



Annual Report and Statement of Accounts

**1 April 2021 to 31 March 2022**

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. We deliver resources, and share skills and knowledge to increasingly 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 have a 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 who have a vision for a better future. 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, and provide education. Our work, therefore, is based on local knowledge, local connectivity and is culturally appropriate.

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, The Hope & Peace Trust who collect and store aid and equipment for shipment and Baby Boxes of Hope, providing for babies born into poverty. It is gratifying to see all these partnerships growing and strengthening.

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 2022. 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:

- collation and freighting of adaptive equipment for the Disability Aids Loan Scheme;
- 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 (Asociatia Telio) working amongst Gypsy communities.

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 2021-22

The main emphasis of our work is supporting pastors, primarily Pastor Ottó Kis in Săcele whose charity is Hope without Limits, and Pastor Attila Tóth in Reghin - Asociatia Telios charity. Because of the intense poverty of many families in their communities there is a huge need to support in many ways - spiritually, emotionally and practically. Food, clothing, transport, and firewood are just some of the needs. By working alongside them we can ensure our support is given to the right people at the right time in the most effective way.

## **Providing resources through the Disability Aids Loan Scheme**

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.

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 (Hope team) in Săcele who reach out and connect with those who have additional needs in their community. The Scheme, established 16 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. This year, 266 have sought help and over 430 items lent out. The volunteers who manage the Scheme have been trained through Belief in Action.

## **Supporting Ottó Kis - Hope without Limits (Săcele)**

As a missionary pastor, Pastor Ottó Kis has dedicated his life to working with children, orphans, teenagers, those living in poverty and, in particular, he has a 'heart' for the disabled. Many disabled children and adults are living severely restricted lives as they have little support or access to life enhancing equipment.

- Despite the continuing problems with Covid-19 the work continued and flourished. The Hope team continued with pastoral visits, distributing disability aids and running special needs groups for children and adults.
- The new Mission House is being used to reach out and provide care. The special needs groups, local teenagers, co-workers and many more are all welcome. Building work has continued, installing steps down to the basement and making it dry and secure for storage. The rear wall of the house was insulated.
- Day care sessions, providing physiotherapy, companionship and activities enable the Hope team to continue supporting families and individuals who are isolated and marginalised, providing therapy to children with disabilities and special needs.
- Their carers (mothers/grandmothers) are given the chance to chat together and receive pastoral care from Pastor Vali Stef. They are very grateful to have this opportunity, with one saying 'since we meet you, our lives have changed a lot'.
- During the summer a marquee was purchased for the different groups, enabling more people to meet together and enjoy the benefits of fresh air in the garden.
- The Hope team took 95 people (those with disabilities, their carers and volunteers) to Harghita Christian Centre for a short respite holiday, encouraging them to deepen their relationship with God.

- Thousands of food parcels from the Food Bank have been delivered to those in need over the year. Ottó is partnering with supermarkets in the area and a national Food Bank scheme.
- The Disability Aid Loan Scheme is developing and a known presence in the area with a good reputation by word-of-mouth. More and more people are being helped and enabled to live more fulfilling lives. The Hope team are able to share their faith with those on the margins of society.
- The administrators of the Loan Scheme keep records and since its start, thousands of people have been helped. This year, despite Covid-19 restrictions, 256 people have sought help and 412 items have been lent in Săcele. The most asked for items were: walking frames; rollators; crutches; profiling beds; mattresses; shower stools and chairs; perching stools; commodes; children's standers. The volunteers who manage the Loan Scheme have been trained in assessment and provision of items through Belief in Action.
- Despite the complexities following Brexit the Loan Scheme has grown significantly and we have sent five 40ft lorries to transport the equipment, rented extended storage space in Săcele and built a workshop within it.
- Local community leaders who are connected to Hope without Limits have excellent outreach into the community, a willingness to assist those with disability, and show the love of Jesus in practical and meaningful ways by distributing the items.
- Winter shoes were provided to children whose families struggle on small incomes.
- Shoe boxes and Christmas presents were distributed to families known to the Hope team.
- Over 100 Baby Boxes of Hope for young, impoverished mothers with newborn babies were distributed.

#### **Future Plans/Needs:**

Both the children's and adult's special needs groups are growing. The aim is to increase these sessions, provide a broader range of activities and therapeutic interventions, provide carer support and training. Potentially there will be opportunities for vocational skill development. The Hope team need more support and ongoing training, particularly in physiotherapy.

The Hope team need a place to meet which will accommodate groups, church meetings, training sessions and therapy provision.

Derelict outhouses at the Mission House require renovation. This will extend the scope of the mission work and establish opportunities for income generation to build a self-sustaining organisation locally. Work will commence on these buildings as and when funds are available.

The Disability Aid Loan Scheme is expanding rapidly and there is a plan to provide satellite hubs in other areas of Romania. Resources are needed for training those who will manage these hubs.

All of the projects are developing and the Hope team, whilst willing volunteers, need to be financially supported in their roles. This will enable further expansion of the work. Of utmost importance is for Ottó to have an Operations Manager to manage the day-to-day running of the projects and free him to fulfil his prime purpose of missionary pastor.

#### **Supporting Pastor Attila Tóth - Asociatia Teleios (Reghin)**

We continued to support the growing work of Attila and Adél Tóth amongst rural village communities where they are having a real impact. Dealing with poverty among the people has always been a significant need. Conditions in the villages are shocking - people face problems of

overcrowding, poor sanitation, insufficient shelter and food insecurity on a daily basis. Generational poverty is rampant leading to hopelessness. Attila says “Even though I have been working among the Roma here for 17 years, I am still shocked at how poor some families are among them.”

- A trainee Operations Manager has been appointed to take on the practical oversight of the social action/enterprise projects and support the implementation of Attila’s wider vision. This has allowed Attila to concentrate more on his pastoral duties.
- Evangelistic meetings are once again being held in Apalina.
- The Children’s Home is finished after 12 months of delays; the necessary paperwork has finally been signed off by the authorities and the first children have arrived.
- Education is a big part of the charity’s work. Many Roma need encouragement and support.
- Reading and writing classes for adults, kindergarden and preschool programmes, after-school clubs and mentoring groups have all restarted following the ending of restrictions. During the pandemic schools closed, relying heavily on online learning; this deprived many children, without access to technology, their education.
- Renovations to the building opposite the Children’s Home, planned as a Refuge are progressing.
- The second-hand store at the front part of the renovated building is a great success and provides funds to support other projects. At present a building is rented for storing stock for the shop but Attila is constructing a new warehouse for this purpose to save money.
- A new guitar course has been started to reach out to young people who live in an environment where lives are wrecked by drugs and gangs.
- There were big demands on the Food Bank with hundreds of food parcels delivered.
- The farm continues to expand with 3 industrial sized poly tunnels, 2 sunken poly tunnels, 10 pig styes, a shepherd’s hut, 8 chicken coops and a large barn.
- Fencing has been erected. The pigs are allowed onto the wider farm and are very happy! A regional official for Mangalita pigs (the specialist pigs which are being bred) said it was “one of the best farms he had ever seen”.
- The poly tunnels will help develop a year-round growing season. Most of the vegetable are sold to generate income for Attila’s growing ministry among the poor, whilst also creating self-sufficiency and providing fresh food for the Children’s Home.

#### **Future Plans/Needs:**

The farm will continue to be developed to generate income and Attila plans to build three more poly tunnels to maximise this potential.

The Refuge needs to be completed.

#### **Volunteers' visits to Romania**

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.

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. Thirteen clients were visited in their homes aged from 5 – 80; the majority had cerebral palsy. The therapists provided chairs, wheelchairs, advice and other equipment. This year they also visited Reghin and discussed disability issues with Pastor Attila Tóth.

Ross Evans, the Trustees' Chairman led a successful volunteers' trip to Reghin to run holiday clubs for gypsy children with Attila. This provided an excellent opportunity for young people from the UK to benefit from a cross-cultural experience and strengthen relationships developed on previous visits.

## **Ukrainian Refugee Crisis**

Both Ottó and Attila have been fully engaged in the unfolding crisis. On hearing that Ukrainian refugees were coming into north Romania, many churches began to send what they could to sister churches close to the Ukrainian borders to support refugees as they crossed.

Attila and Adél sent all spare clothing, bedding and mattresses and are housing refugees in their properties.

Ottó, having specialist skills in caring for people with disabilities, was contacted and asked to connect with the disabled refugees from Ukrainian and take them from the border back to Săcele. This he has been doing, accommodating families in his home and finding suitable accommodation for women and children fleeing violence and shelling in their own country.

Most of them do not have family or friends in the west to go and stay with; they will probably remain in Romania for many months, and the need to support them will remain.

## **Honey for Hope**

We raise money through our Honey for Hope enterprise to help support Hope without Limits. 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.

In this financial year, all profits raised help fund the aid lorries.

## **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](http://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.

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.

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.

## 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 2022 we received **income of £126,360** (£81,621) and we spent **£112,880** (£94,690) **on charitable activities**. £36,606 was raised by Graft4Growth.

### Reserves Policy

As we have no salaries to pay and very few overheads, our reserves £1,000 are considered adequate by the Trustees 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 made by the Trustees.

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 19<sup>th</sup> January 2022  
and signed on their behalf by:-

Ross Evans  
Chairman

**RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR TO 31 MARCH 2022**

	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2021</b>	<b>2021</b>	<b>2021</b>
	Restricted Funds	Unrestricted Funds	Total	Restricted Funds	Unrestricted Funds	Total
<b>Incoming Resources</b>	£	£	£	£	£	£
Donations & other income			99,390		58,497	58,497
Tax recovered (Gift Aid)			8,130		4,049	4,049
Grant-making Trusts			5,550		5,400	5,400
Honey for Hope (Note 1)			13,290		13,675	13,675
<b>Other Activities:</b>						
Volunteer visits (Note 4)			0		0	0
Mission Romania (Note 3)			1,680	5,114		5,114
Graft4Growth (Note 2)			36,606	58,392		58,392
			<hr/>			<hr/>
<b>Total Receipts</b>			<b>164,646</b>			<b>145,127</b>
 <b>Resources Expended</b>						
Charitable activities			112,880		94,690	94,690
Governance & admin			515		671	671
Generating Voluntary Income			823		1,655	1,655
Honey for Hope of which £5468 was charitable giving			15,760		8,643	8,643
<b>Other Activities:</b>						
Volunteer visits			0			0
Graft4Growth			22,198	70,690		70,690
Mission Romania			1,300	<b>4,850</b>		4,850
			<hr/>			<hr/>
			<b>153,476</b>			<b>181,199</b>
Surplus for the year			<hr/>			<hr/>
			11,170			<b>-36,072</b>

**Statement of assets and liabilities for the year to 31 March 2022**

	2022	2021
	£	£
<b>Cash Funds:</b>		
Cash at Bank	162,446	136,687
Cash at Bank – Restricted		13,589
Reserves		1,000
	<hr/>	<hr/>
	162,446	151,276
 <b>Accumulated Funds</b>		
Opening Balance	151,276	187,348
Surplus for the year	11,170	-36,072
	<hr/>	<hr/>
Closing Balance	<u>162,446</u>	<u>151,276</u>

## NOTES TO THE ACCOUNTS

31 MARCH 2022

### **Note 1 - Honey for Hope**

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

### **Note 2 - Graft4Growth**

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

### **Note 3 – Mission to Romania**

Again, working in collaboration with other charities and organisations, we help this small social enterprise support Marius and Roxana Dancovici (working with gypsies and the homeless in Ploesti).

### **Note 4 – Volunteer Visits**

Due to travel restrictions caused by the Covid-19 pandemic, no volunteer trips were undertaken.



**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 2022	<b>Charity no (if any)</b>	327245
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**Set out on pages**

1	<small>(remember to include the page numbers of additional sheets)</small>
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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:** 09/12/2022

**Name:** Rabina Begum - Expressway Business Services

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

ACCA
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