

# Belief in Action

England & Wales · Charity number 327245

## Details

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Other names	MISSION TO EUROPE
Status	Registered
Legal form	Other
Registered	1986-11-11
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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## Activities

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**Objects:** (A) TO RELIEVE THE NEEDS OF CHRISTIANS IN POVERTY (B) TO ASSIST THE FAMILIES OF THOSE WHO ARE IN PRISON, LABOUR CAMP OR PSYCHIATRIC HOSPITAL. (C) TO WORK WITH PASTORS, GIVING THE AID NEEDED TO DEVELOP THEIR MINISTRIES IE PROVISION OF BOOKS, EQUIPMENT, CARS ETC. (D) AS OPPORTUNITY ARISES TO PREACH THE GOSPEL OF REDEEMING LOVE IN WORD AND DEED.

**Activities:** Our work is with children, the disabled and the elderly, providing support [material, financial and advisory] to people working with support groups to relieve the effects of poverty and disability, and to individuals with specific needs, thereby communicating the Christian Gospel by word and deed.

## Classification

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- **How:** Provides Other Finance, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin

## Geography

- **Area of benefit:** THE COUNTRIES OF EASTERN EUROPE AND ELSEWHERE
- Romania

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£229,122	£179,140	-	-
2024-03-31	£212,391	£245,118	-	-
2023-03-31	£146,472	£155,409	-	-
2022-03-31	£126,360	£114,218	-	-
2021-03-31	£145,127	£181,199	-	-

## Trustees

Name	Role	Appointed
ANN HESLINGTON CROFT		
ROSS LEVICK EVANS		
Susanna Elizabeth Davies		2019-05-09

**Belief in Action**

England & Wales - Charity number 327245

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# Accounts

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Annual Report

**1 April 2024 to 31 March 2025**

Founded on Christian values in 1986, Belief in Action aims to be a real force for change in the lives of children and adults in Romania disadvantaged by poverty, ethnicity, belief and disability

We deliver resources, and share skills and knowledge to increasingly sustainable projects run by trusted contacts, local churches and charities who are working in their own communities to break the cycle of poverty, alleviate suffering and engender a positive attitude towards disability.

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## Our story

Belief in Action has been helping children and families whose lives have been devastated by poverty and disability in Romania for many years. We are small but effective, supporting grassroots, community-led development where change happens from the bottom up.

Originally supporting Christian believers in Eastern Europe persecuted for their faith, we have evolved, responding to the desperate needs we saw in Romania following the fall of Communism. Many in rural areas still struggle through the effects of poverty, disability and ethnic prejudices, and often all three.

Our three trustees, Ann, Su and Ross, have been visiting Romania for many years, often times leading groups of healthcare professionals and enthusiastic volunteers and we have big plans and a big heart for those who are suffering from neglect.

Through these visits we have built strong relationships with community leaders and pastors who have a passion to make a difference in the lives of those who live on the fringe of society and for whom life is difficult. These long-standing relationships enable us to extend our reach into the most vulnerable communities, delivering skills, knowledge and resource, with the opportunity to challenge social norms and harmful attitudes, particularly around the stigma of disability which still exists in many parts of the country.

All our work is delivered by these outstanding men and women of faith who have a vision for a better future. We partner with them to run food banks, day care centres for the disabled, provide disability aids and physiotherapy, run enterprises to provide food and work for many caught in generational poverty, and provide education. Our work, therefore, is based on local knowledge, local connectivity and is culturally appropriate.

Together, we recognise the importance of not only meeting people's needs (water, food security, education, health care) but to work with the whole person to provide holistic care - spiritual hope as well as physical needs.

As we grow, it has been good to collaborate with other UK charities, individuals and companies such as:

- People Against Poverty, with whom we share a passion to alleviate poverty;
- Medequip, who supply us with disability aid equipment;
- Graft4Growth who have committed to work with us on some of our projects;
- The Hope & Peace Trust who collect and store aid and equipment for shipment;
- Baby Boxes of Hope, providing for babies born into poverty.

It is gratifying to see these partnerships growing and strengthening.

We continue to benefit from the support of churches, trusts and individuals around the country. These are at the very centre of what we do. Honouring and building these relationships is paramount to us. We love being able to link people here in the UK to those in Romania so they can see the impact their generosity and prayers are making in the lives they are helping to change.

## Our Vision

Our work is with children, the disabled and the elderly, including those from ethnic groups:

- whose families need support
- who are living in poverty
- who experience severe difficulty in their lives

Our vision is that they are treated with dignity and respect, they have a sense of belonging and are loved and valued.

We believe in a world where they should be able to break through injustice, deprivation and inequality to fulfil their potential, shape their own destiny and live rich, productive lives and where they:

- have equal rights
- have enough money for a decent, secure life
- have access to healthcare and social care
- have the opportunity to live healthier long lives
- live in homes that are safe and comfortable

## Our values

**Passion** - we know that through prayer, compassion and God's love we can make a real difference to the lives of Romania's most neglected and helpless children and adults, and help the disabled overcome injustice and disadvantage to live full and meaningful lives.

**Equality** - we believe all children, the disabled and the elderly have equal worth and equal rights. Disability, ethnicity or age should not be a barrier to having the basic necessities of life. We believe in every child and adult's potential, no matter what their disability or ethnicity and that they are loved and valued by God.

**Sustainable** - we assist local churches, organisations and groups to bring to fulfilment the vision that God has given them and help them provide answers to their own social problems and bring about a lasting and viable ministry.

**Choice** - our supporters are respected and valued. They know through regular communication that their money is well spent and is getting through to the right beneficiaries. They are able to specify exactly where their money goes and influence how it's used and can see the difference they have made through regular communication.

# Belief in Action

## REPORT OF THE TRUSTEES

The Trustees present their annual report and financial statements for the year ended 31 March 2025. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) “Accounting and Reporting by Charities” issued in 2005 in preparing this annual report and financial statement.

### Key Objectives

- **To relieve the effects of poverty** and disability
- **To provide facilities and/or resources** (material, financial and advisory) for people working with support groups for the help and care of both children and adults who have disabilities
- **To support local pastors, organisations and groups** bring to fulfilment their own visions and help them provide answers to their own social problems, and bring about a lasting and viable ministry.
- **To communicate God's love by word and deed** in differing situations.

### Main Activities carried out for charitable purposes for the public benefit

The charity’s work continues to be focused in Romania developing its projects to bring long term relief to people suffering from the effects of poverty and disability by helping individuals and groups working in their communities including:

- collation and freighting of adaptive equipment for the Disability Aids Loan Scheme;
- support for the ministry and charity of Pastor Ottó Kis, (Hope without Limits) working with individuals and support groups for the disadvantaged and disabled in the community;
- support for the ministry and charity of Pastor Attila Tóth (Asociata Teleios) working amongst Gypsy communities.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission’s general guidance on public benefit when reviewing the charity’s aims and objectives.

### Achievements and Performance 2024-25

The main emphasis of our work is supporting pastors, primarily Pastor Ottó Kis in Săcele whose charity is Hope without Limits, and Pastor Attila Tóth in Reghin whose charity is Asociata Teleios. Because of the intense poverty of many families in their communities there is a huge need to support in many ways - spiritually, emotionally and practically. Food, clothing, transport, and firewood are just some of the needs. By working alongside them we can ensure our support is given to the right people at the right time in the most effective way.

## **Providing resources through the Disability Aids Loan Scheme**

Romania has a failing health care system. Many disabled children and adults are living severely restricted lives as they have little access to life enhancing equipment.

We collect, store and transport disability aids no longer needed in the UK to Romania. We have forged strong relationships with companies such as Medequip who do an amazing job getting equipment to us to help people in Romania AND reducing waste and landfill in the UK.

We partner with Pastor Ottó Kis and his charity Hope without Limits (Hope team) in Săcele who reach out and connect with those who have additional needs in their community. The Scheme, established 19 years ago, helps many who would otherwise be housebound or restricted improve their mobility and encourages them to become more independent.

The Scheme is developing and a known presence in the area with a good reputation by word-of-mouth. There is a local resource of community leaders who have excellent outreach into the community, a willingness to assist those with disability and an appetite to learn 'best practice' and to show the love of Jesus in a practical and meaningful way.

It has grown significantly, so much so that we have to hire 40ft lorries to transport the equipment four times a year, rent extended storage space in Săcele and run a workshop within it to operate from. The administrators of the Loan Scheme keep records and since its start, thousands of people have been helped. The most asked for items are: walking frames; rollators; crutches; profiling beds; mattresses; shower stools and chairs; perching stools; commodes; children's standers. The volunteers who manage the Loan Scheme have been trained in assessment and provision of items through Belief in Action.

They are already facing a demand for a larger storage space and additional personnel which leads to a significant financial requirement

## **Supporting Ottó Kis - Hope without Limits (Săcele)**

As a missionary pastor, Pastor Ottó Kis has dedicated his life to working with children, orphans, teenagers, those living in poverty and, in particular, he has a 'heart' for the disabled. Many disabled children and adults are living severely restricted lives as they have little support or access to life enhancing equipment.

One night, in the depths of winter, Pastor Ottó Kis found Romeo living in a bus shelter in Săcele. He had been forced onto the streets as he had lost his job when his leg was amputated following an accident. Ottó found a Home for him to live in and he is now a truly grateful member of one of the social groups (Hope Group) set up by Ottó, running to support people with disabilities practically and spiritually.

- The Hope team have continued with pastoral visits, distributing disability aids and running special needs social groups for children and adults.
- Weekly day care sessions in a local community centre provide companionship and activities and enable the Hope team to continue supporting families and individuals who are isolated and marginalised. There is some therapy for children with disabilities and special needs.
- They have launched a new art and craft project which will be integrated into their regular social group activities for adults with additional needs. This initiative is designed to help their beneficiaries discover their abilities and talents, as well as helping develop life skills.

Amongst other things they have been making delicious biscuits and creating beautiful greeting cards from dried flowers.

- They are also creating handmade decorative items that can be sold to generate income for their other activities.
- The store in Săcele where the equipment is kept also accepts donated furniture or household items for onward sale or distribution. It houses the food bank, clothes bank, baby boxes, wood bank and stoves (a seasonal project supplying wood and stoves to poor families for cooking and warmth).
- Thousands of food parcels from the Food Bank have been delivered to those in need over the year. Ottó is partnering with supermarkets in the area and a national Food Bank scheme.
- The weekly meetings with children and adults are the highlight for their beneficiaries with special needs. For these gatherings, the Hope team travels around towns and villages using minibuses to collect their beneficiaries and transport them to a rented meeting space.
- Groups for disabled people and their carers are held twice a week.
- The team also runs day trips/outings, family retreats, and camps. Some of the young adults were taken into the mountains recently by the team to 'ski' in specially adapted equipment.
- The Mission House is being used to reach out and provide care. The special needs groups, local teenagers, co-workers and many more are all welcome. During the summer a marquee is erected for the different groups, enabling more people to meet together and enjoy the benefits of fresh air in the garden.
- Their carers (mothers/grandmothers) are given the chance to chat together and receive pastoral care.
- The Hope team, together with Joni & Friends (USA) hosted approximately 160 disabled folk and their families/carers at a Family Retreat at Harghita Christian Camp. There were many who shared their stories of struggles and victories; like the couple who, alongside their two natural children (one of whom is severely disabled) have adopted two teenagers - one of them with learning difficulties. And a father, who celebrated his 81<sup>st</sup> birthday at the Camp, caring for his disabled daughter alone after his wife died. Thanks to the volunteers who came to help, it was a short time of rest and relaxation for the families, enabling them to go home recharged and refreshed.
- Collaborating with Peace & Hope Trust, we continue to send aid and life-enhancing disability equipment to our partners in Romania. In December the lorry also took hundreds of Christmas shoe boxes. Many were distributed at the annual Christmas party for the children and adults with additional needs, and many more distributed to village children living in abject poverty. This was the only Christmas present some received.
- The Disability Aid Loan Scheme is developing and a known presence in the area with a good reputation by word-of-mouth. More and more people are being helped and enabled to live more fulfilling lives. The Hope team are able to share their faith with those on the margins of society.
- Local community leaders who are connected to Hope without Limits have excellent outreach into the community, a willingness to assist those with disability, and show the love of Jesus in practical and meaningful ways by distributing the items.
- Winter shoes were provided to children whose families struggle on small incomes.
- Shoe boxes and Christmas presents were distributed to families known to the Hope team.
- Over 170 Baby Boxes of Hope for young, impoverished mothers with newborn babies were distributed.
- Joe Fulop has been part time Operations Manager but is now so busy, his role needs to be full time. This would help move Hope Without Limits towards being financially stable and viable. Establishing robust projects for income generation will enable the charity to meet its financial liabilities.

### **Future Plans/Needs:**

Under the leadership of Pastor Ottó Kis, the vision is to see established in Săcele, a fully inclusive residential, day care, assessment and therapy, and vocational centre for people with disabilities, or those who require care as a consequence of age or circumstance. There will be a church at the heart of the Centre which will be rooted in Christian values. It will be a safe community where every person is valued regardless of ability, ethnicity, gender, or faith. It will demonstrate and share the love of God, and be the means by which people can achieve their God-given potential.

The Hope Centre will strive to be a place of best practice in all aspects of what it provides and delivers. Having established itself as a viable and robust organisation, it will be outwardly looking to share skills, knowledge and expertise to the local people, churches, private organisations, and health and social care providers. It will aim to educate in issues of disability and to provide advice and training with the aim of reducing stigma and encouraging attitudes of inclusivity within the wider community and culture.

The Hope Centre will be developed, run and managed by Romanian citizens. It will aim to become self-sufficient as soon as is practically possible, in all areas that it operates. Financial independence will be through the development of income generating enterprises. These, where possible, will incorporate vocational opportunities for residents of the Hope Centre and those attending for day care.

### **Supporting Pastor Attila Tóth - Asociația Teleios (Reghin)**

We continued to support the growing work of Attila and Adél Tóth amongst rural village communities where they are having a real impact. It is impossible to describe the circumstances in which Attila and Adél work, yet it is bearing fruit. They constantly need wisdom, compassion, energy and patience. A mum of 4 young children, abandoned by her husband, was left with no support, little food, no wood for the stove and her power cut off. The neighbours helped a little but she felt hopeless and vulnerable. Attila provides firewood and groceries from the food bank. Last year, Daniel (12) was leading a horse when it bolted dragging the lad under its hooves, severely injuring him. He has recovered a little but has severe brain damage. Attila is trying to resolve ongoing care for him as his mother is too poor to have him back home.

Dealing with poverty among the people has always been a significant need. Conditions in the villages are shocking - people face problems of overcrowding, poor sanitation, insufficient shelter and food insecurity on a daily basis. Generational poverty is rampant leading to hopelessness. Attila says “Even though I have been working among the Roma here for 20 years, I am still shocked at how poor some families are among them.”

- Most of his 7 churches are growing and they are planning a new church building in Glodeni. But there are many challenges - poverty, illiteracy, and squalid conditions.
- Attila manages a sizeable team of staff - several in the Children’s Home, an Ops Manager, a herdsman, and now a volunteer, Tony from the USA, who hopes to work long-term with Attila.
- András, a church member in Glodeni, has been volunteering as a type of deacon. He recently resigned his employment and is serving in Glodeni, helping a new initiative identifying parents of unwanted babies and potential foster parents.
- Regular evangelistic meetings are held in Apalina.

- The Children's Home continues to provide a safe, secure, loving home to 12 children of various ages. Attila is often asked to take more but the Home is full. Children are expected to remain there until they are 18.
- Attila feeds around 100 children a day! For more than 15 years he has run an After School programme. Children receive a hot meal and with the help of three teachers in three groups, they come to study and are helped with their homework. This is a big part of the charity's work. Many Roma need encouragement and support.
- The second hand store is a great success and provides funds to help run their other projects. In May the annual 'Yard Sale' of goods donated yielded a large sum to support the work.
- There were big demands on the Food Bank, especially in winter, with hundreds of food parcels delivered, each of which is expected to feed a family in poverty for a week. Not all families receive a bag each week, most of the distribution is up to Attila's discretion.
- Several widows, without any other identified means of support, also receive a smaller 'one-person' food-bag.
- During the summer, due to more casual work being available to gypsies, the level of food poverty declines and so foodbank purchases reduce, though are not, sadly eliminated. It is fairly common for those seeking support to go to Attila and Adél's home at night, when dark, to avoid the shame of being seen asking for help with food.
- In addition, other measures for poverty relief are also provided; in winter months, loads of firewood are provided to some households, some medication and transport for hospital and prison visits are also provided, on the basis of need.
- The farm continues to expand with industrial size poly tunnels, a pig farm, shepherds hut, 8 chicken coops and a large barn. The poly tunnels are in full production selling green salad crops and tomatoes. Gherkins are sold for bottling. Many of the Mangalita pigs were sold earlier in the year. Income from these sales contributes to running costs at the Children's Home (£1000 pm). These are an integral part of Attila's strategy to provide food and employment.
- Many of the Mangalita pigs were sold earlier in the year. Attila's latest venture will be dry curing ham from his Mangalita pigs in his new Curing Chamber.
- Big Hearts for Little Feet (New mother / Infant support) In February, Adél was supporting 19 mothers and babies; some she tries to visit each week, others less frequently depending largely on her assessment of risk to the young baby. Mothers with very young babies usually require most support, weekly visits and provisions. Older babies, in general, less frequent visits, however sickness even amongst older babies may require more frequent visits, additional support, and possibly provision of medication (at Teleios expense).
- Culturally, amongst the poorest of gypsies, mothers expect that once their babies reach approximately 2 years of age, the baby is able to scavenge amongst garbage for themselves, often assisted by older siblings.

### **Future Plans/Needs:**

Attila's work in rural village communities is having a real impact but his responsibilities have expanded as his support of so many people grows. Attila and Adél have a great team around them, but the pressing need is for a co-pastor to work alongside Attila as the churches grow.

They continue to educate, train and provide employment whenever they can. This is slow but steady and a number of encouragements are obvious.

New mother / infant support. Strategically, if circumstances improved and with involvement of the right help, it might be possible to teach some mothers how to prepare 'next stage' infant food (baby rice / mashed vegetables) and so wean the babies from milk to more solid (and cheaper)

food, but for this to succeed, an enormous amount of education and practical training would be required. Ideally a 'mother figure' in each village could help with this, supporting Adél's work and training young mothers the basics in baby, toddler and family care. This remains a long-term goal.

## **Volunteers' visits to Romania**

There are a large number of children who have skills and abilities but are not able to fulfil their potential or be involved in meaningful, purposeful activity or learn about Jesus.

We lead groups, including therapists, and healthcare professionals, to visit Ottó Kis and the Hope team in Săcele to facilitate, support, provide advice, and give specialist training to the network of community leaders, pastors and organisations we work with there. They visit individual homes and institutions to increase awareness of aid and equipment, assessing various needs, advising about mobility and accessibility to buildings, and teaching some basic physiotherapy which would enable a better quality of life.

Ross Evans, the Trustees' Chairman led a successful volunteers' trip to Reghin to run holiday clubs for gypsy children with Attila. This provided an excellent opportunity for young people from the UK to benefit from a cross-cultural experience and strengthen relationships developed on previous visits.

## **Working together to fulfil the vision**

Where possible we are keen to collaborate with others to maximise resources, and share skills and knowledge to benefit projects.

### **The Peace and Hope Trust**

Collaborating with Peace & Hope Trust, we continue to send aid and life-enhancing disability equipment to our partners in Romania.

### **Medequip**

Who supply us with disability aid equipment which no longer meets their UK standards in product age or is no longer considered economically repairable. This makes it ideal to donate to us for the benefit of children and adults in need, and keeps it out of landfill.

### **Baby Boxes of Hope**

After many years faithfully compiling baby boxes to benefit girls in the Roma community, Chris Howe, our long-term supporter has had to stop this due to increased Romanian import complexities. We are so thankful to Chris on behalf of all the young mums.

### **Graft4Growth**

A growing collaboration with Jon Williams, who runs the social enterprise Graft for Growth ([www.graft4growth.co.uk](http://www.graft4growth.co.uk)) and has been visiting Romania for many years practically helping Pastor Atilla Tóth in Reghin, has been of benefit to both parties, especially with the creation of a functioning farm which supplies meat, vegetables, jobs and finance.

His company is designed to support visionary faith leaders such as Ottó and Attila who have strong social and spiritual programmes. His modus operandi is to develop self-reliance through the

provision of support, education, housing, work and job opportunities in Romania by engaging UK adults' groups to work on projects and develop a deep sense of global, social responsibility.

He has committed to work alongside us to support a building programme envisioned by Ottó Kis in Săcele, supply work parties and finance many aspects of this charitable cause. He is also interested in supporting business enterprises to support the work towards sustainability.

### **Transylvanian Adventure Company**

Last year, thanks to support from Graft4Growth, the team in Săcele hosted unique holiday experiences - cycling and walking adventure groups, exploring with off-road Land Rovers, cycling on high-quality mountain and electric bikes, and hiking through magnificent peaks and valleys. Working towards self-sufficiency, all profits go to Ottó's charity Hope without Limits.

### **People Against Poverty**

With whom we have a growing collaboration and a shared passion to alleviate poverty.

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All our projects are in partnership with external organisations and community leaders who share our Christian values of integrity, gratitude and accountability. Those same values define our relationship with supporters and every aspect of our fundraising and spending. We continue to operate Belief in Action on biblical principles.

We want our supporters to understand and engage with our work, and share in our mission to see people living life in all its fullness. We report back regularly on how our income is spent and we take every opportunity to thank people for their generosity. We work hard to ensure we're accountable and transparent; we review our spending and costs regularly and monitor our impact, to make sure we make best use of our resources.

It has been a privilege to work with so many different people and provide help to many who have expressed enormous gratitude for the support Belief in Action is able to provide through the generosity of its donors, supporters and partners. Our prayer is that people will see God's love in action through our work.

## Legal and administrative information

Charity Registration Number: 327245

Trustees  
Ross Evans (Chairman)  
Ann Heslington Croft (Treasurer)  
Su Davies (MPhil DipRCOT)

Registered Address  
3 Hemlingford Road  
Sutton Coldfield  
West Midlands  
B76 1JG

Bankers  
Barclays Bank Plc,  
Bearwood Branch, Smethwick

Independent Examiner  
Miss Susan Baker, retired Bank Official

## **Structure, governance and management**

The charity was created by Trust Deed on 23 April 1986. The names of the trustees are contained in the legal and administrative information. They meet at least three times a year, and are responsible for overall governance of the charity and keep under review its policies and practices to make sure they still meet the needs of the charity. At each meeting the business of the charity is reviewed, as well as any reports received from our charity partners in Romania about their work.

Recruitment and appointment of new trustees is undertaken by the Chairman in consultation with existing trustees and he also has the power to remove trustees in accordance with the provisions in the Trust Deed. They keep their skill requirements under review and provide induction procedures relevant to the individuals' knowledge and understanding.

### **Responsibilities of the Trustees**

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the disposition of the charity at the end of the financial year and of the financial transactions for the year. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- 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 financial statements;
- prepare the financial statements on the basis that the charity will continue in operation unless it is inappropriate to presume this.

The trustees are responsible for keeping proper accounting records to ensure that the financial statements comply with the Statement of Recommended Practice and the Charities Acts. They are also responsible for safeguarding the assets of the charity, and hence for taking steps for the prevention and detection of fraud and other irregularities. The day-to-day administration of the charity was carried out by the trustees.

## **Risk Review**

The Trustees are responsible for the overseeing of risks faced by the charity and are satisfied that systems are in place and risks are identified, assessed and controls established throughout the year. A formal review of the charity's risk management processes is undertaken on an annual basis. Fraud is now a major problem both in the UK and Romania and we recognise it as one of the major risks that now has to be managed. We are committed to learning and are continually strengthening our safeguarding policies and processes. Both Hope without Limits and Asociatia Telios have Safeguarding Policies which conform to requirements in Romania. We recognise, even as a Christian organisation, we are not immune from safeguarding incidents, and we remain vigilant in this regard.

Long standing relationships with our partners mean we have high levels of accountability. There is much less risk of aid going astray, as we are working through trusted partnerships and frequent Trustee visits mean visibility and connection over the long term holds people accountable.

## **Financial Review**

We continue to meet all our core commitments, supporting individuals and groups, our finances being provided by gifts from supporters, grant-making funds and legacies. Gift Aid is recovered wherever possible.

### **Reserves Policy**

As we have no salaries to pay and very few overheads, our reserves £1,000 are considered adequate by the Trustees to provide for day-to-day expenditure and any core objectives we might be called upon to meet at short notice. The Trustees monitor the situation closely and take any action necessary to safeguard the charity.

As our supporters understand and engage with our work, many donate to specific projects, and share in our desire to see people living life in all its fullness.

It remains a priority of the Trustees that all financial practices continue with full and transparent accountability; we review our spending and costs regularly and monitor our impact, to make sure we make best use of our resources. We report back regularly on how our income is spent and we take every opportunity to thank people for their generosity.

To ensure financial rectitude in the way funds are distributed we have robust controls and procedures in place. We rely upon Pastor Ottó Kis (Hope without Limits charity) and Pastor Attila Tóth (Asociatia Teleios charity) who are based in their communities to exercise due diligence and monitor how equipment and funds are distributed, and to ensure this is done wisely, in accordance with the objectives and aims of Belief in Action to whom they are accountable. Regular visits to assess and monitor our various projects are made by the Trustees.

As we continue to see such desperate need we are more determined than ever, through God's grace, to serve those who are experiencing severe difficulties in their lives through poverty and/or disability and thank everyone who stand with us as together we continue to help those who suffer.

Approved by the Board of Trustees of Belief in Action on 17 December 2025  
and signed on their behalf by:-

Ross Evans  
Chairman

**RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR TO 31 MARCH 2025**

	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2024</b>	<b>2024</b>	<b>2024</b>
	Restricted Funds	Unrestricted Funds	Total	Restricted Funds	Unrestricted Funds	Total
<b>Incoming Resources</b>	£	£	£	£	£	£
Donations & other income	21,300	175,826	197,126		145,090	145,090
Tax recovered (Gift Aid)		4,536	4,536		14,732	14,732
Wise deposit refunds		0	0		99	99
Grant-making Trusts		3,000	3,000		3,150	3,150
Honey for Hope (Note 1)			0		14,890	14,890
<b>Other Activities:</b>						
Volunteer visits (Note 3)		2,150	2,150		6,700	6,700
Graft4Growth (Note 2)	22,310	0	22,310	27,730	0	27,730
			<u>229,122</u>			<u>212,391</u>
<b>Total Receipts</b>			<b>229,122</b>			<b>212,391</b>
<b>Resources Expended</b>						
Charitable activities	0	155,962	155,962		175,545	175,545
Governance & admin		874	874		1,035	1,035
Wise deposit		0	0		99	99
Generating Voluntary Income		532	532		590	590
Honey for Hope		0	0		6,420	6,420
<b>Other Activities:</b>						
Volunteer visits		3,050	3,050		4,240	4,240
Graft4Growth	18,722		18,722	57,189		57,189
			<u>179,140</u>			<u>245,118</u>
Surplus for the year			<u>49,982</u>			<u>-32,727</u>

**Statement of assets and liabilities for the year to 31 March 2025**

	<b>2025</b>	<b>2024</b>
	£	£
<b>Cash Funds:</b>		
Cash at Bank	85,066	111,727
Cash at Bank – Restricted (Note 4)	86,046	9,403
Reserves	1,000	1,000
	<u>172,112</u>	<u>122,130</u>
<b>Accumulated Funds</b>		
Opening Balance	122,130	154,857
Surplus for the year	49,982	-32,727
Closing Balance	<u>172,112</u>	<u>122,130</u>

## BELIEF IN ACTION

# NOTES TO THE ACCOUNTS

31 MARCH 2025

### **Note 1 - Honey for Hope**

This was a small enterprise raising funds to help run some of our projects, supporting Pastor Ottó Kis in Săcele (Hope without Limits), Pastor Attila Tóth in Reghin (Asociatia Teleios), and paying for aid lorries. Honey from Transylvania is sold in churches, markets, craft fairs and by word of mouth.

This has now been wound down.

### **Note 2 - Graft4Growth**

Moving towards collaboration with other charities and organisations to optimise our effectiveness, we are partnering with Graft4Growth and handle their finances. Graft4Growth take adult teams to Romania on building projects and help develop social enterprises in Romania.

### **Note 3 – Volunteer Visits**

We usually run two/three visits per year for therapists, healthcare professionals and enthusiastic volunteers to support and encourage the work being undertaken by Pastor Ottó Kis in Săcele and Pastor Attila Tóth in Reghin.

### **Note 4 – Restricted Funds**

These include:

Funds held for Graft4Growth

£21,300 towards a new church building in Glodeni (Pastor Attila Tóth)

£50,000 towards building the Hope Centre in Săcele (Pastor Ottó Kis)



**Independent Examiner's Report**

**Report to the trustees/  
members of**

Belief in Action

**On accounts for the year  
ended**

31<sup>st</sup> March 2025

**Charity no  
(if any)**

327245

**Set out on pages**

N/A

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2025.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

**Independent  
examiner's statement**

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

**Signed:**

*S. I. Baker*

**Date:**

27/12/25

**Name:**

Susan Ingrid Baker

**Relevant professional  
qualification(s) or body  
(if any):**

N/A

**Address:**

148 Hall Hays Road

Birmingham

B34 7LH

**Belief in Action**

England & Wales - Charity number 327245

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# Accounts

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Annual Report and Statement of Accounts

**1 April 2023 to 31 March 2024**

Founded on Christian values in 1986, Belief in Action aims to be a real force for change in the lives of children and adults in Romania disadvantaged by poverty, ethnicity, belief and disability

We deliver resources, and share skills and knowledge, to increasingly sustainable projects run by trusted contacts, local churches and charities who are working in their own communities to break the cycle of poverty, alleviate suffering and engender a positive attitude towards disability.

## Contents:

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## Our story

Belief in Action has been helping children and families whose lives have been devastated by poverty and disability in Romania for nearly 40 years. We are small but effective, supporting grassroots, community-led development where change happens from the bottom up.

Originally supporting Christian believers in Eastern Europe persecuted for their faith, we have evolved, responding to the desperate needs we saw in Romania following the fall of Communism. Many in rural areas still struggle through the effects of poverty, disability and ethnic prejudices, and often all three.

Our three trustees, Ann, Su and Ross, have been visiting Romania for many years, often leading groups of healthcare professionals and enthusiastic volunteers and we have big plans and a big heart for those who are suffering from neglect and we have many exciting developments and opportunities planned going forward.

Through these visits we have built strong relationships with community leaders and pastors who have a passion to make a difference in the lives of those who live on the fringe of society and for whom life is difficult. These long-standing relationships enable us to extend our reach into the most vulnerable communities, delivering skills, knowledge and resource, with the opportunity to challenge social norms and harmful attitudes, particularly around the stigma of disability which still exists in many parts of the country.

All our work is delivered by these outstanding men and women of faith who have a vision for a better future. We partner with them to run food banks, day care support groups for the disabled, provide disability aids and physiotherapy, run enterprises to provide food and work for many caught in generational poverty, and support children with their education. Our work, therefore, is based on local knowledge, local connectivity and is culturally appropriate.

Together, we recognise the importance of not only meeting people's needs (water, food security, education, health care) but to work with the whole person to provide holistic care - spiritual hope as well as physical needs.

As we grow, it has been good to collaborate with other UK charities, individuals and companies such as Medequip, who supply us with disability aid equipment no longer needed in the UK and otherwise destined for landfill, Waste to Wonder who provide ethical solutions to the disposal of redundant furniture and equipment, Graft4Growth who have committed to work with us on some of our projects, The Hope & Peace Trust who collect and store aid and equipment for shipment before loading the aid lorries and Baby Boxes of Hope, providing for babies born into poverty. It is gratifying to see all these partnerships growing and strengthening.

We continue to benefit from the support of churches, trusts and individuals around the country. These are at the very centre of what we do. Honouring and building these relationships is paramount to us. We love being able to link people here in the UK to those in Romania so they can see the impact their generosity and prayers are making in the lives they are helping to change.

## Our Vision

Our work is with children, the disabled and the elderly, including those from ethnic groups:

- whose families need support
- who are living in poverty
- who experience severe difficulty in their lives

Our vision is that they are treated with dignity and respect, they have a sense of belonging and are loved and valued.

We believe in a world where they should be able to break through injustice, deprivation and inequality to fulfil their potential, shape their own destiny and live rich, productive lives and where they:

- have equal rights
- have enough money for a decent, secure life
- have access to healthcare and social care
- have the opportunity to live healthier long lives
- live in homes that are safe and comfortable

## Our values

**Passion** - we know that through prayer, compassion and God's love we can make a real difference to the lives of Romania's most neglected and helpless children and adults, and help the disabled overcome injustice and disadvantage to live full and meaningful lives.

**Equality** - we believe all children, the disabled and the elderly have equal worth and equal rights. Disability, ethnicity or age should not be a barrier to having the basic necessities of life. We believe in every child and adult's potential, no matter what their disability or ethnicity and that they are loved and valued by God.

**Sustainable** - we assist local churches, organisations and groups to bring to fulfilment the vision that God has given them and help them provide answers to their own social problems and bring about a lasting and viable ministry.

**Choice** - our supporters are respected and valued. They know through regular communication that their money is well spent and is getting through to the right beneficiaries. They are able to specify exactly where their money goes and influence how it's used and can see the difference they have made through regular communication.

# Belief in Action

## REPORT OF THE TRUSTEES

The Trustees present their annual report and financial statements for the year ended 31 March 2024. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) “Accounting and Reporting by Charities” issued in 2005 in preparing this annual report and financial statement.

### Key Objectives

- **To relieve the effects** of poverty and disability
- **To provide facilities and/or resources** (material, financial and advisory) for people working with support groups for the help and care of both children and adults who have disabilities
- **To support local pastors, organisations and groups** bring to fulfilment their own visions and help them provide answers to their own social problems, and bring about a lasting and viable ministry.
- **To communicate God's love by word and deed** in differing situations.

### Main Activities carried out for charitable purposes for the public benefit

The charity’s work continues to be focused in Romania developing projects to bring long term relief to people suffering from the effects of poverty and disability by helping individuals and groups working in their communities including:

- collation and freighting of adaptive equipment for the Disability Aids Loan Scheme;
- support for the ministry and charity of Pastor Ottó Kis, (Hope without Limits) working with individuals and support groups for the disadvantaged and disabled in the community;
- support for the ministry and charity of Pastor Attila Tóth (Asociata Teleios) working amongst Gypsy communities.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission’s general guidance on public benefit when reviewing the charity’s aims and objectives.

## **Achievements and Performance 2023-24**

The main emphasis of our work is supporting pastors, primarily Pastor Ottó Kis in Săcele whose charity is Hope without Limits (HWL), and Pastor Attila Tóth in Reghin whose charity is Asociata Teleios (AT). Because of the intense poverty of many families in their communities there is a huge need to support in many ways - spiritually, emotionally and practically. Food, clothing, transport, and firewood are just some of the needs. By working alongside them we can ensure our support is given to the right people at the right time in the most effective way.

### **Providing resources through the Disability Aids Loan Scheme**

Romania has a failing health care system. Many disabled children and adults are living severely restricted lives as they have little access to life enhancing equipment.

We collect, store and transport disability aids no longer needed in the UK to Romania. We have forged strong relationships with companies such as Medequip who do an amazing job getting equipment to us to help people in Romania AND reducing waste and landfill in the UK.

We partner with Pastor Ottó Kis and the HWL team in Săcele who reach out and connect with those who have additional needs in their community. The Scheme, established 18 years ago, helps many who would otherwise be housebound or restricted improve their mobility and encourages them to become more independent. Unlike other such projects distributing disability equipment, this has a unique model of loaning equipment out. This enables relationships with the beneficiaries to be developed and additional services offered. In addition, this facilitates continued recycling which reaches more people and keeps it out of landfill until it has reached the end of its useful life. In this event, materials of commercial value are then sold on for reuse.

The Scheme is developing and a known presence in the area with a good reputation by word-of-mouth. There is a local resource of community leaders who have excellent outreach into the community, a willingness to assist those with disability and an appetite to learn 'best practice' and to show the love of Jesus in a practical and meaningful way.

It has grown significantly, so much so that we have to hire 40ft lorries to transport the equipment four times a year, rent extended storage space in Săcele and run a workshop/store within it to operate from. The administrators of the Loan Scheme keep records and since its start, thousands of people have been helped. This year, 256 people have sought help and 412 items have been lent in Săcele. The most asked for items were: walking frames; rollators; crutches; profiling beds; mattresses; shower stools and chairs; perching stools; commodes; children's standers. The volunteers who manage the Loan Scheme have been trained in assessment and provision of items through Belief in Action.

We have teamed up with Peace and Hope Trust (PHT) for assistance with more organised lorry loads and access to an increased supply of equipment, plus the opportunity for PHT to support HWL. Nevertheless, the supply chain remains unstable as it is based on unknown quantities and donations.

### **Supporting Ottó Kis - Hope without Limits (Săcele)**

As a missionary pastor, Pastor Ottó Kis has dedicated his life to working with children, orphans, teenagers, those living in poverty and, in particular, he has a 'heart' for the disabled. Many disabled children and adults are living severely restricted lives as they have little support or access to life enhancing equipment. The services HWL provide at present comprise:

#### Pastoral care

- Pastoral and spiritual care is the overarching goal and driver for the work.
- Responding to increasing requests for food, clothes and advice from single/young mothers, spiritual needs of local group attendees (Hope Group). The HWL team are able to share their faith with those on the margins of society.
- Hundreds of food parcels from the Food Bank have been delivered to those in need over the year, partnering with supermarkets in the area and a national Food Bank scheme.
- During the summer a marquee is erected for the different groups, enabling more people to meet together and enjoy the benefits of fresh air in the garden.
- Irregular carer support groups.
- There had been a significant drain on Otto Kis's pastoral resource through the migration of Ukrainian refugees into the area. This has diminished significantly with a withdrawal of financial support by the Romanian government and an onwards migration of refugees as a result.
- Ottó Kis has also delegated much of his activities with the local gypsy community to others.
- The HWL team took 95 people (those with disabilities, their carers and volunteers) to Harghita Christian Centre for a short respite holiday, encouraging them to deepen their relationship with God.

#### The Store

This is a warehouse store and distribution point for all the medical and disability equipment which comes to the charity. Equipment is loaned, rented or sold to people in need and continually recycled where possible. At the end of an item's useful life, any salvage materials are sold on. Some limited workshop space is available to mend or refurbish certain items, such as wheelchairs.

This has been re-organised including

- creating increased storage capacity on site with the purchase of two containers
- moving items from the storage in Braşov to the local site
- itemising and labelling
- a full stocktake taken
- a shift from paper-based record keeping to electronic records with the assistance of a casual worker (Adrian, a young man with additional needs)
- goods for renting, giving or selling have been clarified and logged as such
- equipment being rented or sold to individuals or institutions is generating income

Lorries with supplies from the UK have increased to around four per year and goods also come in from Holland and Germany.

The store also accepts donated furniture or household items for onward sale or distribution. It houses the Food Bank, the Clothes Bank, Baby Boxes, the Wood (fuel) Bank and stoves for the Stove Project.

- The **Baby Box project** is well managed by Dalma Fulop along with family boxes that she puts together to meet specific needs and which helps to avoid any waste of resource.
- The **Food Bank** is carefully managed by one staff member and there is an improved supply through donations from local businesses. Deliveries into local poor communities and to

specific families has now been delegated to local key volunteers within those communities to relieve the HWL team of the responsibility.

- The **Clothes Bank** – donations from outside the EU have been subject to increased scrutiny by changes in Romanian government legislation. Provision is somewhat reduced at this point in time and also remains seasonal.
- The **Fuel Bank** – provision of wood to provide a heat source. A seasonal project supplying stoves to poor families for cooking and warmth.

There is now also a limited amount of office space for some management activity and in which to accept visitors attending the store for assessment or goods.

The work in unloading, moving, reloading and distributing equipment is heavy and demanding. Additional manual handling training has been delivered to the staff. Through collaboration with other charities and organisations, such as STAR International, recent donations have enabled the purchase of essential health & safety equipment, specifically an electric pallet mover and a forklift truck. Nevertheless, there is a need for a more suitable building for the Store and for an increased mechanised handling of goods to maintain the health and safety of staff and visitors.

HWL has made donations from their Store in response to humanitarian crises in other countries, e.g. Ukraine following the break out of war, and Turkey following a major earthquake. It is their wish to continue to support others where possible and to respond to requests for help from neighbouring countries such as Serbia, Bulgaria, Moldova, etc.

In addition, as knowledge of their Store has spread, they have had increasing numbers of requests for assistance. Having a greater capacity for more goods, and systems and staff to manage these, the needs of those more far reaching than the local area could be met to much better effect. In particular, the workshop located within the Store has continued to maintain, refurbish and repair goods – thus keeping them out of landfill for longer and enabling more people to be helped.

It has become clear over time that this area could expand and meet the much wider need that has been identified, especially in poorer non-EU Eastern European countries and those with particular need at the current time such as Ukraine.

As part of identifying the need for extending its reach, HWL can see the potential in developing satellite equipment distribution ‘hubs’ in other parts of Romania. These already exist in Zalau, Sarmasag, and Glodeni and make distribution easier. There is a potential to grow this activity and provide places where staff are employed and trained to competently assess and distribute equipment to individuals. Through a wide network of church contacts, HWL also provide ad hoc deliveries (or people collection), e.g. wheelchairs to a church pastor for members in his congregation.

The Store was intended to be open to the public to come for assessment and/or the collection of goods on a part time basis of two half days per week. Currently, every day people are turning up for assistance or the team are required to provide items in a response to hospital discharges. This is becoming unmanageable and is under review. A demonstration area has been created within the Store in which available equipment is displayed and can be tried or examined prior to purchase or loan. This aids the assessment process. Whilst an office and visitor cubicle has been created to provide a warmer and more welcoming area and better working conditions, the building remains very cold and dark for most of the year and is thus uninviting. With an improved, more suitable and inviting environment, and with more staff to facilitate more structured working, the Store could provide greater accessibility for the public.

### Social and therapeutic activities

- Groups for disabled people and their carers are held twice a week (Hope Groups), and the service also runs day trips/outings, family retreats, camps and provides a Christmas party.
- Some limited therapeutic sessions are held including recent horticultural activities using a borrowed piece of land adjacent to the Store.
- These activities continue but are downsized and serve a smaller number of people on a regular basis than they have previously. This is mainly due to a lack of human resource but also due to the lack of a suitable space in which to operate. Demand remains high with an average of five new requests/referrals per week for children to be included in the groups, particularly directly from social care. Demand cannot currently be met.
- There has been some thought about how to best manage this area and both the social and therapeutic groups. This is an ongoing discussion and professional advice and support is being sought with regard to the professional skill available and the criteria for accepting children and adults into the groups, especially those groups with a more therapeutic approach.
- One of the HWL volunteers has recently completed her occupational therapy training in Romania and is contributing to the groups on a part-time self-employed basis.
- A US trained occupational therapist is now available in the Braşov area to provide consultation as required.
- Camps and retreats, as well as family outings and day trip are all continuing. To assist with this, funding has been provided for a new wheelchair accessible vehicle which provides improved safety conditions for staff and beneficiaries.
- Contact has been made with the physiotherapy department of the University of Transylvania in Braşov, to discuss the supply of student volunteers in the future. With Belief in Action and the University of Plymouth (UK), and the University of Transylvania, there has been progress in discussing partnership working in order to develop potential future workers.
- Hosting a US team of medical professionals, HWL has facilitated the running of drop-in health clinics in the local gypsy community.
- We provided funds to purchase winter shoes for children whose families struggle on small incomes.
- Shoe boxes and Christmas presents were distributed to families known to the HWL team.
- The annual Christmas Party is a time of great joy, with over 100 disabled folk, their families and carers joining together in a restaurant.
- Over 170 Baby Boxes of Hope for young, impoverished mothers with new born babies were distributed.

### Income generation

The HWL team have come to understand that there is a need for financial sustainability and stability to provide security for their staff and beneficiaries and to be recognised as a credible and viable organisation. There is a need to focus on income generation for the longer term. A new accountant has been appointed who is providing improved clarity, instigating better financial management systems, and giving legal advice on trading.

One member of HWL staff has been able to sell or rent out surplus good or items of equipment, has begun building a network of contacts for sales and is regularly supplying other people from other regions of Romania with goods. A dedicated office space has been created for this activity.

The Graft for Growth (G4G) project – the Transylvanian Adventure Company - has grown over the last year and is now up and running. It has received capital investment to kick start it. It uses the natural resources in Romania to grow interest, support and provide income through cycling and walking holidays. The intention is to hand the management over to HWL full time once staff are trained and skilled in running it as a viable enterprise.

#### Management and administration

Having originally all rested on Ottó's shoulders, there is now a part time Operations Manager from within the wider team who will take over most of the day to day running of the services. He will also liaise with others as required, such as the accountant, lawyer, external volunteer groups.

#### **Future Plans/Needs:**

- HWL urgently need a place to meet which will accommodate groups, church meetings, training sessions and therapy provision.
- There is also a need for a more suitable building for the Store and for an increased mechanised handling of goods to maintain the health and safety of staff and visitors.
- As knowledge of their Store has spread, they have had increasing numbers of requests for assistance. Having a greater capacity for more goods, and systems and staff to manage these, the needs of those more far reaching than the local area could be met to much better effect.
- It has become clear this area could expand and meet the much wider need, especially in poorer non-EU Eastern European countries and those with particular need at the current time such as Ukraine. It is their wish to continue to support others and to respond to requests for help from neighbouring countries such as Serbia, Bulgaria, Moldova, etc.
- As part of identifying the need for extending its reach, HWL can see the potential in developing satellite equipment distribution 'hubs' in other parts of Romania and make distribution easier. There is a potential to grow this activity and provide places where staff are employed and trained to competently assess and distribute equipment to individuals.
- Currently, people are turning up every day for assistance at the Store and/or the team are required to provide items in a response to hospital discharges. This is becoming unmanageable and is under review. Whilst an office and visitor cubicle has been created to provide a warmer and more welcoming area and better working conditions, the building remains very cold and dark for most of the year and is uninviting. With an improved, more suitable and inviting environment, and with more staff to facilitate more structured working, the Store could provide greater accessibility for the public.
- All of the projects are developing and the HWL team, many of them willing volunteers, need to be financially supported in their roles. This will enable the further expansion of the work. Of utmost importance is for Ottó's part time Operations Manager to funded full time to manage the day-to-day running of the projects and free him to fulfil his prime purpose of missionary pastor.
- Creation of a HWL dedicated website is underway.
- The long term aim is to have a purpose built centre (Hope Centre) from which to offer residential, respite and day care to those with complex and long term needs, vocational opportunities for others, and a training programme for those wishing to develop their skills or work in this sector.

#### **Supporting Pastor Attila Tóth - Asociația Teleios (Reghin)**

We continued to support the growing work of Attila and Adél Tóth amongst rural village communities where they are having a real impact, both with very busy tasks. Dealing with poverty

among the people has always been a significant need. Conditions in the villages are shocking - people face problems of overcrowding, poor sanitation, insufficient shelter and food insecurity on a daily basis. Generational poverty is rampant leading to hopelessness. Attila says “Even though I have been working among the Roma here for 19 years, I am still shocked at how poor some families are among them.”

### Pastoral Care

Pastoral and spiritual care is the overarching goal and driver for the work. Responding to increasing requests for food, clothes and advice from single/young mothers, spiritual needs. The team are able to share their faith with those on the margins of society.

There were big demands on the Food Bank, especially in winter, with hundreds of food parcels delivered.

The work in the various churches continues. A very encouraging 18 days of outreach in February meant 45 people were interested in learning more about the Christian faith and Attila hopes to baptise most of them in the summer (2024). As is usual in church life, there is much to encourage, new folk joining, and many signs of spiritual growth. But there are many challenges as well, the poverty, illiteracy, squalid conditions and spiritual attacks all confront the work of Jesus.

### After School programme

For more than 12 years he has run an After School programme. Children receive a hot meal and with the help of three teachers in three groups, they come to study and are helped with their homework. This is a big part of the charity's work. Many Roma need encouragement and support. Attila now feeds around 100 children a day!

### Children's Home

The Family House continues to provide a safe, secure and loving home to 12 children of various ages. Attila is often asked if he can take more children, but the home is full (children are expected to remain there until they are 18).

### The Micro Farm and Secondhand shop

The farm continues to expand with industrial size poly tunnels, a pig farm, shepherds hut, 8 chicken coops and a large barn. These are an integral part of Attila's strategy to provide food and employment. They help develop a year-round growing season - vegetables like onions, radishes, salad (lettuce), tomatoes, green beans and cucumbers are planted.

The pig farm breeding the specialist Mangalita pigs has come out of quarantine as African swine fever is in the area and sales of the fat pigs was successful earlier in the year. Attila's latest venture is dry curing ham from his Mangalita pigs in his new Curing Chamber.

The income from all sales contributes to all the costs of running the Family House. In addition, the regular income from the Second Hand shop makes a major contribution to the Family House too. In May, the annual 'Yard Sale', when all goods were put up for sale, yielded a large sum, again to support the work.

### Big Hearts for Little Feet

Adél's new project started last summer and is progressing well. She is supporting 9 mums with young babies who are unable to feed and care for these new-borns themselves. The reasons they cannot support vary - for most it is simply poverty and a very poor diet means that mums cannot produce enough milk to feed their babies properly. Not only do babies die each winter due to lack

of food, others die from cold because of a lack of clothes and blankets. That all new born babies survived this winter is hugely encouraging, though it is very sad Adél had to stop supporting one mum as she was selling both the formula milk and clothes to feed her alcohol addiction, ignoring the needs of her baby.

### **Future Plans/Needs:**

Attila and Adél have a great team around them, both employed staff and volunteers, but the greatest need is for a Co-Pastor to work alongside Attila as the churches grow.

St John's House next door to the Children's Home planned as a Refuge is finished but currently unused until Attila has more capacity.

### **Volunteers' visits to Romania**

There are a large number of children who have skills and abilities but are not able to fulfil their potential or be involved in meaningful, purposeful activity or learn about Jesus.

We lead groups, including therapists, and healthcare professionals, to visit Ottó Kis and the Hope team in Săcele to facilitate, support, provide advice, and give specialist training to the network of community leaders, pastors and organisations we work with there. They visit individual homes and institutions to increase awareness of aid and equipment, assessing various needs, advising about mobility and accessibility to buildings, and teaching some basic physiotherapy which would enable a better quality of life. Clients were visited in their homes aged from 5 – 80; the majority had cerebral palsy. The therapists provided chairs, wheelchairs, advice and other equipment.

Ross Evans, the Trustees' Chairman led a successful volunteers' trip in February 2024 to Reghin to work alongside Attila. This provided an excellent opportunity for young people from the UK to benefit from a cross-cultural experience and strengthen relationships developed on previous visits.

### **Honey for Hope**

After over five years of selling pure Transylvanian honey to raise money to help support our projects in Romania, our UK volunteers decided to call it a day at the end of 2023.

Over the last 5 years, profits from honey sales have paid for:

- A 'new' secondhand wheelchair accessible mini bus
- A secondhand car for the administrator of the Medical Equipment Loan Scheme
- Aid Lorries
- Donations to Hope without Limits projects
- Donations to Asociata Teleios projects (Sales by St Johns, Colchester)
- A salary for Lajos Fekete's in 2024 which will allow him to develop an income generating project building a network of contacts for sales and regularly supplying other people from other regions of Romania with goods
- £1,604 to G4G to help start up the Adventure Company

We are so grateful for all the volunteers who bottled, sold in churches, markets, craft fairs and delis, and for running the market stall and all that entails. All along the way the enterprise was run by volunteers to help in these tasks; this ensured ALL profits went directly to people and projects in Romania and helped provide some income to the Master Beekeeper in Romania.

## **Baby Boxes of Hope**

These boxes are supplied to us by Christine and David Howe who raise money and have a network of people who knit and source the contents. The boxes contain everything needed for babies born to impoverished mothers and are distributed in Săcele and Reghin. Strict identification methods are used to ensure the boxes are given to those in need.

## **Graft for Growth**

We have a growing collaboration with Jon Williams - who runs the social enterprise Graft for Growth (G4G) and has been visiting Romania for many years, practically helping Pastor Atilla Tóth in Reghin - has been of benefit to both parties and our partners in Romania. His company is designed to support visionary faith leaders such as Ottó and Attila who have strong social and spiritual programmes.

His modus operandi is to help develop self-reliance through the provision of support, education, housing, work and job opportunities in Romania. As a social enterprise, G4G is sustained by running action projects for students and adult groups from the UK which also help develop a sense of global, social responsibility. Fundraising to support the group projects is channelled through Belief in Action. This is to achieve clear transparency and accountability for money raised.

He has committed to work alongside us to support a building programme envisioned by Ottó Kis in Săcele, and in due course supply work parties and finance for many aspects of this charitable cause (HWL).

He is also interested in supporting business enterprises to support HWL work towards sustainability. The Adventure Company project has developed over the last year and is now up and running. It has received capital investment to kick start it. It uses the natural resources in Romania to grow interest, support and provide income through cycling and walking holidays. The intention is to hand the management over to HWL full time once staff are trained and skilled in running it as a viable enterprise.

\*

All our projects are in partnership with external organisations and community leaders who share our Christian values of integrity, gratitude and accountability. Those same values define our relationship with supporters and every aspect of our fundraising and spending. We continue to operate Belief in Action on biblical principles.

We want our supporters to understand and engage with our work, and share in our mission to see people living life in all its fullness. Despite dropping down from four newsletters a year to two because of increasing postage costs, we report back regularly on how our income is spent via social media and we take every opportunity to thank people for their generosity. We work hard to ensure we're accountable and transparent; we review our spending and costs regularly and monitor our impact, to make sure we make best use of our resources.

It has been a privilege to work with so many different people and provide help to many who have expressed enormous gratitude for the support Belief in Action is able to provide through the

generosity of its donors, supporters and partners. Our prayer is that people will see God's love in action through our work.

## Legal and administrative information

Charity Registration Number: 327245

Trustees  
Ross Evans (Chairman)  
Ann Heslington Croft (Treasurer)  
Su Davies (MPhil DipRCOT)

Registered Address  
3 Hemlingford Road  
Sutton Coldfield  
West Midlands  
B76 1JG

Bankers  
Barclays Bank Plc,  
Bearwood Branch, Smethwick

Independent Examiner  
Expressway Business Services  
332 Marsh Lane, Erdington  
Birmingham, B23 6HP

## **Structure, governance and management**

The charity was created by Trust Deed on 23 April 1986. The names of the trustees are contained in the legal and administrative information. They meet at least three times a year, and are responsible for overall governance of the charity and keep under review its policies and practices to make sure they still meet the needs of the charity. At each meeting the business of the charity is reviewed, as well as any reports received from our charity partners in Romania about their work.

Recruitment and appointment of new trustees is undertaken by the Chairman in consultation with existing trustees and he also has the power to remove trustees in accordance with the provisions in the Trust Deed. They keep their skill requirements under review and provide induction procedures relevant to the individuals' knowledge and understanding.

### **Responsibilities of the Trustees**

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the disposition of the charity at the end of the financial year and of the financial transactions for the year. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- 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 financial statements;
- prepare the financial statements on the basis that the charity will continue in operation unless it is inappropriate to presume this.

The trustees are responsible for keeping proper accounting records to ensure that the financial statements comply with the Statement of Recommended Practice and the Charities Acts. They are also responsible for safeguarding the assets of the charity, and hence for taking steps for the prevention and detection of fraud and other irregularities. The day-to-day administration of the charity was carried out by the trustees.

## **Risk Review**

The Trustees are responsible for the overseeing of risks faced by the charity and are satisfied that systems are in place and risks are identified, assessed and controls established throughout the year. A formal review of the charity's risk management processes is undertaken on an annual basis. Fraud is now a major problem both in the UK and Romania and we recognise it as one of the major risks that now has to be managed. We are committed to learning and are continually strengthening our safeguarding policies and processes. Both Hope without Limits and Teleios Asociata have Safeguarding Policies which conform to requirements in Romania. We recognise, even as a Christian organisation, we are not immune from safeguarding incidents, and we remain vigilant in this regard.

Long standing relationships with our partners mean we have high levels of accountability. There is much less risk of aid going astray, as we are working through trusted partnerships and frequent Trustee visits mean visibility and connection over the long term holds people accountable.

## **Financial Review**

We continue to meet all our core commitments, supporting individuals and groups, our finances being provided by gifts from supporters, grant-making funds and legacies. Gift Aid is recovered wherever possible.

### **Reserves Policy**

As we have no UK salaries to pay and very few overheads, our reserves £1,000 are considered adequate by the Trustees to provide for day-to-day expenditure and any core objectives we might be called upon to meet at short notice. The Trustees monitor the situation closely and take any action necessary to safeguard the charity.

As our supporters understand and engage with our work, many donate to specific projects, and share in our desire to see people living life in all its fullness.

It remains a priority of the Trustees that all financial practices continue with full and transparent accountability; we review our spending and costs regularly and monitor our impact, to make sure we make best use of our resources. We report back regularly on how our income is spent and we take every opportunity to thank people for their generosity.

To ensure financial rectitude in the way funds are distributed we have robust controls and procedures in place. We rely upon Pastor Ottó Kis (Hope without Limits charity) and Pastor Attila Tóth (Associata Teleios charity) who are based in their communities to exercise due diligence and monitor how equipment and funds are distributed, and to ensure this is done wisely, in accordance with the objectives and aims of Belief in Action to whom they are accountable. Regular visits to assess and monitor our various projects are made by the Trustees.

As we continue to see such desperate need we are more determined than ever, through God's grace, to serve those who are experiencing severe difficulties in their lives through poverty and/or disability and thank everyone who stand with us as together we continue to help those who suffer.

Approved by the Board of Trustees of Belief in Action on 17 January 2024  
and signed on their behalf by:-

Ross Evans  
Chairman

**RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR TO 31 MARCH 2024**

	<b>2024</b>	<b>2024</b>	<b>2024</b>	<b>2023</b>	<b>2023</b>	<b>2023</b>
	Restricted Funds	Unrestricted Funds	Total	Restricted Funds	Unrestricted Funds	Total
<b>Incoming Resources</b>	£	£	£	£	£	£
Donations & other income		145,090	145,090		108,650	108,650
Tax recovered (Gift Aid)		14,732	14,732		19,310	19,310
Wise deposit refunds		99	99		0	0
Grant-making Trusts		3,150	3,150		4,500	4,500
Honey for Hope (Note 1)		14,890	14,890		14,012	14,012
<b>Other Activities:</b>						
Volunteer visits (Note 3)		6,700	6,700		3,890	3,890
Graft4Growth (Note 2)	27,730	0	27,730	41,954		41,954
			<u>212,391</u>			<u>192,316</u>
<b>Total Receipts</b>			<b>212,391</b>			<b>192,316</b>
 <b>Resources Expended</b>						
Charitable activities		175,545	175,545		141,280	141,280
Governance & admin		1,035	1,035		750	750
Wise deposit		99	99			
Generating Voluntary Income		590	590		575	575
Honey for Hope of which £5468 was charitable giving		6,420	6,420		12,804	12,804
<b>Other Activities:</b>						
Volunteer visits		4,240	4,240		4,079	4,079
Graft4Growth	57,189		57,189	42,113		42,113
			<u>245,118</u>			<u>201,601</u>
Surplus for the year			<u>-32,727</u>			<u>-9,285</u>

**Statement of assets and liabilities for the year to 31 March 2024**

	<b>2024</b>	<b>2023</b>
	£	£
<b>Cash Funds:</b>		
Cash at Bank	111,727	118,996
Cash at Bank – Restricted	9,403	34,861
Reserves	1,000	1,000
	<u>122,130</u>	<u>154,857</u>
 <b>Accumulated Funds</b>		
Opening Balance	154,857	162,446
Deficit for the year	<u>-32,727</u>	<u>-7,589</u>
Closing Balance	<u><u>122,130</u></u>	<u><u>154,857</u></u>

## BELIEF IN ACTION

# NOTES TO THE ACCOUNTS

31 MARCH 2024

### **Note 1 - Honey for Hope**

This was a small enterprise raising funds to help run some of our projects, supporting Pastor Ottó Kis in Săcele (Hope without Limits), Pastor Attila Tóth in Reghin (Asociatia Teleios), and paying for aid lorries. Honey from Transylvania is sold in churches, markets, craft fairs and by word of mouth.

This has now been wound down.

### **Note 2 - Graft4Growth**

Moving towards collaboration with other charities and organisations to optimise our effectiveness, we are partnering with Graft4Growth and handle their finances. Graft4Growth take adult teams to Romania on building projects and help develop social enterprises in Romania.

### **Note 3 – Volunteer Visits**

We usually run two/three visits per year for therapists, healthcare professionals and enthusiastic volunteers to support and encourage the work being undertaken by Pastor Ottó Kis in Săcele and Pastor Attila Tóth in Reghin.





Section A Independent Examiner's Report

Report to the trustees Charity Name: Belief in Action

On accounts for the year ended 31\* March 2024 Charity no (if any) 327245

Set out on pages 1 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2024.

Responsibilities and basis of report As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement [The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [ ] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

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

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

\* Please delete the words in the brackets if they do not apply.

Signed: [Signature] Date: 25/11/2024

Name: Rabina Begum - Expressway Business Services

Relevant professional qualification(s) or body ACCA

**Belief in Action**

England & Wales - Charity number 327245

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# Accounts

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Annual Report and Statement of Accounts

**1 April 2022 to 31 March 2023**

Founded on Christian values in 1986, Belief in Action aims to be a real force for change in the lives of children and adults in Romania disadvantaged by poverty, ethnicity, belief and disability

We deliver resources, and share skills and knowledge to increasingly sustainable projects run by trusted contacts, local churches and charities who are working in their own communities to break the cycle of poverty, alleviate suffering and engender a positive attitude towards disability.

## Contents:

Page 3	Our story
Page 4	Our Vision and Values
Page 5 - 10	Report of the Trustees with Key objectives / Main activities carried out for the public benefit / Achievements and performance
Pages 11	Legal and administrative information
Page 12	Structure, Governance & Management / Risk Review
Page 13	Financial Review
Page 14	Receipts and Payments Accounts Statement of assets and liabilities
Page 15	Notes to the Accounts
Page 16	Independent Examiner's Report

## Our story

Belief in Action has been helping children and families whose lives have been devastated by poverty and disability in Romania for many years. We are small but effective, supporting grassroots, community-led development where change happens from the bottom up.

Originally supporting Christian believers in Eastern Europe persecuted for their faith, we have evolved, responding to the desperate needs we saw in Romania following the fall of Communism. Many in rural areas still struggle through the effects of poverty, disability and ethnic prejudices, and often all three.

Our three trustees, Ann, Su and Ross, have been visiting Romania for many years, often times leading groups of healthcare professionals and enthusiastic volunteers and we have big plans and a big heart for those who are suffering from neglect.

Through these visits we have built strong relationships with community leaders and pastors who have a passion to make a difference in the lives of those who live on the fringe of society and for whom life is difficult. These long-standing relationships enable us to extend our reach into the most vulnerable communities, delivering skills, knowledge and resource, with the opportunity to challenge social norms and harmful attitudes, particularly around the stigma of disability which still exists in many parts of the country.

All our work is delivered by these outstanding men and women of faith who have a vision for a better future. We partner with them to run food banks, day care centres for the disabled, provide disability aids and physiotherapy, run enterprises to provide food and work for many caught in generational poverty, and provide education. Our work, therefore, is based on local knowledge, local connectivity and is culturally appropriate.

Together, we recognise the importance of not only meeting people's needs (water, food security, education, health care) but to work with the whole person to provide holistic care - spiritual hope as well as physical needs.

As we grow, it has been good to collaborate with other UK charities, individuals and companies such as Medequip, who supply us with disability aid equipment no longer needed in the UK and otherwise destined for landfill, Waste to Wonder who provide ethical solutions to the disposal of redundant furniture and equipment, Graft4Growth who have committed to work with us on some of our projects, The Hope & Peace Trust who collect and store aid and equipment for shipment and Baby Boxes of Hope, providing for babies born into poverty. It is gratifying to see all these partnerships growing and strengthening.

We continue to benefit from the support of churches, trusts and individuals around the country. These are at the very centre of what we do. Honouring and building these relationships is paramount to us. We love being able to link people here in the UK to those in Romania so they can see the impact their generosity and prayers are making in the lives they are helping to change.

## Our Vision

Our work is with children, the disabled and the elderly, including those from ethnic groups:

- whose families need support
- who are living in poverty
- who experience severe difficulty in their lives

Our vision is that they are treated with dignity and respect, they have a sense of belonging and are loved and valued.

We believe in a world where they should be able to break through injustice, deprivation and inequality to fulfil their potential, shape their own destiny and live rich, productive lives and where they:

- have equal rights
- have enough money for a decent, secure life
- have access to healthcare and social care
- have the opportunity to live healthier long lives
- live in homes that are safe and comfortable

## Our values

**Passion** - we know that through prayer, compassion and God's love we can make a real difference to the lives of Romania's most neglected and helpless children and adults, and help the disabled overcome injustice and disadvantage to live full and meaningful lives.

**Equality** - we believe all children, the disabled and the elderly have equal worth and equal rights. Disability, ethnicity or age should not be a barrier to having the basic necessities of life. We believe in every child and adult's potential, no matter what their disability or ethnicity and that they are loved and valued by God.

**Sustainable** - we assist local churches, organisations and groups to bring to fulfilment the vision that God has given them and help them provide answers to their own social problems and bring about a lasting and viable ministry.

**Choice** - our supporters are respected and valued. They know through regular communication that their money is well spent and is getting through to the right beneficiaries. They are able to specify exactly where their money goes and influence how it's used and can see the difference they have made through regular communication.

# Belief in Action

## REPORT OF THE TRUSTEES

The Trustees present their annual report and financial statements for the year ended 31 March 2023. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) “Accounting and Reporting by Charities” issued in 2005 in preparing this annual report and financial statement.

### Key Objectives

- **To relieve the effects of poverty** and disability
- **To provide facilities and/or resources** (material, financial and advisory) for people working with support groups for the help and care of both children and adults who have disabilities
- **To support local pastors, organisations and groups** bring to fulfilment their own visions and help them provide answers to their own social problems, and bring about a lasting and viable ministry.
- **To communicate God's love by word and deed** in differing situations.

### Main Activities carried out for charitable purposes for the public benefit

The charity’s work continues to be focused in Romania developing its projects to bring long term relief to people suffering from the effects of poverty and disability by helping individuals and groups working in their communities including:

- collation and freighting of adaptive equipment for the Disability Aids Loan Scheme;
- support for the ministry and charity of Pastor Ottó Kis, (Hope without Limits) working with individuals and support groups for the disadvantaged and disabled in the community;
- support for the ministry and charity of Pastor Attila Tóth (Asociata Teleios) working amongst Gypsy communities.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission’s general guidance on public benefit when reviewing the charity’s aims and objectives.

### Achievements and Performance 2022-23

The main emphasis of our work is supporting pastors, primarily Pastor Ottó Kis in Săcele whose charity is Hope without Limits, and Pastor Attila Tóth in Reghin - Asociata Teleios charity. Because of the intense poverty of many families in their communities there is a huge need to support in many ways - spiritually, emotionally and practically. Food, clothing, transport, and firewood are just some of the needs. By working alongside them we can ensure our support is given to the right people at the right time in the most effective way.

## **Providing resources through the Disability Aids Loan Scheme**

Romania has a failing health care system. Many disabled children and adults are living severely restricted lives as they have little access to life enhancing equipment.

We collect, store and transport disability aids no longer needed in the UK to Romania. We have forged strong relationships with companies such as Medequip who do an amazing job getting equipment to us to help people in Romania AND reducing waste and landfill in the UK.

We partner with Pastor Ottó Kis and the Hope without Limits team (Hope team) in Săcele who reach out and connect with those who have additional needs in their community. The Scheme, established 17 years ago, helps many who would otherwise be housebound or restricted improve their mobility and encourages them to become more independent.

The Scheme is developing and a known presence in the area with a good reputation by word-of-mouth. There is a local resource of community leaders who have excellent outreach into the community, a willingness to assist those with disability and an appetite to learn 'best practice' and to show the love of Jesus in a practical and meaningful way.

It has grown significantly, so much so that we have to hire 40ft lorries to transport the equipment four times a year, rent extended storage space in Săcele and run a workshop within it to operate from. The administrators of the Loan Scheme keep records and since its start, thousands of people have been helped. This year, 256 people have sought help and 412 items have been lent in Săcele. The most asked for items were: walking frames; rollators; crutches; profiling beds; mattresses; shower stools and chairs; perching stools; commodes; children's standers. The volunteers who manage the Loan Scheme have been trained in assessment and provision of items through Belief in Action.

## **Supporting Ottó Kis - Hope without Limits (Săcele)**

As a missionary pastor, Pastor Ottó Kis has dedicated his life to working with children, orphans, teenagers, those living in poverty and, in particular, he has a 'heart' for the disabled. Many disabled children and adults are living severely restricted lives as they have little support or access to life enhancing equipment.

- The Hope team have continued with pastoral visits, distributing disability aids and running special needs groups for children and adults.
- The new Mission House is being used to reach out and provide care. The special needs groups, local teenagers, co-workers and many more are all welcome.
- Day care sessions, providing physiotherapy, companionship and activities enable the Hope team to continue supporting families and individuals who are isolated and marginalised, providing therapy to children with disabilities and special needs.
- Their carers (mothers/grandmothers) are given the chance to chat together and receive pastoral care from Pastor Vali Stef. They are very grateful to have this opportunity, with one saying 'since we meet you, our lives have changed a lot'.
- During the summer a marquee is erected for the different groups, enabling more people to meet together and enjoy the benefits of fresh air in the garden.

- The Hope team took 95 people (those with disabilities, their carers and volunteers) to Harghita Christian Centre for a short respite holiday, encouraging them to deepen their relationship with God.
- Thousands of food parcels from the Food Bank have been delivered to those in need over the year. Ottó is partnering with supermarkets in the area and a national Food Bank scheme.
- The Disability Aid Loan Scheme is developing and a known presence in the area with a good reputation by word-of-mouth. More and more people are being helped and enabled to live more fulfilling lives. The Hope team are able to share their faith with those on the margins of society.
- Local community leaders who are connected to Hope without Limits have excellent outreach into the community, a willingness to assist those with disability, and show the love of Jesus in practical and meaningful ways by distributing the items.
- Winter shoes were provided to children whose families struggle on small incomes.
- Shoe boxes and Christmas presents were distributed to families known to the Hope team.
- Over 170 Baby Boxes of Hope for young, impoverished mothers with newborn babies were distributed.

### **Future Plans/Needs:**

Both the children's and adult's special needs groups are growing. The aim is to increase these sessions, provide a broader range of activities and therapeutic interventions, provide carer support and training. Potentially there will be opportunities for vocational skill development. The Hope team need more support and ongoing training, particularly in physiotherapy.

The Hope team need a place to meet which will accommodate groups, church meetings, training sessions and therapy provision.

Derelict outhouses at the Mission House require renovation. This will extend the scope of the mission work and establish opportunities for income generation to build a self-sustaining organisation locally. Work will commence on these buildings as and when funds are available.

The Disability Aid Loan Scheme is expanding rapidly and there is a plan to provide satellite hubs in other areas of Romania. Resources are needed for training those who will manage these hubs.

All of the projects are developing and the Hope team, many of them willing volunteers, need to be financially supported in their roles. This will enable further expansion of the work. Of utmost importance is for Ottó to have an Operations Manager to manage the day-to-day running of the projects and free him to fulfil his prime purpose of missionary pastor.

### **Supporting Pastor Attila Tóth - Asociatia Teleios (Reghin)**

We continued to support the growing work of Attila and Adél Tóth amongst rural village communities where they are having a real impact. Dealing with poverty among the people has always been a significant need. Conditions in the villages are shocking - people face problems of overcrowding, poor sanitation, insufficient shelter and food insecurity on a daily basis. Generational poverty is rampant leading to hopelessness. Attila says “Even though I have been working among the Roma here for 18 years, I am still shocked at how poor some families are among them.”

- The Operations Manager has been appointed to take on the practical oversight of the social action/enterprise projects and support the implementation of Attila's wider vision. This has allowed Attila to concentrate more on his pastoral duties.
- Regular evangelistic meetings are held in Apalina.
- The Children's Home is finished and will be home to 11 children and their house parents. While partially empty it was used to house Ukrainian refugees.
- St John's House, planned as a Refuge, next door to the Children's Home is finished and providing accommodation for families from Ukraine.
- Attila now feeds around 100 children a day! For more than 10 years he has run an After School programme. Children receive a hot meal and with the help of three teachers in three groups, they come to study and are helped with their homework. This is a big part of the charity's work. Many Roma need encouragement and support.
- The second hand store is a great success and provides funds to help run their other projects. Unfortunately, due to the recent implementation of a ruling that all clothes must be cleaned and disinfected, Attila had to temporarily close it over the Christmas period,
- Attila has constructed a new warehouse on site to store and display furniture for the shop.
- There were big demands on the Food Bank, especially in winter, with hundreds of food parcels delivered.
- The farm continues to expand with industrial size poly tunnels, a pig farm, shepherds hut, 8 chicken coops and a large barn. These are an integral part of Attila's strategy to provide food and employment. They help develop a year-round growing season - vegetables like onions, radishes, salad (lettuce), tomatoes, green beans and cucumbers are planted. They are used in the Children's Home and sold to generate income for his growing ministry among the poor.
- The pig farm breeding the specialist Mangalita pigs - which should have had its busiest period over Christmas - has been in quarantine since 1st November as African swine fever is in the area.
- Attila's latest venture will be dry curing ham from his Mangalita pigs in his new Curing Chamber.

### **Future Plans/Needs:**

The farm will continue to be developed to generate income and Attila plans to build three more poly tunnels to maximise this potential.

### **Volunteers' visits to Romania**

There are a large number of children who have skills and abilities but are not able to fulfil their potential or be involved in meaningful, purposeful activity or learn about Jesus.

We lead groups, including therapists, and healthcare professionals, to visit Ottó Kis and the Hope team in Săcele to facilitate, support, provide advice, and give specialist training to the network of community leaders, pastors and organisations we work with there. They visit individual homes and institutions to increase awareness of aid and equipment, assessing various needs, advising about mobility and accessibility to buildings, and teaching some basic physiotherapy which would enable a better quality of life. Thirteen clients were visited in their homes aged from 5 – 80; the majority had cerebral palsy. The therapists provided chairs, wheelchairs, advice and other equipment.

Ross Evans, the Trustees' Chairman led a successful volunteers' trip to Reghin to run holiday clubs for gypsy children with Attila. This provided an excellent opportunity for young people from the UK to benefit from a cross-cultural experience and strengthen relationships developed on previous visits.

## **Ukrainian Refugee Crisis**

The war in Ukraine and resulting refugee crisis had a profound effect on the work. As women and children fled the conflict, our partners in Săcele and Reghin straight away sent aid from their warehouses to the refugee centres on the border.

For many months both Attila and Ottó, were fully engaged with helping refugees who had fled to Romania and needed much wisdom in dealing with this humanitarian crisis on their doorstep. They were already over-committed and this added to their workloads.. With millions fleeing their homes, leaving behind loved ones, jobs and belongings they needed shelter, food and water. Ottó, having specialist skills in caring for people with disabilities, was contacted and asked to connect with the disabled refugees from Ukrainian and take them from the border back to Săcele.

Hundreds of refugees were housed in and around Brasov, Săcele and Reghin. In Săcele, Ottó, was doing much of the local co-ordinating, trying to find proper, accessible accommodation. In Reghin, Attila housed many in the Children's Home and newly renovated Refuge. Much of the equipment off our aid lorries was used to help Ukrainian refugees.

## **Honey for Hope**

We raise money through our Honey for Hope enterprise to help support Hope without Limits. We buy honey in barrels from a known source and bring it to the UK for jarring, labelling and selling. All along the way volunteers help in these tasks; this ensures that ALL the profits go directly to people and projects and provides income to the Master Beekeeper in Romania.

We sell by word of mouth, in churches, markets, craft fairs and delis. We use fully recyclable or biodegradable packaging.

In this financial year, all profits raised help fund the aid lorries.

## **Baby Boxes of Hope**

These boxes are supplied to us by Christine and David Howe who raise money and have a network of people who knit and source the contents. The boxes contain everything needed for babies born to impoverished mothers and are distributed in Săcele and Reghin. Strict identification methods are used to ensure the boxes are given to those in need.

## **Graft for Growth**

A growing collaboration with Jon Williams who runs the social enterprise Graft for Growth ([www.graft4growth.co.uk](http://www.graft4growth.co.uk)) and has been visiting Romania for many years, practically helping Pastor Atilla Tóth in Reghin, has been of benefit to both parties and our partners in Romania. His company is designed to support visionary faith leaders such as Ottó and Attila who have strong

social and spiritual programmes. His modus operandi is to develop self-reliance through the provision of support, education, housing, work and job opportunities in Romania by engaging UK adults groups to work on projects and develop a deep sense of global, social responsibility. He has committed to work alongside us to support a building programme envisioned by Ottó Kis in Săcele supply work parties and finance many aspects of this charitable cause especially with the creation of a functioning farm which can supply meat, vegetables, jobs and finance, which he has been achieving with Attila Tóth in Reghin. He is also interested in supporting business enterprises to support the work towards sustainability.

\*

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- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the basis that the charity will continue in operation unless it is inappropriate to presume this.

The trustees are responsible for keeping proper accounting records to ensure that the financial statements comply with the Statement of Recommended Practice and the Charities Acts. They are also responsible for safeguarding the assets of the charity, and hence for taking steps for the prevention and detection of fraud and other irregularities. The day-to-day administration of the charity was carried out by the trustees.

## **Risk Review**

The Trustees are responsible for the overseeing of risks faced by the charity and are satisfied that systems are in place and risks are identified, assessed and controls established throughout the year. A formal review of the charity's risk management processes is undertaken on an annual basis. Fraud is now a major problem both in the UK and Romania and we recognise it as one of the major risks that now has to be managed. We are committed to learning and are continually strengthening our safeguarding policies and processes. Both Hope without Limits and Asociata Telios have Safeguarding Policies which conform to requirements in Romania. We recognise, even as a Christian organisation, we are not immune from safeguarding incidents, and we remain vigilant in this regard.

Long standing relationships with our partners mean we have high levels of accountability. There is much less risk of aid going astray, as we are working through trusted partnerships and frequent Trustee visits mean visibility and connection over the long term holds people accountable.

## **Financial Review**

We continue to meet all our core commitments, supporting individuals and groups, our finances being provided by gifts from supporters, grant-making funds and legacies. Gift Aid is recovered wherever possible.

### **Reserves Policy**

As we have no salaries to pay and very few overheads, our reserves £1,000 are considered adequate by the Trustees to provide for day-to-day expenditure and any core objectives we might be called upon to meet at short notice. The Trustees monitor the situation closely and take any action necessary to safeguard the charity.

As our supporters understand and engage with our work, many donate to specific projects, and share in our desire to see people living life in all its fullness.

It remains a priority of the Trustees that all financial practices continue with full and transparent accountability; we review our spending and costs regularly and monitor our impact, to make sure we make best use of our resources. We report back regularly on how our income is spent and we take every opportunity to thank people for their generosity.

To ensure financial rectitude in the way funds are distributed we have robust controls and procedures in place. We rely upon Pastor Ottó Kis (Hope without Limits charity) and Pastor Attila Tóth (Associata Teleios charity) who are based in their communities to exercise due diligence and monitor how equipment and funds are distributed, and to ensure this is done wisely, in accordance with the objectives and aims of Belief in Action to whom they are accountable. Regular visits to assess and monitor our various projects are made by the Trustees.

As we continue to see such desperate need we are more determined than ever, through God's grace, to serve those who are experiencing severe difficulties in their lives through poverty and/or disability and thank everyone who stand with us as together we continue to help those who suffer.

Approved by the Board of Trustees of Belief in Action on 9 January 2024  
and signed on their behalf by:-

Ross Evans  
Chairman

**RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR TO 31 MARCH 2023**

	<b>2023</b>	<b>2023</b>	<b>2023</b>	<b>2022</b>	<b>2022</b>	<b>2022</b>
	Restricted Funds	Unrestricted Funds	Total	Restricted Funds	Unrestricted Funds	Total
<b>Incoming Resources</b>	£	£	£	£	£	£
Donations & other income		108,650	108,650		58,497	99,390
Tax recovered (Gift Aid)		19,310	19,310		4,049	8,130
Grant-making Trusts		4,500	4,500		5,400	5,550
Honey for Hope (Note 1)		14,012	14,012		13,675	13,290
<b>Other Activities:</b>						
Volunteer visits (Note 4)		3,890	3,890		0	0
Mission Romania (Note 3)	2,830		2,830	5,114		1,680
Graft4Growth (Note 2)	41,954		41,954	58,392		36,606
<b>Total Receipts</b>			<b>195,146</b>			<b>164,646</b>
<b>Resources Expended</b>						
Charitable activities		141,280	141,280		94,690	112,880
Governance & admin		750	750		671	515
Generating Voluntary Income		575	575		1,655	823
Honey for Hope of which £5468 was charitable giving		12,804	12,804		8,643	15,760
<b>Other Activities:</b>						
Volunteer visits		4,079	4,079			0
Graft4Growth	42,113		42,113	70,690		22,198
Mission Romania	1,134		1,134	4,850		1,300
			<b>202,735</b>			<b>153,476</b>
Surplus for the year			<b>-7,589</b>			<b>11,170</b>

**Statement of assets and liabilities for the year to 31 March 2023**

	<b>2023</b>	<b>2021</b>
	£	£
<b>Cash Funds:</b>		
Cash at Bank	118,996	132,968
Cash at Bank – Restricted	34,861	28,478
Reserves	1,000	1,000
	<b>154,857</b>	<b>162,446</b>
<b>Accumulated Funds</b>		
Opening Balance	162,446	151,276
Deficit for the year	<b>-7,589</b>	11,170
Closing Balance	<b>154,857</b>	<b>162,446</b>

# **BELIEF IN ACTION**

## **NOTES TO THE ACCOUNTS**

**31 MARCH 2023**

### **Note 1 - Honey for Hope**

This is a small enterprise raising funds to help run some of our projects, supporting Pastor Ottó Kis in Săcele (Hope without Limits), Pastor Attila Tóth in Reghin. (Asociatia Teleios) and paying for aid lorries. Honey from Transylvania is sold in churches, markets, craft fairs and by word of mouth.

### **Note 2 - Graft4Growth**

Moving towards collaboration with other charities and organisations to optimise our effectiveness, we are partnering with Graft4Growth and handle their finances. Following the pandemic Graft4Growth take adult teams to Romania on building projects.

### **Note 3 – Mission Romania**

Again, moving towards collaboration with other charities and organisations to optimise our effectiveness, we are partnering with Mission Romania and handle some of their finances. Mission Romania supports the work of Marius and Roxana Dancovici and their charity Pater Nostra, who work in prisons, with the homeless and in children's homes. Belief in Action also support Marius and Roxana.

### **Note 4 – Volunteer Visits**

We usually run two/three visits per year for therapists, healthcare professionals and enthusiastic volunteers to support and encourage the work being undertaken by Pastor Ottó Kis in Săcele and Pastor Attila Tóth in Reghin.



**Section A Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
Belief in Action

**On accounts for the year  
ended**

31 March 2023	<b>Charity no (if any)</b>	327245
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**Set out on pages**

1 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2023.

**Responsibilities and  
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

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

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

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**  **Date:**

**Name:**

**Relevant professional  
qualification(s) or body  
(if any):**

ACCA

**Belief in Action**

England & Wales - Charity number 327245

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# Accounts

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Annual Report and Statement of Accounts

**1 April 2021 to 31 March 2022**

Founded on Christian values in 1986, Belief in Action is a real force for change in the lives of children and adults in Romania disadvantaged by poverty and disability. We deliver resources, and share skills and knowledge to increasingly sustainable projects run by trusted contacts, local churches and charities who are working in their own communities to break the cycle of poverty, alleviate suffering and engender a positive attitude towards disability.

## Contents:

Page 3	Our story
Page 4	Our Vision and Values
Page 5 - 10	Report of the Trustees with Key objectives / Main activities carried out for the public benefit / Achievements and performance
Pages 11	Legal and administrative information
Page 12	Structure, Governance & Management / Risk Review
Page 13	Financial Review
Page 14	Receipts and Payments Accounts Statement of assets and liabilities
Page 15	Notes to the Accounts
Page 16	Independent Examiner's Report

## Our story

Belief in Action has been helping children and families whose lives have been devastated by poverty and disability in Romania for many years. We are small but effective, supporting grassroots, community-led development where change happens from the bottom up.

Originally supporting Christian believers in Eastern Europe persecuted for their faith, we have evolved, responding to the desperate needs we saw in Romania following the fall of Communism. Many in rural areas still struggle through the effects of poverty, disability and ethnic prejudices, and often all three.

Our three trustees, Ann, Su and Ross, have been visiting Romania for many years on self-funded trips, often times leading groups of healthcare professionals and enthusiastic volunteers and we have big plans and a big heart for those who are suffering from neglect.

Through these visits we have built strong relationships with community leaders and pastors who have a passion to make a difference in the lives of those who live on the fringe of society and for whom life is so difficult. These long-standing relationships enable us to extend our reach into the most vulnerable communities, delivering skills, knowledge and resource, with the opportunity to challenge social norms and harmful attitudes, particularly around the stigma of disability which still exists in many parts of the country.

All our work is delivered by these outstanding men of faith who have a vision for a better future. We partner with them to run food banks, day care centres for the disabled, provide disability aids and physiotherapy, run enterprises to provide food and work for many caught in generational poverty, and provide education. Our work, therefore, is based on local knowledge, local connectivity and is culturally appropriate.

Together, we recognise the importance of not only meeting people's needs (water, food security, education, health care) but to work with the whole person to provide holistic care - spiritual hope as well as physical needs.

As we grow, it has been good to collaborate with other UK charities, individuals and companies such as Medequip, who supply us with disability aid equipment no longer needed in the UK and otherwise destined for landfill, Waste to Wonder who provide ethical solutions to the disposal of redundant furniture and equipment, Graft4Growth who have committed to work with us on some of our projects, The Hope & Peace Trust who collect and store aid and equipment for shipment and Baby Boxes of Hope, providing for babies born into poverty. It is gratifying to see all these partnerships growing and strengthening.

We continue to benefit from the support of churches, trusts and individuals around the country. These are at the very centre of what we do. Honouring and building these relationships is paramount to us. We love being able to link people here in the UK to those in Romania so they can see the impact their generosity and prayers are making in the lives they are helping to change.

## Our Vision

Our work is with children, the disabled and the elderly, including those from ethnic groups:

- whose families need support
- who are living in poverty
- who experience severe difficulty in their lives

Our vision is that they are treated with dignity and respect, they have a sense of belonging and are loved and valued.

We believe in a world where they should be able to break through injustice, deprivation and inequality to fulfil their potential, shape their own destiny and live rich, productive lives and where they:

- have equal rights
- have enough money for a decent, secure life
- have access to healthcare and social care
- have the opportunity to live healthier long lives
- live in homes that are safe and comfortable

## Our values

**Passion** - we know that through prayer, compassion and God's love we can make a real difference to the lives of Romania's most neglected and helpless children and adults, and help the disabled overcome injustice and disadvantage to live full and meaningful lives.

**Equality** - we believe all children, the disabled and the elderly have equal worth and equal rights. Disability, ethnicity or age should not be a barrier to having the basic necessities of life. We believe in every child and adult's potential, no matter what their disability or ethnicity and that they are loved and valued by God.

**Sustainable** - we assist local churches, organisations and groups to bring to fulfilment the vision that God has given them and help them provide answers to their own social problems and bring about a lasting and viable ministry.

**Choice** - our supporters are respected and valued. They know through regular communication that their money is well spent and is getting through to the right beneficiaries. They are able to specify exactly where their money goes and influence how it's used and can see the difference they have made through regular communication.

# Belief in Action

## REPORT OF THE TRUSTEES

The Trustees present their annual report and financial statements for the year ended 31 March 2022. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) “Accounting and Reporting by Charities” issued in 2005 in preparing this annual report and financial statement.

### Key Objectives

- **To relieve the effects of poverty** and disability
- **To provide facilities and/or resources** (material, financial and advisory) for people working with support groups for the help and care of both children and adults who have disabilities
- **To support local pastors, organisations and groups** bring to fulfilment their own visions and help them provide answers to their own social problems, and bring about a lasting and viable ministry.
- **To communicate God's love by word and deed** in differing situations.

### Main Activities carried out for charitable purposes for the public benefit

The charity’s work continues to be focused in Romania developing its projects to bring long term relief to people suffering from the effects of poverty and disability by helping individuals and groups working in their communities including:

- collation and freighting of adaptive equipment for the Disability Aids Loan Scheme;
- support for the ministry and charity of Pastor Ottó Kis, (Hope without Limits) working with individuals and support groups for the disadvantaged and disabled in the community;
- support for the ministry and charity of Pastor Attila Tóth (Asociatia Telio) working amongst Gypsy communities.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission’s general guidance on public benefit when reviewing the charity’s aims and objectives.

### Achievements and Performance 2021-22

The main emphasis of our work is supporting pastors, primarily Pastor Ottó Kis in Săcele whose charity is Hope without Limits, and Pastor Attila Tóth in Reghin - Asociatia Telios charity. Because of the intense poverty of many families in their communities there is a huge need to support in many ways - spiritually, emotionally and practically. Food, clothing, transport, and firewood are just some of the needs. By working alongside them we can ensure our support is given to the right people at the right time in the most effective way.

## **Providing resources through the Disability Aids Loan Scheme**

Romania has a failing health care system. Many disabled children and adults are living severely restricted lives as they have little access to life enhancing equipment.

We collect, store and transport disability aids no longer needed in the UK to Romania. We have forged strong relationships with companies such as Medequip who do an amazing job getting equipment to us to help people in Romania AND reducing waste and landfill.

We partner with Pastor Ottó Kis and the Hope without Limits team (Hope team) in Săcele who reach out and connect with those who have additional needs in their community. The Scheme, established 16 years ago, helps many who would otherwise be housebound or restricted improve their mobility and encourages them to become more independent.

The Scheme is developing and a known presence in the area with a good reputation by word-of-mouth. There is a local resource of community leaders who have excellent outreach into the community, a willingness to assist those with disability and an appetite to learn 'best practice' and to show the love of Jesus in a practical and meaningful way.

It has grown significantly, so much so that this year we have had to hire 40ft lorries to transport the equipment, rent extended storage space in Săcele and build a workshop within it to operate from. The administrators keep records and since its beginning hundreds of people have been helped. This year, 266 have sought help and over 430 items lent out. The volunteers who manage the Scheme have been trained through Belief in Action.

## **Supporting Ottó Kis - Hope without Limits (Săcele)**

As a missionary pastor, Pastor Ottó Kis has dedicated his life to working with children, orphans, teenagers, those living in poverty and, in particular, he has a 'heart' for the disabled. Many disabled children and adults are living severely restricted lives as they have little support or access to life enhancing equipment.

- Despite the continuing problems with Covid-19 the work continued and flourished. The Hope team continued with pastoral visits, distributing disability aids and running special needs groups for children and adults.
- The new Mission House is being used to reach out and provide care. The special needs groups, local teenagers, co-workers and many more are all welcome. Building work has continued, installing steps down to the basement and making it dry and secure for storage. The rear wall of the house was insulated.
- Day care sessions, providing physiotherapy, companionship and activities enable the Hope team to continue supporting families and individuals who are isolated and marginalised, providing therapy to children with disabilities and special needs.
- Their carers (mothers/grandmothers) are given the chance to chat together and receive pastoral care from Pastor Vali Stef. They are very grateful to have this opportunity, with one saying 'since we meet you, our lives have changed a lot'.
- During the summer a marquee was purchased for the different groups, enabling more people to meet together and enjoy the benefits of fresh air in the garden.
- The Hope team took 95 people (those with disabilities, their carers and volunteers) to Harghita Christian Centre for a short respite holiday, encouraging them to deepen their relationship with God.

- Thousands of food parcels from the Food Bank have been delivered to those in need over the year. Ottó is partnering with supermarkets in the area and a national Food Bank scheme.
- The Disability Aid Loan Scheme is developing and a known presence in the area with a good reputation by word-of-mouth. More and more people are being helped and enabled to live more fulfilling lives. The Hope team are able to share their faith with those on the margins of society.
- The administrators of the Loan Scheme keep records and since its start, thousands of people have been helped. This year, despite Covid-19 restrictions, 256 people have sought help and 412 items have been lent in Săcele. The most asked for items were: walking frames; rollators; crutches; profiling beds; mattresses; shower stools and chairs; perching stools; commodes; children's standers. The volunteers who manage the Loan Scheme have been trained in assessment and provision of items through Belief in Action.
- Despite the complexities following Brexit the Loan Scheme has grown significantly and we have sent five 40ft lorries to transport the equipment, rented extended storage space in Săcele and built a workshop within it.
- Local community leaders who are connected to Hope without Limits have excellent outreach into the community, a willingness to assist those with disability, and show the love of Jesus in practical and meaningful ways by distributing the items.
- Winter shoes were provided to children whose families struggle on small incomes.
- Shoe boxes and Christmas presents were distributed to families known to the Hope team.
- Over 100 Baby Boxes of Hope for young, impoverished mothers with newborn babies were distributed.

#### **Future Plans/Needs:**

Both the children's and adult's special needs groups are growing. The aim is to increase these sessions, provide a broader range of activities and therapeutic interventions, provide carer support and training. Potentially there will be opportunities for vocational skill development. The Hope team need more support and ongoing training, particularly in physiotherapy.

The Hope team need a place to meet which will accommodate groups, church meetings, training sessions and therapy provision.

Derelict outhouses at the Mission House require renovation. This will extend the scope of the mission work and establish opportunities for income generation to build a self-sustaining organisation locally. Work will commence on these buildings as and when funds are available.

The Disability Aid Loan Scheme is expanding rapidly and there is a plan to provide satellite hubs in other areas of Romania. Resources are needed for training those who will manage these hubs.

All of the projects are developing and the Hope team, whilst willing volunteers, need to be financially supported in their roles. This will enable further expansion of the work. Of utmost importance is for Ottó to have an Operations Manager to manage the day-to-day running of the projects and free him to fulfil his prime purpose of missionary pastor.

#### **Supporting Pastor Attila Tóth - Asociatia Teleios (Reghin)**

We continued to support the growing work of Attila and Adél Tóth amongst rural village communities where they are having a real impact. Dealing with poverty among the people has always been a significant need. Conditions in the villages are shocking - people face problems of

overcrowding, poor sanitation, insufficient shelter and food insecurity on a daily basis. Generational poverty is rampant leading to hopelessness. Attila says “Even though I have been working among the Roma here for 17 years, I am still shocked at how poor some families are among them.”

- A trainee Operations Manager has been appointed to take on the practical oversight of the social action/enterprise projects and support the implementation of Attila’s wider vision. This has allowed Attila to concentrate more on his pastoral duties.
- Evangelistic meetings are once again being held in Apalina.
- The Children’s Home is finished after 12 months of delays; the necessary paperwork has finally been signed off by the authorities and the first children have arrived.
- Education is a big part of the charity’s work. Many Roma need encouragement and support.
- Reading and writing classes for adults, kindergarden and preschool programmes, after-school clubs and mentoring groups have all restarted following the ending of restrictions. During the pandemic schools closed, relying heavily on online learning; this deprived many children, without access to technology, their education.
- Renovations to the building opposite the Children’s Home, planned as a Refuge are progressing.
- The second-hand store at the front part of the renovated building is a great success and provides funds to support other projects. At present a building is rented for storing stock for the shop but Attila is constructing a new warehouse for this purpose to save money.
- A new guitar course has been started to reach out to young people who live in an environment where lives are wrecked by drugs and gangs.
- There were big demands on the Food Bank with hundreds of food parcels delivered.
- The farm continues to expand with 3 industrial sized poly tunnels, 2 sunken poly tunnels, 10 pig styes, a shepherd’s hut, 8 chicken coops and a large barn.
- Fencing has been erected. The pigs are allowed onto the wider farm and are very happy! A regional official for Mangalita pigs (the specialist pigs which are being bred) said it was “one of the best farms he had ever seen”.
- The poly tunnels will help develop a year-round growing season. Most of the vegetable are sold to generate income for Attila’s growing ministry among the poor, whilst also creating self-sufficiency and providing fresh food for the Children’s Home.

#### **Future Plans/Needs:**

The farm will continue to be developed to generate income and Attila plans to build three more poly tunnels to maximise this potential.

The Refuge needs to be completed.

#### **Volunteers' visits to Romania**

There are a large number of children who have skills and abilities but are not able to fulfil their potential or be involved in meaningful, purposeful activity or learn about Jesus.

We lead groups, including therapists, and healthcare professionals, to visit Ottó Kis and the Hope team in Săcele to facilitate, support, provide advice, and give specialist training to the network of community leaders, pastors and organisations we work with there. They visit individual homes and institutions to increase awareness of aid and equipment, assessing various needs, advising about mobility and accessibility to buildings, and teaching some basic physiotherapy which would

enable a better quality of life. Thirteen clients were visited in their homes aged from 5 – 80; the majority had cerebral palsy. The therapists provided chairs, wheelchairs, advice and other equipment. This year they also visited Reghin and discussed disability issues with Pastor Attila Tóth.

Ross Evans, the Trustees' Chairman led a successful volunteers' trip to Reghin to run holiday clubs for gypsy children with Attila. This provided an excellent opportunity for young people from the UK to benefit from a cross-cultural experience and strengthen relationships developed on previous visits.

## **Ukrainian Refugee Crisis**

Both Ottó and Attila have been fully engaged in the unfolding crisis. On hearing that Ukrainian refugees were coming into north Romania, many churches began to send what they could to sister churches close to the Ukrainian borders to support refugees as they crossed.

Attila and Adél sent all spare clothing, bedding and mattresses and are housing refugees in their properties.

Ottó, having specialist skills in caring for people with disabilities, was contacted and asked to connect with the disabled refugees from Ukrainian and take them from the border back to Săcele. This he has been doing, accommodating families in his home and finding suitable accommodation for women and children fleeing violence and shelling in their own country.

Most of them do not have family or friends in the west to go and stay with; they will probably remain in Romania for many months, and the need to support them will remain.

## **Honey for Hope**

We raise money through our Honey for Hope enterprise to help support Hope without Limits. We buy honey in barrels from a known source and bring it to the UK for jarring, labelling and selling. All along the way volunteers help in these tasks; this ensures that ALL the profits go directly to people and projects and provides income to the Master Beekeeper in Romania.

We sell by word of mouth, in churches, markets, craft fairs and delis. We use fully recyclable or biodegradable packaging.

In this financial year, all profits raised help fund the aid lorries.

## **Baby Boxes of Hope**

These boxes are supplied to us by Christine and David Howe who raise money and have a network of people who knit and source the contents. The boxes contain everything needed for babies born to impoverished mothers and are distributed in Săcele and Reghin. Strict identification methods are used to ensure the boxes are given to those in need.

## **Graft for Growth**

A growing collaboration with Jon Williams who runs the social enterprise Graft for Growth ([www.graft4growth.co.uk](http://www.graft4growth.co.uk)) and has been visiting Romania for many years, practically helping Pastor Atilla Tóth in Reghin, has been of benefit to both parties and our partners in Romania. His company is designed to support visionary faith leaders such as Ottó and Attila who have strong social and spiritual programmes. His modus operandi is to develop self-reliance through the provision of support, education, housing, work and job opportunities in Romania by engaging UK students and adults to work on projects and develop a deep sense of global, social responsibility. He has committed to work alongside us to support a building programme envisioned by Ottó Kis in Săcele supply work parties and finance many aspects of this charitable cause especially with the creation of a functioning farm which can supply meat, vegetables, jobs and finance, which he has been achieving with Attila Tóth in Reghin. He is also interested in supporting business enterprises to support the work towards sustainability.

All our projects are in partnership with external organisations and community leaders who share our Christian values of integrity, gratitude and accountability. Those same values define our relationship with supporters and every aspect of our fundraising and spending. We continue to operate Belief in Action on biblical principles.

We want our supporters to understand and engage with our work, and share in our mission to see people living life in all its fullness. We report back regularly on how our income is spent and we take every opportunity to thank people for their generosity. We work hard to ensure we're accountable and transparent; we review our spending and costs regularly and monitor our impact, to make sure we make best use of our resources.

It has been a privilege to work with so many different people and provide help to many who have expressed enormous gratitude for the support Belief in Action is able to provide through the generosity of its donors, supporters and partners. Our prayer is that people will see God's love in action through our work.

## Legal and administrative information

Charity Registration Number: 327245

Trustees  
Ross Evans (Chairman)  
Ann Heslington Croft (Treasurer)  
Su Davies (MPhil DipRCOT)

Registered Address  
3 Hemlingford Road  
Sutton Coldfield  
West Midlands  
B76 1JG

Bankers  
Barclays Bank Plc,  
Bearwood Branch, Smethwick

Independent Examiner  
Doris Evans t/as Expressway Business Services  
332 Marsh Lane, Erdington  
Birmingham, B23 6HP

## **Structure, governance and management**

The charity was created by Trust Deed on 23 April 1986. The names of the trustees are contained in the legal and administrative information. They meet at least three times a year, and are responsible for overall governance of the charity and keep under review its policies and practices to make sure they still meet the needs of the charity. At each meeting the business of the charity is reviewed, as well as any reports received from our charity partners in Romania about their work.

Recruitment and appointment of new trustees is undertaken by the Chairman in consultation with existing trustees and he also has the power to remove trustees in accordance with the provisions in the Trust Deed. They keep their skill requirements under review and provide induction procedures relevant to the individuals' knowledge and understanding.

### **Responsibilities of the Trustees**

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the disposition of the charity at the end of the financial year and of the financial transactions for the year. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- 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 financial statements;
- prepare the financial statements on the basis that the charity will continue in operation unless it is inappropriate to presume this.

The trustees are responsible for keeping proper accounting records to ensure that the financial statements comply with the Statement of Recommended Practice and the Charities Acts. They are also responsible for safeguarding the assets of the charity, and hence for taking steps for the prevention and detection of fraud and other irregularities. The day-to-day administration of the charity was carried out by the trustees.

## **Risk Review**

The Trustees are responsible for the overseeing of risks faced by the charity and are satisfied that systems are in place and risks are identified, assessed and controls established throughout the year. A formal review of the charity's risk management processes is undertaken on an annual basis. Fraud is now a major problem both in the UK and Romania and we recognise it as one of the major risks that now has to be managed. We are committed to learning and are continually strengthening our safeguarding policies and processes. We recognise, even as a Christian organisation, we are not immune from safeguarding incidents, and we remain vigilant in this regard.

Long standing relationships with our partners mean we have high levels of accountability. There is much less risk of aid going astray, as we are working through trusted partnerships and frequent Trustee visits mean visibility and connection over the long term holds people accountable.

## Financial Review

We continue to meet all our core commitments, supporting individuals and groups, our finances being provided by gifts from supporters, grant-making funds and legacies. Gift Aid is recovered wherever possible.

During the year to 31 March 2022 we received **income of £126,360** (£81,621) and we spent **£112,880** (£94,690) **on charitable activities**. £36,606 was raised by Graft4Growth.

### Reserves Policy

As we have no salaries to pay and very few overheads, our reserves £1,000 are considered adequate by the Trustees to provide for day-to-day expenditure and any core objectives we might be called upon to meet at short notice. The Trustees monitor the situation closely and take any action necessary to safeguard the charity.

As our supporters understand and engage with our work, many donate to specific projects, and share in our desire to see people living life in all its fullness.

It remains a priority of the Trustees that all financial practices continue with full and transparent accountability; we review our spending and costs regularly and monitor our impact, to make sure we make best use of our resources. We report back regularly on how our income is spent and we take every opportunity to thank people for their generosity.

To ensure financial rectitude in the way funds are distributed we have robust controls and procedures in place. We rely upon Pastor Ottó Kis (Hope without Limits charity) and Pastor Attila Tóth (Associata Teleios charity) who are based in their communities to exercise due diligence and monitor how equipment and funds are distributed, and to ensure this is done wisely, in accordance with the objectives and aims of Belief in Action to whom they are accountable. Regular visits to assess and monitor our various projects are made by the Trustees.

As we continue to see such desperate need we are more determined than ever, through God's grace, to serve those who are experiencing severe difficulties in their lives through poverty and/or disability and thank everyone who stand with us as together we continue to help those who suffer.

Approved by the Board of Trustees of Belief in Action on 19<sup>th</sup> January 2022  
and signed on their behalf by:-

Ross Evans  
Chairman

**RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR TO 31 MARCH 2022**

	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2021</b>	<b>2021</b>	<b>2021</b>
	Restricted Funds	Unrestricted Funds	Total	Restricted Funds	Unrestricted Funds	Total
<b>Incoming Resources</b>	£	£	£	£	£	£
Donations & other income			99,390		58,497	58,497
Tax recovered (Gift Aid)			8,130		4,049	4,049
Grant-making Trusts			5,550		5,400	5,400
Honey for Hope (Note 1)			13,290		13,675	13,675
<b>Other Activities:</b>						
Volunteer visits (Note 4)			0		0	0
Mission Romania (Note 3)			1,680	5,114		5,114
Graft4Growth (Note 2)			36,606	58,392		58,392
			<hr/>			<hr/>
<b>Total Receipts</b>			<b>164,646</b>			<b>145,127</b>
 <b>Resources Expended</b>						
Charitable activities			112,880		94,690	94,690
Governance & admin			515		671	671
Generating Voluntary Income			823		1,655	1,655
Honey for Hope of which £5468 was charitable giving			15,760		8,643	8,643
<b>Other Activities:</b>						
Volunteer visits			0			0
Graft4Growth			22,198	70,690		70,690
Mission Romania			1,300	<b>4,850</b>		4,850
			<hr/>			<hr/>
			<b>153,476</b>			<b>181,199</b>
Surplus for the year			<hr/>			<hr/>
			11,170			<b>-36,072</b>

**Statement of assets and liabilities for the year to 31 March 2022**

	2022	2021
	£	£
<b>Cash Funds:</b>		
Cash at Bank	162,446	136,687
Cash at Bank – Restricted		13,589
Reserves		1,000
	<hr/>	<hr/>
	162,446	151,276
 <b>Accumulated Funds</b>		
Opening Balance	151,276	187,348
Surplus for the year	11,170	-36,072
	<hr/>	<hr/>
Closing Balance	<u>162,446</u>	<u>151,276</u>

## NOTES TO THE ACCOUNTS

31 MARCH 2022

### **Note 1 - Honey for Hope**

This is a small enterprise to raise funds to help run some of our projects, particularly supporting Hope without Limits (Ottó Kis). Honey from Transylvania is sold in churches markets, craft fairs and by word of mouth.

### **Note 2 - Graft4Growth**

Moving towards collaboration with other charities and organisations to optimise our effectiveness, we are partnering with Graft4Growth and handle their finances for them. Graft4Growth take student and adult teams to Romania on building projects.

### **Note 3 – Mission to Romania**

Again, working in collaboration with other charities and organisations, we help this small social enterprise support Marius and Roxana Dancovici (working with gypsies and the homeless in Ploesti).

### **Note 4 – Volunteer Visits**

Due to travel restrictions caused by the Covid-19 pandemic, no volunteer trips were undertaken.



Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name: Belief in Action

On accounts for the year ended

31 March 2022 Charity no (if any): 327245

Set out on pages

1 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2021.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

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

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

\* Please delete the words in the brackets if they do not apply.

Signed: [Signature] Date: 09/12/2022

Name: Rabina Begum - Expressway Business Services

Relevant professional qualification(s) or body (if any):

ACCA

**Belief in Action**

England & Wales - Charity number 327245

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# Accounts

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Annual Report and Statement of Accounts

**1 April 2020 to 31 March 2021**

Founded on Christian values in 1986, Belief in Action is a real force for change in the lives of children and adults in Romania disadvantaged by poverty and disability, delivering skills, knowledge and resources to sustainable projects run by trusted contacts, local churches and charities who are working in their own communities to break the cycle of poverty, alleviate suffering and engender a positive attitude towards disability.

## Contents:

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## Our story

Belief in Action has been helping children and families whose lives have been devastated by poverty and disability in Romania for many years. We are small but effective, supporting grassroots, community-led development where change happens from the bottom up.

Originally supporting Christian believers in Eastern Europe persecuted for their faith, we have evolved, responding to the desperate needs we saw in Romania following the fall of Communism. Many in rural areas still struggle through the effects of poverty, disability and ethnic prejudices, and often all three.

Our three trustees, Ann, Su and Ross, have been visiting Romania for many years on self-funded trips, often times leading groups of healthcare professionals and enthusiastic volunteers and we have big plans and a big heart for those who are suffering from neglect.

Through these visits we have built strong relationships with community leaders and pastors who share the same passion to make a difference in the lives of those who live on the fringe of society and for whom life is so difficult. These long-standing relationships enable us to extend our reach into the most vulnerable communities, delivering skills, knowledge and resource, with the opportunity to challenge social norms and harmful attitudes, particularly around the stigma of disability which still exists in many parts of the country.

All our work is delivered by these outstanding men of faith. – we partner with them to run food banks, day care centres for the disabled, provide disability aids and physiotherapy, run enterprises to provide food and work for many caught in generational poverty, provide education, and have amazing visions for a better future. Our work, therefore, is based on local knowledge, local connectivity and is culturally appropriate.

*'I always say we have our own Africa in Săcele where more than 10,000 gypsies live in poverty. We have many opportunities to help these children and adults'* says Pastor Ottó Kis, one of the pastors we work with.

Together, we recognise the importance of not only meeting people's needs (water, food security, education, health care) but to work with the whole person to provide holistic care - spiritual hope as well as physical needs.

As we grow, it has been good to collaborate with other UK charities, individuals and companies such as Medequip, who supply us with disability aid equipment no longer needed in the UK and otherwise destined for landfill, Waste to Wonder who provide ethical solutions to the disposal of redundant furniture and equipment, Graft4Growth who have committed to work with us on some of our projects, Birmingham City Mission who collect and store aid and equipment for us and Baby Boxes of Hope, providing for babies born into poverty.

We continue to benefit from the support of churches, trusts and individuals around the country. These are at the very centre of what we do. Honouring and building these relationships is paramount to us. We love being able to link people here in the UK to those in Romania so they can see the impact their generosity and prayers are making in the lives they are helping to change.

## Our Vision

Our work is with children, the disabled and the elderly, including those from ethnic groups:

- whose families need support
- who are living in poverty
- who experience severe difficulty in their lives

Our vision is that they are treated with dignity and respect, they have a sense of belonging and are loved and valued.

We believe in a world where they should be able to break through injustice, deprivation and inequality to fulfil their potential, shape their own destiny and live rich, productive lives and where they:

- have equal rights
- have enough money for a decent, secure life
- have access to healthcare and social care
- have the opportunity to live healthier long lives
- live in homes that are safe and comfortable

## Our values

**Passion** - we know that through prayer, compassion and God's love we can make a real difference to the lives of Romania's most neglected and helpless children and adults, and help the disabled overcome injustice and disadvantage to live full and meaningful lives.

**Equality** - we believe all children, the disabled and the elderly have equal worth and equal rights. Disability, ethnicity or age should not be a barrier to having the basic necessities of life. We believe in every child and adult's potential, no matter what their disability or ethnicity and that they are loved and valued by God.

**Sustainable** - we assist local churches, organisations and groups to bring to fulfilment the vision that God has given them and help them provide answers to their own social problems and bring about a lasting and viable ministry.

**Choice** - our supporters are respected and valued. They know through regular communication that their money is well spent and is getting through to the right beneficiaries. They are able to specify exactly where their money goes and influence how it's used and can see the difference they have made through regular communication.

# Belief in Action

## REPORT OF THE TRUSTEES

The Trustees present their annual report and financial statements for the year ended 31 March 2021. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) “Accounting and Reporting by Charities” issued in 2005 in preparing this annual report and financial statement.

### Key Objectives

- **To relieve the effects of poverty** and disability
- **To provide facilities and/or resources** (material, financial and advisory) for people working with support groups for the help and care of both children and adults who have disabilities
- **To support local pastors, organisations and groups** bring to fulfilment their own visions and help them provide answers to their own social problems, and bring about a lasting and viable ministry.
- **To communicate God's love by word and deed** in differing situations.

### Main Activities carried out for charitable purposes for the public benefit

The charity’s work continues to be focused in Romania developing its projects to bring long term relief to people suffering from the effects of poverty and disability by helping individuals and groups working in their communities including:

- support for the ministry and charity of Pastor Ottó Kis, (Hope without Limits) working with individuals and support groups for the disadvantaged and disabled in the community;
- support for the ministry and charity of Pastor Attila Tóth (Associatia Telio) working amongst Gypsy communities;
- collation and freighting of adaptive equipment for the Disability Aids Loan Scheme.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission’s general guidance on public benefit when reviewing the charity’s aims and objectives.

### Achievements and Performance

We continue to be aware of many in Romania disadvantaged by poverty and injustice, and special needs children and adults who are not receiving the care they so desperately need to meet their educational, physical, mental and emotional needs. 2020 has been especially hard due to the Covid-19 pandemic and the main emphasis of our work has been supporting pastors, teams and charities working to help them.

We love working with these passionate and inspiring people and community leaders, and with UK organisations with years of experience, helping those in Romania develop sustainable community-based projects with their own ideas that are already impacting their communities and tackling

problems which contribute to poverty and despair. It is gratifying to see all these partnerships growing and strengthening.

We want our supporters to understand and engage with our work, and share in our mission to see people living life in all its fullness. We report back regularly on how our income is spent and we take every opportunity to thank people for their generosity. We work hard to ensure we're accountable and transparent; we review our spending and costs regularly and monitor our impact, to make sure we make best use of our resources.

## **Providing resources in Săcele through the Disability Aids Loan Scheme**

**The Challenge:** Romania has a failing health care system. Many disabled children and adults are living severely restricted lives as they have little access to life enhancing equipment.

**The Project:** We collect, store and transport disability aids no longer needed in the UK to Romania. We have forged strong relationships with companies such as Medequip who do an amazing job getting equipment to us to help people in Romania AND reducing waste and landfill.

We partner with Pastor Ottó Kis and the Hope (without Limits) team in Săcele who reach out and connect with those who have additional needs in their community. The Scheme, established 15 years ago, helps many who would otherwise be housebound or restricted improve their mobility and encourages them to become more independent.

The Scheme is developing and a known presence in the area with a good reputation by word-of-mouth. There is a local resource of community leaders who have excellent outreach into the community, a willingness to assist those with disability and an appetite to learn 'best practice' and to show the love of Jesus in a practical and meaningful way.

It has grown significantly, so much so that this year we have had to hire 40ft lorries to transport the equipment, rent extended storage space in Săcele and build a workshop within it to operate from.

The administrators keep records and since its beginning hundreds of people have been helped.

Despite Covid-19 restrictions, we have still been able to get equipment to Romania. The team have distributed around 459 items of equipment to 306 people. With the store only open one or two days a week, and local restrictions curtailing activities, that's pretty good going! The volunteers who manage the Scheme have been trained through Belief in Action.

### **Hermina:**

A little 9-year old with cerebral palsy was permanently lying on a bed all day and getting chest infections due to aspiration when feeding. Getting her upright in a buggy provided by Medequip, has greatly improved the quality of her life, allowing her to engage with her environment and reduce the amount of chest infections.

### **Future plans:**

Petru and Ramona Iuga from the Hope team have run the Scheme for us since 2013. Under their capable hands the scheme is flourishing and changing lives and they are having a real impact as they have a genuine love for those who are vulnerable and have special needs. They work effectively and are building relationships with clients, providing positive, practical support to those in contact with the project. The Scheme provides an opportunity for access into the many homes of housebound people to offer practical help, provide pastoral care, and food and clothing to destitute families. They are totally dedicated and there is a need to fund them on a full-time basis.

## **The Mission House in Săcele**

**The Challenge:** Pastor Ottó Kis needed a home for his family and a base for his growing ministry in and around his community.

**The Project:** A building was started some years ago on the assurance that funds would be made available from the US. These funds unfortunately dried up and Ottó and the Hope team were left with a half-finished building. From money donated to us, combined with generous giving, amazing progress was made. We were able to finance the completion of the building work and provide kitchen units, internal doors, bath room fittings, heating and some furniture.

### **Hope Groups:**

The Mission House is now the centre for the day care activities for the disabled. Ottó and his family are over-whelmed by the love and support they have been shown. The Mission House gives them the scope to expand their ministry and is already being used to reach out and provide care. The 'special needs' groups (Hope Groups), teenagers, co-workers and many, many more are all welcome there. The sharing of meals is an important part of the culture and there is now ample space for this.

### **Future plans:**

There is still work to be done on the outside and ideally make the cellar accessible for storage for all the day care equipment.

## **Day Care Activities in Săcele for the disabled (Hope Groups)**

**The Challenge:** In rural areas, long held prejudices to disability mean life can be a struggle and children with special needs are often left to vegetate. Many with additional needs have been marginalised and made to feel ashamed; they are often fearful and scared to leave their homes.

**Project:** Pastor Ottó Kis originally started day centre sessions in a local community centre to provide a social outlet, group activities, evangelistic opportunities and a meal for people with disabilities. This is often the only time in the week when these isolated people leave their homes to socialise or receive much needed emotional support; they are a great joy to the clients and their carers. Ottó with the Hope team, care and look after their welfare, offering material and spiritual hope and have been a huge influence in their community and many lives are being changed. Ottó is greatly respected by the local authority who endeavour to help him in his work.

### **Sorin's Story:**

Following a serious car crash Sorin was rushed to hospital in a bad way with a spinal injury - the doctors were not initially optimistic about his chance of survival. The accident left him with life changing injuries and facing life in a wheelchair. As the Romanian care system is not geared up to help people with catastrophic injuries adapt to life, he was discharged.

Through an acquaintance, Sorin learned of our Disability Aids Loan Scheme. *'I got in touch straight away with the Hope team, as I had been brought from hospital and left with no assistance at home; I needed a bed, a wheelchair, and a table. I found the Hope team helpful and we understand each other very well. If they weren't around, I don't think I would have got over the trauma'*. The first major challenge for him was getting used to a body that didn't work the way it used to and learning how to use the wheelchair and other aids to increase his independence in everyday activities.

Now living a full and active life, this year we sent Sorin a FreeWheel attachment for his wheel chair as they are difficult and expensive to get in Romania. This will help him traverse grass fields

and snowy paths, enjoy hiking trails and get down bumpy curbs so he won't miss any fun with his family, or have to worry that he will come flying out of his wheelchair.

Knowing the day-to-day struggles facing people with disabilities in Romania Sorin wants to help other people to be able to live with dignity. With his friend Florin (a physiotherapist) he has set up a gym to help those with disabilities which is a great resource for the Hope team.

Learning to live with his injuries and become independent has not been easy but the support from his family and the Hope team over the years has been a lifeline.

**Future Plans:** Both the children's and adult's groups are growing. The aim is to increase these sessions, provide a broader range of activities and therapeutic interventions, provide carer support and training and, potentially, opportunities for vocational skill development. The Hope team need more support and ongoing training, particularly in physiotherapy. We would like to support them by funding the young man Florin, a physiotherapist, on a full time basis. We would also like to find funding for a special needs teacher in Săcele. Many children with special needs in rural areas have little or no access to education and can be left to 'vegetate.'

## Food Banks in Săcele and Reghin

**The Challenge:** Many of the children and their families our partners work with come from extremely poor households. Conditions in the village slums are shocking; people face problems of overcrowding, poor sanitation, insufficient shelter and food insecurity on a daily basis. Many families survive on just one meal a day or scavenge food from local tips.

**Project:** Following the death of two babies in the winter of 2019 we set up a Food Bank in Săcele and provided the finance to buy and provide food to support vulnerable families known to the Hope team in the village communities during the harsh winter month. This has been hugely successful and is greatly needed and appreciated by vulnerable families.

Pastor Attila Tóth in Reghin has also runs a Food Bank. *'There are hundreds of families without any income or very small income, and because of that many of them are literally starving. Most of them are going to a rubbish tip to find food there, or the young ladies are doing prostitution to be able to feed their children. My heart is breaking, especially for children when they are saying that they are without any food for days. We know that giving them food is not resolving the poverty, but for immediate need we set up a little food bank where the neediest families can come.'*

## Youth Groups in Săcele

**The Challenge:** How to continue to develop and play a positive role in the lives of local young people who have been taken to summer camps run by the Hope team, instilling Christian values and faith in their lives.

**Project:** Investing time and effort in the new generation, Lajos Fekete and the team run weekly bible groups for young people, providing a safe place to learn and grow. About 12-15 teens come to the meetings. A second group for younger teens started during the year. We provide the finance to rent the venue and provide snacks.

**Future Plans:** Lajos would like to organise outdoor events which will bring challenges to their lives and help them develop attitudes, skills and behaviours young people need to make positive changes in their lives.

## Volunteers' visits to Romania

**The Challenge:** There are a large number of children who have skills and abilities but are not able to fulfil their potential or be involved in meaningful, purposeful activity or learn about Jesus.

**Project:** We lead groups, including therapists, and healthcare professionals, to visit Ottó Kis and the Hope team in Săcele to facilitate, support, provide advice, and give specialist training to the network of community leaders, pastors and organisations we work with there. They visit individual homes and institutions to increase awareness of aid and equipment, assessing various needs, advising about mobility and accessibility to buildings, and teaching some basic physiotherapy which would enable a better quality of life.

**Future Plans:** Because of Covid-19 travel restrictions, we have had to put all plans to visit Romania on hold until we can see a clear way forward.

## Shoe Project in Săcele

**The Challenge:** One year we saw a group of frozen children being given their Christmas shoe boxes standing in the snow, with no shoes on their feet.

**Project:** We realised that what many of these children in destitute rural areas really need is shoes, not just shoe boxes filled with small toys! We also found out that many children in these areas can't go to school in winter as they don't have shoes. With just a small budget, we send money to Erzsebet Kis (Ottó's wife) to buy shoes for children whose parents can't afford them.

**Stories:** Denisa was expecting her third child; she already has a disabled daughter. Her husband works but they are struggling with debt as they took out a loan to build a second room for their tiny house. Another lady has 8 children, her husband is in prison. Erzsebet takes as many children as funds allow to buy shoes for. This year the shop assistant was so amazed she had to ask her why she was helping all these people and Erzsebet was able to explain her work with the poor.

## Reghin Area Ministries (Associata Teleios)

**The Challenge:** Conditions in rural villages and gypsy communities can be shocking. There is much hardship and little work; the poor have no savings or food. Generational Poverty (defined as a family having lived in poverty for at least two generations) is rampant leading to hopelessness. Our partner Pastor Attila Tóth says *"Even though I have been working among the Roma here for 15 years, I am still shocked at how poor some families are among them."*

**Project:** We continue to support financially the growing work of Attila and Adel Tóth amongst gypsy communities where they are having a real impact and bringing hope. Dealing with poverty among the gypsies has always been a significant need. There is a constant need to look for ways to help the people in their desire to provide the basic needs for their families. Education is a big part of the work to provide hope in the midst of generational poverty, so reading and writing classes for adults, a kindergarten in one of the villages, preschool programmes, after-school clubs (which is growing and helping more children) and mentoring groups have been set-up to accomplish this goal, particularly to help young people in the community with the hope they will go on to find steady jobs.

Working with children and youth has been a foundation of Attila's ministry. Unfortunately, due to Covid-19 restrictions there were no summer camps.

The Children's Home (a multi-agency project) to accommodate ten orphan children is now complete but can't open until all the paperwork has been signed off in Bucharest.

The farming programme (with the help of our UK partner Graft for Growth) to provide food and income for some of the gypsies and generate funding for his projects is growing. He is breeding Mangalitsa pigs (much sought after by top chefs), and behind the Children's Home he has a considerable area for vegetable production with three poly tunnels; this year he has grown onions, radishes, lettuce, tomatoes, green beans and cucumbers. The poly tunnels will help develop a year-round growing season.

Most of the vegetable are sold to generate income for his growing ministry among the poor, but when the Children's Home is open this will be a source of fresh and wholesome food to feed the children.

With all this work we have agreed to fund an Assistant Manager, Iza. Already, in the first quarter of 2020, she has been working on Attila's plans. Her retail efforts have helped provide funding for labour costs on the Children's Home construction, as well as support with the Roma ministry.

**Future Plans:** In an exciting new project, Attila is renovating a house near the Children's Home where he can support and train 'at risk' teenage girls. They will learn office skills, horticulture, hygiene, child care, cleaning and cooking. It's an ambitious programme and it is hoped that following training the girls will find employment in the Children's Home, farm or another planned project - a cafe/pizzeria.

There are also plans to open a fully operational second-hand shop there. Because it is located next to a very busy road, and there are no second-hand shops in that area, we think that this would be a very good and easy way to generate income for the work. The farm will also continue to be developed to generate income and he plans to build three more poly tunnels to maximise this potential.

## **Honey for Hope**

This is a business enterprise operating under Belief in Action. We buy honey in barrels from a known source and bring it to the UK for jarring, labelling and selling. All along the way volunteers help in these tasks; this ensures that ALL the profits go directly to people and projects and provides income to the Master Beekeeper in Romania.

We sell by word of mouth, in churches, markets, craft fairs and delis. We use fully recyclable or biodegradable packaging.

This financial year, profits made contributed to transport costs of equipment to Romania and the Food Banks.

## **Baby Boxes of Hope**

These boxes are supplied to us by Christine and David Howe who raise money and have a network of people who knit and source the contents. The boxes contain everything needed for babies born to impoverished mothers and are distributed in Săcele and Reghin. Strict identification methods are used to ensure the boxes are given to those in need.

## **Graft for Growth**

A growing collaboration with Jon Williams who runs the social enterprise Graft for Growth ([www.graft4growth.co.uk](http://www.graft4growth.co.uk)) and has been visiting Romania for many years, practically helping Pastor Atilla Tóth in Reghin, has been of benefit to both parties and our partners in Romania. His company is designed to support visionary faith leaders such as Ottó and Attila who have strong

social and spiritual programmes. His modus operandi is to develop self-reliance through the provision of support, education, housing, work and job opportunities in Romania by engaging UK students and adults to work on projects and develop a deep sense of global, social responsibility. He has committed to work alongside us to support a building programme envisioned by Ottó Kis in Săcele supply work parties and finance many aspects of this charitable cause especially with the creation of a functioning farm which can supply meat, vegetables, jobs and finance, which he has been achieving with Attila Tóth in Reghin. He is also interested in supporting business enterprises to support the work towards sustainability.

All our projects are in partnership with external organisations and community leaders who share our Christian values of integrity, gratitude and accountability. Those same values define our relationship with supporters and every aspect of our fundraising and spending. We continue to operate Belief in Action on biblical principles.

It has been a privilege to work with so many different people and provide help to many who have expressed enormous gratitude for the support Belief in Action is able to provide through the generosity of its donors, supporters and partners. Our prayer is that people will see God's love in action through our work.

## Legal and administrative information

Charity Registration Number: 327245

Trustees  
Ross Evans (Chairman)  
Ann Heslington Croft (Treasurer)  
Su Davies (MPhil DipRCOT)

Registered Address  
3 Hemlingford Road  
Sutton Coldfield  
West Midlands  
B76 1JG

Bankers  
Barclays Bank Plc,  
Bearwood Branch, Smethwick

Independent Examiner  
Doris Evans t/as Expressway Business Services  
332 Marsh Lane, Erdington  
Birmingham, B23 6HP

## **Structure, governance and management**

The charity was created by Trust Deed on 23 April 1986. The names of the trustees are contained in the legal and administrative information. They meet at least three times a year, and are responsible for overall governance of the charity and keep under review its policies and practices to make sure they still meet the needs of the charity. At each meeting the business of the charity is reviewed, as well as any reports received from our charity partners in Romania about their work.

Recruitment and appointment of new trustees is undertaken by the Chairman in consultation with existing trustees and he also has the power to remove trustees in accordance with the provisions in the Trust Deed. They keep their skill requirements under review and provide induction procedures relevant to the individuals' knowledge and understanding.

### **Responsibilities of the Trustees**

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the disposition of the charity at the end of the financial year and of the financial transactions for the year. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- 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 financial statements;
- prepare the financial statements on the basis that the charity will continue in operation unless it is inappropriate to presume this.

The trustees are responsible for keeping proper accounting records to ensure that the financial statements comply with the Statement of Recommended Practice and the Charities Acts. They are also responsible for safeguarding the assets of the charity, and hence for taking steps for the prevention and detection of fraud and other irregularities. The day-to-day administration of the charity was carried out by the trustees.

## **Risk Review**

The Trustees are responsible for the overseeing of risks faced by the charity and are satisfied that systems are in place and risks are identified, assessed and controls established throughout the year. A formal review of the charity's risk management processes is undertaken on an annual basis. Fraud is now a major problem both in the UK and Romania and we recognise it as one of the major risks that now has to be managed. We are committed to learning and are continually strengthening our safeguarding policies and processes. We recognise, even as a Christian organisation, we are not immune from safeguarding incidents, and we remain vigilant in this regard.

Long standing relationships with our partners mean we have high levels of accountability. There is much less risk of aid going astray, as we are working through trusted partnerships and frequent Trustee visits mean visibility and connection over the long term holds people accountable. Unfortunately, due to the pandemic, visits have not been possible this year and so constant contact has been maintained through technology. We are aware this is not ideal.

## Financial Review

We continue to meet all our core commitments, supporting individuals and groups, our finances being provided by gifts from supporters, grant-making funds and legacies. Gift Aid is recovered wherever possible.

During the year to 31 March 2021 Belief in Action received **income of £67,946** (£59,201) and we spent **£69,171** (£69,171) **on charitable activities**. **£1,745** was also raised for charitable activities from the Honey for Hope enterprise. We continued to cut back on governance and administration expenses enabling us expand our projects to bring relief to those suffering from the effects of poverty and disability.

### Reserves Policy

As we have no salaries to pay and very few overheads, we reduced our reserves at 31 March 2020 to £1,000 which the Trustees consider adequate to provide for day-to-day expenditure and any core objectives we might be called upon to meet at short notice. The Trustees monitor the situation closely and take any action necessary to safeguard the charity.

As our supporters understand and engage with our work, many donate to specific projects, and share in our desire to see people living life in all its fullness.

It remains a priority of the Trustees that all financial practices continue with full and transparent accountability; we review our spending and costs regularly and monitor our impact, to make sure we make best use of our resources. We report back regularly on how our income is spent and we take every opportunity to thank people for their generosity.

To ensure financial rectitude in the way funds are distributed we have robust controls and procedures in place. We rely upon Pastor Ottó Kis (Hope without Limits charity) and Pastor Attila Tóth (Associata Teleios charity) who are based in their communities to exercise due diligence and monitor how equipment and funds are distributed, and to ensure this is done wisely, in accordance with the objectives and aims of Belief in Action to whom they are accountable. Regular visits to assess and monitor our various projects are normally made by the Trustees, but because of travel restrictions relating to Covid-19 this has not been possible this year.

As we continue to see such desperate need we are more determined than ever, through God's grace, to serve those who are experiencing severe difficulties in their lives through poverty and/or disability and thank everyone who stand with us as together we continue to help those who suffer.

Approved by the Board of Trustees of Belief in Action on 23<sup>rd</sup> September 2021  
and signed on their behalf by:-

Ross Evans  
Chairman

**RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR TO 31 MARCH 2021**

	<b>2021</b>	<b>2021</b>	<b>2021</b>	<b>2020</b>	<b>2020</b>	<b>2020</b>
	Restricted Funds	Unrestricted Funds	Total	Restricted Funds	Unrestricted Funds	Total
	£	£	£	£	£	£
<b>Incoming Resources</b>						
Donations & other income		58,497	58,497		45,255	45,255
Tax recovered (Gift Aid)		4,049	4,049		3,297	3,297
Grant-making Trusts		5,400	5,400		5,400	5,400
Honey for Hope (Note 1)		13,675	13,675		5,249	5,249
Legacies		0	0		134,109	134,109
<b>Other Activities:</b>						
Volunteer visits (Note 4)		0	0		4,600	4,600
Mission Romania (Note 3)	5,114		5,114		0	0
Graft4Growth (Note 2)	58,392		58,392	91,311		91,311
			<hr/>			<hr/>
<b>Total Receipts</b>			<b>145,127</b>			<b>289,221</b>
<b>Resources Expended</b>						
Charitable activities		94,690	94,690		69,171	69,171
Governance & admin		671	671		1,375	1,375
Generating Voluntary Income		1,655	1,655		5,508	5,508
Honey for Hope of which £1745 was charitable giving		8,643	8,643		0	0
Research & Development		0	0		778	778
<b>Other Activities:</b>						
Volunteer visits			0		3,750	3,750
Graft4Growth	70,690		70,690	70,887		70,887
Mission Romania	4,850		4,850			0
			<hr/>			<hr/>
			<b>181,199</b>			<b>151,469</b>
			<hr/>			<hr/>
Deficit for the year			<b>-36,072</b>			<b>137,752</b>

**Statement of assets and liabilities for the year to 31 March 2021**

	2021	2020
	£	£
<b>Cash Funds:</b>		
Cash at Bank	136,687	181,034
Cash at Bank – Restricted	13,589	5,314
Reserves	1,000	1,000
	<hr/>	<hr/>
	<b>151,276</b>	<b>187,348</b>
<b>Accumulated Funds</b>		
Opening Balance	187,348	49,596
Deficit/Surplus for the year	<b>-36,072</b>	137,752
	<hr/>	<hr/>
Closing Balance	<b>151,276</b>	<b>187,348</b>

## NOTES TO THE ACCOUNTS

31 MARCH 2021

### **Note 1 - Honey for Hope**

This is a small enterprise raising funds to help run some of our projects, particularly supporting Hope without Limits (Pastor Ottó Kis) and the Food Banks. Honey from Transylvania is sold in churches, markets, craft fairs and by word of mouth.

This year:

£1,000 was sent to Pastor Attila Toth (Telios Ministries)

£445 went to support the Food Banks

£300 went to help with transport

### **Note 2 - Graft4Growth**

Moving towards collaboration with other charities and organisations to optimise our effectiveness, we are partnering with Graft4Growth and handle their finances. Graft4Growth take student and adult teams to Romania on building projects.

### **Note 3 – Mission Romania**

Again, moving towards collaboration with other charities and organisations to optimise our effectiveness, we are partnering with Mission Romania and handle some of their finances. Mission Romania supports the work of Marius and Roxana Dancovici and their charity Pater Nostra, who work in prisons, with the homeless and in children's homes. Belief in Action also support Marius and Roxana.

### **Note 4 – Volunteer Visits**

We usually run two/three visits per year for enthusiastic volunteers, therapists and professionals to support and encourage the work being undertaken by Pastor Ottó Kis in Săcele and Pastor Attila Tóth in Reghin. These have been temporarily suspended due to the pandemic.



Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name: Belief in Action

On accounts for the year ended

31 March 2021 Charity no (if any): 327245

Set out on pages

1 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2021.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

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

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

\* Please delete the words in the brackets if they do not apply.

Signed: [Signature] Date: 04/01/2022

Name: Rabina Begum - Expressway Business Services

Relevant professional qualification(s) or body (if any):

ACCA