is an opportunity to look back over the year and reflect on the Charity's achievements, including its financial performance. Measuring those achievements against our targets and expectations is an important part of this process. It is also a chance to reflect on the challenges that have been experienced in the course of the year.

It goes without saying that, worldwide, this has been an extraordinarily difficult year with Covid still having pronounced effects. Survive-MIVA has not been unaffected: the pandemic has continued to disrupt activities. It is good, however, to report that, thanks to prudent management and a sprinkling of blessings and good fortune, our Charity has withstood the difficulties and we are in a strong position to resume normal service when the pandemic subsides, and restrictions are fully lifted.

AIMS AND OBJECTIVES

The fundamental yet often unspoken aim that we all share is to respond to our calling as Christians to put our faith into action and respond to the needs of those who are poor or disadvantaged. This underpins our values, principles and objectives. In 1974, the founders of Survive-MIVA identified a very practical way in which they could help the Catholic missionaries working in the Lord's service in developing countries. By supplying a means of transport to them, our Charity was able to help them greatly increase their ability to help the poor in their local area.

Our aim is, in essence, unchanged. We continue to fund the purchase of vehicles that greatly assist missionaries in their outreach to the poor. These missionaries, mostly now themselves brought up in the countries in question, continue to face the same difficulties of the past in; running vital medical centres; others involved in educational projects, the relief of poverty, community development in terms of pastoral and spiritual care.

The grants are made in response to carefully vetted applications from the missionaries for vehicles appropriate to their needs. Our funds enable the beneficiaries to purchase the vehicles in the locality of the missionary activity and thereby assist the local economy. Examples of the work we undertake are well illustrated in our "Awareness" magazine with goes to all our supporters and benefactors and is available on our website. I encourage you to visit our site; <http://www.survive-miva.org>. where you can read more detailed accounts of the projects we have funded in a particular year. You can download the reports from our website, or you can request a printed copy from our Director.

PROCEDURES

Any missionary from anywhere in the developing world who identifies a need for transport can apply to the Charity for a grant for the purchase in their locality of transport suitable to their needs. This can be any form of transportation, and, over the decades, the Charity has supplied funds for the purchase of ambulances, boats, bicycles, cars, mules, autorickshaws and motorbikes. Applicants must explain the general nature of the work in which they are involved and how the requested transport will be of assistance to that work. After a thorough evaluation of the nature of the project, including detailed evidence of cost, and approval by appropriate church bishops or religious superiors, grants are advanced so that sufficient funds are available to complete the project. Verification of the authenticity of the application is fundamental to our purpose, and so we seek alternative independent confirmation from Catholic bishops or Religious Superiors, who are asked to confirm, as far as is possible, the accuracy of the details that have been supplied. From time to time, we make use of other agencies and means to ensure that funds are made available only to authentic requests.

The Charity aims to promote self-help. Consequently, the applicant must be able to meet the costs of maintaining and running the vehicle. The Charity does not supply replacement vehicles, nor does it provide transportation for administrative work or seminaries or other houses of formation. The Charity does not respond to short term emergencies but to longer term community-wide projects that can be enabled by the provision of suitable transportation. All requests are examined by the Director before completed applications are submitted to the Allocations Sub-Committee, a team of Trustees and others, including former missionaries, for consideration and final approval of

SURVIVE-MIVA

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

The principal sources of our income are appeals made in Catholic churches, usually by one of our Speakers but sometimes by the local priest, throughout Scotland, England and Wales, and the donations we receive through the circulation of our bi-annual magazine, Awareness, copies of which can be viewed on, or downloaded from, our website. We try to ensure that as much as possible of our income is given under Gift Aid, thus allowing us to claim a significant tax rebate each year.

Much of the fundraising work of the Charity is conducted by volunteers and managed by our Director and delegated staff members. We do not engage any professional fundraising service. At the time of making an appeal in church, members of the congregation are asked if they feel called to assist in making future appeals. Those coming forward receive appropriate training. The Speakers are not remunerated for their work, but they are paid necessary expenses. Many of them claim only minimal expenses and some nothing at all. Our Charity could not function in its current form without our volunteer Speakers, and we are very grateful for the generous donation of their

REVIEW OF THE YEAR: 2021

The impact of the Covid-19 pandemic on Survive-MIVA's operations has continued to have a substantial impact. Since the year ended Dec 2019, our income excluding legacies has fallen from £337,000 to £263,000 in 2021. And with churches closed for most of 2020 and 2021 collections in particular have plummeted from £98,000 in 2019 to £3,600 in 2021. Despite this we have paid out in grants £174,478 and in addition remitted the £94,000 of grants committed at the end of 2020, the first of the Covid years, and have maintained our overhead costs at 2020 levels, and kept our payroll cost some £20,000 less than 2020, largely because in these uncertain times we have not replaced our Assistant Director, who left in 2019 as we reported last year. During this time our staff and supporters have been exceptional in promoting direct giving and support by our "Awareness" magazine. Just as in 2020 when we received exceptional legacy income of £218,000, in December 2021 we received a legacy of £134,000. It is largely these two major cash inflows that account for our high cash balances at the end of 2021.

It is right that we should be pleased and relieved that we have come through the pandemic. But the long-term effects are yet to be digested, and in line with many other community activities, we sense a time of consolidation and reassessment of our charities position, and how we assess our performance and stewardship of benefactors funds.

We are extremely grateful to all who support our Charity through their donations and prayers. We take heart and encouragement from them. We recognise that the majority of our donors first heard about Survive-MIVA at a church appeal, for which reason our gratitude to our voluntary Speakers is redoubled, as is our wish to resume those church appeals as soon possible. We also take this opportunity for the continued support of SCIAF through the allocation of a grant to our Charity.

The year 2021 again put great pressure on our loyal staff which have been unable to complement as wished because of the Covid circumstances. We continue to express our gratitude to our Director staff for all that they do and have endured during this unsettling time.

Work continues to refresh our website and keep it up to date. And we are now recruiting to assist in plans to grow our income base and strengthen our administration.

RESERVES

The Charity has few non-cash, financially measurable assets. To protect our employees in the event of a sudden loss of income the Trustees have determined that a bank deposit representing administration expenses of three months should be set aside as a reserve. This Reserve is set at a level of £40,000 (2020: £40,000). Monies held at the balance sheet date in excess of this reserve constitute funds received that had not, at the balance sheet date, been spent on specific projects.

SURVIVE-MIVA

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

GOVERNANCE

The Charity has its roots in the Catholic Archdiocese of Liverpool and the Archbishop is the Charity's Patron.

The Charity is governed by a constitution that was last revised in 2019.

There are seven Trustees. Four are appointed by the Trustee body. These Trustees are chosen because of their particular mix of skills and experience. The Charity's members, who are principally but not exclusively our Speakers, elect three others from amongst their number. An election occurs as required in accordance with the Constitution. Members who wish to stand are invited to present details of their qualifications and skills, and a free election is then held on the occasion of the Annual General Meeting.

The Charity's Trustees oversee the general work of the Charity and are responsible in law for its actions. They ensure that our Charity complies both with the law and with good practice, that proper financial management is in place, and they maintain an overall responsibility for the Charity's strategies and procedures.

The Trustees meet together as a body at least four times a year to make those decisions that are appropriate to their role as Trustees, and to receive and discuss reports from the Director. As mentioned already, decisions about funding individual applications are made by a sub-committee that meets on average twice a year.

The Trustees give of their time at no cost to the Charity. Trustees incurring costs as a result of that role can claim necessary expenses.

The trustees who served during the year were:

Mr J Allinson	(Resigned 5 January 2022)
Mr S Atherton	
Mrs J Gudgeon	(Resigned 24 June 2021)
Mrs C Hartley	(Resigned 24 June 2021)
Sr S King-Turner	
Rev Deacon J Traynor	
Mr M Sandeman	(Resigned 12 October 2021)
Ms C Lovelady	(Appointed 24 June 2021)
Ms N Mahon	(Appointed 24 June 2021)

On appointment new Trustees receive appropriate documentation and are referred to the useful publications of the Charity Commission. We are a very small Charity embracing simple methods of working. Our Trustees have particular skills that are useful to the Charity. Our elected Trustees are members by virtue of the appeals they make in parishes and thus have the best interests of the Charity at heart. On election or appointment, they receive useful information, including the Charity Commission's publication that sets out the duties of Trustees.

Our team of employees is stable, professional, dedicated and committed to serving the objects of the Charity.

The day-to-day management of the Charity is the responsibility of the Director, who is not a Trustee but who is directly answerable to them. He is supported by both voluntary and paid co-workers. Regular contact is maintained between the Director and one or more Trustees in order that he can discuss any particular concerns.

The Trustees believe that the Charity should behave in a responsible and equitable way to its employees, commensurate with their dignity and protective of their safety and well-being. We are mindful of providing fair remuneration, an appropriate working environment and of making due provision for their eventual retirement. We take seriously our duty to use the Charity's income in furtherance of the Charity's objectives and believe that the needs of the Charity to manage these appropriately and to distribute them in accordance with our legal and moral obligations are met by our current staffing levels. We wish to express our thanks for all the work that is done in the name of the Charity by our employees and volunteers.

SURVIVE-MIVA

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

Our most valuable assets are indeed our employees, volunteers, others who assist our activities and the goodwill that has been generated as a result of the Charity's activities since its inception. The financial statements that follow in this report cannot adequately reflect the value of these

RISK MANAGEMENT

The Trustees have considered the risks to which the Charity is subject in its work, and the way we assess and respond to these risks is frequently discussed. We have a small number of trusted employees operating on one site. Our charitable giving is in the form of grants made to beneficiaries out of the free resources of the Charity. We believe we have adequate safeguards in place to protect at source the income that is donated to the Charity and to ensure that grants are given only to genuine missionaries and that the funds donated are used for the purpose for which they were intended. There is adequate insurance in place to protect the Charity from the usual risks of employment and the workplace. We have worked with our accountants to ensure that our systems of internal control are appropriate to the size and functions of the Charity. We believe we have appropriate personnel resources to safeguard the working of the Charity.

OUTLOOK

This year has brought into sharp focus matters that previous reports have mentioned regarding the difficulty we have in charting our future activity and in predicting future income and future need for it. The fluctuating nature of both of these in the pre-Coronavirus period already presented planning challenges. The pandemic has exacerbated those difficulties. It is too early to tell what the 'new normal' might be, but it is good that we are moving towards the re-launch of our activities in the knowledge that we have firm foundations and a healthy bank balance. As Trustees, we are determined to do our best to support our Director and to play a full part in the journey ahead for Survive- Miva.

LEGAL REQUIREMENTS

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's Constitution, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016).

The accounts have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice, which is referred to in the Regulations, but which has since been withdrawn.

Like all charities, SURVIVE-MIVA is obliged, in reporting its activities, to comply with applicable law and reporting standards. The Trustees make every reasonable effort to ensure that it does so, whilst giving a priority to reporting that which might be meaningful to users of the financial statements. We are mindful that the legal and reporting requirements are frequently amended and that this causes inconvenience for Trustees and employees, as well as cost to the Charity in ensuring compliance. In all of its activities, the Charity tries to ensure that it complies with all relevant laws. Whilst usually serving a good purpose, ensuring compliance with these and other laws is becoming increasingly burdensome for charities. No attempt has been made to place a monetary value on these costs.

The trustees' report was approved by the Board of Trustees.

.....
Rev Deacon J Traynor
Trustee
Dated:

.....
Ms C Lovelady
Trustee
Dated:.....

SURVIVE-MIVA

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other

SURVIVE-MIVA

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF SURVIVE-MIVA

I report to the trustees on my examination of the financial statements of SURVIVE-MIVA (the charity) for the year ended 31 December 2021.

This report is made solely to the charity's trustees, as a body, in accordance with Section 145 of the Charities Act 2011. My examination has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do 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 financial statements to be reached.

Peter Taaffe FCA CTA DChA

BWM

Suite 5.1

12 Tithebarn Street

Liverpool

L2 2DT

Dated:

SURVIVE-MIVA

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF SURVIVE-MIVA

SURVIVE-MIVA

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	Unrestrict funds 2021 £	Unrestrict funds 2020 £
<u>Income from:</u>			
Donations and legacies	3	420,488	533,960
Investments	4	3,516	2,942
Total income		424,004	536,902
<u>Expenditure on:</u>			
<u>Raising funds</u>			
Costs of generating donations and legacies	5	78,090	84,785
<u>Charitable activities</u>			
Funding transport for missionary activities	6	207,823	144,826
Total expenditure		285,913	229,611
Net movement in funds		138,091	307,291
Fund balances at 1 January 2021		695,189	387,896
Fund balances at 31 December 2021		833,280	695,187

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

SURVIVE-MIVA

BALANCE SHEET

AS AT 31 DECEMBER 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	11		88		111
Current assets					
Debtors	13	10,000		12,500	
Cash at bank and in hand		829,531		783,626	
		<u>839,531</u>		<u>796,126</u>	
Liabilities					
Creditors: amounts falling due within one year	14	<u>(6,339)</u>		<u>(101,050)</u>	
Net current assets			833,192		695,076
Total net assets			<u>833,280</u>		<u>695,187</u>
The funds of the charity					
<u>Unrestricted funds</u>					
Designated funds	16	40,000		40,000	
General unrestricted funds		<u>793,280</u>		<u>655,187</u>	
Total unrestricted funds			<u>833,280</u>		<u>695,187</u>
Total charity funds			<u>833,280</u>		<u>695,187</u>

The financial statements were approved by the Trustees on

.....
Rev Deacon J Traynor
Trustee

.....
Ms C Lovelady
Trustee

SURVIVE-MIVA

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	2021 £	£	2020 £	£
Cash flows from operating activities					
Net cash (used in)/provided by operating activities	18		42,387		401,149
Cash flows from investing					
Interest received		3,518		2,942	
Net cash provided by investing activities			3,518		2,942
Change in cash and cash equivalents in the year			45,905		404,091
Cash and cash equivalents at beginning of			783,626		379,535
Cash and cash equivalents at end of			829,531		783,626

SURVIVE-MIVA

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

Charity information

SURVIVE-MIVA is a UK Registered Charity and an Unincorporated Members' Association whose Constitution was adopted on 11 December 1974. The principal address can be found on the Legal and Administration Information page.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest pound.

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the accounts and as detailed in the Trustees' report the Trustees have considered the impact of Covid-19 on the charity and the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees continue to adopt the 'going concern' basis of accounting

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

SURVIVE-MIVA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the

1.5 Expenditure

Expenditure reflects all amounts paid and accrued during the year. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates. All costs are allocated between the expenditure categories of the Statement of Financial Activities (SOFA) on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, support costs are apportioned on an appropriate basis.

Costs of generating funds include the costs associated with printing the Awareness magazine,

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs represent costs associated with meeting the constitutional and statutory requirements of the charity and include the independent examination/audit fees and costs linked to the strategic management of the charity.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include staff salaries, premises and other costs and governance costs which support the charity's activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The basis on which support costs have been allocated are set out in note 8.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

- Computer equipment
- Office equipment

All assets costing more than £500 are capitalised.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure)

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible and intangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

SURVIVE-MIVA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.9 Financial instruments

The charity has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide

1.11 Retirement benefits

The charity makes contributions into an occupational pension scheme and also an employees' private pension plan up to a maximum of 6% of the gross salary. The contributions are charged as expenditure in the year in which they are paid.

1.12 Leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against income on a straight line basis over the

1.13 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. Recovery is made of tax deducted from qualifying income and from receipts under Gift Aid. The charity is not able to recover Value Added Tax. Expenditure is recorded in the accounts inclusive of VAT.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the

SURVIVE-MIVA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

3 Donations and legacies

	2021	2020
	£	£
Donations and gifts	263,333	305,756
Legacies receivable	147,155	218,204
Grants receivable	10,000	10,000
	<u>420,488</u>	<u>533,960</u>
Donations and gifts		
Church Appeals	3,613	16,453
Donations, group etc	92,327	122,398
Gift aid	37,267	43,241
Trust funds	2,030	3,300
Donations - 'Awareness'	128,096	120,364
	<u>263,333</u>	<u>305,756</u>
Legacies receivable		
Other legacies	147,155	218,204
	<u>147,155</u>	<u>218,204</u>
The trustees have decided that the names of individual donors will not be made public unless a specific request for publication is received.		
Grants receivable for core activities		
SCIAF	10,000	10,000
	<u>10,000</u>	<u>10,000</u>

4 Investments

	2021	2020
	£	£
Interest receivable	<u>3,516</u>	<u>2,942</u>

SURVIVE-MIVA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

5 Raising funds

	2021 £	2020 £
<u>Costs of generating donations and legacies</u>		
Printing costs	26,241	18,214
Other fundraising costs	79	819
Support costs	51,770	65,752
	<u>78,090</u>	<u>84,785</u>

6 Charitable activities

Funding transport for missionary activities

	2021 £	2020 £
Grant funding of activities (see note 7)	174,478	103,919
Share of support costs (see note 8)	23,864	29,679
Share of governance costs (see note 8)	9,481	11,228
	<u>207,823</u>	<u>144,826</u>

7 Grants payable

Funding transport for missionary activities

	2021 £	2020 £
Grants to institutions	<u>174,478</u>	<u>103,919</u>

Funding transport for missionary activities

Details of all grants made to institutions can be found in the 'Vehicles funded in 2021' document available on our website www.survive-miva.org

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SURVIVE-MIVA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

8 Support costs

	Support costs £	Governance costs £	2021 £	Support costs £	Governance costs £	2020 £
Staff costs	56,656	4,279	60,935	76,537	5,775	82,312
Depreciation	23	-	23	32	-	32
Premises and other	18,955	190	19,145	18,862	188	19,050
Independent examination	-	1,210	1,210	-	1,210	1,210
Accountancy	-	3,188	3,188	-	3,350	3,350
Trustees and AGM expenses	-	-	-	-	63	63
Bank charges	-	614	614	-	642	642
	<u>75,634</u>	<u>9,481</u>	<u>85,115</u>	<u>95,431</u>	<u>11,228</u>	<u>106,659</u>
Analysed between						
Fundraising	51,770	-	51,770	65,752	-	65,752
Charitable activities	<u>23,864</u>	<u>9,481</u>	<u>33,345</u>	<u>29,679</u>	<u>11,228</u>	<u>40,907</u>
	<u>75,634</u>	<u>9,481</u>	<u>85,115</u>	<u>95,431</u>	<u>11,228</u>	<u>106,659</u>

Staff costs were allocated between the costs of raising funds, charitable activities and governance using the percentages 65%, 28% and 7% respectively and other support costs were allocated using the percentages 60%, 39% and 1% respectively except for postage and stationery which is allocated as 90%, 9% and 1% respectively.

The charity has rent payable within twelve months of £8,000 (2020: £8,000).

Governance costs are recharged to Funding transport for missionary activities.

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year, or were reimbursed expenses (2020: 2 were reimbursed £83).

SURVIVE-MIVA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

10 Employees

Number of employees

The average monthly number of persons employed by the company during the year was:

	2021 Number	2020 Number
Administration staff	3	4

Employment costs

	2021 £	2020 £
Wages and salaries	57,221	76,337
Social security costs	1,252	2,646
Other pension costs	2,652	3,517
	61,125	82,500

There were no employees whose emoluments were £60,000 or more (2020: Nil).

11 Tangible fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 January 2021	35,180
At 31 December 2021	35,180
Depreciation	
At 1 January 2021	35,069
Depreciation charged in the year	23
At 31 December 2021	35,092
Carrying amount	
At 31 December 2021	88
At 31 December 2020	111

SURVIVE-MIVA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

12 Financial instruments	2021	2020
	£	£
Carrying amount of financial assets		
Debt instruments measured at cost	839,531	26,209
	<u> </u>	<u> </u>
Carrying amount of financial liabilities		
Measured at cost	6,339	101,049
	<u> </u>	<u> </u>
13 Debtors	2021	2020
	£	£
Amounts falling due within one		
Other debtors	10,000	12,500
	<u> </u>	<u> </u>
14 Creditors: amounts falling due within one year	2021	2020
	£	£
Trade creditors	354	-
Grant commitments	-	93,400
Accruals and deferred income	5,985	7,650
	<u> </u>	<u> </u>
	<u>6,339</u>	<u>101,050</u>
15 Retirement benefit schemes		

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently

The charge to statement of financial activities in respect of defined contribution schemes was £4,773 (2020: £7,060).

SURVIVE-MIVA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

16 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Movement in funds			Movement in funds			Balance at 31 December
	Balance at 1 January 2020	Income	Expenditure	Balance at 1 January 2021	Income	Expenditure	
	£	£	£	£	£	£	£
Contingency funds	40,000	-	-	40,000	-	-	40,000
	<u>40,000</u>	<u>-</u>	<u>-</u>	<u>40,000</u>	<u>-</u>	<u>-</u>	<u>40,000</u>

The contingency fund represents administration expenses for three months and is reserved to protect SURVIVE-MIVA's employees in the event of a sudden loss of income.

17 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2021 £	2020 £
Aggregate remuneration	<u>51,725</u>	<u>69,158</u>

There were no related party transactions in the year (2020: trustees made donations of £170 to

18 Cash generated from operations

	2021 £	2020 £
Net (expenditure)/income for the year (as per the statement of financial activities)	138,091	307,291
Adjustments for:		
Investment income recognised in statement of financial activities	(3,516)	(2,942)
Depreciation of tangible fixed assets	23	32
Movements in working capital:		
Decrease in debtors	2,500	1,209
(Decrease)/increase in creditors	(94,711)	95,559
Net cash (used in)/provided by operating activities	<u>42,387</u>	<u>401,149</u>

SURVIVE - MIVA

England & Wales - Charity number 268745

Accounts



SURVIVE-MIVA
MISSIONARY VEHICLE ASSOCIATION

2020 Trustees' Report and Accounts

www.survive-miva.org *Getting others back on the road to self-help*



Vaccinations in Ndala Hospital,
Archdiocese of Tabora, Tanzania



Trustees	Mr J Allinson Mr S Atherton Mrs J Gudgeon Mrs C Hartley Sr S King-Turner Rev Deacon J Traynor Mr M Sandeman (Appointed 15 October 2020)
Charity number	268745
Principal address	5 Park Vale Road Aintree Liverpool L9 2DG
Independent examiner	BWM Castle Chambers 43 Castle Street Liverpool L2 9SH
Bankers	The Cooperative Bank P O Box 250 Delf House Southway Skelmersdale WN8 6WT Shawbrook Bank Lutea House Warley Hill Business Park Great Warley Brentwood Essex CM13 3BE
Solicitors	Weightmans 100 Old Hall Street Liverpool L3 9QJ

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Bicycle assembly line,
Kahunge Parish, Uganda

The trustees present their report and financial statements for the year ended 31 December 2020.

INTRODUCTION

The Trustees' Annual Report is an opportunity to look back over the year and reflect on the Charity's achievements, including its financial performance. Measuring those achievements against our targets and expectations is an important part of this process. It is also a chance to reflect on the challenges that have been experienced in the course of the year.

It goes without saying that, worldwide, this has been an extraordinarily difficult year. Survive-MIVA has not been unaffected: the pandemic has led to significant disruption in our activities. It is good, however, to report that, thanks to prudent management and a sprinkling of blessings and good fortune, our Charity has withstood the difficulties and we are in a strong position to resume normal service when the pandemic subsides and restrictions are fully lifted.

AIMS AND OBJECTIVES

The fundamental yet often unspoken aim that we all share is to respond to our calling as Christians to put our faith into action and respond to the needs of those who are poor or disadvantaged. This underpins our values, principles and objectives. In 1974, the founders of Survive-MIVA identified a very practical way in which they could help the Catholic missionaries working in the Lord's service in developing countries. By supplying a means of transport to them, our Charity was able to help them greatly increase their ability to help the poor in their local area.

Our aim is, in essence, unchanged. We continue to fund the purchase of vehicles that greatly assist missionaries in their outreach to the poor. These missionaries, mostly now themselves brought up in the countries in question, have a variety of responsibilities: in many cases, they are running vital medical centres; in others they are involved in educational projects, the relief of poverty, community development in terms of pastoral and spiritual care. The lack of adequate transport provision and serviceable roads in the territories they serve is experienced as a major impediment. For this reason, those living in remote areas miss out on the essential services that would be available to them if they had reliable transport.

The grants are made in response to carefully vetted applications from the missionaries for vehicles appropriate to their needs. Our funds enable the beneficiaries to purchase the vehicles in the locality of the missionary activity and thereby assist the local economy. The following examples of projects illustrate the range of activities and the variety of vehicles that have been approved for funding.

Example One:

The Sisters of Saint Joseph run a dispensary in Odisha State, India. The population they serve leads a very basic existence. The people occupy unfurnished huts with no sanitation services and they sleep on the floor. Their malnutrition weakens them and leads to serious illnesses such as malaria, TB and typhoid. In some cases, people live 40 km from the medical centre and, when sick, they walk there and sometimes die on the way. Since receiving our grant of £10,200 for a seven-seater vehicle, the sisters have been able to drive out to these outlying areas not only to treat the sick but to give essential support to the elderly and to pregnant women. They can also transport those patients with complicated problems to the nearest hospital – 80 kms away.

Example Two:

St Andrew's Parish in the Diocese of Soroti, Uganda, is benefiting from a Yamaha 125cc motorbike, requested by their parish priest. It is in a locality still bruised by the rebel atrocities of the infamous Lords Resistance Army and by natural catastrophes. The discovery nearby of a mass grave containing 360 corpses has traumatised the parishioners. The parish priest is very busy rebuilding this community. It has many outstations and he needs to reach out and give pastoral and spiritual support to them all.

We produce an annual publication in which you can read more detailed accounts of the projects we have funded in a particular year. You can download the reports from our website or you can request a printed copy from our Director.

PROCEDURES

Any missionary from anywhere in the developing world who identifies a need for transport can apply to the Charity for a grant for the purchase in their locality of transport suitable to their needs. This can be any form of transportation, and, over the decades, the Charity has supplied funds for the purchase of ambulances, boats, bicycles, cars, mules, autorickshaws and motorbikes. Applicants must explain the general nature of the work in which they are involved and how the requested transport will be of assistance to that work. A pro-forma invoice from a local supplier must also be supplied indicating the cost of the transport, so that we can ensure we provide sufficient funds for the purchase, including related costs. This allows the Charity to know that the transportation requested can be purchased locally and that there is suitable local provision for servicing and necessary spare parts. The applicants must provide appropriate personal details to allow easy verification of the authenticity of the application. They must also obtain the signature of the local Catholic bishop or Religious Superior, who is asked to confirm, as far as is possible, the accuracy of the details that have been supplied. From time to time, we have made use of other agencies and means to ensure that funds are made available only to authentic recipients.

The Charity aims to promote self-help. Consequently, the applicant must be able to meet the costs of maintaining and running the vehicle. The Charity does not supply replacement vehicles, nor does it provide transportation for administrative work or seminaries or other houses of formation. The Charity does not respond to short term emergencies but to longer term community-wide projects that can be enabled by the provision of suitable transportation. All applications are examined by the Director before being submitted to the Allocations Sub-Committee, a team of Trustees and others, including former missionaries, for consideration and final approval of the proposed grants.

The principal sources of our income are appeals made in Catholic churches, usually by one of our Speakers but sometimes by the local priest, throughout Scotland, England and Wales, and the donations we receive through the circulation of our bi-annual magazine, *Awareness*, copies of which can be viewed on, or downloaded from, our website. We try to ensure that as much as possible of our income is given under Gift Aid, thus allowing us to claim a significant tax rebate each year.

Much of the fundraising work of the Charity is conducted by volunteers and managed by our Director and delegated staff members. We do not engage any professional fundraising service. At the time of making an appeal in church, members of the congregation are asked if they feel called to assist in making future appeals. Those coming forward receive appropriate training. The Speakers are not remunerated for their work, but they are paid necessary expenses. Many of them claim only minimal expenses and some nothing at all. Our Charity could not function in its current form without our volunteer Speakers, and we are very grateful for the generous donation of their time and effort.

REVIEW OF THE YEAR: 2020

The impact of the Covid-19 pandemic on Survive-MIVA's operations has been substantial. It is, therefore, a pleasing paradox that in a year which has seen the suspension of our key fund-raising activity – church appeals – our fund balances are at a record high. This situation is easily explained: thanks to a particularly sizeable and generous legacy, our income in 2020 was significantly higher than that of 2019. Furthermore, our staffing costs have been temporarily reduced.

It is right that we should be pleased and relieved, but it would be wrong for us to be euphoric or complacent at a time when there continues to be a level of uncertainty about the longer term repercussions of the pandemic. The criteria used to assess the performance and impact of our Charity are significantly less meaningful now than in previous years. Given the global context of turbulence and instability, our overall approach has been one of cautious and watchful stewardship.

Examination of our accounts will reveal conspicuous differences between our 2020 figures and those of 2019. In terms of our revenue, the collections following church appeals totalled £16,453 compared with £98,886 in the previous year. Church appeals have, of course, been impossible and unviable since March 2020. As stated earlier, the exceptional legacy income this year (£218,204) has greatly exceeded that of 2019 (£11,310). Happily, there has also been a considerable increase in the size and number of donations received directly throughout the year, and notably following the bi-annual publication of our magazine, *Awareness*. This increase, from £169,722 to £242,762 is in the order of 40%. The potentially huge decrease in our donations revenue (£305,756) vis-à-vis the 2019 revenue (£337,437) was, thankfully abated.

We are extremely grateful to all who support our Charity through their donations and prayers. We take heart and encouragement from them. We recognise that the majority of our donors first heard about Survive-MIVA at a church appeal, for which reason our gratitude to our voluntary Speakers is redoubled..... as it is our wish to resume those church appeals as soon as is practicable! We also take this opportunity for the continued support of SCIAF through the allocation of a grant to our Charity.

There are similarly conspicuous differences between 2019 and 2020 to be found in our expenditure figures, primarily in sections 6 and 10 of the accompanying notes to the financial statements.

The onset of the Coronavirus pandemic caused us to act with particular caution in the release of funds to missionaries. Grants approved by the Allocations Sub-Committee were held in abeyance while the Director and the Trustees considered the possible deleterious effect of transport provision at a time when, across the world, people were being instructed or advised not to travel. An additional layer of application scrutiny was introduced, and responses were sought from applicants with regard to the actual and perceived consequences of the pandemic on their missions and communities. This proved to be a useful exercise, but its consequence has been a deceleration in our grant-releasing processes. It is also to be noted that we have had a reduced number of requests over the last year: they have totalled just over half the number we would normally expect to receive in any 12-month period. It is fair to surmise that this is also attributable to the missionaries' own sense that applications are best delayed until more is known about the spreading of the virus. That said, it is good to report that some missionaries have indicated that our vehicles are even more needed to assist in the extension of vaccination services to outlying communities.

As foreshadowed in our 2019 Trustees' Report, our Assistant Director, Dr Theresa Codd left Survive-MIVA in April. We are grateful to her for the dedication, meticulousness and commitment with which she approached her work in the twelve years of her work with us. A major part of Theresa's work had been the oversight of our church appeals – an area which benefited greatly from her skills and personality. Theresa's departure coincided with the first month of the pandemic, and the resultant suspension of our church appeals. Given this situation, we did not implement our recruitment process for Theresa's replacement. This, combined with the earlier resignation of one of our part-time administrators, has led to our current low level of staffing and correspondingly reduced employment costs. We aim to correct this anomalous situation once we have indications that church appeals can resume. Meanwhile, we express our gratitude to our Director, Simon Foran, and to his part-time colleagues, Margaret Jackson and Sue Valentine for the much-valued work that they do, and for their forbearance during this unsettling period.

All good things come to an end, and this has been the case with Paul Robbins' tenure as Chair of Trustees after 20 years of much appreciated service. His sound, insightful judgement, his wise counsel, his pragmatism, diligence and commitment are amongst the qualities we have seen in him and which we naturally miss. We hope he enjoys his retirement from this role and its responsibilities, which took effect in June.

We have been pleased to welcome Martin Sandeman onto the Board of Trustees. He comes with considerable experience of the Charity sector, and we are already benefiting from his contributions to our meetings and related work.

Work is in progress to refresh our website and keep it up to date. We thank our Director for his part in this. Most of the Charity's printed design work, as well as website design, is carried out for us by Karen and Chris Moss and we thank them for this important contribution.

RESERVES

The Charity has few non-cash, financially measurable assets. To protect our employees in the event of a sudden loss of income the Trustees have determined that a bank deposit representing administration expenses of three months should be set aside as a reserve. This Reserve is set at a level of £40,000 (2019: £40,000). Monies held at the balance sheet date in excess of this reserve constitute funds received that had not, at the balance sheet date, been spent on specific projects.

GOVERNANCE

The Charity has its roots in the Catholic Archdiocese of Liverpool and the Archbishop is the Charity's Patron.

The Charity is governed by a constitution that is revised from time to time. The constitution was revised in 2019,

There are seven Trustees. Four are appointed by the Trustee body. These Trustees are chosen because of their particular mix of skills and experience. The Charity's members, who are principally but not exclusively our Speakers, elect three others from amongst their number. An election occurs as required in accordance with the Constitution. Members who wish to stand are invited to present details of their qualifications and skills, and a free election is then held on the occasion of the Annual General Meeting.

The Charity's Trustees oversee the general work of the Charity and are responsible in law for its actions. They ensure that our Charity complies both with the law and with good practice, that proper financial management is in place, and they maintain an overall responsibility for the Charity's strategies and procedures.

The Trustees meet together as a body at least four times a year to make those decisions that are appropriate to their role as Trustees, and to receive and discuss reports from the Director. As mentioned already, decisions about funding individual applications are made by a sub-committee that meets on average twice a year.

The Trustees give of their time at no cost to the Charity. Trustees incurring costs as a result of that role can claim necessary expenses.

The trustees who served during the year were:

Mr J Allinson
Mr S Atherton
Mrs J Gudgeon
Mrs C Hartley
Sr S King-Turner
Mr P Robbins
Rev Deacon J Traynor
Mr M Sandeman

(Resigned 1 June 2020)

(Appointed 15 October 2020)

On appointment new Trustees receive appropriate documentation and are referred to the useful publications of the Charity Commission. We are a very small Charity embracing simple methods of working. Our Trustees have particular skills that are useful to the Charity. Our elected Trustees are members by virtue of the appeals they make in parishes and thus have the best interests of the Charity at heart. On election or appointment, they receive useful information, including the Charity Commission's publication that sets out the duties of Trustees.

Our team of employees is stable, professional, dedicated and committed to serving the objects of the Charity.

The day-to-day management of the Charity is the responsibility of the Director, who is not a Trustee but who is directly answerable to them. He is supported by both voluntary and paid co-workers. Regular contact is maintained between the Director and one or more Trustees in order that he can discuss any particular concerns.

The Trustees believe that the Charity should behave in a responsible and equitable way to its employees, commensurate with their dignity and protective of their safety and well-being. We are mindful of providing fair remuneration, an appropriate working environment and of making due provision for their eventual retirement. We take seriously our duty to use the Charity's income in furtherance of the Charity's objectives and believe that the needs of the Charity to manage these appropriately and to distribute them in accordance with our legal and moral obligations are met by our current staffing levels. We wish to express our thanks for all the work that is done in the name of the Charity by our employees and volunteers.

Our most valuable assets are indeed our employees, volunteers, others who assist our activities and the goodwill that has been generated as a result of the Charity's activities since its inception. The financial statements that follow in this report cannot adequately reflect the value of these assets.

RISK MANAGEMENT

The trustees have considered the risks to which the charity is subject in its work. We have a small number of trusted employees operating on one site. Our charitable giving is in the form of grants made to missionaries out of the free resources of the charity. We believe we have adequate safeguards in place to protect at source the income that is donated to the charity and to ensure that grants are given only to genuine missionaries and that the funds donated are used for the purpose for which they were intended. There is adequate insurance in place to protect the charity from the usual risks of employment and the work place. We have worked with our accountants to ensure that our systems of internal control are appropriate to the size and functions of the charity. We believe we have appropriate personnel resources to safeguard the working of the charity.

OUTLOOK

Previous reports have made mention of the difficulty we have in charting our future activity and in predicting future income and future need for it. The fluctuating nature of both of these in the pre-Coronavirus period already presented planning challenges. The pandemic has exacerbated those difficulties. It is too early to tell what the 'new normal' might be, but it is good that we are moving towards the re-launch of our activities in the knowledge that we have firm foundations and a healthy bank balance. As Trustees, we are determined to do our best to support our Director and to play a full part in the journey towards the 'new normal' and beyond.

LEGAL REQUIREMENTS

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Constitution the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

The accounts have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

Like all charities, SURVIVE-MIVA is obliged, in reporting its activities, to comply with applicable law and reporting standards. The Trustees make every reasonable effort to ensure that it does so, whilst giving a priority to reporting that which might be meaningful to users of the financial statements. We are mindful that the legal and reporting requirements are frequently amended and that this causes inconvenience for Trustees and employees, as well as cost to the Charity in ensuring compliance. In all of its activities, the Charity tries to ensure that it complies with all relevant laws. Whilst usually serving a good purpose, ensuring compliance with these and other laws is becoming increasingly burdensome for charities. No attempt has been made to place a monetary value on these costs.

The trustees' report was approved by the Board of Trustees.

.....
Mr J Allinson

Trustee

Dated:

.....
Sr S King-Turner

Trustee

Dated:.....

The trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

I report to the trustees on my examination of the financial statements of SURVIVE-MIVA (the charity) for the year ended 31 December 2020.

This report is made solely to the charity's trustees, as a body, in accordance with Section 145 of the Charities Act 2011. My examination has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do 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 financial statements to be reached.

Peter Taaffe FCA CTA DChA

BWM
Castle Chambers
43 Castle Street
Liverpool
L2 9SH

Dated:

7

	Notes	Unrestricted funds 2020 £	Unrestricted funds 2019 £
<u>Income from:</u>			
Donations and legacies	3	533,960	363,747
Investments	4	2,942	2,642
Total income		<u>536,902</u>	<u>366,389</u>
<u>Expenditure on:</u>			
<u>Raising funds</u>			
Costs of generating donations and legacies	5	<u>84,785</u>	<u>116,164</u>
<u>Charitable activities</u>			
Funding transport for missionary activities	6	<u>144,826</u>	<u>331,028</u>
Total expenditure		<u>229,611</u>	<u>447,192</u>
Net movement in funds		307,291	(80,803)
Fund balances at 1 January 2020		<u>387,896</u>	<u>468,699</u>
Fund balances at 31 December 2020		<u><u>695,187</u></u>	<u><u>387,896</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

	Notes	2020 £	£	2019 £	£
Fixed assets					
Tangible assets	11		111		143
Current assets					
Debtors	13	12,500		13,709	
Cash at bank and in hand		783,626		379,535	
		<u>796,126</u>		<u>393,244</u>	
Liabilities					
Creditors: amounts falling due within one year	14	(101,050)		(5,491)	
		<u></u>		<u></u>	
Net current assets			695,076		387,753
Total net assets			<u>695,187</u>		<u>387,896</u>
The funds of the charity					
<u>Unrestricted funds</u>					
Designated funds	16	40,000		40,000	
General unrestricted funds		<u>655,187</u>		<u>347,896</u>	
Total unrestricted funds			<u>695,187</u>		<u>387,896</u>
Total charity funds			<u>695,187</u>		<u>387,896</u>

The financial statements were approved by the Trustees on

.....
 Mr J Allinson
 Trustee

.....
 Sr S King-Turner
 Trustee

	Notes	2020 £	£	2019 £	£
Cash flows from operating activities					
Net cash (used in)/provided by operating activities	18		401,149		(89,535)
Cash flows from investing activities					
Interest received		2,942		2,641	
Net cash provided by investing activities			2,942		2,641
Change in cash and cash equivalents in the year			404,091		(86,894)
Cash and cash equivalents at beginning of year			379,535		466,429
Cash and cash equivalents at end of year			783,626		379,535

1 Accounting policies

Charity information

SURVIVE-MIVA is a UK Registered Charity and an Unincorporated Members' Association whose Constitution was adopted on 11 December 1974. The principal address can be found on the Legal and Administration Information page.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest pound.

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the accounts and as detailed in the Trustees' report the Trustees have considered the impact of Covid-19 on the charity and the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees continue to adopt the 'going concern' basis of accounting in preparing the accounts.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.



1 Accounting policies

(Continued)

Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

1.5 Expenditure

Expenditure reflects all amounts paid and accrued during the year. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates. All costs are allocated between the expenditure categories of the Statement of Financial Activities (SOFA) on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, support costs are apportioned on an appropriate basis.

Costs of generating funds include the costs associated with printing the Awareness magazine, Speakers' expenses and the administration of the appeals process.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs represent costs associated with meeting the constitutional and statutory requirements of the charity and include the independent examination/audit fees and costs linked to the strategic management of the charity.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include staff salaries, premises and other costs and governance costs which support the charity's activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The basis on which support costs have been allocated are set out in note 8.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Computer equipment	-	33% p.a. on a straight line basis
Office equipment	-	20% p.a. on a reducing balance basis

All assets costing more than £500 are capitalised.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible and intangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).



1 Accounting policies

(Continued)

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.9 Financial instruments

The charity has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

The charity makes contributions into an occupational pension scheme and also an employees' private pension plan up to a maximum of 6% of the gross salary. The contributions are charged as expenditure in the year in which they are paid.

1.12 Leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against income on a straight line basis over the period of the lease.

1.13 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. Recovery is made of tax deducted from qualifying income and from receipts under Gift Aid. The charity is not able to recover Value Added Tax. Expenditure is recorded in the accounts inclusive of VAT.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.



3 Donations and legacies

	2020	2019
	£	£
Donations and gifts	305,756	337,437
Legacies receivable	218,204	11,310
Grants receivable	10,000	15,000
	<u>533,960</u>	<u>363,747</u>
Donations and gifts		
Church Appeals	16,453	98,886
Donations, group etc	122,398	80,759
Gift aid	43,241	40,729
Trust funds	3,300	28,100
Donations - 'Awareness'	120,364	88,963
	<u>305,756</u>	<u>337,437</u>
Legacies receivable		
Other legacies	218,204	11,310
	<u>218,204</u>	<u>11,310</u>
Grants receivable for core activities		
SCIAF	10,000	15,000
	<u>10,000</u>	<u>15,000</u>

The trustees have decided that the names of individual donors will not be made public unless a specific request for publication is received.

4 Investments

	2020	2019
	£	£
Interest receivable	2,942	2,642
	<u>2,942</u>	<u>2,642</u>



5 Raising funds

	2020 £	2019 £
<u>Costs of generating donations and legacies</u>		
Printing costs	18,214	24,212
Other fundraising costs	819	4,398
Support costs	65,752	87,554
	<u>84,785</u>	<u>116,164</u>

6 Charitable activities

Funding transport for missionary activities

	2020 £	2019 £
Grant funding of activities (see note 7)	103,919	278,163
Share of support costs (see note 8)	29,679	38,969
Share of governance costs (see note 8)	11,228	13,896
	<u>144,826</u>	<u>331,028</u>

7 Grants payable

Funding transport for missionary activities

	2020 £	2019 £
Grants to institutions	<u>103,919</u>	<u>278,163</u>

Funding transport for missionary activities

Details of all grants made to institutions can be found in the 'Vehicles funded in 2020' document available on our website www.survive-miva.org

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8 Support costs

	Support costs £	Governance costs £	2020 £	Support costs £	Governance costs £	2019 £
Staff costs	76,537	5,775	82,312	103,702	7,805	111,507
Depreciation	32	-	32	36	-	36
Premises and other	18,862	188	19,050	22,785	228	23,013
Independent examination	-	1,210	1,210	-	1,210	1,210
Accountancy	-	3,350	3,350	-	2,960	2,960
Trustees and AGM expenses	-	63	63	-	1,068	1,068
Bank charges	-	642	642	-	625	625
	<u>95,431</u>	<u>11,228</u>	<u>106,659</u>	<u>126,523</u>	<u>13,896</u>	<u>140,419</u>
Analysed between						
Fundraising	65,752	-	65,752	87,554	-	87,554
Charitable activities	29,679	11,228	40,907	38,969	13,896	52,865
	<u>95,431</u>	<u>11,228</u>	<u>106,659</u>	<u>126,523</u>	<u>13,896</u>	<u>140,419</u>

Staff costs were allocated between the costs of raising funds, charitable activities and governance using the percentages 65%, 28% and 7% respectively and other support costs were allocated using the percentages 60%, 39% and 1% respectively except for postage and stationery which is allocated as 90%, 9% and 1% respectively.

The charity has rent payable within twelve months of £8,000 (2019: £7,880).

Governance costs are recharged to Funding transport for missionary activities.

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year, but 2 of them were reimbursed a total of £83 travelling expenses (2019: 5 were reimbursed £602).



10 Employees

Number of employees

The average monthly number of persons employed by the company during the year was:

	2020 Number	2019 Number
Administration staff	4	5

Employment costs

	2020 £	2019 £
Wages and salaries	76,337	99,756
Social security costs	2,646	6,392
Other pension costs	3,517	5,359
	82,500	111,507

There were no employees whose emoluments were £45,000 or more (2019: Nil).

11 Tangible fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 January 2020	35,295
Disposals	(115)
At 31 December 2020	35,180
Depreciation	
At 1 January 2020	35,152
Depreciation charged in the year	32
Eliminated in respect of disposals	(115)
At 31 December 2020	35,069
Carrying amount	
At 31 December 2020	111
At 31 December 2019	143



12 Financial instruments	2020	2019
	£	£
Carrying amount of financial assets		
Debt instruments measured at cost	796,126	393,244
	<u> </u>	<u> </u>
Carrying amount of financial liabilities		
Measured at cost	101,050	5,490
	<u> </u>	<u> </u>
13 Debtors	2020	2019
	£	£
Amounts falling due within one year:		
Other debtors	12,500	13,709
	<u> </u>	<u> </u>
14 Creditors: amounts falling due within one year	2020	2019
	£	£
Grant commitments	93,400	-
Accruals and deferred income	7,650	5,491
	<u> </u>	<u> </u>
	<u>101,050</u>	<u>5,491</u>

15 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to statement of financial activities in respect of defined contribution schemes was £7,060 (2019: £5,359).



16 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Movement in funds			Movement in funds			Balance at 31 December 2020
	Balance at 1 January 2019	Income	Expenditure	Balance at 1 January 2020	Income	Expenditure	
	£	£	£	£	£	£	£
Contingency funds	40,000	-	-	40,000	-	-	40,000
	<u>40,000</u>	<u>-</u>	<u>-</u>	<u>40,000</u>	<u>-</u>	<u>-</u>	<u>40,000</u>

The contingency fund represents administration expenses for three months and is reserved to protect SURVIVE-MIVA's employees in the event of a sudden loss of income.

17 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2020 £	2019 £
Aggregate remuneration	<u>69,158</u>	<u>98,623</u>

Trustees made donations of £170 to the charity during the year.

Other than disclosed in note 9, there were no other related party transactions in the year.

18 Cash generated from operations

	2020 £	2019 £
Net (expenditure)/income for the year (as per the statement of financial activities)	307,291	(80,803)
Adjustments for:		
Investment income recognised in statement of financial activities	(2,942)	(2,642)
Depreciation of tangible fixed assets	32	36
Movements in working capital:		
Decrease/(increase) in debtors	1,209	(3,488)
Increase/(decrease) in creditors	95,559	(2,638)
Net cash (used in)/provided by operating activities	<u>401,149</u>	<u>(89,535)</u>



SURVIVE-MIVA
MISSIONARY VEHICLE ASSOCIATION

NOTES



Fr. Michael Omaria with the parish livestock project in St. Andrew's Parish, Soroti, Uganda.



SURVIVE-MIVA
MISSIONARY VEHICLE ASSOCIATION

www.survive-miva.org *Getting others back on the road to self-help*

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