

SALT OF THE EARTH

England & Wales · Charity number 328328

Details

Status Registered

Legal form Other

Registered 1989-08-31

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

Contact

Address 101 Scraptoft Lane
Leicester
LE5 2FE

Phone 0116 276 6439

Email info@sote.org.uk

Website www.sote.org.uk

Activities

Objects: TO RELIEVE POVERTY, ADVANCE EDUCATION AND PROTECT HEALTH AMONGST PERSONS LIVING IN UNDER DEVELOPED COUNTRIES (PARTICULARLY IN VILLAGES AND RURAL AREAS WITHIN SUCH COUNTRIES).

Activities: Salt of the Earth (SOTE) was founded in 1988 to support the work of Non-Governmental Organisations (NGOs) in Tamil Nadu, India. SOTE currently supports programmes focused on women's empowerment, income generation, health, education and environmental preservation.

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Environment/conservation/heritage, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** UNDER DEVELOPED COUNTRIES
- India

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£218,131	£185,411	-	-
2024-12-31	£208,417	£265,317	-	-
2023-12-31	£208,310	£172,583	-	-
2022-12-31	£141,660	£155,531	-	-
2021-12-31	£218,242	£217,065	-	-
2020-12-31	£184,107	£164,607	-	-

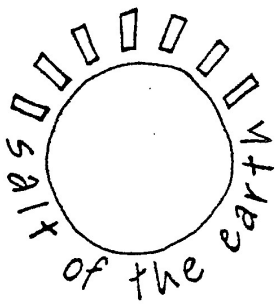
Trustees

Name	Role	Appointed
MURRAY ROY FRANKLAND	Chair	
Anne Walker		
BELINDA CALLAND		2013-06-10
BRIAN WOODCOCK		
CELIA BARDEN		
DAVID PETER BRADLY		
JANET ELISTA		
Jane Elizabeth Fielding		2016-03-01
SIMON FIELDING OBE		2016-03-01
Vincent John Jupp		2025-03-03

SALT OF THE EARTH

England & Wales - Charity number 328328

Accounts



SALT OF THE EARTH

2025 ANNUAL REPORT

The charity has had a successful year and has achieved its objective of funding its two partner NGO's (CRUSADE and CARE) in Tamil Nadu in order to improve the health, educational and living standards of over 200,000 rural poor as well as discouraging urban drift. In addition to funding programmes on health, Women's Self-Help-Groups, People with Disabilities, children and the environment we have funded a major building project to provide administration and service centre for CARE.

The charity is managed by five of its Trustees (Management Trustees) who all volunteer their services and are in weekly contact. The parttime administrative Assistant resigned at the end of April and her duties have been taken over by the Managing Trustees. This transition took place smoothly and rapidly and was a credit to all concerned. It also brought about substantial cost savings.

Our income increased by some 5% to £218,131 due mainly to an increase in successful funding applications. We were able to make substantial salary savings after the resignation of the staff member and we also benefited from sterling strengthening against the India Rupee by some 10% over the year. These savings meant that our outgoings were reduced to £185,411 giving us a year end surplus of £53,483 excluding £20,000 reserves. This has enabled us to authorise the replacement of two vehicles and the building of a small centre for People with Disabilities for CRUSADE.

The management visit early in the year with four trustees went well. The highlight was a moving ceremony unveiling a dedication stone at the building site of the new CARE centre. Good progress had been made with the construction of the two buildings despite heavy rainfalls. During the visit we met with the CEO and senior staff of our previous partner WWI with whom we had to part company because of their failure to renew their FRCA certificate which allowed them to receive foreign funding.

Another successful two-week Supporter programme took place as did a visit of twelve sixth for students accompanied by two teachers. Both parties visited programmes at CARE and CRUSADE to good effect. We consider the student programme as very important as it gives the young people a unique insight into the life of the rural poor in a developing country as well as an opportunity to gain long term supporters.

The charity has successfully overcome a number of changes during the year and finished with a healthy surplus and we have every confidence that this success will be carried forward in 2026.

Murray Frankland

March 18th 2025

Managing Trustees:

Murray Roy Frankland (Chair)
Janet Elisita
Belinda Calland
David Bradly (Treasurer)
Vince Jupp

Other Trustees:

Celia Barden
Simon John Fielding
Jane Elizabeth Fielding
Anne Walker
Brian Woodcock

Salt of the Earth (Reg. Charity 328328), 101 Scraftoft Lane, Leicester, LE5 2FE

Patron Jeremy Irons

Tel No: 0116 276 6439

E-Mail: info@salt-of-the-earth.org.uk

URL: www.salt-of-the-earth.org.uk

SALT OF THE EARTH
Statement of Financial Activities

for the year ending December 31st 2025

		Unrestricted	Restricted	Total 2025	Total 2024
Incoming resources	(Notes)				
Incoming resources from generated funds					
Voluntary Income	2	62,830.09	121,420.79	184,250.88	181,778.51
Trusts	3	1,500.00	25,350.00	26,850.00	16,250.00
Activities from generating funds	4	6,183.80	0.00	6,183.80	8,361.89
Investment Income		1,530.89	0.00	1,530.89	2,026.38
Incoming resources from charitable activities					
Other incoming resources		0.00	0.00	0.00	0.00
Total incoming resources		72,044.78	146,770.79	218,815.57	208,416.78
Costs of generating funds					
Costs of generating voluntary income					
Event Costs		684.58	0.00	684.58	564.60
Fundraising trading: cost of goods sold and other costs					
Total costs of generating funds		684.58	0.00	684.58	564.60
Net Incoming Resources for charitable activities		71,360.20	146,770.79	218,130.99	207,852.18
Resources Expended					
Charitable activities					
Care Child Sponsorship	5	0.00	14,761.18	14,761.18	14,077.56
Care CARE Centre	14	0.00	40,280.48	40,280.48	73,794.48
Care ID Cards		0.00	0.00	0.00	2,291.60
Care Other		2,013.99	0.00	2,013.99	3,008.26
CRUSAD Child Sponsorship	5	0.00	8,924.10	8,924.10	1,856.95
CRUSADE Village Sponsorship	6	0.00	6,868.55	6,868.55	3,734.05
CRUSADE Environment	7	0.00	8,585.69	8,585.69	9,335.78
CRUSADE Water Projects	8	0.00	6,009.99	6,009.99	6,070.01
CRUSADE Health	9	0.00	27,151.38	27,151.38	27,815.87
CRUSADE Women's SHG's	11	0.00	19,317.83	19,317.83	18,717.47
CRUSADE Disability Project	12	0.00	12,878.55	12,878.55	13,073.86
CRUSAD Adolescent Girls		0.00	1,717.15	1,717.15	1,871.77
CRUSAD Embroidery		1,717.15	0.00	1,717.15	4,781.95
CRUSAD PWD Registration		2,400.47	0.00	2,400.47	0.00
CRUSADE Other		1,301.32	0.00	1,301.32	4,168.04
WWI		0.00	0.00	0.00	36,766.83
Administration	16	21,875.91	0.00	21,875.91	31,652.32
Governance costs	17	0.00	0.00	0.00	0.00
Total charitable activity costs		29,308.84	146,494.90	175,803.74	253,016.80
Other resources expended					
Supporter Visitors Trips	15	0.00	8,540.67	8,540.67	11,203.54
Web Costs		0.00	0.00	0.00	0.00
Foreign Bank Fees		69.77	0.00	69.77	0.00
CAF Bank Fees		996.87	0.00	996.87	1,096.21
Total other costs		1,066.64	8,540.67	9,607.31	12,299.75
Total resource expended		30,375.48	155,035.57	185,411.05	265,316.55
Net incoming/outgoing resources before transfers		40,984.72	(8,264.78)	32,719.94	(57,464.37)
Transfers		(20,558.22)	20,558.22	0.00	0.00
Gross transfers between funds					
Net incoming resources before other recognised gains and loses		20,426.50	12,293.44	32,719.94	(57,464.37)

Reconciliation of Funds				
Total funds brought forward	42,270.42	(1,507.31)	40,763.11	98,227.48
Total funds carried forward	62,696.92	10,786.13	73,483.05	40,763.11

SALT OF THE EARTH

Balance Sheet

as at December 31st 2025

	(Notes)	2025	2024
Current assets			
Stocks and work-in-progress		0.00	0.00
Debtors	18	18,252.08	5,782.60
Investments		0.00	0.00
Cash at bank and in hand			
Nat West New		2,917.10	9,059.01
CAF Acc		32,313.87	38,765.18
Cambridge & Counties Bank		20,000.00	20,000.00
Total current assets		<u>73,483.05</u>	<u>73,606.79</u>
Liabilities			
Creditors: Amounts falling due within one year	19	0.00	32,843.68
Net current assets or liabilities		<u>73,483.05</u>	<u>40,763.11</u>
Total assets less current liabilities		<u>73,483.05</u>	<u>40,763.11</u>
Creditors: Amounts falling due after more than one year		0.00	0.00
Provisions for liabilities and charges		0.00	0.00
Net asset or liabilities		<u>73,483.05</u>	<u>40,763.11</u>
The funds of the charity			
Endowment funds		0.00	0.00
Restricted income funds		10,786.13	(1,507.31)
Unrestricted income funds		62,696.92	42,270.42
Total charity funds		<u>73,483.05</u>	<u>40,763.11</u>

The notes at pages 2 to 5 form part of these accounts

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Approved by the trustees on March 5th 2026

Murray Frankland - Chair of Trustees

Notes

1 Accounting Policies

		2025	2024
2 Voluntary Income	Cash & Cheques	12,462.73	10,338.02
Unrestricted	Direct Debits	8,028.00	8,890.00
	Standing Orders	14,091.00	13,861.00
	Large Donations	5,672.33	23,640.59
	Gift Aid	20,233.53	18,833.44
	Other	2,342.50	3,078.97
		<u>62,830.09</u>	<u>78,642.02</u>

3 Donations Through Trusts

		2025	2024
Unrestricted	The Archer Trust	0.00	1,500.00
	John and Wendy Osorio Trust	500.00	0.00
	Mageni Trust	1,000.00	1,000.00
		<u>1,500.00</u>	<u>2,500.00</u>

Restricted	Arcaid	3,000.00	3,000.00	Health/Education
	Barnabas Trust	0.00	1,500.00	WSHG (In-House)
	CSF Grant	500.00	0.00	WSHG (In-House)
	Cumber Family Charitable Trust	1,000.00	0.00	CBR (In-House)
	The Eva Reckitt Trust	1,100.00	0.00	Adolescent Girls
	Fulmer Charitable Trust	0.00	1,500.00	WSHG (In-House)
	Sydney E Franklin Trust	0.00	500.00	WSHG (In-House)
	The Haremead Trust	10,000.00	0.00	WSHG (In-House)
	Miss K.M. Harbinson Charitable Trust	2,750.00	1,250.00	WSHG (In-House)
	Pat Newman Memorial Trust	0.00	1,500.00	WSHG (In-House)
	N Smith Charitable Trust	0.00	1,500.00	WSHG (In-House)
	SMB Trust	2,000.00	0.00	WSHG (In-House)
	Souter Charitable Trust	3,000.00	3,000.00	PwD's
	CB & HH Taylor 1984 Trust	2,000.00	0.00	WSHG (In-House)
Total		<u>25,350.00</u>	<u>13,750.00</u>	

4 Income from Fundraising

		2025	2024
	Stalls	4,321.96	4,050.16
	Ethical Gifts	410.59	1,084.23
	Walk	510.00	1,746.00
	Collection Boxes	118.75	177.50
	Cyclone	218.75	0.00
	Charity Bash	603.75	154.00
	Meals	0.00	1,150.00
		<u>6,183.80</u>	<u>8,361.89</u>

Restricted Funds

Various restricted funds are maintained to manage specific projects for which donations are collected and transferred to our project partners.

Notes	Fund	Brought	Income	25% Admin Fee	Expenditur	Transfer	Carried
5	Child Sponsorship	3,158.69	32,185.00	8,046.25	23,685.28	0.00	3,612.16
6	Village Sponsorship	1,024.13	13,314.00	3,328.50	6,868.55	0.00	4,141.08
7	Climate Change (T)	3,440.35	10,967.95	2,741.99	8,585.69	0.00	3,080.62
8	Water Projects	79.28	5,500.00	0.00	6,009.99	0.00	(430.71)
9	Health Projects	184.48	12,720.00	0.00	27,151.38	14,500.00	253.10
11	Women's SHG	186.63	18,250.00	0.00	19,317.83	900.00	18.80
12	Disability Project	309.58	1,000.00	0.00	12,878.55	11,600.00	31.03
13	Adolescant Girls	76.67	1,100.00	0.00	1,717.15	600.00	59.52
14	CARE Centre	(9,794.48)	40,000.00	0.00	40,280.48	10,074.96	0.00
15	Supporters Visit	(172.64)	11,733.84	0.00	8,540.67	(3,000.00)	20.53
Total		<u>(1,507.31)</u>	<u>146,770.79</u>	<u>14,116.74</u>	<u>155,035.57</u>	<u>34,674.96</u>	<u>10,786.13</u>

12 Disability Project

A new Community Based Disability project was started in 2024 to provide support, training and equipment for the disabled in 180 villages spread over 4 blocks.

13 Adolescent Girls

A rolling three year program checking for anemia in adolescent girl was started in 2021 and again in 2025 part funded by The Eva Reckitt Trust

14 CARE Centre

The need for a new centre of operations for CARE was realised during the 2023 trustee visit, and so a project to find a site, draw up plans and raise money for the centre was carried out in 2024 and 2025.

15 Supporters Visit

Supporter visits restarted in 2023, with costs being raised in 2022, after a gap of three years due to the Covid-19 pandemic. There was also an additional student visit from Northamptonshire colleges made in 2025 and due to be repeated in 2026.

16 Administration

From 2019 until April 2025 a part-time admin assistance has been used to assist the charity. for which an annual consultancy fee is paid in 12 parts.

	2025	2024
Admin Consultancy	10,400.00	26,400.00
Office Expenses/Publicity	220.11	30.00
Sponsorship Expenses	200.30	0.00
Consultancy	1,763.30	1,639.70
Newsletter/Mailings	1,796.64	2,353.01
Training/Examination	0.00	0.00
Staff Foreign Travel	5,696.97	0.00
Insurance	888.57	810.01
Web Hosting	513.72	419.60
Fundraising	160.00	0.00
Accountant Fees	236.30	0.00
	<u>21,639.61</u>	<u>31,652.32</u>

17 Governance

Salt of the Earth Trustees are all volunteers and not paid for their time and efforts. Certain expenses may be reimbursed within the limits of the administration budget.

18 Debtors

	2025	2024	Variance
Income tax recoverable	5,660.75	3,606.35	2,054.40
Tax Claim (Jersey)	900.00	1,800.00	(900.00)
CAF Gift Aid Claim	0.00	0.00	0.00
Direct Debits	54.88	54.88	0.00
Fundraising Donations	1,422.61	321.37	1,101.24
SOTE Visit Invoice	10,213.84	0.00	10,213.84
	<u>18,252.08</u>	<u>5,782.60</u>	

19 Creditors

	2025	2024	Variance
WWI Support	0.00	26,670.18	(26,670.18)
Supporter Visits Expenses	0.00	6,173.50	(6,173.50)
Office Expenses	0.00	0.00	0.00
	<u>0.00</u>	<u>32,843.68</u>	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Salt of the Earth

**On accounts for the year
ended**

31st December 2025

**Charity no
(if any)**

328328

Set out on pages

(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 **31/12/2025**

**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

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.

Signed:

Colin Wood

Date:

22nd April 2026

Name:

Colin Wood

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

Member of the Association of Accounting Technicians

Address:

16 Wordsworth Rd

Loughborough

Leicestershire LE11 4LQ

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

SALT OF THE EARTH

England & Wales - Charity number 328328

Accounts

SALT OF THE EARTH 2024 ANNUAL REPORT

Another successful year for the charity with Income at £208,416 which matched the 2023 good performance. As a result we were able to fund the purchase of land and the construction of two buildings for CARE, one of our partner organisations in Tamil Nadu. This extra outlay amounted to £73, 794. This increased our expenditure considerably to £ 265,316. This extra amount was financed by the large brought forward from the previous year.

Administrative costs at £31,652 were down by over £6,000 and at 15.4% of turnover was well below our 20% target. We finished the year with a surplus of £41,556 which included a reserve of £20,000.

2024 was a year of change and development for the charity. The decision to fund the construction of two buildings drew heavily on the project manager experience of Trustees. However the biggest change was a result of the painful decision the Trustee's had to take to wind up, by the end of the year, the partnership with WWI (Women's Workers Initiative) based near Hosur in Tamil Nadu. WWI's renewal of its Indian government's FRCA certificate, which allowed it to receive foreign funding, was rejected in April by the government. This meant that this charity would be unable to send funding to WWI in 2025 and beyond and left us no choice.

This decision resulted in a lot of extra work in transferring the tree, village and sponsorship schemes that were operated by WWI to CRUSADE, our biggest partner in Tamil Nadu. This task had been largely completed by the end of the year and we do not anticipate a significant loss of child sponsors because of the transfers.

The construction of the two buildings for CARE was delayed firstly by local government beauracy and then by extreme rainfall in November and December. Despite these mishaps the budget for project has not had to be increased.

The total funds carried forward is £40,763 which is lower than last year because of the building project but should improve next year due to reduced expenditure through savings made by the dropping of WWI. We are therefore forecasting another successful year in 2025.

Murray Frankland

28th February 2025

Chair

SALT OF THE EARTH

Statement of Financial Activities

for the year ending December 31st 2024

		Unrestricted	Restricted	Total 2024	Total 2023
Incoming resources	(Notes)				
Incoming resources from generated funds					
Voluntary Income	2	78,642.02	103,136.49	181,778.51	171,769.84
Trusts	3	2,500.00	13,750.00	16,250.00	25,200.00
Activities from generating funds	4	8,361.89	0.00	8,361.89	10,169.70
Investment Income		2,026.38	0.00	2,026.38	850.62
Incoming resources from charitable activities					
Other incoming resources		0.00	0.00	0.00	319.40
Total incoming resources		<u>91,530.29</u>	<u>116,886.49</u>	<u>208,416.78</u>	<u>208,309.56</u>
Costs of generating funds					
Costs of generating voluntary income					
Event Costs		564.60	0.00	564.60	1,377.53
Fundraising trading: cost of goods sold and other costs					
Total costs of generating funds		<u>564.60</u>	<u>0.00</u>	<u>564.60</u>	<u>1,377.53</u>
Net Incoming Resources for charitable activities		<u>90,965.69</u>	<u>116,886.49</u>	<u>207,852.18</u>	<u>206,932.03</u>
Resources Expended					
Charitable activities					
Care Child Sponsorship	5	0.00	14,077.56	14,077.56	7,890.75
Care CARE Centre	14	0.00	73,794.48	73,794.48	0.00
Care ID Cards		2,291.60	0.00	2,291.60	989.59
Care Other		3,008.26	0.00	3,008.26	0.00
CRUSADE Child Sponsorship	5	0.00	1,856.95	1,856.95	0.00
CRUSADE Village Sponsorship	6	0.00	3,734.05	3,734.05	3,899.50
CRUSADE Environment	7	0.00	9,335.78	9,335.78	3,920.75
CRUSADE Water Projects	8	0.00	6,070.01	6,070.01	4,516.00
CRUSADE Health	9	0.00	27,815.87	27,815.87	27,659.14
CRUSADE Women's SHG's	11	0.00	18,717.47	18,717.47	18,581.72
CRUSADE Disability Project	12	0.00	13,073.86	13,073.86	5,867.91
CRUSADE Adolescent Girls		0.00	1,871.77	1,871.77	2,151.56
CRUSADE PWD Centre		4,781.95	0.00	4,781.95	0.00
CRUSADE Other		4,168.04	0.00	4,168.04	4,624.36
WWI Child Sponsorship	5	0.00	7,949.47	7,949.47	12,885.14
WWI Village Sponsorship	6	0.00	5,434.73	5,434.73	4,186.35
WWI Environment	7	0.00	3,126.89	3,126.89	3,901.50
WWI Water Projects	8	0.00	6,192.30	6,192.30	0.00
WWI Mobile Clinic		0.00	0.00	0.00	4,099.99
WWI IRDP	10	0.00	12,500.00	12,500.00	13,010.69
WWI Education	13	0.00	1,563.44	1,563.44	4,096.34
WWI Other		0.00	0.00	0.00	0.00
Administration	16	31,652.32	0.00	31,652.32	38,683.54
Governance costs	17	0.00	0.00	0.00	0.00
Total charitable activity costs		<u>45,902.17</u>	<u>207,114.63</u>	<u>253,016.80</u>	<u>160,964.83</u>
Other resources expended					
Supporter Visitors Trips	15	0.00	11,203.54	11,203.54	10,477.91
Web Costs		0.00	0.00	0.00	0.00
Foreign Bank Fees		0.00	0.00	0.00	0.00
CAF Bank Fees		1,096.21	0.00	1,096.21	1,140.43
Total other costs		<u>1,096.21</u>	<u>11,203.54</u>	<u>12,299.75</u>	<u>11,618.34</u>
Total resource expended		<u>46,998.38</u>	<u>218,318.17</u>	<u>265,316.55</u>	<u>172,583.17</u>

Net incoming/outgoing resources before transfers	43,967.31	(101,431.68)	(57,464.37)	34,348.86
Transfers	(85,708.13)	85,708.13	0.00	0.00
Gross transfers between funds				
Net incoming resources before other recognised gains and loses	(41,740.82)	(15,723.55)	(57,464.37)	34,348.86
Reconciliation of Funds				
Total funds brought forward	84,011.24	14,216.24	98,227.48	63,878.62
Total funds carried forward	42,270.42	(1,507.31)	40,763.11	98,227.48

SALT OF THE EARTH

Balance Sheet

as at December 31st 2024

	(Notes)	2024	2023
Current assets			
Stocks and work-in-progress		0.00	0.00
Debtors	18	5,782.60	6,819.36
Investments		0.00	0.00
Cash at bank and in hand			
Nat West New		9,059.01	2,360.01
CAF Acc		38,765.18	78,417.86
Cambridge & Counties/Shawbrook Savings Acc		20,000.00	20,000.00
Total current assets		<u>73,606.79</u>	<u>107,597.23</u>
Liabilities			
Creditors: Amounts falling due within one year	19	32,843.68	9,369.75
Net current assets or liabilities		<u>40,763.11</u>	<u>98,227.48</u>
Total assets less current liabilities		<u>40,763.11</u>	<u>98,227.48</u>
Creditors: Amounts falling due after more than one year		0.00	0.00
Provisions for liabilities and charges		0.00	0.00
Net asset or liabilities		<u>40,763.11</u>	<u>98,227.48</u>
The funds of the charity			
Endowment funds		0.00	0.00
Restricted income funds		(1,507.31)	14,216.24
Unrestricted income funds		42,270.42	84,011.24
Total charity funds		<u>40,763.11</u>	<u>98,227.48</u>

The notes at pages 2 to 5 form part of these accounts 0

Approved by the trustees on March 3rd 2025

Murray Frankland - Chair of Trustees

Notes

1 Accounting Policies

		2024	2023
2 Voluntary Income	Cash & Cheques	10,338.02	12,028.73
Unrestricted	Direct Debits	8,890.00	8,884.00
	Standing Orders	13,861.00	11,425.00
	Large Donations	23,640.59	33,921.55
	Gift Aid	18,833.44	19,719.39
	Other	3,078.97	4,062.00
		<u>78,642.02</u>	<u>90,040.67</u>

3 Donations Through Trusts

		2024	2023
Unrestricted	Charities Trust	0.00	100.00
	The Archer Trust	1,500.00	0.00
	Mageni Trust	1,000.00	1,000.00
		<u>2,500.00</u>	<u>1,100.00</u>

Restricted	Arcaid	3,000.00	3,000.00	Health/Education
	The Archer Trust	0.00	1,500.00	WSHG (In-House)
	Barnabas Trust	1,500.00	1,500.00	WSHG (In-House)
	The Carmela and Ronnie Pignatelli	0.00	2,500.00	WSHG (In-House)
	Christiadelphians	0.00	500.00	WSHG (In-House)
	The Eva Reckitt Trust	0.00	1,100.00	Adolescent Girls
	Farthing Trust	0.00	5,000.00	WSHG (In-House)
	Fulmer Charitable Trust	1,500.00	0.00	WSHG (In-House)
	Sydney E Franklin Trust	500.00	0.00	WSHG (In-House)
	Miss K.M. Harbinson Charitable Tr	1,250.00	0.00	WSHG (In-House)
	Oakdale Trust	0.00	2,500.00	WSHG (In-House)
	Pat Newman Memorial Trust	1,500.00	1,500.00	WSHG
	N Smith Charitable Trust	1,500.00	0.00	CBR (In-House)
	Souter Charitable Trust	3,000.00	3,000.00	Health
	CB & HH Taylor 1984 Trust	0.00	2,000.00	WSHG (In-House)
	Total	<u>13,750.00</u>	<u>24,100.00</u>	

4 Income from Fundraising

		2024	2023
20	Stalls	4,050.16	4,216.30
	Ethical Gifts	1,084.23	1,430.40
	Walk	1,746.00	1,403.50
	Collection Boxes	177.50	231.25
	SOTE500	0.00	625.00
	Charity Bash	154.00	2,263.25
	Meals	1,150.00	0.00
	Other	0.00	0.00
		<u>8,361.89</u>	<u>10,169.70</u>

Restricted Funds

Various restricted funds are maintained to manage specific projects for which donations are collected and transferred to our project partners.

Notes	Fund	25%					Carried Forward
		Brought Forward	Income	Admin Fee	Expenditure	Transfer	
5	Child Sponsorship	2,997.67	32,060.00	8,015.00	23,883.98	0.00	3,158.69
6	Village Sponsorship	433.16	13,013.00	3,253.25	9,168.78	0.00	1,024.13
7	Climate Change (Tree	7,375.67	11,369.80	2,842.45	12,462.67	0.00	3,440.35
8	Water Projects	(194.65)	6,536.24	0.00	12,262.31	6,000.00	79.28
9	Health Projects	580.35	12,420.00	0.00	27,815.87	15,000.00	184.48
10	IRDP + Clinic	509.15	0.00	0.00	12,500.00	11,990.85	0.00
11	Women's SHG	(145.90)	7,050.00	0.00	18,717.47	12,000.00	186.63
12	Disability Project	883.44	1,500.00	0.00	13,073.86	11,000.00	309.58
	Adolescant Girls	(51.56)	0.00	0.00	1,871.77	2,000.00	76.67
13	Corona/Education	1,735.46	0.00	0.00	1,563.44	(172.02)	0.00
14	Care Centre	0.00	20,000.00	0.00	73,794.48	44,000.00	(9,794.48)
15	Supporters Visit	93.45	12,937.45	0.00	11,203.54	(2,000.00)	(172.64)
	Total	14,216.24	116,886.49	14,110.70	218,318.17	99,818.83	(1,507.31)

12 Disability Project

A new Community Based Disability project was started in 2023 to provide support, training and equipment for the disabled in 180 villages spread over 4 blocks. Half of the funds was provided by the Arcaid Trust.

13 Education

Following on from the Corona Pandemic and its impact on village education further support was given to schools and the provision of meals in 2023 and 2024.

14 CARE Centre

The need for a new centre of operations for CARE was realised during the 2024 trustee visit, and so a project to find a site, draw up plans and raise money for the centre was carried out. Some funds were donated with the rest being transferred from unrestricted funds.

15 Supporters Visit

There were two visits in 2024 and 2025 of supporters and students from Northamptonshire colleges. Income and costs are accounted for in the year before each visit.

16 Administration

From 2019 a part-time admin assistance has been used to assist the charity. for which an annual consultancy fee is paid in 12 parts.

	2024	2023
Admin Consultancy	26,400.00	24,900.00
Office Expenses/Publicity	30.00	2,020.49
Sponsorship Expenses	0.00	0.00
Consultancy	1,639.70	2,645.00
Newsletter/Mailings	2,353.01	2,232.89
Training	0.00	77.84
Staff Foreign Travel	0.00	6,144.92
Insurance	810.01	108.86
Web Hosting	419.60	519.36
Fundraising	0.00	34.18
	31,652.32	38,683.54

17 Governance

Salt of the Earth Trustees are all volunteers and not paid for their time and efforts. Certain expenses may be reimbursed within the limits of the administration budget.

18 Debtors		2024	2023	Variance
	Income tax recoverable	3,606.35	3,678.25	71.90
	Tax Claim (Jersey)	1,800.00	900.00	(900.00)
	CAF Gift Aid Claim	0.00	0.00	0.00
	Direct Debits	54.88	56.00	1.12
	Internet Donations	0.00	80.00	80.00
	Fundraising Donations	321.37	663.11	341.74
	Stripe On-Line shop	0.00	0.00	0.00
	CAF Vouchers	0.00	0.00	0.00
	SOTE Visit Refund	0.00	1,442.00	1,442.00
		<u>5,782.60</u>	<u>6,819.36</u>	

19 Creditors		2024	2023	Variance
	WWI Support	26,670.18	0.00	(26,670.18)
	Supporter Visits Expenses	6,173.50	6,964.73	791.23
	Trustee Visit Expenses	0.00	2,080.84	2,080.84
	Office Expenses	0.00	290.00	290.00
	Printing Costs	0.00	34.18	34.18
		<u>32,843.68</u>	<u>9,369.75</u>	

20 Fundraising

The Charity Bash figure for 2023 is the gross figure raised, which after taking off expenses incurred gives rise to a net income of £1081. Other figures are net as expenses were taken off at source.



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Salt of the Earth

On accounts for the year
ended

31st December 2024

Charity no
(if any)

328328

Set out on pages

(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 **31/12/2024**

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the 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.

Signed:

Colin Wood

Date:

23rd May 2025

Name:

Colin Wood

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

Member of the Association of Accounting Technicians

Address:

16 Wordsworth Rd

Loughborough

Leicestershire LE11 4LQ

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

SALT OF THE EARTH

England & Wales - Charity number 328328

Accounts



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Salt of the Earth

**On accounts for the year
ended**

31 December 2023

**Charity no
(if any)**

0328328

Set out on pages

1 (Report) 1-4 (Accounts)

I report to the trustees on my examination of the accounts of the above charity for the year ended 31 December 2023 – copy attached.

**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.

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 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.

Signed:

Date:

03/04/2024

Name:

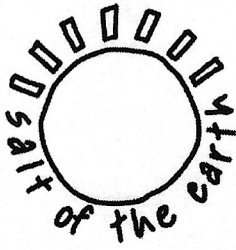
Noel Anthony Smith

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

FCCA, ACMA

Address:

6 Broctone Close, Broughton Astley, LE9 6XX.



salt of the earth

SALT OF THE EARTH 2023 ANNUAL REPORT

2023 was a good year for the charity. A one off £30,000 donation coupled with a successfully planned campaign to increase fund raising application income were significant factors in increasing income by 45% to £206,867 from £141,745. Other factors were income from supporter's visits for the first time since the pandemic and increases in voluntary contributions and social fundraising. Gift aid was significantly higher at £19,719. The carry forward figure at the end of the year increased by over £33,000 to £76,785 excluding reserves of £20,000.

Administrative charges were higher due mainly to staff costs associated with visiting our three partner organizations in Tamil Nadu for the first time in three years due to the pandemic. However administration costs as a percentage of income was maintained at 19%.

Our Development Officer continued to develop our website and social media sites. This led to an increase in child sponsors as well as ongoing enquiries from several organisations and individuals who were previously unknown to us. We recognize that this activity is vital if we are to replace income from our loyal but primarily older supporter base.

The visit at the start of the year in January to Tamil Nadu by three Trustees and our Development Officer, after a three year gap, was both rewarding and necessary. As a result our relationships with all three partner organisation were renewed and strengthened. Thanks to our continuing support during the extensive government lockdowns our partners were able to deliver extensive food and other humanitarian aid to the hundreds of rural villages that they worked in. This not only relieved much suffering but added considerably to their reputation and standing in these communities. It was clear however that the ongoing development work that we had been funding in these villages had been disrupted and that the need for it had increased.

The healthy year end carry forward figure gives us renewed confidence for 2024. It means that we will be able to make a modest increase in our funding to our partners in 2024. However, unless we get another large one –off payment, we will not be able to, maintain this year's income and our budget anticipates this eventuality

Murray Frankland

Chair

14th February 2024

SALT OF THE EARTH

Statement of Financial Activities

for the year ending December 31st 2023

		Unrestricted	Restricted	Total 2023	Total 2022
Incoming resources	(Notes)				
Incoming resources from generated funds					
Voluntary Income	2	90,040.67	81,729.17	171,769.84	113,755.37
Trusts	3	1,100.00	24,100.00	25,200.00	20,000.00
Activities from generating funds	4	10,169.70	0.00	10,169.70	7,615.95
Investment Income		850.62	0.00	850.62	199.79
Incoming resources from charitable activities			0.00	319.40	88.89
Other incoming resources		319.40			
Total incoming resources		102,480.39	105,829.17	208,309.56	141,660.00
Costs of generating funds					
Costs of generating voluntary income					
Event Costs		1,377.53	0.00	1,377.53	101.21
Fundraising trading: cost of goods sold and other costs		1,377.53	0.00	1,377.53	101.21
Total costs of generating funds		1,377.53	0.00	1,377.53	101.21
Net Incoming Resources for charitable activities		101,102.86	105,829.17	206,932.03	141,558.79
Resources Expended					
Charitable activities					
Care Child Sponsorship	5	0.00	7,890.75	7,890.75	5,132.83
Care ID Cards		989.59	0.00	989.59	0.00
CRUSADE Village Sponsorship	6	0.00	3,899.50	3,899.50	4,173.14
CRUSADE Environment	7	0.00	3,920.75	3,920.75	11,372.22
CRUSADE Water Projects	8	0.00	4,516.00	4,516.00	11,476.10
CRUSADE Health	9	0.00	27,659.14	27,659.14	21,279.41
CRUSADE Women's SHG's	11	0.00	18,581.72	18,581.72	15,857.89
CRUSADE Disability Project	12	0.00	5,867.91	5,867.91	4,121.19
CRSADE Adolescent Girls		0.00	2,151.56	2,151.56	0.00
CRUSADE Other		4,624.36	0.00	4,624.36	318.87
WWI Child Sponsorship	5	0.00	12,885.14	12,885.14	16,018.79
WWI Village Sponsorship	6	0.00	4,186.35	4,186.35	4,483.30
WWI Environment	7	0.00	3,901.50	3,901.50	10,348.05
WWI Water Projects	8	0.00	0.00	0.00	0.00
WWI Mobile Clinic		0.00	4,099.99	4,099.99	5,174.04
WWI IRDP	10	0.00	13,010.69	13,010.69	15,243.10
WWI Education	13	0.00	4,096.34	4,096.34	3,104.42
WWI Other		0.00	0.00	0.00	0.00
Administration	15	38,683.54	0.00	38,683.54	26,198.57
Governance costs	16	0.00	0.00	0.00	0.00
Total charitable activity costs		44,297.49	116,667.34	160,964.83	154,301.92
Other resources expended					
Supporter Visitors Trips	14	0.00	10,477.91	10,477.91	0.00
Web Costs		0.00	0.00	0.00	0.00
Foreign Bank Fees		0.00	0.00	0.00	0.00
CAF Bank Fees		1,140.43	0.00	1,140.43	1,229.52
Total other costs		1,140.43	10,477.91	11,618.34	1,229.52
Total resource expended		45,437.92	127,145.25	172,583.17	155,531.44
Net incoming/outgoing resources before transfers		55,664.94	(21,316.08)	34,348.86	(13,972.65)
Transfers		(26,892.05)	26,892.05	0.00	0.00

Gross transfers between funds
 Net incoming resources before other recognised gains and losses 28,772.89 5,575.97 34,348.86 (13,972.65)

Reconciliation of Funds

Total funds brought forward 55,238.35 8,640.27 63,878.62 77,851.27
 Total funds carried forward 84,011.24 14,216.24 98,227.48 63,878.62

SALT OF THE EARTH

Balance Sheet

as at December 31st 2023

Current assets

Stocks and work-in-progress 0.00 0.00
 Debtors 17 6,819.36 16,476.94
 Investments 0.00 0.00
 Cash at bank and in hand
 Nat West New 2,360.01 3,223.47
 CAF Acc 78,417.86 29,178.21
 Cambridge & Counties/Shawbrook Savings 18 20,000.00 15,000.00
 Total current assets 107,597.23 63,878.62

Liabilities

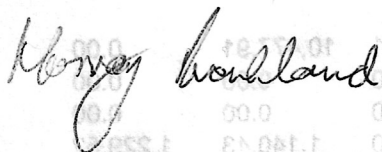
Creditors: Amounts falling due within one year 19 9,369.75 0.00
 Net current assets or liabilities 98,227.48 63,878.62
 Total assets less current liabilities 98,227.48 63,878.62
 Creditors: Amounts falling due after more than one year 0.00 0.00
 Provisions for liabilities and charges 0.00 0.00
 Net asset or liabilities 98,227.48 63,878.62

The funds of the charity

Endowment funds 0.00 0.00
 Restricted income funds 14,216.24 8,640.27
 Unrestricted income funds 84,011.24 55,238.35
 Total charity funds 98,227.48 63,878.62

The notes at pages 2 to 5 form part of these accounts

Approved by the trustees on March 16th 2024



Murray Frankland - Chair of Trustees

45,437.92 127,142.22 172,580.14 152,631.44
 (28,684.94) (21,910.08) (34,348.86) (13,972.65)
 0.00 0.00 0.00 0.00

Notes

1 Accounting Policies

		2023	2022
2 Voluntary Income	Cash & Cheques	12,028.73	4,091.65
Unrestricted	Direct Debits	8,884.00	8,973.00
	Standing Orders	11,425.00	12,329.50
	Large Donations	33,921.55	4,050.38
	Gift Aid	19,719.39	14,550.62
	Other	4,062.00	2,990.00
		<u>90,040.67</u>	<u>46,985.15</u>

3 Donations Through Trusts

		2023	2022
Unrestricted	Charities Trust	100.00	0.00
	Open Gate	0.00	5,000.00
	Mageni Trust	1,000.00	1,000.00
		<u>1,100.00</u>	<u>6,000.00</u>
Restricted	Arcaid	3,000.00	3,000.00 Education
	The Archer Trust	1,500.00	0.00 WSHG (In-House)
	Ashworth	0.00	4,000.00 WSHG
	Barnabas Trust	1,500.00	0.00 WSHG (In-House)
	The Carmela and Ronnie Pignatel	2,500.00	0.00 WSHG (In-House)
	Christiandelphians	500.00	0.00 WSHG (In-House)
	The Eva Reckitt Trust	1,100.00	1,000.00 Adolescent Girls
	Farthing Trust	5,000.00	0.00 WSHG (In-House)
	Oakdale Trust	2,500.00	0.00 WSHG (In-House)
	Pat Newman Memorial Trust	1,500.00	0.00 WSHG
	Souter Charitable Trust	3,000.00	3,000.00 Health
	WF Southall Trust	0.00	3,000.00 Health
CB & HH Taylor 1984 Trust	2,000.00	0.00 WSHG (In-House)	
	Total	<u>24,100.00</u>	<u>14,000.00</u>

4 Income from Fundraising

		2023	2022
	Stalls	4,216.30	3,088.45
	Ethical Gifts	1,430.40	2,244.33
	Walk	1,403.50	0.00
	Collection Boxes	231.25	212.50
	SOTE500	625.00	0.00
	Charity Bash	2,263.25	2,070.68
		<u>10,169.70</u>	<u>7,615.96</u>

Restricted Funds

Various restricted funds are maintained to manage specific projects for which donations are collected and transferred to our project partners.

		25%					Carried Forward
	Fund	Brought Forward	Income	Admin Fee	Expenditure	Transfer	Forward
5	Child Sponsorship	234.06	31,386.00	7,846.50	20,775.89	0.00	2,997.67
6	Village Sponsorship	44.01	11,300.00	2,825.00	8,085.85	0.00	433.16
7	Climate Change (Tree	4,888.57	13,745.80	3,436.45	7,822.25	0.00	7,375.67
8	Water Projects	(671.20)	4,992.55	0.00	4,516.00	0.00	(194.65)
9	Health Projects	8.49	8,231.00	0.00	27,659.14	20,000.00	580.35
10	IRDP + Clinic	619.83	0.00	0.00	17,110.68	17,000.00	509.15
11	Women's SHG	235.82	18,200.00	0.00	18,581.72	0.00	(145.90)
12	Disability Project	361.50	1,389.85	0.00	5,867.91	5,000.00	883.44
	Adolescant Girls	0.00	1,100.00	0.00	2,151.56	1,000.00	(51.56)
13	Corona/Education	2,831.80	3,000.00	0.00	4,096.34	0.00	1,735.46
14	Supporters Visit	87.39	12,483.97	0.00	10,477.91	(2,000.00)	93.45
	Total	<u>8,640.27</u>	<u>105,829.17</u>	<u>14,107.95</u>	<u>127,145.25</u>	<u>41,000.00</u>	<u>14,216.24</u>

12 Disability Project

A new Community Based Disability project was started in 2022 to provide support, training and equipment for the disabled in 180 villages spread over 4 blocks. Half of the funds was provided by the Arcaid Trust.

13 Education

Following on from the Corona Pandemic and its impact on village education further support was given to schools and the provision of meals in 2023.

14 Supporters Visit

There was no supporters visit again in 2023 due to the Covid-19 situation in India and UK. but income and expenses for the 2 2024 visits are included.

15 Administration

From 2019 a part-time admin assistance has been used to assist the charity. for which an annual consultancy fee is paid in 12 parts.

	2023	2022
Admin Consultancy	24,900.00	22,620.00
Office Expenses/Publicity	2,020.49	1,945.78
Sponsorship Expenses	0.00	295.00
Consultancy	2,645.00	0.00
Newsletter/Mailings	2,232.89	1,917.42
Training	77.84	0.00
Staff Foreign Travel	6,144.92	0.00
Insurance	108.86	108.86
Web Hosting	519.36	311.51
Fundraising	34.18	0.00
Total	38,683.54	26,198.57

16 Governance

Salt of the Earth Trustees are all volunteers and not paid for their time and efforts. Certain expenses may be reimbursed within the limits of the administration budget.

17 Debtors

	2023	2022	Variance
Income tax recoverable	3,678.25	3,621.62	(56.63)
Tax Claim (Jersey)	900.00	900.00	0.00
CAF Gift Aid Claim	0.00	30.75	30.75
Direct Debits	56.00	56.00	0.00
Internet Donations	80.00	9.70	(70.30)
Fundraising Donations	663.11	67.98	(595.13)
Stripe On-Line shop	0.00	107.50	107.50
CAF Vouchers	0.00	11,800.00	11,800.00
SOTE Visit refund	1,442.00	0.00	(1,442.00)
Total	6,819.36	16,593.55	

18 Savings Accounts

The £15,000 that was deposited with Shawbrook was topped up with an extra £5000 in 2023 and moved to Cambridge & Counties who offered a greater rate of interest.

19 Creditors

	2023	2022	Variance
Supporter Visits Expenses	6,964.73	0.00	(6,964.73)
Trustee Visit Expenses	2,080.84	0.00	(2,080.84)
Office Expenses	290.00	0.00	(290.00)
Printing Costs	34.18	0.00	(34.18)
Total	9,369.75	0.00	

SALT OF THE EARTH

England & Wales - Charity number 328328

Accounts

SALT OF THE EARTH ANNUAL REPORT FOR 2022

The charity had a satisfactory year. This was a significant achievement considering the UK's economic difficulties during the period. Our long term regular donors have stayed with us and we were able to achieve a modest increase in income from what had been planned.

Income at £141,745.87 was well down on the previous year's £218,242.71 but this had been expected because of exceptional income in 2021. This came from a second covid pandemic appeal (over £38,000) and two one off large donations amounting to £35,000. The budgeted income for 2022 was £127k, and this was exceeded by over £14,000. In the circumstances this was a good result.

Our Development Officer redesigned our website early in the year and regularly updated it. This helped us get more child sponsorships and raised our visibility on internet searches. More effort was put into making funding applications to Trusts and Foundation which brought in an income of £20,000, an increase of £10,000 from last year. Social fundraising was able to start again after the pandemic restrictions and this contributed £7,616.

The majority of our income comes from regular DD's and Standing Orders and this slightly increased despite the financial difficulties experienced here in the UK

Our three partner organisations in Tamil Nadu all reported that, by the end of the year, life in the rural villages that we support had more or less returned to pre pandemic levels. Nevertheless, the effects of the severe lockdowns imposed by the authorities have not gone away. Notably children's education has suffered badly as all establishments were closed for 18 months and what little savings the rural poor had are long since gone. Nutrition levels of children have fallen and we are hoping to develop our existing child nutrition project for the most badly affected.

At year end we had a healthy surplus of over £44k after having already paid for the first quarter payments for 2023 to our three partner organisations. We are adopting a conservative budget for next year of £137k which, after UK expenses are deducted, will amount to a small decrease of funding to India from last year of some £8k. We are hoping however to increase our income from the budgeted figure and, if achieved, we plan to increase funding to our partner organisations.

Despite the ongoing economic difficulties here in the UK we are confident that in 2023 we can at least maintain our current level of income from our committed supporters. Plans are in an advanced state for fund raising activities which make us optimistic that 2023 will once again be able to outperform the budget.

Murray Frankland
Chair

15th March 2023

SALT OF THE EARTH
Statement of Financial Activities

for the year ending December 31st 2022

		Unrestricted	Restricted	Total 2022	Total 2021
Incoming resources	(Notes)				
Incoming resources from generated funds					
Voluntary Income	2	46,877.65	66,877.72	113,755.37	202,323.21
Trusts	3	6,000.00	14,000.00	20,000.00	10,706.27
Activities from generating funds	4	7,615.95	0.00	7,615.95	4,858.29
Investment Income		199.79	0.00	199.79	123.90
Incoming resources from charitable activities					
Other incoming resources		88.89	0.00	88.89	231.04
Total incoming resources		60,782.28	80,877.72	141,660.00	218,242.71
Costs of generating funds					
Costs of generating voluntary income					
Event Costs		101.21	0.00	101.21	0.00
Fundraising trading: cost of goods sold and other costs					
Total costs of generating funds		101.21	0.00	101.21	0.00
Net Incoming Resources for charitable activities		60,681.07	80,877.72	141,558.79	218,242.71
Resources Expended					
Charitable activities					
Care Child Sponsorship	5	0.00	5,132.83	5,132.83	3,966.73
Care Goat Rearing	16	0.00	0.00	0.00	5,261.50
Care Corona Relief	14	0.00	0.00	0.00	7,061.31
CRUSADE Village Sponsorship	6	0.00	4,173.14	4,173.14	5,253.76
CRUSADE Environment	7	0.00	11,372.22	11,372.22	7,772.32
CRUSADE Water Projects	8	0.00	11,476.10	11,476.10	4,919.75
CRUSADE Health	9	0.00	21,279.41	21,279.41	29,096.28
CRUSADE Women's SHG's	11	0.00	15,857.89	15,857.89	15,924.89
CRUSADE Disability Project	12	0.00	4,121.19	4,121.19	5,959.13
CRUSADE Microcredit Program	13	0.00	0.00	0.00	25,000.00
CRUSADE Corona Relief	14	0.00	0.00	0.00	14,780.67
CRUSADE Other		318.87	0.00	318.87	145.65
Masard Child Sponsorship	5	0.00	16,018.79	16,018.79	22,074.32
Masard Village Sponsorship	6	0.00	4,483.30	4,483.30	7,097.96
Masard Environment	7	0.00	10,348.05	10,348.05	7,514.73
Masard Water Projects	8	0.00	0.00	0.00	0.00
Masard Mobile Clinic		0.00	5,174.04	5,174.04	4,965.01
Masard IRDP	10	0.00	15,243.10	15,243.10	10,691.26
Masard Education	14	0.00	3,104.42	3,104.42	16,833.78
Masard Other		0.00	0.00	0.00	50.13
Administration	17	26,198.57	0.00	26,198.57	20,913.50
Governance costs	18	0.00	0.00	0.00	0.00
Total charitable activity costs		26,517.44	127,784.48	154,301.92	215,282.68
Other resources expended					
Visitors Trip	15	0.00	0.00	0.00	0.00
Web Costs		0.00	0.00	0.00	0.00
Foreign Bank Fees		0.00	0.00	0.00	41.74
CAF Bank Fees		1,229.52	0.00	1,229.52	1,741.38
Total other costs		1,229.52	0.00	1,229.52	1,783.12
Total resource expended		27,746.96	127,784.48	155,531.44	217,065.80
Net incoming/outgoing resources before transfers		32,934.11	(46,906.76)	(13,972.65)	1,176.91

Transfers	(28,006.93)	28,006.93	0.00	0.00
Gross transfers between funds				
Net incoming resources before other recognised gains and loses	4,927.18	(18,899.83)	(13,972.65)	1,176.91
Reconciliation of Funds				
Total funds brought forward	50,311.17	27,540.10	77,851.27	76,674.36
Total funds carried forward	55,238.35	8,640.27	63,878.62	77,851.27

SALT OF THE EARTH

Balance Sheet

as at December 31st 2022

	(Notes)	2022	2021
Current assets			
Stocks and work-in-progress		0.00	0.00
Debtors	19	16,476.94	6,056.00
Investments		0.00	0.00
Cash at bank and in hand			
Nat West New		3,223.47	1,066.96
CAF Acc		29,178.21	55,728.31
Shawbrook Savings Acc		15,000.00	15,000.00
Total current assets		<u>63,878.62</u>	<u>77,851.27</u>
Liabilities			
Creditors: Amounts falling due within one year	20	0.00	0.00
Net current assets or liabilities		<u>63,878.62</u>	<u>77,851.27</u>
Total assets less current liabilities		<u>63,878.62</u>	<u>77,851.27</u>
Creditors: Amounts falling due after more than one year		0.00	0.00
Provisions for liabilities and charges		0.00	0.00
Net asset or liabilities		<u>63,878.62</u>	<u>77,851.27</u>
The funds of the charity			
Endowment funds		0.00	0.00
Restricted income funds		8,640.27	27,540.10
Unrestricted income funds		55,238.35	50,311.17
Total charity funds		<u>63,878.62</u>	<u>77,851.27</u>

The notes at pages 2 to 5 form part of these accounts

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Approved by the trustees on March 4th 2023

Murray Frankland - Chair of Trustees

Notes

1 Accounting Policies

		2022	2021
2 Voluntary Income	Cash & Cheques	3,984.15	7,835.81
Unrestricted	Direct Debits	8,973.00	8,982.00
	Standing Orders	12,329.50	12,521.94
	Large Donations	4,050.38	12,267.39
	Gift Aid	14,550.62	22,352.82
	Other	2,990.00	2,682.42
		<u>46,877.65</u>	<u>66,642.38</u>

		2022	2021
3 Donations Through Trusts			
Unrestricted	Charity Trust	0.00	206.27
	Open Gate	5,000.00	0.00
	Mageni Trust	1,000.00	1,000.00
		<u>6,000.00</u>	<u>1,206.27</u>

Restricted	Arcaid	3,000.00	3,000.00	Education/Disability
	Ashworth	4,000.00	0.00	WSHG
	The Eva Reckitt Trust	1,000.00	1,000.00	Adolescent Girls
	Open Gate	0.00	2,500.00	Trees
	Souter Charitable Trust	3,000.00	0.00	Trees
	WF Southall Trust	3,000.00	3,000.00	Health
	Total	<u>14,000.00</u>	<u>9,500.00</u>	

		2022	2021
4 Income from Fundraising			
	Stalls	3,088.45	2,826.33
	Gifts	2,244.33	709.47
	Meals	0.00	20.00
	Collection Boxes	212.50	191.50
	Mindfulness	0.00	140.00
	Charity Bash	2,070.68	883.50
	Other	0.00	87.50
		<u>7,615.96</u>	<u>4,858.30</u>

Restricted Funds

Various restricted funds are maintained to manage specific projects for which donations are collected and transferred to our project partners.

		Brought Forward		Expenditure			Carried Forward
	Fund	Forward	Income	Admin Fee	e	Transfer	Forward
5	Child Sponsorship	1,552.88	30,512.00	10,679.20	21,151.62	0.00	234.06
6	Village Sponsorship	205.89	11,530.10	3,035.54	8,656.44	0.00	44.01
7	Climate Change (Tree	18,663.37	12,223.80	4,278.33	21,720.27	0.00	4,888.57
8	Water Projects	4,554.90	6,250.00	0.00	11,476.10	0.00	(671.20)
9	Health Projects	(432.10)	10,720.00	0.00	21,279.41	11,000.00	8.49
10	IRDP + Clinic	36.97	0.00	0.00	20,417.14	21,000.00	619.83
11	Women's SHG	(106.29)	5,200.00	0.00	15,857.89	11,000.00	235.82
12	Disability Project	40.87	1,441.82	0.00	4,121.19	3,000.00	361.50
14	Corona/Education	2,936.22	3,000.00	0.00	3,104.42	0.00	2,831.80
15	Supporters Visit	87.39	0.00	0.00	0.00	0.00	87.39
	Total	<u>27,540.10</u>	<u>80,877.72</u>	<u>17,993.07</u>	<u>127,784.48</u>	<u>46,000.00</u>	<u>8,640.27</u>

12 Disability Project

A new Community Based Disability project was started in 2021 to provide support, training and equipment for the disabled in 180 villages spread over 4 blocks. Half of the funds was provided by the Arcaid Trust.

13 Microcredit Program

CRUSADE initiated a Microcredit program providing revolving credit loads to members of the 400 women's self help groups in the villages. The donation of £25,000 in 2021 is a one-off kick start to the scheme.

14 Education

Following on from the Corona Pandemic and its impact on village education further support was given to schools and the provision of meals in 2022.

15 Supporters Visit

There was no supporters visit again in 2022 due to the Covid-19 situation in India and UK.

16 Goat Rearing

An income generating project took place in 2021 in one of the begging communities by purchasing 2 female goats each for 16 families together with training and support.

17 Administration

From 2019 a part-time admin assistance has been used to assist the charity. for which an annual consultancy fee is paid in 12 parts.

	2022	2021
Admin Consultancy	22,620.00	17,604.00
Consumables	945.78	691.32
Child Sponsorship	0.00	0.00
Data Base	0.00	0.00
Publicity/Newsletter	1,917.42	2,141.07
Training	0.00	71.88
Travel to India	0.00	0.00
Insurance	108.86	108.86
Web Hosting	311.51	296.37
Fundraising	0.00	0.00
Other Consultancy	295.00	0.00
	<u>26,198.57</u>	<u>20,913.50</u>

18 Governance

Salt of the Earth Trustees are all volunteers and not paid for their time and efforts. Certain expenses may be reimbursed within the limits of the administration budget.

19 Debtors

	2022	2021	Variance
Income tax recoverable	3,643.26	3,769.25	125.99
Tax Claim (Jersey)	900.00	1,800.00	900.00
CAF Gift Aid Claim	0.00	30.75	30.75
Direct Debits	56.00	56.00	0.00
Internet Donations	9.70	400.00	390.30
Fundraising Donations	67.98	0.00	(67.98)
Stripe On-Line shop	0.00	0.00	0.00
CAF Vouchers	11,800.00	0.00	(11,800.00)
	<u>16,476.94</u>	<u>6,056.00</u>	

20 Creditors

	2022	2021	Variance
Care (Child Sponsorship)	0.00	0.00	0.00
Staff Expenses	0.00	0.00	0.00
	<u>0.00</u>	<u>0.00</u>	



Section A Independent Examiner's Report

Report to the trustees/ members of Salt of the Earth

On accounts for the year ended 31 December 2022 Charity no (if any) 0328328

Set out on pages 1 (Report) 1-4 (Accounts)

I report to the trustees on my examination of the accounts of the above charity for the year ended 31 December 2022 – copy attached.

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.

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 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.

Signed: [Signature] Date: 3/9/2023

Name: Noel Anthony Smith

Relevant professional qualification(s) or body (if any): FCCA, ACMA

Address: 6 Broctone Close, Broughton Astley, LE9 6XX.

SALT OF THE EARTH

England & Wales - Charity number 328328

Accounts

2021 SALT OF THE EARTH ANNUAL REOPRT

2021 was another unusual year but, ultimately a successful one, despite a second wave of Covid 19. This one affected the villages we support far more than the first. Many were infected and there were deaths. The government again imposed tough restrictions which, although not as draconian as the first lockdown, badly affected the population which had not fully recovered from the financial problems caused by the first lockdown.

We once again launched an emergency appeal which raised £ 38,474. This was not as high as the £ 51,914 raised last year but, in the circumstances, was still a fine effort. Proportionate amounts of money from the appeal were sent to all three partner organisations. Most of the money was spent on food relief for families most in need and this proved to be lifesaving in some circumstances. With the experience gained in the first wave all three partners were able to rapidly deploy medical advice and assistance to the villages. MASARD was able to continue much needed educational sessions as the schools had not re-opened after the first wave. In fact, the schools did not open again until November.

Our revenue at £ 218,243 was much higher than the budgeted £135,000 and exceeded the 2020 figure by £34k. This was due mainly to the emergency appeal and two one off large donations. One donation for £25k was to kick start a CRUSADE micro credit scheme for WSHG members. Another donation for £10k was designated for water projects and tree planting. Some extra revenue was obtained from a small number of social events that were able to start up again at the end of the year and we had a bigger than expected level of donations in December. Earlier in the year we decided to increase the costs of our child, tree and village sponsorship schemes and the full effects of these increases will be felt next year. Due to enhancements to our website we were able to recruit 28 new child sponsors throughout the year.

Despite a second lock down all three partner NGOs in Tamil Nadu were able to continue with most if not all the agreed programmes. The renewal applications for FRCA status by CRUSADE and MASARD were awarded by the Indian authorities. This allows NGOs to receive foreign funding. CARE's application for this status is still pending by the Indian authorities but we remain hopeful that it will be awarded soon.

We finish the year with a healthy brought forward figure of over £57k which is close to the 2020 figure. This has been achieved despite paying the first quarter 2022 instalments to CRUSADE and MASARD in late 2021. We start 2022 in a confident mood with the ability to modestly increase our 2021 grants to all three partners. We have a big tree planting carry over amount which will allow us to plant 25,000 trees, an increase of 10,000. Also carried forward is a further £5k which will double the amount of water generation projects. We have entered a contract for £1k with Exeter University who will provide student led consultancy on short and long term funding practices.

This good result has only been possible because of the generous and long standing support of a large number of people. We are conscious however of the ageing profile of our supporter base and in 2022 we will be seeking to recruit more young people as well as company sponsorship.

Murray Frankland

Chair, Salt of the Earth

12th January 2022

SALT OF THE EARTH

Statement of Financial Activities

for the year ending December 31st 2021

		Unrestricted	Restricted	Total 2021	Total 2020
Incoming resources	(Notes)				
Incoming resources from generated funds					
Voluntary Income	2	66,642.38	135,680.83	202,323.21	170,357.16
Trusts	3	1,206.27	9,500.00	10,706.27	10,653.62
Activities from generating funds	4	4,858.29	0.00	4,858.29	2,770.28
Investment Income		123.90	0.00	123.90	197.48
Incoming resources from charitable activities					
Other incoming resources		231.04	0.00	231.04	203.54
Total incoming resources		<u>73,061.88</u>	<u>145,180.83</u>	<u>218,242.71</u>	<u>184,182.08</u>
Costs of generating funds					
Costs of generating voluntary income					
Event Costs		0.00	0.00	0.00	0.00
Fundraising trading: cost of goods sold and other costs					
Total costs of generating funds		<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Net Incoming Resources for charitable activities		<u>73,061.88</u>	<u>145,180.83</u>	<u>218,242.71</u>	<u>184,182.08</u>
Resources Expended					
Charitable activities					
Care Child Sponsorship	5	0.00	3,966.73	3,966.73	4,293.33
Care Goat Rearing	16	5,261.50	0.00	5,261.50	0.00
Care Corona Relief	14	0.00	7,061.31	7,061.31	6,810.60
CRUSADE Village Sponsorship	6	0.00	5,253.76	5,253.76	6,187.86
CRUSADE Environment	7	0.00	7,772.32	7,772.32	5,719.33
CRUSADE Water Projects	8	0.00	4,919.75	4,919.75	0.00
CRUSADE Health	9	0.00	29,096.28	29,096.28	23,546.08
CRUSADE Women's SHG's	11	0.00	15,924.89	15,924.89	11,964.26
CRUSADE Disability Project	12	0.00	5,959.13	5,959.13	0.00
CRUSADE Microcredit Program	13	0.00	25,000.00	25,000.00	0.00
CRUSADE Corona Relief	14	0.00	14,780.67	14,780.67	21,528.03
CRUSADE Other		145.65	0.00	145.65	1,491.27
Masard Child Sponsorship	5	0.00	22,074.32	22,074.32	12,922.93
Masard Village Sponsorship	6	0.00	7,097.96	7,097.96	2,685.29
Masard Environment	7	0.00	7,514.73	7,514.73	10,022.82
Masard Water Projects	8	0.00	0.00	0.00	2,667.74
Masard Mobile Clinic	10	0.00	4,965.01	4,965.01	0.00
Masard IRDP	10	0.00	10,691.26	10,691.26	11,600.51
Masard Corona Relief	14	0.00	16,833.78	16,833.78	20,437.67
Masard Other		50.13	0.00	50.13	946.33
Administration	17	20,913.50	0.00	20,913.50	16,738.70
Governance costs	18	0.00	0.00	0.00	0.00
Total charitable activity costs		<u>26,370.78</u>	<u>188,911.90</u>	<u>215,282.68</u>	<u>159,562.75</u>
Other resources expended					
Visitors Trip	15	0.00	0.00	0.00	3,451.00
Web Costs		0.00	0.00	0.00	0.00
Foreign Bank Fees		41.74	0.00	41.74	166.22
CAF Bank Fees		1,741.38	0.00	1,741.38	1,427.86
Total other costs		<u>1,783.12</u>	<u>0.00</u>	<u>1,783.12</u>	<u>5,045.08</u>
Total resource expended		<u>28,153.90</u>	<u>188,911.90</u>	<u>217,065.80</u>	<u>164,607.83</u>
Net incoming/outgoing resources before transfers		44,907.98	(43,731.07)	1,176.91	19,574.25

Transfers	(38,500.00)	38,500.00	0.00	0.00
Gross transfers between funds				
Net incoming resources before other recognised gains and losses	6,407.98	(5,231.07)	1,176.91	19,574.25
Reconciliation of Funds				
Total funds brought forward	43,903.19	32,771.17	76,674.36	57,100.11
Total funds carried forward	50,311.17	27,540.10	77,851.27	76,674.36

SALT OF THE EARTH

Balance Sheet

as at December 31st 2021

	(Notes)	2021	2020
Current assets			
Stocks and work-in-progress		0.00	0.00
Debtors	19	6,056.00	7,833.98
Investments		0.00	0.00
Cash at bank and in hand			
Nat West New		1,066.96	1,849.96
CAF Acc		55,728.31	51,990.42
Shawbrook Savings Acc		15,000.00	15,000.00
Total current assets		<u>77,851.27</u>	<u>76,674.36</u>
Liabilities			
Creditors: Amounts falling due within one year	20	0.00	0.00
Net current assets or liabilities		<u>77,851.27</u>	<u>76,674.36</u>
Total assets less current liabilities		<u>77,851.27</u>	<u>76,674.36</u>
Creditors: Amounts falling due after more than one year		0.00	0.00
Provisions for liabilities and charges		0.00	0.00
Net asset or liabilities		<u>77,851.27</u>	<u>76,674.36</u>
The funds of the charity			
Endowment funds		0.00	0.00
Restricted income funds		27,540.10	32,771.17
Unrestricted income funds		50,311.17	43,903.19
Total charity funds		<u>77,851.27</u>	<u>76,674.36</u>

The notes at pages 2 to 5 form part of these accounts

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Approved by the trustees on Feb 28th 2022

Murray Frankland - Chair of Trustees

Notes

1 Accounting Policies

		2021	2020
2 Voluntary Income	Cash & Cheques	7,835.81	4,327.98
Unrestricted	Direct Debits	8,982.00	8,183.00
	Standing Orders	12,521.94	12,233.00
	Large Donations	12,267.39	17,094.25
	Gift Aid	22,352.82	21,169.28
	Other	2,682.42	3,313.31
		<u>66,642.38</u>	<u>66,320.82</u>

3 Donations Through Trusts

		2021	2020	
Unrestricted	Charity Trust	206.27	53.62	
	Calpe Trust	0.00	400.00	
	Mageni Trust	1,000.00	0.00	
		<u>1,206.27</u>	<u>453.62</u>	
Restricted	Arcaid	3,000.00	1,500.00	Disability
	The Eva Reckitt Trust	1,000.00	1,000.00	Adolescent Girls
	Mageni Trust	0.00	1,700.00	Health
	Open Gate	2,500.00	2,500.00	Trees
	Rhododendron Trust	0.00	500.00	Environment
	Souter Charitable Trust	0.00	3,000.00	Trees
	WF Southall Trust	3,000.00	0.00	Health
	Total	<u>9,500.00</u>	<u>10,200.00</u>	

4 Income from Fundraising

	2021	2020
Stalls	2,826.33	443.75
Gifts	709.47	520.28
Meals	20.00	1,215.00
Collection Boxes	191.50	187.50
Mindfulness	140.00	403.75
Woody Memorial	883.50	0.00
Other	87.50	0.00
	<u>4,858.29</u>	<u>2,770.28</u>

Restricted Funds

Various restricted funds are maintained to manage specific projects for which donations are collected and transferred to our project partners.

	Fund	Brought Forward		Income	Admin Fee	Expenditure		Carried Forward
5	Child Sponsorship	1,790.93	25,803.00	0.00	26,041.05	0.00	1,552.88	
6	Village Sponsorship	7,777.61	11,280.00	0.00	12,351.72	(6,500.00)	205.89	
7	Climate Change (Tree:	14,171.62	19,778.80	0.00	15,287.05	0.00	18,663.37	
8	Water Projects	6,224.65	9,250.00	0.00	4,919.75	(6,000.00)	4,554.90	
9	Health Projects	(130.82)	10,795.00	0.00	29,096.28	18,000.00	(432.10)	
10	IRDP + Clinic	(306.76)	0.00	0.00	15,656.27	16,000.00	36.97	
11	Women's SHG	18.60	1,800.00	0.00	15,924.89	14,000.00	(106.29)	
12	Disability Project	0.00	3,000.00	0.00	5,959.13	3,000.00	40.87	
13	Microcredit Program	0.00	25,000.00	0.00	25,000.00	0.00	0.00	
14	Corona Appeal	3,137.95	38,474.03	0.00	38,675.76	0.00	2,936.22	
15	Supporters Visit	87.39	0.00	0.00	0.00	0.00	87.39	
	Total	<u>32,771.17</u>	<u>145,180.83</u>	<u>0.00</u>	<u>188,911.90</u>	<u>38,500.00</u>	<u>27,540.10</u>	

12 Disability Project

A new Community Based Disability project was started in 2021 to provide support, training and equipment for the disabled in 180 villages spread over 4 blocks. Half of the funds was provided by the Arcaid Trust.

13 Microcredit Program

CRUSADE initiated a Microcredit program providing revolving credit loads to members of the 400 women's self help groups in the villages. The donation of £25,000 is a one-off kick start to the scheme.

14 Corona Appeal

A further appeal was made in April 2021 in the light of the ongoing situation in the villages, to which a further £38,474 was raised on top of the £51,914 raised in 2020.

15 Supporters Visit

There was no supporters visit again in 2021 due to the Covid-19 situation in India and UK.

16 Goat Rearing

An experimental income generating project was started in one of the begging communities by purchasing 2 female goats each for 16 families together with training and support.

17 Administration

From 2019 a part-time admin assistance has been used to assist the charity. for which an annual consultancy fee is paid in 12 parts.

	2021	2020
Admin Consultancy	17,604.00	12,000.00
Consumables	691.32	802.50
Child Sponsorship	0.00	140.90
Data Base	0.00	0.00
Publicity/Newsletter	2,141.07	2,510.51
Training	71.88	0.00
Travel to India	0.00	665.39
Insurance	108.86	0.00
Web Hosting	296.37	331.88
Fundraising	0.00	0.00
Other Consultancy	0.00	287.52
	20,913.50	16,738.70

18 Governance

All of the Earth Trustees are all volunteers and not paid for their time and efforts. Certain expenses may be reimbursed within the limits of the administration budget.

19 Debtors

	2021	2020	Variance
Prepayment to Equals	0.00	2,000.00	2,000.00
Income tax recoverable	3,769.25	4,243.50	474.25
Tax Claim (Jersey)	1,800.00	900.00	(900.00)
CAF Gift Aid Claim	30.75	529.48	498.73
Direct Debits	56.00	101.00	45.00
Internet Donations	400.00	60.00	(340.00)
	6,056.00	7,833.98	

20 Creditors

	2021	2020	Variance
Care (Child Sponsorship)	0.00	0.00	0.00
Staff Expenses	0.00	0.00	0.00
	0.00	0.00	



Section A Independent Examiner's Report

**Report to the trustees/
members of** Salt of the Earth

**On accounts for the year
ended** 31 December 2021 **Charity no
(if any)** 0328328

Set out on pages 1 (Report) 1-4 (Accounts)

I report to the trustees on my examination of the accounts of the above charity for the year ended 31 December 2021.

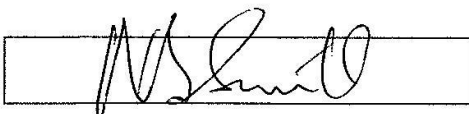
**Responsibilities and basis
of report** As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011.

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 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.

Signed:  **Date:** 17 May 2022

Name: Noel Anthony Smith

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

Address: 6 Broctone Close, Broughton Astley, LE9 6XX.

SALT OF THE EARTH

England & Wales - Charity number 328328

Accounts

SOTE 2020 ANNUAL REPORT TO TRUSTEES

This charity's world, as with everyone else's, was turned on its head because of the worldwide pandemic. As a result, most of the programmes planned by our partner organisations were reduced or suspended from April for around 6 months and it is only in the last quarter that "normal service" had been resumed.

In this intervening period most of the work was concerned with emergency relief providing emergency food supplies. These were needed because of the total lock down ordered by the Indian government in March with only a few hours' notice. This caused great hardship the biggest of which was hunger and the real possibility of starvation for some.

This work was funded by an emergency appeal which was very successful and surpassed our greatest hopes. The total of nearly £52k including gift aid, was distributed to our three partner organisations according to their stated need. The fund has now been spent.

We finished 2021 in good financial shape with a surplus of some £51k compare to £34k at the end of 2019. We lost out on expected revenue from the planned Visitor programme and social fund raising but gained from a one off donation of £10k and a legacy of nearly £6k. We were also successful in getting more tree planting donations, we saved nearly £4k on admin expenses and the £ did better against the INR than we planned for.

The strength of our supporter base was clearly demonstrated, not only by the size of the emergency appeal, but with a slight rise in regular donations despite these difficult times (in recent years we have experienced a slight but consistent decline). We achieved this at a time when many charities have suffered serious loss of support. We need therefore to continue to cherish and value our supporters in every way possible, recognising that we are very fortunate to have this level of regular committed support.

Lena has worked hard and well throughout the year and has now mastered the wide spread of duties that the job demands. In addition, she has, on her own initiative, developed our website and social media platforms and this effort has already brought us in several more child and tree sponsorships from new sources. She has been working much more than her contracted hours and Dave and I are recommending that we agree her request for her contract to be increased from 20 to 25 hours per week. At the same time, we propose that the hourly rate for the job be increased by 10% as this has not been reviewed for four years.

Our budget for 2021 assumes that we will retain all our present regular supporter income (excluding social fundraising and Visitor programme profit) whilst continuing the same level of support to our partners. In the absence of any extra income this will mean that we will spend some £15k more than we receive giving us a reduced end of year surplus of £35k. However, our estimates of income are conservative as is the estimate of the £ INR rate of exchange. More effort will be put into funding applications and developing our social media footprint providing that Lena is given the time to do this. There is therefore every prospect of this excess of expenditure over income to be reduced and possibly even eliminated.

In conclusion, we have done well in difficult circumstances and ought to be able to sustain the 2020 level of support to our partners in 2021. It is likely that in 2021 we will spend more than we get in, but we have a sufficient cash surplus to pay for this and the prospects for 2022 will be better providing we can restore the Visitors programme and social fund raising.

Murray Frankland

09/01/21

SALT OF THE EARTH

Statement of Financial Activities

for the year ending December 31st 2020

		Unrestricted	Restricted	Total 2020	Total 2019
Incoming resources	(Notes)				
Incoming resources from generated funds					
Voluntary Income	2	66,320.86	103,961.30	170,282.16	119,425.18
Trusts	3	453.62	10,200.00	10,653.62	9,953.64
Activities from generating funds	4	2,770.28	0.00	2,770.28	10,842.99
Investment Income		197.48	0.00	197.48	272.22
Incoming resources from charitable activities					
Other incoming resources		203.54	0.00	203.54	564.75
Total incoming resources		<u>69,945.78</u>	<u>114,161.30</u>	<u>184,107.08</u>	<u>141,058.78</u>
Costs of generating funds					
Costs of generating voluntary income					
Event Costs		0.00	0.00	0.00	0.00
Fundraising trading: cost of goods sold and other costs					
Total costs of generating funds		<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Net Incoming Resources for charitable activities		<u>69,945.78</u>	<u>114,161.30</u>	<u>184,107.08</u>	<u>141,058.78</u>
Resources Expended					
Charitable activities					
Care Child Sponsorship	5	0.00	4,293.33	4,293.33	5,000.00
Care Job Creation		0.00	0.00	0.00	3,402.48
Care Corona Relief	12	0.00	6,810.60	6,810.60	0.00
CRUSADE Village Sponsorship	6	0.00	6,187.86	6,187.86	8,909.02
CRUSADE Environment	7	0.00	5,719.33	5,719.33	4,564.12
CRUSADE Water Projects	8	0.00	0.00	0.00	0.00
CRUSADE Health	9	0.00	23,546.08	23,546.08	24,521.01
CRUSADE Women's SHG's	11	0.00	11,964.26	11,964.26	9,017.14
CRUSADE Corona Relief	12	0.00	21,528.03	21,528.03	0.00
CRUSADE Other		1,491.27	0.00	1,491.27	14,416.70
Masard Child Sponsorship	5	0.00	12,922.93	12,922.93	15,271.32
Masard Village Sponsorship	6	0.00	2,685.29	2,685.29	0.00
Masard Environment	7	0.00	10,022.82	10,022.82	0.00
Masard Water Projects	8	0.00	2,667.74	2,667.74	3,847.87
Masard IRDP	10	0.00	11,600.51	11,600.51	39,912.33
Masard Corona Relief	12	0.00	20,437.67	20,437.67	0.00
Masard Other		946.33	0.00	946.33	3,756.30
Administration	14	16,738.70	0.00	16,738.70	19,517.70
Governance costs	15	0.00	0.00	0.00	0.00
Total charitable activity costs		<u>19,176.30</u>	<u>140,386.45</u>	<u>159,562.75</u>	<u>152,135.99</u>
Other resources expended					
Visitors Trip	13	0.00	3,451.00	3,451.00	7,978.78
Web Costs		0.00	0.00	0.00	0.00
Foreign Bank Fees		166.22	0.00	166.22	0.00
CAF Bank Fees		1,427.86	0.00	1,427.86	1,001.44
Total other costs		<u>1,594.08</u>	<u>3,451.00</u>	<u>5,045.08</u>	<u>8,980.22</u>
Total resource expended		<u>20,770.38</u>	<u>143,837.45</u>	<u>164,607.83</u>	<u>161,116.21</u>
Net incoming/outgoing resources before transfers		49,175.40	(29,676.15)	19,499.25	(20,057.43)
Transfers		(38,000.00)	38,000.00	0.00	0.00
Gross transfers between funds					

Net incoming resources before other recognised gains and losses	11,175.40	8,323.85	19,499.25	(20,057.43)
Reconciliation of Funds				
Total funds brought forward	32,652.79	24,447.32	57,100.11	77,157.54
Total funds carried forward	43,828.19	32,771.17	76,599.36	57,100.11

SALT OF THE EARTH

Balance Sheet

as at December 31st 2020

	(Notes)	2020	2019
Current assets			
Stocks and work-in-progress		0.00	0.00
Debtors	16	7,758.98	8,354.69
Investments		0.00	0.00
Cash at bank and in hand			
Nat West New		1,849.96	5,858.96
CAF Acc		51,990.42	32,886.46
Shawbrook Savings Acc		15,000.00	15,000.00
Total current assets		<u>76,599.36</u>	<u>62,100.11</u>
Liabilities			
Creditors: Amounts falling due within one year	17	0.00	5,000.00
Net current assets or liabilities		<u>76,599.36</u>	<u>57,100.11</u>
Total assets less current liabilities		<u>76,599.36</u>	<u>57,100.11</u>
Creditors: Amounts falling due after more than one year		0.00	0.00
Provisions for liabilities and charges		0.00	0.00
Net asset or liabilities		<u>76,599.36</u>	<u>57,100.11</u>
The funds of the charity			
Endowment funds		0.00	0.00
Restricted income funds		32,771.17	24,447.32
Unrestricted income funds		43,828.19	32,652.79
Total charity funds		<u>76,599.36</u>	<u>57,100.11</u>
The notes at pages 2 to 5 form part of these accounts		0.00	

Approved by the trustees on January 16th 2021

Murray Frankland - Chair of Trustees

Notes

1 Accounting Policies

		2020	2019
2 Voluntary Income	Cash & Cheques	4,327.98	10,961.39
Unrestricted	Direct Debits	8,183.00	7,898.00
	Standing Orders	12,233.00	12,031.50
	Large Donations	17,094.25	8,837.33
	Gift Aid	21,169.28	15,036.04
	Other	3,313.31	1,060.00
		<u>66,320.82</u>	<u>55,824.26</u>

3 Donations Through Trusts

		2020	2019
Unrestricted	Carron Charitable Settlement	0.00	100.00
	Charity Trust	53.62	53.64
	Calpe Trust	400.00	0.00
		<u>453.62</u>	<u>153.64</u>

Restricted	Arcaid	1,500.00	1,575.00	Health (Corona)
	Edward Smart Charitable Trust	0.00	1,600.00	Adolescent Girls
	The Eva Reckitt Trust	1,000.00	500.00	Adolescent Girls
	Mageni Trust	1,700.00	1,000.00	Health
	Open Gate	2,500.00	2,125.00	Trees
	Rhododendron Trust	500.00	0.00	Environment
	Souter Charitable Trust	3,000.00	0.00	Trees
	WF Southall Trust	0.00	3,000.00	Health
	Total	<u>10,200.00</u>	<u>9,800.00</u>	

4 Income from Fundraising

	2020	2019
Stalls	443.75	2,703.43
Gifts	520.28	789.64
Meals	1,215.00	1,487.50
Collection Boxes	187.50	573.32
Mindfulness	403.75	0.00
Walks	0.00	0.00
Jewellery	0.00	275.00
Shobdon	0.00	0.00
Other	0.00	0.00
Garden	0.00	5,014.10
	<u>2,770.28</u>	<u>10,842.99</u>

Restricted Funds

Various restricted funds are maintained to manage specific projects for which donations are collected and transferred to our project partners.

		Brought Forward		Expenditure			Carried Forward
	Fund	Forward	Income	Admin Fee	e	Transfer	Forward
5	Child Sponsorship	(1,915.81)	20,923.00	0.00	17,216.26	0.00	1,790.93
6	Village Sponsorship	6,460.76	10,190.00	0.00	8,873.15	0.00	7,777.61
7	Climate Change (Tree:	12,324.72	17,589.05	0.00	15,742.15	0.00	14,171.62
8	Water Projects	4,842.39	4,050.00	0.00	2,667.74	0.00	6,224.65
9	Health Projects	(79.74)	9,495.00	0.00	23,546.08	14,000.00	(130.82)
10	Rural Health Program	(706.25)	0.00	0.00	11,600.51	12,000.00	(306.76)
11	Women's SHG	(17.14)	0.00	0.00	11,964.26	12,000.00	18.60
12	Corona Appeal	0.00	51,914.25	0.00	48,776.30	0.00	3,137.95
13	Supporters Visit	3,538.39	0.00	0.00	3,451.00	0.00	87.39
	Total	<u>24,447.32</u>	<u>114,161.30</u>	<u>0.00</u>	<u>143,837.45</u>	<u>38,000.00</u>	<u>32,771.17</u>

14 Administration

Salt of the Earth rented an office in Bristol from September 2014 until December 2018 and paid staff expenses during this period to a project manager and communications officer. During 2019 and 2020 a part-time admin assistance was used to assist the charity.

	2020	2019
Staff Costs	12,000.00	12,175.00
Staff Expenses	802.50	750.25
Office Expenses	0.00	0.00
Training	0.00	37.00
Publicity/Newsletter	2,510.51	1,771.97
Child Sponsorship	140.90	71.74
Data Base	0.00	708.50
Fundraising	0.00	0.00
Web Hosting	331.88	0.00
Travel to India	665.39	2,936.24
Insurance	0.00	567.00
Consultancy	287.52	500.00
	<u>16,738.70</u>	<u>19,517.70</u>

15 Governance

Salt of the Earth Trustees are all volunteers and not paid for their time and efforts. Certain expenses may be reimbursed within the limits of the administration budget.

16 Debtors

	2020	2019	Variance
Prepayment to Equals	2,000.00	0.00	(2,000.00)
Income tax recoverable	4,168.50	6,018.44	1,849.94
Tax Claim (Jersey)	900.00	1,800.00	900.00
CAF Gift Aid Claim	529.48	25.25	(504.23)
Direct Debits	101.00	101.00	0.00
Internet Donations	60.00	210.00	150.00
CAF Vouchers	0.00	200.00	200.00
	<u>7,758.98</u>	<u>8,354.69</u>	

17 Creditors

	2020	2019	Variance
Care (Child Sponsorship)	0.00	5,000.00	5,000.00
MASARD	0.00	0.00	0.00
CRUSADE	0.00	0.00	0.00
Staff Expenses	0.00	0.00	0.00
	<u>0.00</u>	<u>5,000.00</u>	



Section A

Independent Examiner's Report

Report to the trustees/
members of

Salt of the Earth

On accounts for the year
ended

31 December 2020

Charity no
(if any)

0328328

Set out on pages

1 (Report) 1-4 (Accounts)

I report to the trustees on my examination of the accounts of the above charity for the year ended 31 December 2020.

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.

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 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.

Signed:

Date:

04 JUNE 2021

Name:

Noel Anthony Smith

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

FCCA, ACMA

Address:

6 Broctone Close, Broughton Astley, LE9 6XX.