



The Cleaford Christian Trust

...caring about Romania...

Registered Charity Number 1039861

Annual Report and Accounts
to
30th June, 2002

The Trust's Aims and Objectives

The main aim of the Trust is to support Christian ministry in Romania. The chief point of contact is the Hungarian Baptist Church in the city of Brasov.

Projects are only considered that are recommended or approved by Pastor Gyula Borzasi of that church. As General Secretary of the Hungarian Baptist Convention of Romania he directs to the Trust requests from outside the Brasov area.

In the U.K. the objective of the Trust is to provide an effective channel for churches, schools and individual supporters to assist Christian work in Romania. The Trust also seeks to facilitate cooperation between British charities and missions working in Romania

Our Policies

We pray for God's guidance in all the decision making that is necessary and all but the most minor decisions are made at regular Trustees' meetings.

Unless answering a specific request from Romania, we only send items that we are offered after checking that they will be useful. We only send items that are 'in date', we comply with Romanian import and customs regulations, and we do not allow aid items to be sold in Romania. We have no wish to hinder the fragile growth of the Romanian economy, so where practical we prefer to provide cash for local purchase of items and labour.

We are reluctant to undertake projects where progress cannot be monitored satisfactorily.

Trustees

There were five Trustees' business meetings during the year. At each meeting reports were received on the financial situation and on aid shipments made. Detailed reports of each of the two visits to Romania that took place during the year were discussed, and various requests for assistance were considered.

Trust policy was revised regarding shipments of secondhand clothes and other items in response to changes of circumstances and import regulations.

The Trustees carried out a detailed Risk Assessment and concluded that satisfactory measures are taken to limit risks.

The Trustees reviewed its commitments in relation to its income, and considered that all current commitments could be met from current levels of income.

Policy was reviewed for elective visits of student nurses and medical students to Brasov Children's Hospital.

The split of expenditure between 'secular' (e.g. medical aid) and 'spiritual' (e.g. church planting) projects was reviewed. Trustees concluded that the existing division of approximately 25/75 should be maintained.

Trustees agreed with the church authorities in Romania a policy for the distribution of annual grants in aid of children's visits to Harghita Christian Camp.

Regular reports were received on the progress of the RIAC (Romania Information at Cleaford) service. Although not strictly falling within the Trust's activities it was felt that public perception of a connection required the Trustees to be aware of developments.

Achievements

The procurement and purchase in Belgium of a new 9 seater VW minibus for Brasov was a major contribution to the daily life of the church. Funding was divided 50/50 between the Trust and Mission to Europe. For local tax and legal reasons the minibus was registered in the name of Pastor Gyula Borzasi, who has signed a Memorandum of Understanding with the two charities regarding church use and insurance of the vehicle.

Help for the Brasov Children's Hospital was centred around quarterly shipments of antibiotics and asthma supplies, plus transport of a large donation of a year's supply of general anaesthetic. A defibrillator/ECG machine, which was funded by a runner in the London Marathon, was delivered to the hospital from USA.

Although the volumes of humanitarian aid shipments were less than in previous years, 3.5 tonnes were sent, including:

24 boxes of new clothes
61 boxes of computer equipment
26 Computers, plus printers and scanners
77 boxes of stationery items, mainly for Village Schools and Sunday Schools
20 boxes of toys (new & secondhand) for the Hospital and kindergartens

Christian ministry in Mures County has continued to receive support. A highlight was the purchase for £3,900, funded through the Trust by Downs Baptist Church, Woodingdean, of two buildings on a large site in Idrifaia village. One building will be converted to a church, and the other will be a minister's residence. Help has continued with materials for children's work in a number of villages.

A substantial grant was made to subsidise children from poorer families to enable them to visit Harghita Christian Camp.

A grant was provided for local purchase for the Brasov church to make up 40 food parcels for Christmas, taking the place of Harvest gifts that had been shipped in previous years.

Key features from the Accounts

- Income from general donations was £29,000.
- Income from sales of videos for schools and scouts, produced £850
- Cartridge recycling (in its first full year) raised £1,130
- Tax recoveries under Gift Aid were £3,000.
- The scheme to provide supplementary pensions of £10/month for poor widows more than doubled to £800
- £3,000 was spent in support of Harghita Christian Camp
- £6,400 was spent on medicines and medical equipment
- The new minibus was purchased for £15,000 (most of the funding having been received in the previous financial year)
- The cost of freight of aid to Romania was nearly £5,000.
- Funding for the care of the abandoned Bekö children was slightly reduced at £1,051 now that Anna Maria has a job
- Fund raising, financial and administration expenses were £1,784 (6% of total expenditure), with most office services being donated free of charge by Cleaford Services Ltd.

The Year Ahead

The first 'event' of the year is Harvest. We hope to be invited to a number of churches and schools. In addition to making the Brasov church a grant in lieu of tinned food we also hope to be given school items and toiletries to send.

We will stand by our undertaking to the Brasov Children's Hospital to provide antibiotics and asthma drugs. We plan to continue to provide funds for local purchase of gluten free flour, and baby milk.

New churches are being planted in many villages in the Targu Mures area. We wish to continue helping with the purchase of land and/or buildings in support of this work. We will be welcoming Pastor Istvan Borzasi, responsible for this work, to England in the autumn which we envisage will strengthen links with supporting churches.

It is likely that during the year some extension of the minister's flat in Targu Mures will become urgent.

Harghita Christian Camp is also doing effective front-line evangelism, and we will continue to encourage and support this work financially.

There continues to be a requirement for second-hand computers, although it is now necessary to limit the type sent to Pentiums.

Trustees and supporters will be visiting Romania to review our projects and to encourage those doing the work. These visits are also valuable in informing UK churches and other supporters of the continuing needs.

Fund Raising

From the inception of the Trust we knew that the Trustees did not have time for specific fund raising events, and resolved to rely on regular donations from those who wished to be involved in our work. The majority of our finances come from such donations, based on the needs that we circulate in Cleaford News.

The following are exceptions to that general rule:

Cartridge recycling

Bob Peerman (01252 721641) runs this very effective scheme for us, which involves sending in empty laser, inkjet or copier cartridges, for which we receive a credit depending on the type of cartridge. Bob can give guidance regarding the types that are acceptable, and is always interested to hear from others who can offer 'empties'. During the past year he moved our account to a much more efficient firm, from whom we receive payments without delay.

Widows pensions

We only provide pensions where we have a specific sponsor in UK, so there is no call on our general funds for this purpose. On receipt of a pledge from a supporter we are in touch with the church in Brasov, from where the scheme is administered, who then allocate £10 per month to the next most deserving person on their list.

Internet trading

We have a number of opportunities for small scale fund raising, either directly for the Trust, or as a contribution to the office expenses that are borne by Cleaford Ser-

vices Ltd., on our web pages, at www.cleford.co.uk We have an internet shopping page, including a travel insurance scheme, and receive a very small income from our new 0845 124 9402 local rate phone number.

Thanks to...

We benefited from yet another year of free use of storage space in Cron-dall, which has been much appreciated. Tracey Ursell has continued to assist Abigail Cleaver in sorting and packing aid items for shipment.

Adele Cox has procured medical supplies and acted as minutes secretary to the Trustees, for which we are very grateful.

Thanks to those who have made a regular commitment to support Mrs Victoria Fejer, a pastor's widow, the other widows in our scheme, and to those who continue to sponsor the Bekö children.

Countless people have kept up the supply of new clothes, toys, school items and other useful materials.

We have received computers from several sources.

InKind Direct (previously Gifts in Kind UK) continue to supply many useful items at nominal prices.

Steve & Margaret at Hainstock's Chemists have given considerable help with advice and procurement of medical items at the best prices.

We thank many churches, fellowships (often including Women's Groups,

Guides, Girls' Brigade, etc. etc. affiliated to a church) and schools. It is not possible to list them all.

In addition to financial help, and gifts in kind, we thank those churches that have invited us to preach and those schools that invite us to lead Christian assemblies.

'School' help often includes parents who make gifts or buy videos, or donate goods and harvest offerings. We also thank teachers and office staff who administer!

There are too many other individuals and organisations to list, but we acknowledge our dependence on the continuing support of a growing band of friends of the needy people of Romania, young and old alike. Continuity is important, and we acknowledge many who have quietly continued with us over the years.

Others realise that encouragement is also important, in which regard we thank Revd's David Hider, Prue Dufour and several others, lay and ordained, who know who they are!

RIAC

The Trust, as part of its ministry to the needy of Romania, is now providing a substitute service in place of the old Southampton Romania Information Centre, under the title of Romania Information At Cleford (RIAC). Our Directory of groups working in Romania, which is on the Internet at www.cleford.co.uk/links.htm, has been greatly expanded. Many other groups have joined the free RIAC email news service and there have been appreciative messages for the work that Phil Dunford is doing under the RIAC title.

How you can help...

The Trustees welcome **prayer support**. Decisions have to be made regarding requests received from Romania, and we need to know God's will in each case. We also need wisdom, and imagination, when considering the best approach to follow when seeking to meet a request.

Please **pray for our partners** in Romania, including:

Pastor Gyula Borzasi and his wife Marta at the church in Brasov. Gyula is also General Secretary of the Convention of Hungarian Baptist Churches in Romania.

Pastor Istvan Borzasi and his wife Marta, responsible for a number of churches, Sunday Schools and women's groups in the Targu Mures area. Istvan is also a frequent broadcaster on three radio stations.

Pray for Andrew and Ester Erdö, and Andrew junior, at Harghita Camp as they welcome thousands of guests each year, and progress the continuing development programme as funds allow.

Thank God for the many children and young people who come to know the Lord for the first time at Harghita, and pray for their nurture in their home churches.

Pray for Dr. Mazgareanu the Medical Director, management and staff at the Brasov Children's Hospital, as they continue to work under budget pressures and uncertainty, and are discouraged by the lack of local support.

Pray for teachers in village schools as they seek to help gypsy and other poor

families in the villages.

Pray for God's overruling in Romania, particularly in connection with the changes to rules and regulations as part of the process of joining the EU

Please use, and encourage others to use, the internet shopping facilities at **www.cleford.co.uk**.

There is a continuing need for **computers** and inkjet printers. We would be grateful for Pentium machines that may become available following upgrades.

The Trust is always in need of **cash gifts**, either for grants to our Romanian partners, or for the purchase of items not otherwise available.

Please think whether you can arrange a **fund-raising event** in aid of the Trust's work. We have supporters who have planned concerts for us, send us money from friends parking their caravan on their land or from their hens laying eggs! Perhaps there are other ideas. We are always keen to supply photo displays, videos and speakers for events in aid of the Trust.

We are increasing our contacts with churches and schools in England. Please **pray** for Trustees as they preach, lead school assemblies, and speak to a range of different groups. We seek to glorify God, tell the gospel with a smile, and raise awareness of how the gospel can be put into practice in service to the needy.

We welcome **invitations** to schools and churches, to preach or lead, particularly All-age worship services.

Please consider whether you could **invite a Trust speaker** to your group.

Financial Statements

Report of the Trustees

The Trustees submit their report on the accounts of the Trust for the year ended 30th June 2002.

Principal activities

1. The Trust was created by Deed on 6th July 1994 and is exclusively for charitable purposes
2. There has been no change in the constitution of the Trust since its creation, and it is registered as a charity in accordance with the Charities Act 1993
3. Trustees serving throughout the year were A.R. Cleaver, A.J. Cleaver SRN, SCM, P.J. Dunford, L.J. Dunford SRN, P.M. Guy, R.E. Guy and Revd. D.C. Stickland CPFA, FCCA
4. The Trustees in respect of the year to 30th June 2002 have distributed in grants and donations a total of £43,578 (2001—£33,185) in furtherance of the Trust's objectives.

Statement of Trustees' responsibilities

Charity law requires the Trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the Trust's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements the Trustees should follow best practice and:

select suitable accounting policies and then apply them consistently;

make judgements and estimates that are reasonable and prudent;

prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Trust will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Trust and which enable them to ascertain the financial position of the Trust and to ensure that the accounts comply with applicable law. They are also responsible for safeguarding the assets of the Trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the Board of Trustees

A.R. Cleaver
September 2002

Independent Examiner's Report to the Trustees of The Cleaford Christian Trust

I report on the financial statements for the year ended 30th June 2002, which are set out on pages 9 to 15.

Respective responsibilities of trustees and examiner

As described on page 7 the charity's trustees are responsible for the preparation of the accounts; you consider that the audit requirement of section 43 (2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43 (7)(b) of the Act, whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

which gives me reasonable cause to believe that in any material respect the requirements

to keep accounting records in accordance with section 41 of the Act and

to prepare accounts which accord with the accounting records and to comply with the accounting requirement of the Act

have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Kevin Birch FCA
Birch & Co.
Chartered Accountants
Farnham

October 2002

Statement of financial activities for the year ended 30th June 2002

	Notes	Unrestricted Funds 2002 £	Restricted Funds 2002 £	Total 2002 £	Unrestricted Funds 2001 £	Restricted Funds 2001 £	Total 2001 £
Incoming resources							
Voluntary income	1	19,290	10,239	29,529	23,237	17,005	40,242
Interest received		45	-	45	281	-	281
Tax repayment		2,941	-	2,941	4,571	-	4,571
Total incoming resources		<u>22,276</u>	<u>10,239</u>	<u>32,515</u>	<u>28,089</u>	<u>17,005</u>	<u>45,094</u>
Resources expended							
Direct charitable expenditure							
Grants and donations	3	26,125	17,453	43,578	23,658	9,527	33,185
Other expenditure							
Fund raising expenses		567	-	567	1,133	-	1,133
Financial & administration expenses	2	1,217	-	1,217	733	-	733
		<u>1,784</u>	<u>-</u>	<u>1,784</u>	<u>1,866</u>	<u>-</u>	<u>1,866</u>
Total expenditure		<u>27,909</u>	<u>17,453</u>	<u>45,362</u>	<u>25,524</u>	<u>9,527</u>	<u>35,051</u>
Net (expenditure)/income for the year		(5,633)	(7,214)	(12,847)	2,565	7,478	10,043
Fund balances brought forward		8,565	7,478	16,043	6,000	-	6,000
Fund balances carried forward		<u>2,932</u>	<u>264</u>	<u>3,196</u>	<u>8,565</u>	<u>7,478</u>	<u>16,043</u>

Results are derived from continuing activities.

All gains and losses in the year are included in the above results.

Balance Sheet as at 30th June 2002

	Note	2002 £	2001 £
Current assets			
Bank accounts		3,251	15,529
Cash accounts		454	1,043
Loans	4	1,500	1,500
		<u>5,205</u>	<u>18,072</u>
 Current liabilities			
Loans	5	1,500	1,500
Accruals		255	240
Other creditors		254	289
		<u>2,009</u>	<u>2,029</u>
Net current assets		<u>3,196</u>	16,043
Net assets		<u>3,196</u>	<u>16,043</u>
 Funds			
	6		
Unrestricted funds		2,932	8,565
Restricted funds		264	7,478
		<u>3,196</u>	<u>16,043</u>

Accounting Policies

Basis of Accounting

The financial statements are prepared under the historical cost convention and in accordance with applicable law

Donations

Donations represent amounts received during the period.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees for furtherance of the general objectives of the charity.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or which have been raised by the charity for particular purposes.

Incoming Resources

All incoming resources are included in the Statement of financial activities when the charity becomes legally entitled to the income and the amount can be quantified with reasonable accuracy.

Voluntary income consists of donations and is accounted for on a receipts basis.

Resources Expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all the costs related to that heading.

Direct charitable expenditure consists of costs incurred attributable to specific activities.

Fund raising costs are those incurred in seeking voluntary contributions.

Financial and administration expenses are those costs incurred in connection with the administration of the charity and compliance with statutory requirements.

Notes to the financial statements for the year ended 30th June 2002

1. Voluntary income	Unrestricted Funds 2002 £	Restricted Funds 2002 £	Total 2002 £	Unrestricted Funds 2001 £	Restricted Funds 2001 £	Total 2001 £
Camp	-	1,540	1,540	-	733	733
Donations—Children's Hospital	-	1,629	1,629	-	3,646	3,646
Donations—Miscellaneous	17,304	-	17,304	20,721	8,185	28,906
Gyula Fund—grants to Pastor	-	500	500	-	300	300
Sponsorship of Bekö children	-	1,140	1,140	-	1,200	1,200
Sales	856	-	856	2,003	-	2,003
Schools	-	25	25	-	1,807	1,807
Sponsorship of Mrs Fejer	-	345	345	-	320	320
Reimbursement of travel costs	-	-	-	240	-	240
Widows Fund	-	795	795	-	430	430
Freight	-	-	-	-	224	224
Cartridge recycling	1,130	-	1,130	273	-	273
Feraru Fund	-	290	290	-	160	160
Idrifaia Church Project	-	3,875	3,875	-	-	-
Targu Mures Manse	-	100	100	-	-	-
	<u>19,290</u>	<u>10,239</u>	<u>29,529</u>	<u>23,237</u>	<u>17,005</u>	<u>40,242</u>

2. Financial & administration expenses

	Unrestricted Funds 2002 £	Restricted Funds 2002 £	Total 2002 £	Unrestricted Funds 2001 £	Restricted Funds 2001 £	Total 2001 £
Office expenses	-	-	-	55	-	55
Postage	162	-	162	314	-	314
Independent examiner's remuneration	263	-	263	240	-	240
Bank charges	601	-	601	(119)	-	(119)
Miscellaneous	95	-	95	-	-	-
Insurance	96	-	96	243	-	243
	<u>1,217</u>	<u>-</u>	<u>1,217</u>	<u>733</u>	<u>-</u>	<u>733</u>

3. Grants and donations

	Unrestricted Funds 2002 £	Restricted Funds 2002 £	Total 2002 £	Unrestricted Funds 2001 £	Restricted Funds 2001 £	Total 2001 £
Camp assistance	1,473	1,540	3,013	2,206	1,525	3,731
Computer equipment	442	-	442	1,054	-	1,054
Freight	4,903	-	4,903	4,252	224	4,476
Grants	3,118	500	3,618	2,949	300	3,249
Medical	3,796	2,614	6,410	4,484	3,646	8,130
Bekö children	-	1,051	1,051	57	1,200	1,257
Pastor aid	1,251	-	1,251	875	-	875
Re-sales	22	-	22	13	-	13
School items	-	-	-	1,030	1,807	2,837
Travel	68	-	68	191	-	191
Cleaning & general aid	1,312	-	1,312	1,818	-	1,818
Mrs Fejer	-	400	400	-	275	275
Idrifaia Church Building	25	3,875	3,900	-	-	-
Motor vehicles	8,185	6,438	14,623	2,329	-	2,329
Seminary	480	-	480	450	-	450
Widows' pensions	-	745	745	-	330	330
Pastor salary	1,050	-	1,050	1,200	-	1,200
Borla houses	-	-	-	750	-	750
Mrs Feraru	-	290	290	-	220	220
	<u>26,125</u>	<u>17,453</u>	<u>43,578</u>	<u>23,658</u>	<u>9,524</u>	<u>33,185</u>

4. Loans

A loan of £1,500 is to Mr. B. Kiraly for the sole purpose of providing working capital for his shop. The loan is free of interest and is repayable at times and in amounts as the borrower may decide.

5. Loans

A loan of £1,500 is to enable the Trust to advance money to Mr. B. Kiraly. The loan is interest free and is repayable at such time as the trustees may decide.

6. Statement of funds

	At 1 July 2001 £	Income £	Expenditure £	At 30 June 2002 £
General reserve	8,565	22,276	27,909	2,932
Total unrestricted funds	<u>8,565</u>	<u>22,276</u>	<u>27,909</u>	<u>2,932</u>
Restricted Funds:				
Camp	-	1,540	1,540	-
Children's Hospital	985	1,629	2,614	-
Grant to Pastor	-	500	500	-
Bekö children	-	1,140	1,051	89
Schools	-	25	-	25
Mrs Fejer	55	345	400	-
Widows Fund	-	795	745	50
Mrs Feraru	-	290	290	-
Idrifaia Church	-	3,875	3,875	-
Targu Mures Manse	-	100	-	100
Motor vehicles	6,438	-	6,438	-
Total restricted funds	<u>7,478</u>	<u>10,239</u>	<u>17,453</u>	<u>264</u>

The General reserve represents the free funds of the charity which are not designated for particular purposes.

The Camp fund represents support for the Harghita Christian Camp, mainly by settlement of their

gas bill.

The Children's Hospital fund represents support designated for the Brasov Children's Hospital.

The Grant to Pastor fund represents donations received for a grant to Pastor Gyula Borzasi to be used at his discretion for his activities as a church minister.

The Bekö Children fund refers to support for three abandoned children of the Bekö family in Brasov, Romania, and is administered by Pastor Gyula Borzasi.

The School fund represents donations designated for the support of three village schools in the Brasov area.

The Mrs Fejer fund represents donations designated for the financial assistance of a pastor's widow, Mrs Victoria Fejer.

The Widows Fund represents funds donated for the payment of supplementary pensions to poor widows in Romania, and is allocated on the recommendations of Pastor Gyula Borzasi.

The Mrs Feraru fund represents donations designated by a supporter for the financial assistance of Mrs Feraru and her family in Brasov.

The Idrifaia Church fund was established to purchase buildings for conversion to a church and minister's residence in the village of Idrifaia in Romania.

The Targu Mures Manse fund represents a donation towards the future extension of a flat owned by the church in Targu Mures and used as the minister's residence.

The Motor vehicles fund was established for the purchase of a minibus for the use of the church in Brasov.

Details of Trustees, etc.

The Trustees are:

Angus Cleaver (Chairman) and **Abigail Cleaver** of 46 Hazell Road, Farnham, Surrey, GU9 7BP
Phil Dunford and **Jan Dunford** of Little Haven, West Street, Farnham, Surrey GU9 7AP
Roger Guy and **Pat Guy** of 88 Arbury Avenue, Bedworth, Warwickshire, CV12 8QX
Revd David Stickland of The Barn, Jolly Robins, Hawkley, Liss, Hants GU33 6NQ

The Trust's **Head Office** address is:
46 Hazell Road
FARNHAM
GU9 7BP

Phone 0845 124 9402
Fax 01252 717137
E-mail: cleaver@cleaford.co.uk

Website URL is <http://www.cleaford.co.uk/homepage.htm>

The **Sussex Office** is at:
15a McWilliam Road
Woodingdean
BRIGHTON
BN2 6BE

Phone 01273 680494
E-mail: johncasse@classicfm.net

The **Midlands Office** is at:
88 Arbury Avenue
BEDWORTH
CV12 8QX

Phone 024 7631 9510
E-mail: rguy@talk21.com

The Trust became a registered charity on 29th July 1994, under number 1039861

The Trust is registered with the Inland Revenue, and with Customs & Excise for VAT purposes.

The Trust's Independent Examiners are Birch & Co of The Oast House, Park Row, FARNHAM

Bankers:

Bank of Scotland, 41 South Gyle Crescent, EDINBURGH EH12 9XD
Sort code 12-20-29 Account No: 00291458

Lloyds TSB Bank plc, 75 Castle Street, FARNHAM GU9 7LT
Sort Code 30-93-20 Account No: 0519581