



The Cleaford Christian Trust

...caring about Romania...

Registered Charity Number 1039861

Annual Report and Accounts
to
30th June, 2007

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, and the FAST charity in the Brasov area.

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 provide cash for local purchase of items and labour.

We do not support projects where progress cannot be monitored satisfactorily.

New trustees are invited and appointed by the whole body of existing Trustees.

Trustees

There were two Trustees' business meetings during the year. At each meeting reports were received on the financial situation and on aid shipments made. Financial projections for the rolling next 12 months were reviewed.

Detailed reports of each of the two visits to Romania that took place during the year were discussed. Most 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.

Achievements

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

General aid items shipped included: new clothes, craft and stationery items, (mainly for Village Schools and Sunday Schools), toys (new & second-hand) for the Hospital and kindergartens.

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 the increasing children's work in a number of villages.

Trust supporters continue to give supplements to their pension to a number of poor widows and a few families.

A substantial grant was made to subsidise children and young people going to Christian summer camps.

The supportive relationship with the locally registered FAST charity working with deprived people in the Brasov area continued to develop. In some cases the Trust has acted as UK liaison for FAST. The Better Home Project was launched, to improve housing for very poor Roma families.

Key features from the Accounts

- Income from donations increased substantially, largely in response to the FAST 'Simona' appeal and the Better Home Project..

- Income from sales of DVD for schools was important at £1,550
- Cartridge recycling income is now insignificant
- Tax recoveries under Gift Aid, at £6,400 in the reporting period were most important to the Trust.
- £6,750 was given for church building projects
- Costs of freight of aid to Romania, reduced as fewer loads were sent.
- Administration costs (shown in the accounts as 'Governance') were held at £1,071, representing 1.6% of income.

The Year Ahead

We have recently been granted a Wholesale Dealer's License by the Medicines & Healthcare Products Regulatory Agency, which should enable us to purchase medicines for the Hospital at competitive wholesale prices.

Romania's entry to the EU means that, apart from medicines which are zero rated, we are no longer able to recover VAT on other purchases.

The rapid growth of village churches, particularly amongst Roma people, is very encouraging and will stretch our ability to help with small buildings in which to meet.

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 ran this scheme for us for a number of years, for which we give him grateful thanks. There is still some income to be had from this, so we are seeking someone to take over from Bob, and to seek out further sources of cartridges.

eBay for charity

Some supporters are now gifting a proportion of the proceeds of their sales on eBay to the Trust, for which we are grateful.

Everyclick

Some supporters are using this internet search engine, which includes a scheme to pass a proportion of Everyclick revenue to the Trust, at no cost to the supporter. There is scope for more people to join.

DVD sales

We have arrangements with several schools to video their annual presentations, nativity plays, etc. Sales of the resulting edited 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.

Countless people have kept up the supply of new clothes, toys, school items and other useful materials. Many will feel that they are only giving in a small way, but they have aggregated into significant and encouraging quantities.

InKind Direct continue to supply many useful items at nominal prices. Their arrangement for us to receive items from Guildford's Disney Store has been very useful.

We thank many churches, fellowships (often including Women's Groups, etc. affiliated to a church) and schools for their support in various ways. 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.

We are grateful for the growth in the number of schools who invite us in, not just for the Romanian connection, but also for assemblies where we aim to show practical Christianity.

'School' help often includes parents who make gifts or buy DVDs, 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.

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 Istvan Borzasi and his wife Marta, responsible for a number of churches, Sunday Schools and women's groups in the Targu Mures area.

Pastor Janos Totos and a number of younger assistant pastors who are energetically starting new congregations in many villages, and making great progress with the Roma people who have generally been ignored in the past.

Thank God for the many children and young people who come to know the Lord for the first time at summer camps, 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. They continue to need the courage to stand against corruption.

Pray for teachers in village schools as they seek to help gypsy and other poor families in the villages.

Pray for Daniel and Ema Hristea and their team at FAST. Working in the very poor communities calls for wisdom, courage, discernment and much energy. They need particular wisdom in dealing with local politics and corruption pressures.

Pray for God's overruling in Romania, particularly in connection with the changes to rules and regulations following admission to the EU. New rules tend to impact the poorest people in a negative way.

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 DVD scheme?

We are grateful for supporters who keep up a regular stream of small gifts of **pencils, felt tips, paint brushes and the like**. We are now aiming to provide these and other craft materials for about 250 children in hospital, 350 children in Sunday Schools in Mures country and over 600 attending summer camps!

Each year the Hospital has 200/250 children there at Christmas, many of whom would not get a present unless it comes from us. We send suitable **toys, games, etc** through the year. If you would like to help in this way please observe the following -

- Do not wrap them

- No toys that require batteries
- Games and puzzles need to be complete
- Colouring books, etc should not be part used
- None of the ghoulish figures that seem fashionable in UK at present
- Soft toys, etc need to be clean

Financial Statements

Report of the Trustees

The Trustees submit their report on the accounts of the Trust for the year ended 30th June 2007.

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, and A.P. Henderson. Revd. Daniel Pritchard was appointed a Trustee with effect from 9th February 2007.
4. The Trustees in respect of the year to 30th June 2007 have distributed in grants and donations a total of £60,692 (2006—£44,321) 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.

The Trustees review the charity's commitments in relation to its income, with the intention that all current commitments can be met from current levels of income. They also make an annual review of risks to which they believe the charity is exposed.

Recruitment and appointment of new trustees is undertaken by the chairman, in consultation with existing Trustees.

Reserves are subject to regular review, and are intended to provide for at least 6 months' commitments following a catastrophic loss of regular income. During this period efforts would be made to replace the lost income.

The Trustees review the charity's finances at each meeting, and concluded that the position at the end of the financial year was satisfactory, and in line with longer term forecasts. Voluntary donations from supporters were the principal source of funds and were at the anticipated level. The launch of the Better Home Project resulted in a significant change from previous experience.

The Trustees are not aware of any exceptional events after the year end.

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 2007, which are set out on pages 10 to 16.

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 2007

	Notes	Unrestricted Funds 2007 £	Restricted Funds 2007 £	Total 2007 £	Unrestricted Funds 2006 £	Restricted Funds 2006 £	Total 2006 £
Incoming resources from generated funds							
Voluntary income	1	27,920	32,894	60,814	19,996	13,254	33,250
Interest received		502	-	502	343	-	343
Tax repayment		5,241	-	5,241	6,390	-	6,390
Total incoming resources		<u>33,663</u>	<u>32,894</u>	<u>66,557</u>	<u>26,729</u>	<u>13,254</u>	<u>39,983</u>
Resources expended							
Charitable activities							
Grants and donations	3	30,195	30,497	60,692	25,030	19,291	44,321
Other expenditure							
Costs of generating funds		-	-	-	-	-	-
Governance costs	2	1,071	-	1,071	1,158	-	1,158
Total expenditure		<u>31,266</u>	<u>30,497</u>	<u>61,763</u>	<u>26,188</u>	<u>19,291</u>	<u>45,479</u>
Net (expenditure)/income for the year		<u>2,397</u>	<u>2,397</u>	<u>4,794</u>	<u>541</u>	<u>(6,037)</u>	<u>(5,496)</u>
Fund balances brought forward		<u>5,266</u>	<u>1,188</u>	<u>6,454</u>	<u>4,725</u>	<u>7,225</u>	<u>11,950</u>
Fund balances carried forward		<u><u>7,663</u></u>	<u><u>3,585</u></u>	<u><u>11,248</u></u>	<u><u>5,266</u></u>	<u><u>1,188</u></u>	<u><u>6,454</u></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 2007

	Note	2007 £	2006 £
Current assets			
Bank accounts		11,138	5,597
Cash accounts		53	667
Other debtors		-	-
Prepayments		468	468
		<u>11,659</u>	<u>6,732</u>
Current liabilities			
Accruals		411	278
Other creditors		-	-
		<u>411</u>	<u>278</u>
Net current assets		<u>11,248</u>	6,454
Net assets		<u>11,248</u>	<u>6,454</u>
Funds			
	4		
Unrestricted funds		7,663	5,266
Restricted funds		3,585	1,188
		<u>11,248</u>	<u>6,454</u>

Accounting Policies

Basis of Accounting

The financial statements are prepared under the historical cost convention and in accordance with applicable law, the Charities Act 1993 and SORP 2005 Accounting & Reporting by Charities.

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.

Charitable activities expenditure consists of costs incurred attributable to specific activities.

Costs of generating funds are those incurred in seeking voluntary contributions.

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

Payments totalling £1,549 have been made to Cleaford Services Ltd for goods and services provided. Cleaford Services Ltd is owned by Mr Angus Cleaver who is a Trustee and Mrs Abigail Cleaver (his wife) is also a Trustee.

No remuneration has been paid to Trustees.

Notes to the financial statements for the year ended 30th June 2007

1. Voluntary income	Unrestricted Funds 2007 £	Restricted Funds 2007 £	Total 2007 £	Unrestricted Funds 2006 £	Restricted Funds 2006 £	Total 2006 £
Camp	-	1,010	1,010	-	1,000	1,000
Donations—Children's Hospital	-	2,243	2,243	-	2,218	2,218
Donations—Miscellaneous	25,721	-	25,721	17,823	-	17,823
RIAC Contributions	21	-	21	-	-	-
Kindergarten Fund	-	780	780	-	1,040	1,040
Sales	1,551	-	1,551	1,477	-	1,477
FAST General Fund	-	7,695	7,695	-	1,190	1,190
Hospital Electives Fees	585	-	585	480	-	480
Widows Fund	-	2,922	2,922	-	2,993	2,993
Cartridge recycling	42	-	42	216	-	216
Families Fund	-	480	480	-	963	963
Idrifaia Church Project	-	-	-	-	1,600	1,600
Salaries Fund	-	2,324	2,324	-	2,250	2,250
Better Home Project	-	12,740	12,740	-	-	-
Building Projects	-	2,700	2,700	-	-	-
	<u>27,920</u>	<u>32,894</u>	<u>60,814</u>	<u>19,996</u>	<u>13,254</u>	<u>33,250</u>

2. Governance Costs

	Unrestricted Funds 2007 £	Restricted Funds 2007 £	Total 2007 £	Unrestricted Funds 2006 £	Restricted Funds 2006 £	Total 2006 £
Office expenses	-	-	-	-	-	-
Postage	-	-	-	74	-	74
Independent examiner's remuneration	325	-	325	302	-	302
Bank charges	149	-	149	185	-	185
Miscellaneous	35	-	35	35	-	35
Insurance	562	-	562	562	-	562
	<u>1,071</u>	<u>-</u>	<u>1,071</u>	<u>1,158</u>	<u>-</u>	<u>1,158</u>

3. Grants and donations

	Unrestricted Funds 2007 £	Restricted Funds 2007 £	Total 2007 £	Unrestricted Funds 2006 £	Restricted Funds 2006 £	Total 2006 £
Camp assistance	1,572	1,010	2,582	3,559	1,000	4,559
Better Home Project	-	10,000	10,000	-	-	-
Freight	2,009	-	2,009	4,012	-	4,012
Grants	1,885	-	1,885	2,250	-	2,250
Medical	2,406	2,243	4,649	725	7,687	8,412
Kindergarten	-	1,440	1,440	-	926	926
Pastor aid	540	-	540	1,050	-	1,050
General aid	4,602	-	4,602	6,717	-	6,717
Idrifaia Church Building	-	-	-	-	1,600	1,600
Motor vehicles	-	-	-	304	-	304
Widows' pensions	-	2,700	2,700	-	3,675	3,675
Pastor salaries	4,506	2,324	6,830	4,569	2,250	6,819
FAST Foundation	8,370	7,600	15,970	449	1,190	1,639
Family Support	255	480	735	1,395	963	2,358
Building Projects	4,050	2,700	6,750	-	-	-
	<u>30,195</u>	<u>30,497</u>	<u>60,692</u>	<u>25,030</u>	<u>19,291</u>	<u>44,321</u>

4. Statement of funds

	At 1 July 2006 £	Income £	Expenditure £	At 30 June 2007 £
General reserve	5,266	33,663	31,266	7,663
Total unrestricted funds	<u>5,266</u>	<u>33,663</u>	<u>31,266</u>	<u>7,663</u>
Restricted Funds:				
Camp	-	1,010	1,010	-
Children's Hospital	-	2,243	2,243	-
Salaries Fund	-	2,324	2,324	-
Kindergarten	1,013	780	1,440	353
Schools	46	-	-	46
Widows Fund	29	2,922	2,700	251
Families Fund	-	480	480	-
Better Home Project	-	12,740	10,000	2,740
Targu Mures Manse	100	-	-	100
FAST General Fund	-	7,695	7,600	95
Building Projects	-	2,700	2,700	-
Total restricted funds	<u>1,188</u>	<u>32,894</u>	<u>30,497</u>	<u>3,585</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 previous Bekö fund referred to support for three abandoned children in Brasov, Romania. When the children no longer needed support the relevant donors agreed that future donations should be passed to the Kindergarten Fund, 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 Better Home Project was established in conjunction with the Romanian registered FAST foundation for the improvement of housing in poor communities in the Brasov area.

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.

Some donations are designated specifically for the use of the Romanian registered FAST foundation, with whom we work in the Brasov area.

The Building Projects fund represents donations designated for the purchase, construction or alteration of buildings to be used by churches in Mures county.

Analysis of Funds

	Unrestricted	Restricted	Total
Current assets	8,074	3,585	11,659
Current liabilities	411	-	411
Net assets	<u>7,663</u>	<u>3,585</u>	<u>11,248</u>

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 Daniel Pritchard of 23 Warren Avenue, Woodingdean, Brighton BN2 6BJ

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

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E-mail: angus.cleaver@cleafordchristiantrust.org.uk

Website URL is <http://www.cleafordchristiantrust.org.uk>

The **Sussex Office** is at:

23 Warren Avenue
Woodingdean
BRIGHTON
BN2 6BJ

Phone 01273 691802
E-mail: danny.pritchard@cleafordchristiantrust.org.uk

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 HMRC 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