



Annual Report and Statement of Accounts

1 April 2020 to 31 March 2021

Founded on Christian values in 1986, Belief in Action is a real force for change in the lives of children and adults in Romania disadvantaged by poverty and disability, delivering skills, knowledge and resources to sustainable projects run by trusted contacts, local churches and charities who are working in their own communities to break the cycle of poverty, alleviate suffering and engender a positive attitude towards disability.

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Our story

Belief in Action has been helping children and families whose lives have been devastated by poverty and disability in Romania for many years. We are small but effective, supporting grassroots, community-led development where change happens from the bottom up.

Originally supporting Christian believers in Eastern Europe persecuted for their faith, we have evolved, responding to the desperate needs we saw in Romania following the fall of Communism. Many in rural areas still struggle through the effects of poverty, disability and ethnic prejudices, and often all three.

Our three trustees, Ann, Su and Ross, have been visiting Romania for many years on self-funded trips, often times leading groups of healthcare professionals and enthusiastic volunteers and we have big plans and a big heart for those who are suffering from neglect.

Through these visits we have built strong relationships with community leaders and pastors who share the same passion to make a difference in the lives of those who live on the fringe of society and for whom life is so difficult. These long-standing relationships enable us to extend our reach into the most vulnerable communities, delivering skills, knowledge and resource, with the opportunity to challenge social norms and harmful attitudes, particularly around the stigma of disability which still exists in many parts of the country.

All our work is delivered by these outstanding men of faith. – we partner with them to run food banks, day care centres for the disabled, provide disability aids and physiotherapy, run enterprises to provide food and work for many caught in generational poverty, provide education, and have amazing visions for a better future. Our work, therefore, is based on local knowledge, local connectivity and is culturally appropriate.

‘I always say we have our own Africa in Săcele where more than 10,000 gypsies live in poverty. We have many opportunities to help these children and adults’ says Pastor Ottó Kis, one of the pastors we work with.

Together, we recognise the importance of not only meeting people’s needs (water, food security, education, health care) but to work with the whole person to provide holistic care - spiritual hope as well as physical needs.

As we grow, it has been good to collaborate with other UK charities, individuals and companies such as Medequip, who supply us with disability aid equipment no longer needed in the UK and otherwise destined for landfill, Waste to Wonder who provide ethical solutions to the disposal of redundant furniture and equipment, Graft4Growth who have committed to work with us on some of our projects, Birmingham City Mission who collect and store aid and equipment for us and Baby Boxes of Hope, providing for babies born into poverty.

We continue to benefit from the support of churches, trusts and individuals around the country. These are at the very centre of what we do. Honouring and building these relationships is paramount to us. We love being able to link people here in the UK to those in Romania so they can see the impact their generosity and prayers are making in the lives they are helping to change.

Our Vision

Our work is with children, the disabled and the elderly, including those from ethnic groups:

- whose families need support
- who are living in poverty
- who experience severe difficulty in their lives

Our vision is that they are treated with dignity and respect, they have a sense of belonging and are loved and valued.

We believe in a world where they should be able to break through injustice, deprivation and inequality to fulfil their potential, shape their own destiny and live rich, productive lives and where they:

- have equal rights
- have enough money for a decent, secure life
- have access to healthcare and social care
- have the opportunity to live healthier long lives
- live in homes that are safe and comfortable

Our values

Passion - we know that through prayer, compassion and God's love we can make a real difference to the lives of Romania's most neglected and helpless children and adults, and help the disabled overcome injustice and disadvantage to live full and meaningful lives.

Equality - we believe all children, the disabled and the elderly have equal worth and equal rights. Disability, ethnicity or age should not be a barrier to having the basic necessities of life. We believe in every child and adult's potential, no matter what their disability or ethnicity and that they are loved and valued by God.

Sustainable - we assist local churches, organisations and groups to bring to fulfilment the vision that God has given them and help them provide answers to their own social problems and bring about a lasting and viable ministry.

Choice - our supporters are respected and valued. They know through regular communication that their money is well spent and is getting through to the right beneficiaries. They are able to specify exactly where their money goes and influence how it's used and can see the difference they have made through regular communication.

Belief in Action

REPORT OF THE TRUSTEES

The Trustees present their annual report and financial statements for the year ended 31 March 2021. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) “Accounting and Reporting by Charities” issued in 2005 in preparing this annual report and financial statement.

Key Objectives

- **To relieve the effects of poverty** and disability
- **To provide facilities and/or resources** (material, financial and advisory) for people working with support groups for the help and care of both children and adults who have disabilities
- **To support local pastors, organisations and groups** bring to fulfilment their own visions and help them provide answers to their own social problems, and bring about a lasting and viable ministry.
- **To communicate God's love by word and deed** in differing situations.

Main Activities carried out for charitable purposes for the public benefit

The charity’s work continues to be focused in Romania developing its projects to bring long term relief to people suffering from the effects of poverty and disability by helping individuals and groups working in their communities including:

- support for the ministry and charity of Pastor Ottó Kis, (Hope without Limits) working with individuals and support groups for the disadvantaged and disabled in the community;
- support for the ministry and charity of Pastor Attila Tóth (Associatia Telio) working amongst Gypsy communities;
- collation and freighting of adaptive equipment for the Disability Aids Loan Scheme.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission’s general guidance on public benefit when reviewing the charity’s aims and objectives.

Achievements and Performance

We continue to be aware of many in Romania disadvantaged by poverty and injustice, and special needs children and adults who are not receiving the care they so desperately need to meet their educational, physical, mental and emotional needs. 2020 has been especially hard due to the Covid-19 pandemic and the main emphasis of our work has been supporting pastors, teams and charities working to help them.

We love working with these passionate and inspiring people and community leaders, and with UK organisations with years of experience, helping those in Romania develop sustainable community-based projects with their own ideas that are already impacting their communities and tackling

problems which contribute to poverty and despair. It is gratifying to see all these partnerships growing and strengthening.

We want our supporters to understand and engage with our work, and share in our mission to see people living life in all its fullness. We report back regularly on how our income is spent and we take every opportunity to thank people for their generosity. We work hard to ensure we're accountable and transparent; we review our spending and costs regularly and monitor our impact, to make sure we make best use of our resources.

Providing resources in Săcele through the Disability Aids Loan Scheme

The Challenge: Romania has a failing health care system. Many disabled children and adults are living severely restricted lives as they have little access to life enhancing equipment.

The Project: We collect, store and transport disability aids no longer needed in the UK to Romania. We have forged strong relationships with companies such as Medequip who do an amazing job getting equipment to us to help people in Romania AND reducing waste and landfill.

We partner with Pastor Ottó Kis and the Hope (without Limits) team in Săcele who reach out and connect with those who have additional needs in their community. The Scheme, established 15 years ago, helps many who would otherwise be housebound or restricted improve their mobility and encourages them to become more independent.

The Scheme is developing and a known presence in the area with a good reputation by word-of-mouth. There is a local resource of community leaders who have excellent outreach into the community, a willingness to assist those with disability and an appetite to learn 'best practice' and to show the love of Jesus in a practical and meaningful way.

It has grown significantly, so much so that this year we have had to hire 40ft lorries to transport the equipment, rent extended storage space in Săcele and build a workshop within it to operate from.

The administrators keep records and since its beginning hundreds of people have been helped.

Despite Covid-19 restrictions, we have still been able to get equipment to Romania. The team have distributed around 459 items of equipment to 306 people. With the store only open one or two days a week, and local restrictions curtailing activities, that's pretty good going! The volunteers who manage the Scheme have been trained through Belief in Action.

Hermina:

A little 9-year old with cerebral palsy was permanently lying on a bed all day and getting chest infections due to aspiration when feeding. Getting her upright in a buggy provided by Medequip, has greatly improved the quality of her life, allowing her to engage with her environment and reduce the amount of chest infections.

Future plans:

Petru and Ramona Iuga from the Hope team have run the Scheme for us since 2013. Under their capable hands the scheme is flourishing and changing lives and they are having a real impact as they have a genuine love for those who are vulnerable and have special needs. They work effectively and are building relationships with clients, providing positive, practical support to those in contact with the project. The Scheme provides an opportunity for access into the many homes of housebound people to offer practical help, provide pastoral care, and food and clothing to destitute families. They are totally dedicated and there is a need to fund them on a full-time basis.

The Mission House in Săcele

The Challenge: Pastor Ottó Kis needed a home for his family and a base for his growing ministry in and around his community.

The Project: A building was started some years ago on the assurance that funds would be made available from the US. These funds unfortunately dried up and Ottó and the Hope team were left with a half-finished building. From money donated to us, combined with generous giving, amazing progress was made. We were able to finance the completion of the building work and provide kitchen units, internal doors, bath room fittings, heating and some furniture.

Hope Groups:

The Mission House is now the centre for the day care activities for the disabled. Ottó and his family are over-whelmed by the love and support they have been shown. The Mission House gives them the scope to expand their ministry and is already being used to reach out and provide care. The 'special needs' groups (Hope Groups), teenagers, co-workers and many, many more are all welcome there. The sharing of meals is an important part of the culture and there is now ample space for this.

Future plans:

There is still work to be done on the outside and ideally make the cellar accessible for storage for all the day care equipment.

Day Care Activities in Săcele for the disabled (Hope Groups)

The Challenge: In rural areas, long held prejudices to disability mean life can be a struggle and children with special needs are often left to vegetate. Many with additional needs have been marginalised and made to feel ashamed; they are often fearful and scared to leave their homes.

Project: Pastor Ottó Kis originally started day centre sessions in a local community centre to provide a social outlet, group activities, evangelistic opportunities and a meal for people with disabilities. This is often the only time in the week when these isolated people leave their homes to socialise or receive much needed emotional support; they are a great joy to the clients and their carers. Ottó with the Hope team, care and look after their welfare, offering material and spiritual hope and have been a huge influence in their community and many lives are being changed. Ottó is greatly respected by the local authority who endeavour to help him in his work.

Sorin's Story:

Following a serious car crash Sorin was rushed to hospital in a bad way with a spinal injury - the doctors were not initially optimistic about his chance of survival. The accident left him with life changing injuries and facing life in a wheelchair. As the Romanian care system is not geared up to help people with catastrophic injuries adapt to life, he was discharged.

Through an acquaintance, Sorin learned of our Disability Aids Loan Scheme. *'I got in touch straight away with the Hope team, as I had been brought from hospital and left with no assistance at home; I needed a bed, a wheelchair, and a table. I found the Hope team helpful and we understand each other very well. If they weren't around, I don't think I would have got over the trauma'*. The first major challenge for him was getting used to a body that didn't work the way it used to and learning how to use the wheelchair and other aids to increase his independence in everyday activities.

Now living a full and active life, this year we sent Sorin a FreeWheel attachment for his wheel chair as they are difficult and expensive to get in Romania. This will help him traverse grass fields

and snowy paths, enjoy hiking trails and get down bumpy curbs so he won't miss any fun with his family, or have to worry that he will come flying out of his wheelchair.

Knowing the day-to-day struggles facing people with disabilities in Romania Sorin wants to help other people to be able to live with dignity. With his friend Florin (a physiotherapist) he has set up a gym to help those with disabilities which is a great resource for the Hope team.

Learning to live with his injuries and become independent has not been easy but the support from his family and the Hope team over the years has been a lifeline.

Future Plans: Both the children's and adult's groups are growing. The aim is to increase these sessions, provide a broader range of activities and therapeutic interventions, provide carer support and training and, potentially, opportunities for vocational skill development. The Hope team need more support and ongoing training, particularly in physiotherapy. We would like to support them by funding the young man Florin, a physiotherapist, on a full time basis. We would also like to find funding for a special needs teacher in Săcele. Many children with special needs in rural areas have little or no access to education and can be left to 'vegetate.'

Food Banks in Săcele and Reghin

The Challenge: Many of the children and their families our partners work with come from extremely poor households. Conditions in the village slums are shocking; people face problems of overcrowding, poor sanitation, insufficient shelter and food insecurity on a daily basis. Many families survive on just one meal a day or scavenge food from local tips.

Project: Following the death of two babies in the winter of 2019 we set up a Food Bank in Săcele and provided the finance to buy and provide food to support vulnerable families known to the Hope team in the village communities during the harsh winter month. This has been hugely successful and is greatly needed and appreciated by vulnerable families.

Pastor Attila Tóth in Reghin has also runs a Food Bank. *'There are hundreds of families without any income or very small income, and because of that many of them are literally starving. Most of them are going to a rubbish tip to find food there, or the young ladies are doing prostitution to be able to feed their children. My heart is breaking, especially for children when they are saying that they are without any food for days. We know that giving them food is not resolving the poverty, but for immediate need we set up a little food bank where the neediest families can come.'*

Youth Groups in Săcele

The Challenge: How to continue to develop and play a positive role in the lives of local young people who have been taken to summer camps run by the Hope team, instilling Christian values and faith in their lives.

Project: Investing time and effort in the new generation, Lajos Fekete and the team run weekly bible groups for young people, providing a safe place to learn and grow. About 12-15 teens come to the meetings. A second group for younger teens started during the year. We provide the finance to rent the venue and provide snacks.

Future Plans: Lajos would like to organise outdoor events which will bring challenges to their lives and help them develop attitudes, skills and behaviours young people need to make positive changes in their lives.

Volunteers' visits to Romania

The Challenge: There are a large number of children who have skills and abilities but are not able to fulfil their potential or be involved in meaningful, purposeful activity or learn about Jesus.

Project: We lead groups, including therapists, and healthcare professionals, to visit Ottó Kis and the Hope team in Săcele to facilitate, support, provide advice, and give specialist training to the network of community leaders, pastors and organisations we work with there. They visit individual homes and institutions to increase awareness of aid and equipment, assessing various needs, advising about mobility and accessibility to buildings, and teaching some basic physiotherapy which would enable a better quality of life.

Future Plans: Because of Covid-19 travel restrictions, we have had to put all plans to visit Romania on hold until we can see a clear way forward.

Shoe Project in Săcele

The Challenge: One year we saw a group of frozen children being given their Christmas shoe boxes standing in the snow, with no shoes on their feet.

Project: We realised that what many of these children in destitute rural areas really need is shoes, not just shoe boxes filled with small toys! We also found out that many children in these areas can't go to school in winter as they don't have shoes. With just a small budget, we send money to Erzsebet Kis (Ottó's wife) to buy shoes for children whose parents can't afford them.

Stories: Denisa was expecting her third child; she already has a disabled daughter. Her husband works but they are struggling with debt as they took out a loan to build a second room for their tiny house. Another lady has 8 children, her husband is in prison. Erzsebet takes as many children as funds allow to buy shoes for. This year the shop assistant was so amazed she had to ask her why she was helping all these people and Erzsebet was able to explain her work with the poor.

Reghin Area Ministries (Associata Teleios)

The Challenge: Conditions in rural villages and gypsy communities can be shocking. There is much hardship and little work; the poor have no savings or food. Generational Poverty (defined as a family having lived in poverty for at least two generations) is rampant leading to hopelessness. Our partner Pastor Attila Tóth says *"Even though I have been working among the Roma here for 15 years, I am still shocked at how poor some families are among them."*

Project: We continue to support financially the growing work of Attila and Adel Tóth amongst gypsy communities where they are having a real impact and bringing hope. Dealing with poverty among the gypsies has always been a significant need. There is a constant need to look for ways to help the people in their desire to provide the basic needs for their families. Education is a big part of the work to provide hope in the midst of generational poverty, so reading and writing classes for adults, a kindergarten in one of the villages, preschool programmes, after-school clubs (which is growing and helping more children) and mentoring groups have been set-up to accomplish this goal, particularly to help young people in the community with the hope they will go on to find steady jobs.

Working with children and youth has been a foundation of Attila's ministry. Unfortunately, due to Covid-19 restrictions there were no summer camps.

The Children's Home (a multi-agency project) to accommodate ten orphan children is now complete but can't open until all the paperwork has been signed off in Bucharest.

The farming programme (with the help of our UK partner Graft for Growth) to provide food and income for some of the gypsies and generate funding for his projects is growing. He is breeding Mangalitsa pigs (much sought after by top chefs), and behind the Children's Home he has a considerable area for vegetable production with three poly tunnels; this year he has grown onions, radishes, lettuce, tomatoes, green beans and cucumbers. The poly tunnels will help develop a year-round growing season.

Most of the vegetable are sold to generate income for his growing ministry among the poor, but when the Children's Home is open this will be a source of fresh and wholesome food to feed the children.

With all this work we have agreed to fund an Assistant Manager, Iza. Already, in the first quarter of 2020, she has been working on Attila's plans. Her retail efforts have helped provide funding for labour costs on the Children's Home construction, as well as support with the Roma ministry.

Future Plans: In an exciting new project, Attila is renovating a house near the Children's Home where he can support and train 'at risk' teenage girls. They will learn office skills, horticulture, hygiene, child care, cleaning and cooking. It's an ambitious programme and it is hoped that following training the girls will find employment in the Children's Home, farm or another planned project - a cafe/pizzeria.

There are also plans to open a fully operational second-hand shop there. Because it is located next to a very busy road, and there are no second-hand shops in that area, we think that this would be a very good and easy way to generate income for the work. The farm will also continue to be developed to generate income and he plans to build three more poly tunnels to maximise this potential.

Honey for Hope

This is a business enterprise operating under Belief in Action. We buy honey in barrels from a known source and bring it to the UK for jarring, labelling and selling. All along the way volunteers help in these tasks; this ensures that ALL the profits go directly to people and projects and provides income to the Master Beekeeper in Romania.

We sell by word of mouth, in churches, markets, craft fairs and delis. We use fully recyclable or biodegradable packaging.

This financial year, profits made contributed to transport costs of equipment to Romania and the Food Banks.

Baby Boxes of Hope

These boxes are supplied to us by Christine and David Howe who raise money and have a network of people who knit and source the contents. The boxes contain everything needed for babies born to impoverished mothers and are distributed in Săcele and Reghin. Strict identification methods are used to ensure the boxes are given to those in need.

Graft for Growth

A growing collaboration with Jon Williams who runs the social enterprise Graft for Growth (www.graft4growth.co.uk) and has been visiting Romania for many years, practically helping Pastor Atilla Tóth in Reghin, has been of benefit to both parties and our partners in Romania. His company is designed to support visionary faith leaders such as Ottó and Attila who have strong

social and spiritual programmes. His modus operandi is to develop self-reliance through the provision of support, education, housing, work and job opportunities in Romania by engaging UK students and adults to work on projects and develop a deep sense of global, social responsibility. He has committed to work alongside us to support a building programme envisioned by Ottó Kis in Săcele supply work parties and finance many aspects of this charitable cause especially with the creation of a functioning farm which can supply meat, vegetables, jobs and finance, which he has been achieving with Attila Tóth in Reghin. He is also interested in supporting business enterprises to support the work towards sustainability.

All our projects are in partnership with external organisations and community leaders who share our Christian values of integrity, gratitude and accountability. Those same values define our relationship with supporters and every aspect of our fundraising and spending. We continue to operate Belief in Action on biblical principles.

It has been a privilege to work with so many different people and provide help to many who have expressed enormous gratitude for the support Belief in Action is able to provide through the generosity of its donors, supporters and partners. Our prayer is that people will see God's love in action through our work.

Legal and administrative information

Charity Registration Number: 327245

Trustees
Ross Evans (Chairman)
Ann Heslington Croft (Treasurer)
Su Davies (MPhil DipRCOT)

Registered Address
3 Hemlingford Road
Sutton Coldfield
West Midlands
B76 1JG

Bankers
Barclays Bank Plc,
Bearwood Branch, Smethwick

Independent Examiner
Doris Evans t/as Expressway Business Services
332 Marsh Lane, Erdington
Birmingham, B23 6HP

Structure, governance and management

The charity was created by Trust Deed on 23 April 1986. The names of the trustees are contained in the legal and administrative information. They meet at least three times a year, and are responsible for overall governance of the charity and keep under review its policies and practices to make sure they still meet the needs of the charity. At each meeting the business of the charity is reviewed, as well as any reports received from our charity partners in Romania about their work.

Recruitment and appointment of new trustees is undertaken by the Chairman in consultation with existing trustees and he also has the power to remove trustees in accordance with the provisions in the Trust Deed. They keep their skill requirements under review and provide induction procedures relevant to the individuals' knowledge and understanding.

Responsibilities of the Trustees

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the disposition of the charity at the end of the financial year and of the financial transactions for the year. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the basis that the charity will continue in operation unless it is inappropriate to presume this.

The trustees are responsible for keeping proper accounting records to ensure that the financial statements comply with the Statement of Recommended Practice and the Charities Acts. They are also responsible for safeguarding the assets of the charity, and hence for taking steps for the prevention and detection of fraud and other irregularities. The day-to-day administration of the charity was carried out by the trustees.

Risk Review

The Trustees are responsible for the overseeing of risks faced by the charity and are satisfied that systems are in place and risks are identified, assessed and controls established throughout the year. A formal review of the charity's risk management processes is undertaken on an annual basis. Fraud is now a major problem both in the UK and Romania and we recognise it as one of the major risks that now has to be managed. We are committed to learning and are continually strengthening our safeguarding policies and processes. We recognise, even as a Christian organisation, we are not immune from safeguarding incidents, and we remain vigilant in this regard.

Long standing relationships with our partners mean we have high levels of accountability. There is much less risk of aid going astray, as we are working through trusted partnerships and frequent Trustee visits mean visibility and connection over the long term holds people accountable. Unfortunately, due to the pandemic, visits have not been possible this year and so constant contact has been maintained through technology. We are aware this is not ideal.

Financial Review

We continue to meet all our core commitments, supporting individuals and groups, our finances being provided by gifts from supporters, grant-making funds and legacies. Gift Aid is recovered wherever possible.

During the year to 31 March 2021 Belief in Action received **income of £67,946** (£59,201) and we spent **£69,171** (£69,171) **on charitable activities**. **£1,745** was also raised for charitable activities from the Honey for Hope enterprise. We continued to cut back on governance and administration expenses enabling us expand our projects to bring relief to those suffering from the effects of poverty and disability.

Reserves Policy

As we have no salaries to pay and very few overheads, we reduced our reserves at 31 March 2020 to £1,000 which the Trustees consider adequate to provide for day-to-day expenditure and any core objectives we might be called upon to meet at short notice. The Trustees monitor the situation closely and take any action necessary to safeguard the charity.

As our supporters understand and engage with our work, many donate to specific projects, and share in our desire to see people living life in all its fullness.

It remains a priority of the Trustees that all financial practices continue with full and transparent accountability; we review our spending and costs regularly and monitor our impact, to make sure we make best use of our resources. We report back regularly on how our income is spent and we take every opportunity to thank people for their generosity.

To ensure financial rectitude in the way funds are distributed we have robust controls and procedures in place. We rely upon Pastor Ottó Kis (Hope without Limits charity) and Pastor Attila Tóth (Associata Teleios charity) who are based in their communities to exercise due diligence and monitor how equipment and funds are distributed, and to ensure this is done wisely, in accordance with the objectives and aims of Belief in Action to whom they are accountable. Regular visits to assess and monitor our various projects are normally made by the Trustees, but because of travel restrictions relating to Covid-19 this has not been possible this year.

As we continue to see such desperate need we are more determined than ever, through God's grace, to serve those who are experiencing severe difficulties in their lives through poverty and/or disability and thank everyone who stand with us as together we continue to help those who suffer.

Approved by the Board of Trustees of Belief in Action on 23rd September 2021
and signed on their behalf by:-

Ross Evans
Chairman

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR TO 31 MARCH 2021

	2021	2021	2021	2020	2020	2020
	Restricted Funds	Unrestricted Funds	Total	Restricted Funds	Unrestricted Funds	Total
Incoming Resources	£	£	£	£	£	£
Donations & other income		58,497	58,497		45,255	45,255
Tax recovered (Gift Aid)		4,049	4,049		3,297	3,297
Grant-making Trusts		5,400	5,400		5,400	5,400
Honey for Hope (Note 1)		13,675	13,675		5,249	5,249
Legacies		0	0		134,109	134,109
Other Activities:						
Volunteer visits (Note 4)		0	0		4,600	4,600
Mission Romania (Note 3)	5,114		5,114		0	0
Graft4Growth (Note 2)	58,392		58,392	91,311		91,311
Total Receipts			145,127			289,221
Resources Expended						
Charitable activities		94,690	94,690		69,171	69,171
Governance & admin		671	671		1,375	1,375
Generating Voluntary Income		1,655	1,655		5,508	5,508
Honey for Hope of which £1745 was charitable giving		8,643	8,643		0	0
Research & Development		0	0		778	778
Other Activities:						
Volunteer visits			0		3,750	3,750
Graft4Growth	70,690		70,690	70,887		70,887
Mission Romania	4,850		4,850			0
			181,199			151,469
Deficit for the year			-36,072			137,752

Statement of assets and liabilities for the year to 31 March 2021

	2021	2020
	£	£
Cash Funds:		
Cash at Bank	136,687	181,034
Cash at Bank – Restricted	13,589	5,314
Reserves	1,000	1,000
	<u>151,276</u>	<u>187,348</u>
Accumulated Funds		
Opening Balance	187,348	49,596
Deficit/Surplus for the year	-36,072	137,752
Closing Balance	<u>151,276</u>	<u>187,348</u>

NOTES TO THE ACCOUNTS

31 MARCH 2021

Note 1 - Honey for Hope

This is a small enterprise raising funds to help run some of our projects, particularly supporting Hope without Limits (Pastor Ottó Kis) and the Food Banks. Honey from Transylvania is sold in churches, markets, craft fairs and by word of mouth.

This year:

£1,000 was sent to Pastor Attila Toth (Telios Ministries)

£445 went to support the Food Banks

£300 went to help with transport

Note 2 - Graft4Growth

Moving towards collaboration with other charities and organisations to optimise our effectiveness, we are partnering with Graft4Growth and handle their finances. Graft4Growth take student and adult teams to Romania on building projects.

Note 3 – Mission Romania

Again, moving towards collaboration with other charities and organisations to optimise our effectiveness, we are partnering with Mission Romania and handle some of their finances. Mission Romania supports the work of Marius and Roxana Dancovici and their charity Pater Nostra, who work in prisons, with the homeless and in children's homes. Belief in Action also support Marius and Roxana.

Note 4 – Volunteer Visits

We usually run two/three visits per year for enthusiastic volunteers, therapists and professionals to support and encourage the work being undertaken by Pastor Ottó Kis in Săcele and Pastor Attila Tóth in Reghin. These have been temporarily suspended due to the pandemic.



Section A Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Belief in Action

**On accounts for the year
ended**

31 March 2021	Charity no (if any)	327245
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Set out on pages

1
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2021.

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:  **Date:** 04/01/2022

Name: Rabina Begum - Expressway Business Services

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

ACCA