



The Cleaford Christian Trust

...caring about Romania...

Registered Charity Number 1039861

Annual Report and Accounts
to
30th June, 2005

The Trust's Aims and Objectives

The main aim of the Trust is to support Christian ministry in Romania. The chief points of contact are the Hungarian Baptist Churches in Brasov and Targu Mures.

A subsidiary aim is to provide assistance to the Brasov Children's Hospital and in pre-school work in deprived communities.

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. The majority of Trustees made at least one visit to Romania during the year, and took the opportunity to invite other supporters to view projects.

Trustees considered a range of requests for assistance and made appropriate allocations of funds. Arrangements for storage, packing and transport of aid items were kept under review.

The Trustees reviewed the Risk Assessment and concluded that satisfactory measures are taken to limit risks.

The Trust's commitments in relation to its income were studied, and it was considered that all current commitments could be met from current levels of income.

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

Trustees led school assemblies, church Harvest services and preached at various places in England and Romania.

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

Help for the Brasov Children's Hospital was built around quarterly shipments of antibiotics and asthma supplies, plus transport of a large donation of a year's supply of general anaesthetic.

The volume of humanitarian aid shipped was less than in the previous year, largely due to the decision to send no more computer equipment. Items sent included:

new clothes
stationery items, mainly for Village Schools and Sunday Schools
toys (new & secondhand) for the Hospital and kindergartens
medicines and medical equipment

Christian ministry in Mures County has continued to receive support, with help for purchase and renovation of buildings, and payment of pastors' salaries. Help has continued with materials for children's work in a number of villages.

The number of poor widows receiving a supplement to their pension from sponsoring Trust supporters was increased, as was the standard monthly payment.

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

The supportive relationship with the locally registered FAST charity working with deprived people in the Brasov area continued to develop, and included an advance towards the purchase of a minibus.

The Duke of Kent School, with whom a link had been established in the previous year, made a substantial donation for the benefit of the Children's Hospital.

Key features from the Accounts

- Income from donations increased by 50% to £46,500.
- Income from sales of videos for schools increased to almost £2,000
- Cartridge recycling was much reduced at £300, from nearly £1,000
- Tax recoveries under Gift Aid were £1,800 in the reporting period.
- Income designated for the Hospital increased from £2,600 to £8,100
- Over £11,000 was donated to FAST charity, which included a substantial advance towards the purchase of a minibus
- The cost of freight of aid to Romania reduced by £1,200.
- Funding for the care of the abandoned Bekö children was no longer required
- Fund raising, financial and administration expenses were distorted by the inclusion of 2 years' insurance premiums and a single payment for many years' video editing services.

The Year Ahead

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 Mures county. We wish to continue helping with the purchase of land and/or buildings in support of this work. We hope that visits in both directions will continue to strengthen links between Romanian churches and supporting churches in UK.

Harghita Christian Camp is under new management, and the level of our support will be kept under review.

Scope for increased support for FAST's work through the Pepe Christian kindergarten scheme will be investigated.

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 specific fundraising initiatives 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'. We are most grateful to those organisations and individuals who regularly support us in this way, although the scheme has been badly hit by loss of a regular source of cartridges in the last year.

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 churches in Targu Mures and Brasov, from where the scheme is administered, who then allocate £12.50 per month to the next most deserving person on their lists.

Video and DVD

We have arrangements with several schools to video their annual presentations, nativity plays, etc. Sales of the resulting edited videos and DVDs to the parents provide an important contribution to our funds. We take the opportunity to make the Trust's work known to parents and children, and have the capacity to work with other schools in this way.

Thanks to...

We benefited from yet another year of free use of storage and packing space in Crondall, which has been much appreciated.

Another extremely valuable gift of Isoflurane general anaesthetic was received from Abbott Laboratories, Maidenhead.

Thanks to those who made a regular commitment to support the abandoned Bekö children. Now that they have become self-supporting the sponsors agreed to transfer their sponsorship to one of the FAST Kindergartens

Countless people have kept up the supply of new clothes, toys, school items and

other useful materials.

Profile Health (now Respironics) again provided nebulisers and oxygen equipment.

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, and we also thank Dr Julia Pallant for her help in this field.

We thank many churches, fellowships (often including Women's Groups, 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 have often made donations to the work) 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, Danny Pritchard, John Ross and several others, lay and ordained, who know who they are!

We thank God for the wise counsel, accounting experience, and cheerful encouragement of Revd David Stickland who, after many years' service as a Trustee and good friend of Romania, has resigned with effect from the 2005 AGM, following his appointment to almost full time parish ministry in Hampshire.

RIAC

The Trust, as part of its ministry to the needy of Romania, provides a substitute service in place of the old Southampton Romania Information Centre, under the title of Romania Information At Cleaford (RIAC). Our Directory of groups working in Romania, which is on the Internet at www.riac.org.uk, 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, now managing the Harghita Christian Camp, and his wife Marta at the church in Brasov.

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 President of the Convention of Hungarian Baptist Churches in Romania, and a frequent broadcaster on three radio stations.

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 Daniel Hristea and his team at FAST. Working in the very poor communities calls for wisdom, courage, discernment and much energy.

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, and in the national fight against the corruption problem.

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.

Do you have connections with a **school** that could use our video scheme?

Financial Statements

Report of the Trustees

The Trustees submit their report on the accounts of the Trust for the year ended 30th June 2005.

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 RGN, P.M. Guy, R.E. Guy, Revd. D.C. Stickland CPFA, FCCA. and A.P. Henderson.
4. The Trustees in respect of the year to 30th June 2005 have distributed in grants and donations a total of £37,390 (2004—£34,116) 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

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

I report on the financial statements for the year ended 30th June 2005, 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
Wise & Co
Chartered Accountants
Farnham

Statement of financial activities for the year ended 30th June 2005

	Notes	Unrestricted Funds 2005 £	Restricted Funds 2005 £	Total 2005 £	Unrestricted Funds 2004 £	Restricted Funds 2004 £	Total 2004 £
Incoming resources							
Voluntary income	1	19,916	26,604	46,520	19,402	11,571	30,973
Interest received		181	-	181	21	-	21
Tax repayment		1,839	-	1,839	3,839	-	3,839
Total incoming resources		<u>21,936</u>	<u>26,604</u>	<u>48,540</u>	<u>23,262</u>	<u>11,571</u>	<u>34,833</u>
Resources expended							
Direct charitable expenditure							
Grants and donations	3	19,277	18,113	37,390	22,785	11,331	34,116
Other expenditure							
Fund raising expenses		263	2,500	2,763	-	-	-
Financial & administration expenses	2	1,270	-	1,270	825	-	825
		<u>1,533</u>	<u>2,500</u>	<u>4,033</u>	<u>825</u>	<u>-</u>	<u>825</u>
Total expenditure		<u>20,810</u>	<u>20,613</u>	<u>41,423</u>	<u>23,610</u>	<u>11,331</u>	<u>34,941</u>
Net (expenditure)/income for the year		1,126	5,991	7,117	(348)	240	(108)
Fund balances brought forward		3,599	1,234	4,833	3,947	994	4,941
Fund balances carried forward		<u>4,725</u>	<u>7,225</u>	<u>11,950</u>	<u>3,599</u>	<u>1,234</u>	<u>4,833</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 2005

	Note	2005 £	2004 £
Current assets			
Bank accounts		10,680	3,918
Cash accounts		1,092	915
Loans	4	-	1,500
Other debtors		-	262
Prepayments		468	-
		<u>12,240</u>	<u>6,595</u>
Current liabilities			
Loans	5	-	1,500
Accruals		262	262
Other creditors		28	-
		<u>290</u>	<u>1,762</u>
Net current assets		<u>11,950</u>	4,833
Net assets		<u>11,950</u>	<u>4,833</u>
Funds			
	6		
Unrestricted funds		4,725	3,599
Restricted funds		7,225	1,234
		<u>11,950</u>	<u>4,833</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 2005

1. Voluntary income	Unrestricted Funds 2005 £	Restricted Funds 2005 £	Total 2005 £	Unrestricted Funds 2004 £	Restricted Funds 2004 £	Total 2004 £
Camp	-	2,200	2,200	-	2,960	2,960
Donations—Children's Hospital	-	8,161	8,161	-	2,654	2,654
Donations—Miscellaneous	17,495	-	17,495	15,662	-	15,662
RIAC Contributions	141	-	141	226	-	226
Beko/Kindergarten Fund	-	950	950	-	973	973
Sales	1,961	-	1,961	1,637	-	1,637
Schools	-	115	115	-	-	-
Sponsorship of Mrs Fejer	-	-	-	-	120	120
Hospital Electives Fees	-	-	-	960	-	960
Widows Fund	-	3,288	3,288	-	1,913	1,913
Fundraising	-	2,500	2,500	-	-	-
Cartridge recycling	319	-	319	917	-	917
Families Fund	-	1,470	1,470	-	645	645
Idrifaia Church Project	-	1,200	1,200	-	1,006	1,006
FAST Minibus Fund	-	5,420	5,420	-	-	-
Salaries Fund	-	1,300	1,300	-	1,300	1,300
	<u>19,916</u>	<u>26,604</u>	<u>46,520</u>	<u>19,402</u>	<u>11,571</u>	<u>30,973</u>

2. Financial & administration expenses	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	2005	Funds	Funds	2004
	2005	2005	2005	2004	2004	2004
	£	£	£	£	£	£
Office expenses	-	-	-	-	-	-
Postage	183	-	183	220	-	220
Independent examiner's remuneration	287	-	287	273	-	273
Bank charges	109	-	109	297	-	297
Miscellaneous	35	-	35	35	-	35
Insurance	656	-	656	-	-	-
	<u>1,270</u>	<u>-</u>	<u>1,270</u>	<u>825</u>	<u>-</u>	<u>825</u>
3. Grants and donations	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	2005	Funds	Funds	2004
	2005	2005	2005	2004	2004	2004
	£	£	£	£	£	£
Camp assistance	493	2,200	2,693	379	3,670	4,049
Computer equipment	-	-	-	238	-	238
Freight	2,517	-	2,517	3,776	-	3,776
Grants	750	-	750	500	-	500
Medical	-	2,692	2,692	5,853	2,654	8,507
Bekö/Kindergarten	-	390	390	-	653	653
Pastor aid	1,039	100	1,139	3,113	-	3,113
Re-sales	-	-	-	-	-	-
School items	-	69	69	16	-	16
Hospital Electives	840	-	840	-	-	-
General aid	3,668	-	3,668	5,026	-	5,026
Mrs Fejer	-	-	-	30	120	150
Idrifaia Church Building	-	1,200	1,200	994	1,006	2,000
Motor vehicles	714	-	714	540	-	540
Seminary	900	-	900	900	-	900
Widows' pensions	-	2,987	2,987	-	1,568	1,568
Pastor salaries	2,300	1,300	3,600	1,070	1,300	2,370
FAST Foundation	5,729	5,420	11,149	350	-	350
Family Support	327	1,755	2,082	-	360	360
	<u>19,277</u>	<u>18,113</u>	<u>37,390</u>	<u>22,785</u>	<u>11,331</u>	<u>34,116</u>

4. Loans

The loan to Mr. B. Kiraly, for the sole purpose of providing working capital for his shop, was repaid in full during the year (2004: £1,500).

5. Loans

The loan to enable the Trust to advance money to Mr. B. Kiraly was repaid in full during the year (2004: £1,500).

6. Statement of funds

	At 1 July 2004 £	Income £	Expenditure £	At 30 June 2005 £
General reserve	3,599	21,936	20,810	4,725
Total unrestricted funds	<u>3,599</u>	<u>21,936</u>	<u>20,810</u>	<u>4,725</u>
Restricted Funds:				
Camp	-	2,200	2,200	-
Children's Hospital	-	8,161	2,692	5,469
Salaries Fund	-	1,300	1,300	-
Bekö/Kindergarten	339	950	390	899
Schools	-	115	69	46
FAST Minibus Fund	-	5,420	5,420	-
Widows Fund	410	3,288	2,987	711
Families Fund	285	1,470	1,755	-
Idrifaia Church	-	1,200	1,200	-
Targu Mures Manse	100	-	-	100
OHP Fund	100	-	100	-
Fundraising	-	2,500	2,500	-
Total restricted funds	<u>1,234</u>	<u>26,604</u>	<u>20,613</u>	<u>7,225</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 Salaries Fund represents donations received for the support of salaries of pastors and church workers.

The Bekö fund referred to support for three abandoned children of the Bekö family in Brasov, Romania, and was administered by Pastor Gyula Borzasi. The children no longer needing support, the relevant donors have agreed that the balance, and future donations, should be designated for kindergarten support in the same area.

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

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

The Families fund represents donations designated by supporters for the financial assistance of poor families nominated by church pastors.

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 extension of a flat owned by the church in Targu Mures and used as the minister's residence.

The OHP fund represents a donation designated for the purchase of visual aid equipment for churches.

The FAST Minibus fund represents donations given towards the purchase of a minibus by the Romanian registered charitable foundation known as FAST.

The Fundraising Fund represented a gift designated for assistance of the Trust's fundraising activities through the media of video and DVD.

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
Andrew Henderson of 25 Osborn Road, Farnham, Surrey, GU9 9QT
Revd David Stickland of The Barn, Jolly Robins, Hawkley, Liss, Hants GU33 6NQ

The Trust's **Head Office** address is:

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The **Sussex Office** is at:

15a McWilliam Road
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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: roger.guy@cleafordchristiantrust.org.uk

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 Wise & Co of 50 West Street, FARNHAM, GU9 7DX

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

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, WEST MALLING, ME19 4JQ
Sort Code 40-52-40 Account No: 00090163

