



The Cleaford Christian Trust

...caring about Romania...

Registered Charity Number 1039861

Annual Report and Accounts
to
30th June, 2011

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 Mures county, 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 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 progress with projects in Romania. At each meeting Trustees review the budget for the rolling next 12 months.

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, with a reasonable reserve.

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.

The Trust meets the 'public benefit' requirements of charity registration, in that

there are no restrictions on whom may join the supported churches or be treated at the Children's Hospital.

Achievements

Help for the Brasov Children's Hospital was mainly quarterly shipments of antibiotics and asthma supplies. Following the collapse of state funding for hospitals in Romania it has become clear that the Trust's contribution now accounts for 33% of the hospital's medicine needs.

General aid items shipped included: new clothes, craft and stationery items, (mainly for Christian Camps 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, renovation and construction of buildings, and payment of pastors' salaries. Help has continued with materials for the increasing Christian work amongst children in a number of villages.

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

A substantial grant was made to subsidise children and young people going to Christian summer camps. Over 600 heard the gospel at various camps.

The relationship with the locally registered FAST charity, working with deprived people in the Brasov area, continued. At the end of the reporting period FAST UK was established as a registered UK charity, thus freeing the Trust from its role as UK liaison for FAST.

Cash handled by the Trust since its

formation has now exceeded £860,000, for which we are truly grateful to all our supporters.

Key features from the Accounts

- Income from donations was slightly lower than the previous year's total.
- £800 (£1,600 in the previous year) came from sales of DVDs that we have produced for schools and churches.
- Several factors moved against the Trust; the increase in VAT, the lack of bank interest, the reduction in Gift Aid tax recoveries from 28% to 25%, and the effects of the recession.
- Pastors' salaries increased in line with Romanian levels, whilst the lack of equivalent designated income remains a concern.
- Administration costs (shown in the accounts as 'Governance') represented 1.9% of income. Some costs are borne by Cleaford Services Ltd which is itself feeling the results of the recession.

The Year Ahead

The Trustees have revised the budget in the light of the projected reduction in income. For the first time for many years there is nothing in the budget to support summer camps, or for church building projects.

The era of cheap land and property in Romania is over, whilst the need for buildings increases! The need to support pastors' salaries also increases, such that the Trustees have only been able to allo-

cate funds for 50% of the salary of the pastor who replaced Janos Totos on his retirement. At this stage no provision has been made for a salary increase in 2012.

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. We must emphasise wherever possible that Romania's membership of the EU has not relieved the poverty experienced by a very large proportion of the population.

Thanks to...

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

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's arrangement for us to receive items from Guildford's Disney Store came to a sudden end when the store closed. We are thankful that a link has been made with the Disney store in Reading from October 2012. The Children's Hospital, in particular, are very grateful for these toys and dressing up clothes.

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).

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, is widely used, as is the free RIAC email news service which Phil Dunford runs under the RIAC title. The idea has been picked up in Basov, where there is a similar network, known as CAN.



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. Every summer they take hundreds of children to Christian camps.

As senior pastors retire younger men, usually with young families, are taking responsibility for groups of churches. We should pray for wisdom and energy, and for good time management to protect against 'burn-out'.

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 and to staff the hospital where wages are very poor. Dr Mazgareanu retires in February 2012, and so we pray for a successor with his wisdom, patience and good humour.

Pray for the families working on the construction, or receiving the benefit of, the Better Homes. We praise God for the encouragement this project has given to many people who have been otherwise rejected.

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.

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, over 400 children in Sunday Schools 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

We have also had a special request from the hospital for Christmas decorations to brighten up the building, and for baby clothes, such as rompers, that are not knitted.

Financial Statements

Report of the Trustees

The Trustees submit their report on the accounts of the Trust for the year ended 30th June 2011.

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, P.J. Dunford, L.J. Dunford RGN, P.M. Guy, R.E. Guy, A.P. Henderson, Rev'd. D. Pritchard, L.M. Barnardo and S.M. Cleaver.
4. The Trustees in respect of the year to 30th June 2011 have distributed in grants and donations a total of £95,343 (2010—£111,398) 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.

The Trustees carry out an annual Risk Review, in the light of which reserves are also reviewed, 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 exceeded their longer term forecasts. .

During the year a FAST UK charity was registered. It is the intention of the trustees of both charities that from 1st July 2011 income for FAST from UK supporters should no longer be handled by the Trust. The Trustees are not aware of any other 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 2011, 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, and that an independent examination is needed. It is my responsibility to examine the accounts (under S43(3)(a) of the 1993 Act), and follow procedures specified in the General Directions given by the Charity Commissioners under section 43 (7)(b) of the Act, and state 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.

Mark Dickinson FCA
Wise & Co
Chartered Accountants
Farnham

Statement of financial activities for the year ended 30th June 2011

	Notes	Unrestricted Funds 2011 £	Restricted Funds 2011 £	Total 2011 £	Unrestricted Funds 2010 £	Restricted Funds 2010 £	Total 2010 £
Incoming resources from generated funds							
Voluntary income	1	21,083	52,283	73,366	39,044	48,102	87,146
Interest received		4	-	4	25	-	25
Tax repayment		5,229	7,746	12,975	6,550	6,846	13,396
Total incoming resources		<u>26,316</u>	<u>60,029</u>	<u>86,345</u>	<u>45,619</u>	<u>54,948</u>	<u>100,567</u>
Resources expended							
Charitable activities							
Grants and donations	3	33,611	61,732	95,343	40,576	70,822	111,398
Other expenditure							
Costs of generating funds		92	-	92	35	-	35
Governance costs	2	1,671	-	1,671	1,202	-	1,202
Total expenditure		<u>35,374</u>	<u>61,732</u>	<u>97,106</u>	<u>41,813</u>	<u>70,822</u>	<u>112,635</u>
Net (expenditure)/income for the year		<u>(9,058)</u>	<u>(1,703)</u>	<u>(10,761)</u>	<u>3,806</u>	<u>(15,874)</u>	<u>(12,068)</u>
Fund balances brought forward		6,908	6,743	13,651	3,102	22,617	25,719
Fund balances carried forward		<u>(2,150)</u>	<u>5,040</u>	<u>2,890</u>	<u>6,908</u>	<u>6,743</u>	<u>13,651</u>

Results are derived from continuing activities.
All gains and losses in the year are included in the above results.

Statement of Assets and Liabilities as at 30th June 2011

	Note	2011 £	2010 £
Current assets			
Bank accounts		2,100	12,217
Cash accounts		790	1,434
		<u>2,890</u>	<u>13,651</u>
 Funds	 4		
Unrestricted funds		(2,150)	6,908
Restricted funds		5,040	6,743
		<u>2,890</u>	<u>13,651</u>

Accounting Policies

Basis of Accounting

The financial statements are prepared on the receipts and payments basis 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 a payments 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.

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 £341 have been made to Cleaford Services Ltd for goods and services provided. Cleaford Services Ltd is owned by Mr Angus Cleaver and Mr Philip Dunford, who are Trustees, and Mrs Sheena Cleaver and Mrs Jan Dunford (their wives) are also Trustees.

No remuneration has been paid to Trustees.

Capitalisation policy

All assets and maintenance costs are written-off in the year of purchase.

Notes to the financial statements for the year ended 30th June 2011

1. Voluntary income	Unrestricted Funds 2011 £	Restricted Funds 2011 £	Total 2011 £	Unrestricted Funds 2010 £	Restricted Funds 2010 £	Total 2010 £
Camp	-	2,000	2,000	-	2,000	2,000
Donations—Children’s Hospital	-	3,796	3,796	-	802	802
Donations—Miscellaneous	20,263	-	20,263	37,319	-	37,319
RIAC Contributions	-	-	-	22	-	22
Kindergarten Fund	-	385	385	-	385	385
Sales	820	-	820	1,645	-	1,645
FAST General Fund	-	13,631	13,631	-	20,010	20,010
Abigail Cleaver Memorial	-	20	20	-	5,860	5,860
Widows Fund	-	3,012	3,012	-	2,310	2,310
Cartridge recycling	-	-	-	58	-	58
Families Fund	-	420	420	-	420	420
Personal Aid	-	-	-	-	-	-
Salaries Fund	-	10,764	10,764	-	5,979	5,979
Better Home Project	-	11,665	11,665	-	4,636	4,636
Building Projects	-	3,935	3,935	-	3,000	3,000
FAST Child Sponsorship	-	2,655	2,655	-	2,700	2,700
	<u>21,083</u>	<u>52,283</u>	<u>73,366</u>	<u>39,044</u>	<u>48,102</u>	<u>87,146</u>

2. Governance Costs

	Unrestricted Funds 2011 £	Restricted Funds 2011 £	Total 2011 £	Unrestricted Funds 2010 £	Restricted Funds 2010 £	Total 2010 £
Office expenses	-	-	-	-	-	-
Postage	-	-	-	-	-	-
Independent examiner's remuneration	705	-	705	375	-	375
Bank charges	351	-	351	217	-	217
Miscellaneous	-	-	-	-	-	-
Insurance	615	-	615	610	-	610
	<u>1,671</u>	<u>-</u>	<u>1,671</u>	<u>1,202</u>	<u>-</u>	<u>1,202</u>

3. Grants and donations

	Unrestricted Funds 2011 £	Restricted Funds 2011 £	Total 2011 £	Unrestricted Funds 2010 £	Restricted Funds 2010 £	Total 2010 £
Camp assistance	7,000	2,000	9,000	700	2,000	2,700
Better Home Project	-	17,476	17,476	-	4,347	4,347
Freight	3,351	-	3,351	3,654	-	3,654
Grants	1,500	-	1,500	1,287	-	1,287
Medical	-	3,064	3,064	3,907	966	4,873
Kindergarten	-	-	-	-	176	176
Pastor aid	628	-	628	18,145	-	18,145
General aid	-	-	-	-	-	-
Children's Work	5,251	-	5,251	2,075	-	2,075
Motor vehicles	1,402	-	1,402	507	-	507
Widows' pensions	-	3,244	3,244	-	2,024	2,024
Pastors' salaries	7,230	10,764	17,994	8,361	5,979	14,340
FAST Foundation	-	16,888	16,888	-	22,941	22,941
Family Support	200	420	620	61	434	495
Building Projects	6,549	4,801	11,350	1,879	28,740	30,619
Personal support	500	-	500	-	-	-
FAST Child sponsorship	-	3,075	3,075	-	3,215	3,215
	<u>33,611</u>	<u>61,732</u>	<u>95,343</u>	<u>40,576</u>	<u>70,822</u>	<u>111,398</u>

4. Statement of funds

	At 1 July 2010 £	Income £	Expenditure £	At 30 June 2011 £
General reserve	6,908	26,316	35,374	(2,150)
Total unrestricted funds	<u>6,908</u>	<u>26,316</u>	<u>35,374</u>	<u>(2,150)</u>
Restricted Funds:				
Camp	-	2,000	2,000	-
Children's Hospital	-	4,463	3,064	1,399
Salaries Fund	-	10,764	10,764	-
Kindergarten	1,349	385	-	1,734
Widows Fund	521	3,012	3,244	289
Families Fund	-	420	420	-
Better Home Project	3,999	14,091	17,476	614
FAST General Fund	793	17,077	16,888	982
FAST Child Sponsorship	6	3,091	3,075	22
Building Projects	-	3,935	3,935	-
Abigail Cleaver Memorial	75	791	866	-
Total restricted funds	<u>6,743</u>	<u>60,029</u>	<u>61,732</u>	<u>5,040</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 Kindergarten Fund is designated for kindergarten support in Tarlungeni village.

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.

Some donations are designated specifically for the use of the Romanian registered FAST Foundation, with whom we work in the Brasov area, and are held in the FAST General Fund. The FAST Child Sponsorship scheme's funds are held separately.

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

Following the death of Abigail Cleaver a fund was established for a memorial church building in Peris, Romania. Expenditure against this fund is included in Building Projects.

Details of Trustees, etc.

The Trustees are:

Angus Cleaver (Chairman) 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 2 Old School House, The Pound, Ashburnham, Sussex TN33 9NS
Lucy Barnardo of 18 Longley Road, Farnham, Surrey, GU9 8LZ
Sheena Cleaver of 46 Hazell Road, Farnham, Surrey, GU9 7BP

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

46 Hazell Road
FARNHAM
GU9 7BP

Phone 0845 124 9402
Fax 01252 459003
E-mail: angus.cleaver@cleafordchristiantrust.org.uk

Website URLs are www.cleafordchristiantrust.org.uk and tcct.org.uk

The **Sussex Office** is at:

37 Ridgeway
Woodingdean
BRIGHTON
BN2 6PE

Phone 01273 304018
E-mail: johnccasse@tiscali.co.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 Wey Court West, Union Road, FARNHAM, GU9 7PT

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