



Annual Report and Statement of Accounts

1 April 2023 to 31 March 2024

Founded on Christian values in 1986, Belief in Action aims to be a real force for change in the lives of children and adults in Romania disadvantaged by poverty, ethnicity, belief 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 nearly 40 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, often leading groups of healthcare professionals and enthusiastic volunteers and we have big plans and a big heart for those who are suffering from neglect and we have many exciting developments and opportunities planned going forward.

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 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 and women of faith who have a vision for a better future. We partner with them to run food banks, day care support groups for the disabled, provide disability aids and physiotherapy, run enterprises to provide food and work for many caught in generational poverty, and support children with their 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 before loading the aid lorries 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 2024. 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 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 (Asociata Teleios) 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 2023-24

The main emphasis of our work is supporting pastors, primarily Pastor Ottó Kis in Săcele whose charity is Hope without Limits (HWL), and Pastor Attila Tóth in Reghin whose charity is Asociata Teleios (AT). 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 in the UK.

We partner with Pastor Ottó Kis and the HWL team in Săcele who reach out and connect with those who have additional needs in their community. The Scheme, established 18 years ago, helps many who would otherwise be housebound or restricted improve their mobility and encourages them to become more independent. Unlike other such projects distributing disability equipment, this has a unique model of loaning equipment out. This enables relationships with the beneficiaries to be developed and additional services offered. In addition, this facilitates continued recycling which reaches more people and keeps it out of landfill until it has reached the end of its useful life. In this event, materials of commercial value are then sold on for reuse.

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 we have to hire 40ft lorries to transport the equipment four times a year, rent extended storage space in Săcele and run a workshop/store within it to operate from. The administrators of the Loan Scheme keep records and since its start, thousands of people have been helped. This year, 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.

We have teamed up with Peace and Hope Trust (PHT) for assistance with more organised lorry loads and access to an increased supply of equipment, plus the opportunity for PHT to support HWL. Nevertheless, the supply chain remains unstable as it is based on unknown quantities and donations.

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. The services HWL provide at present comprise:

Pastoral care

- Pastoral and spiritual care is the overarching goal and driver for the work.
- Responding to increasing requests for food, clothes and advice from single/young mothers, spiritual needs of local group attendees (Hope Group). The HWL team are able to share their faith with those on the margins of society.
- Hundreds of food parcels from the Food Bank have been delivered to those in need over the year, partnering with supermarkets in the area and a national Food Bank scheme.
- During the summer a marquee is erected for the different groups, enabling more people to meet together and enjoy the benefits of fresh air in the garden.
- Irregular carer support groups.
- There had been a significant drain on Otto Kis's pastoral resource through the migration of Ukrainian refugees into the area. This has diminished significantly with a withdrawal of financial support by the Romanian government and an onwards migration of refugees as a result.
- Ottó Kis has also delegated much of his activities with the local gypsy community to others.
- The HWL 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.

The Store

This is a warehouse store and distribution point for all the medical and disability equipment which comes to the charity. Equipment is loaned, rented or sold to people in need and continually recycled where possible. At the end of an item's useful life, any salvage materials are sold on. Some limited workshop space is available to mend or refurbish certain items, such as wheelchairs.

This has been re-organised including

- creating increased storage capacity on site with the purchase of two containers
- moving items from the storage in Braşov to the local site
- itemising and labelling
- a full stocktake taken
- a shift from paper-based record keeping to electronic records with the assistance of a casual worker (Adrian, a young man with additional needs)
- goods for renting, giving or selling have been clarified and logged as such
- equipment being rented or sold to individuals or institutions is generating income

Lorries with supplies from the UK have increased to around four per year and goods also come in from Holland and Germany.

The store also accepts donated furniture or household items for onward sale or distribution. It houses the Food Bank, the Clothes Bank, Baby Boxes, the Wood (fuel) Bank and stoves for the Stove Project.

- The **Baby Box project** is well managed by Dalma Fulop along with family boxes that she puts together to meet specific needs and which helps to avoid any waste of resource.
- The **Food Bank** is carefully managed by one staff member and there is an improved supply through donations from local businesses. Deliveries into local poor communities and to

specific families has now been delegated to local key volunteers within those communities to relieve the HWL team of the responsibility.

- The **Clothes Bank** – donations from outside the EU have been subject to increased scrutiny by changes in Romanian government legislation. Provision is somewhat reduced at this point in time and also remains seasonal.
- The **Fuel Bank** – provision of wood to provide a heat source. A seasonal project supplying stoves to poor families for cooking and warmth.

There is now also a limited amount of office space for some management activity and in which to accept visitors attending the store for assessment or goods.

The work in unloading, moving, reloading and distributing equipment is heavy and demanding. Additional manual handling training has been delivered to the staff. Through collaboration with other charities and organisations, such as STAR International, recent donations have enabled the purchase of essential health & safety equipment, specifically an electric pallet mover and a forklift truck. Nevertheless, there is a need for a more suitable building for the Store and for an increased mechanised handling of goods to maintain the health and safety of staff and visitors.

HWL has made donations from their Store in response to humanitarian crises in other countries, e.g. Ukraine following the break out of war, and Turkey following a major earthquake. It is their wish to continue to support others where possible and to respond to requests for help from neighbouring countries such as Serbia, Bulgaria, Moldova, etc.

In addition, as knowledge of their Store has spread, they have had increasing numbers of requests for assistance. Having a greater capacity for more goods, and systems and staff to manage these, the needs of those more far reaching than the local area could be met to much better effect. In particular, the workshop located within the Store has continued to maintain, refurbish and repair goods – thus keeping them out of landfill for longer and enabling more people to be helped.

It has become clear over time that this area could expand and meet the much wider need that has been identified, especially in poorer non-EU Eastern European countries and those with particular need at the current time such as Ukraine.

As part of identifying the need for extending its reach, HWL can see the potential in developing satellite equipment distribution ‘hubs’ in other parts of Romania. These already exist in Zalau, Sarmasag, and Glodeni and make distribution easier. There is a potential to grow this activity and provide places where staff are employed and trained to competently assess and distribute equipment to individuals. Through a wide network of church contacts, HWL also provide ad hoc deliveries (or people collection), e.g. wheelchairs to a church pastor for members in his congregation.

The Store was intended to be open to the public to come for assessment and/or the collection of goods on a part time basis of two half days per week. Currently, every day people are turning up for assistance or the team are required to provide items in a response to hospital discharges. This is becoming unmanageable and is under review. A demonstration area has been created within the Store in which available equipment is displayed and can be tried or examined prior to purchase or loan. This aids the assessment process. Whilst an office and visitor cubicle has been created to provide a warmer and more welcoming area and better working conditions, the building remains very cold and dark for most of the year and is thus uninviting. With an improved, more suitable and inviting environment, and with more staff to facilitate more structured working, the Store could provide greater accessibility for the public.

Social and therapeutic activities

- Groups for disabled people and their carers are held twice a week (Hope Groups), and the service also runs day trips/outings, family retreats, camps and provides a Christmas party.
- Some limited therapeutic sessions are held including recent horticultural activities using a borrowed piece of land adjacent to the Store.
- These activities continue but are downsized and serve a smaller number of people on a regular basis than they have previously. This is mainly due to a lack of human resource but also due to the lack of a suitable space in which to operate. Demand remains high with an average of five new requests/referrals per week for children to be included in the groups, particularly directly from social care. Demand cannot currently be met.
- There has been some thought about how to best manage this area and both the social and therapeutic groups. This is an ongoing discussion and professional advice and support is being sought with regard to the professional skill available and the criteria for accepting children and adults into the groups, especially those groups with a more therapeutic approach.
- One of the HWL volunteers has recently completed her occupational therapy training in Romania and is contributing to the groups on a part-time self-employed basis.
- A US trained occupational therapist is now available in the Braşov area to provide consultation as required.
- Camps and retreats, as well as family outings and day trip are all continuing. To assist with this, funding has been provided for a new wheelchair accessible vehicle which provides improved safety conditions for staff and beneficiaries.
- Contact has been made with the physiotherapy department of the University of Transylvania in Braşov, to discuss the supply of student volunteers in the future. With Belief in Action and the University of Plymouth (UK), and the University of Transylvania, there has been progress in discussing partnership working in order to develop potential future workers.
- Hosting a US team of medical professionals, HWL has facilitated the running of drop-in health clinics in the local gypsy community.
- We provided funds to purchase winter shoes for children whose families struggle on small incomes.
- Shoe boxes and Christmas presents were distributed to families known to the HWL team.
- The annual Christmas Party is a time of great joy, with over 100 disabled folk, their families and carers joining together in a restaurant.
- Over 170 Baby Boxes of Hope for young, impoverished mothers with new born babies were distributed.

Income generation

The HWL team have come to understand that there is a need for financial sustainability and stability to provide security for their staff and beneficiaries and to be recognised as a credible and viable organisation. There is a need to focus on income generation for the longer term. A new accountant has been appointed who is providing improved clarity, instigating better financial management systems, and giving legal advice on trading.

One member of HWL staff has been able to sell or rent out surplus good or items of equipment, has begun building a network of contacts for sales and is regularly supplying other people from other regions of Romania with goods. A dedicated office space has been created for this activity.

The Graft for Growth (G4G) project – the Transylvanian Adventure Company - has grown over the last year and is now up and running. It has received capital investment to kick start it. It uses the natural resources in Romania to grow interest, support and provide income through cycling and walking holidays. The intention is to hand the management over to HWL full time once staff are trained and skilled in running it as a viable enterprise.

Management and administration

Having originally all rested on Ottó's shoulders, there is now a part time Operations Manager from within the wider team who will take over most of the day to day running of the services. He will also liaise with others as required, such as the accountant, lawyer, external volunteer groups.

Future Plans/Needs:

- HWL urgently need a place to meet which will accommodate groups, church meetings, training sessions and therapy provision.
- There is also a need for a more suitable building for the Store and for an increased mechanised handling of goods to maintain the health and safety of staff and visitors.
- As knowledge of their Store has spread, they have had increasing numbers of requests for assistance. Having a greater capacity for more goods, and systems and staff to manage these, the needs of those more far reaching than the local area could be met to much better effect.
- It has become clear this area could expand and meet the much wider need, especially in poorer non-EU Eastern European countries and those with particular need at the current time such as Ukraine. It is their wish to continue to support others and to respond to requests for help from neighbouring countries such as Serbia, Bulgaria, Moldova, etc.
- As part of identifying the need for extending its reach, HWL can see the potential in developing satellite equipment distribution 'hubs' in other parts of Romania and make distribution easier. There is a potential to grow this activity and provide places where staff are employed and trained to competently assess and distribute equipment to individuals.
- Currently, people are turning up every day for assistance at the Store and/or the team are required to provide items in a response to hospital discharges. This is becoming unmanageable and is under review. Whilst an office and visitor cubicle has been created to provide a warmer and more welcoming area and better working conditions, the building remains very cold and dark for most of the year and is uninviting. With an improved, more suitable and inviting environment, and with more staff to facilitate more structured working, the Store could provide greater accessibility for the public.
- All of the projects are developing and the HWL team, many of them willing volunteers, need to be financially supported in their roles. This will enable the further expansion of the work. Of utmost importance is for Ottó's part time Operations Manager to be funded full time to manage the day-to-day running of the projects and free him to fulfil his prime purpose of missionary pastor.
- Creation of a HWL dedicated website is underway.
- The long term aim is to have a purpose built centre (Hope Centre) from which to offer residential, respite and day care to those with complex and long term needs, vocational opportunities for others, and a training programme for those wishing to develop their skills or work in this sector.

Supporting Pastor Attila Tóth - Asociația 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, both with very busy tasks. 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 19 years, I am still shocked at how poor some families are among them.”

Pastoral Care

Pastoral and spiritual care is the overarching goal and driver for the work. Responding to increasing requests for food, clothes and advice from single/young mothers, spiritual needs. The team are able to share their faith with those on the margins of society.

There were big demands on the Food Bank, especially in winter, with hundreds of food parcels delivered.

The work in the various churches continues. A very encouraging 18 days of outreach in February meant 45 people were interested in learning more about the Christian faith and Attila hopes to baptise most of them in the summer (2024). As is usual in church life, there is much to encourage, new folk joining, and many signs of spiritual growth. But there are many challenges as well, the poverty, illiteracy, squalid conditions and spiritual attacks all confront the work of Jesus.

After School programme

For more than 12 years he has run an After School programme. Children receive a hot meal and with the help of three teachers in three groups, they come to study and are helped with their homework. This is a big part of the charity's work. Many Roma need encouragement and support. Attila now feeds around 100 children a day!

Children's Home

The Family House continues to provide a safe, secure and loving home to 12 children of various ages. Attila is often asked if he can take more children, but the home is full (children are expected to remain there until they are 18).

The Micro Farm and Secondhand shop

The farm continues to expand with industrial size poly tunnels, a pig farm, shepherds hut, 8 chicken coops and a large barn. These are an integral part of Attila's strategy to provide food and employment. They help develop a year-round growing season - vegetables like onions, radishes, salad (lettuce), tomatoes, green beans and cucumbers are planted.

The pig farm breeding the specialist Mangalita pigs has come out of quarantine as African swine fever is in the area and sales of the fat pigs was successful earlier in the year. Attila's latest venture is dry curing ham from his Mangalita pigs in his new Curing Chamber.

The income from all sales contributes to all the costs of running the Family House. In addition, the regular income from the Second Hand shop makes a major contribution to the Family House too. In May, the annual 'Yard Sale', when all goods were put up for sale, yielded a large sum, again to support the work.

Big Hearts for Little Feet

Adél's new project started last summer and is progressing well. She is supporting 9 mums with young babies who are unable to feed and care for these new-borns themselves. The reasons they cannot support vary - for most it is simply poverty and a very poor diet means that mums cannot produce enough milk to feed their babies properly. Not only do babies die each winter due to lack

of food, others die from cold because of a lack of clothes and blankets. That all new born babies survived this winter is hugely encouraging, though it is very sad Adél had to stop supporting one mum as she was selling both the formula milk and clothes to feed her alcohol addiction, ignoring the needs of her baby.

Future Plans/Needs:

Attila and Adél have a great team around them, both employed staff and volunteers, but the greatest need is for a Co-Pastor to work alongside Attila as the churches grow.

St John's House next door to the Children's Home planned as a Refuge is finished but currently unused until Attila has more capacity.

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. Clients were visited in their homes aged from 5 – 80; the majority had cerebral palsy. The therapists provided chairs, wheelchairs, advice and other equipment.

Ross Evans, the Trustees' Chairman led a successful volunteers' trip in February 2024 to Reghin to work alongside 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.

Honey for Hope

After over five years of selling pure Transylvanian honey to raise money to help support our projects in Romania, our UK volunteers decided to call it a day at the end of 2023.

Over the last 5 years, profits from honey sales have paid for:

- A 'new' secondhand wheelchair accessible mini bus
- A secondhand car for the administrator of the Medical Equipment Loan Scheme
- Aid Lorries
- Donations to Hope without Limits projects
- Donations to Asociata Teleios projects (Sales by St Johns, Colchester)
- A salary for Lajos Fekete's in 2024 which will allow him to develop an income generating project building a network of contacts for sales and regularly supplying other people from other regions of Romania with goods
- £1,604 to G4G to help start up the Adventure Company

We are so grateful for all the volunteers who bottled, sold in churches, markets, craft fairs and delis, and for running the market stall and all that entails. All along the way the enterprise was run by volunteers to help in these tasks; this ensured ALL profits went directly to people and projects in Romania and helped provide some income to the Master Beekeeper in Romania.

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

We have a growing collaboration with Jon Williams - who runs the social enterprise Graft for Growth (G4G) 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 help develop self-reliance through the provision of support, education, housing, work and job opportunities in Romania. As a social enterprise, G4G is sustained by running action projects for students and adult groups from the UK which also help develop a sense of global, social responsibility. Fundraising to support the group projects is channelled through Belief in Action. This is to achieve clear transparency and accountability for money raised.

He has committed to work alongside us to support a building programme envisioned by Ottó Kis in Săcele, and in due course supply work parties and finance for many aspects of this charitable cause (HWL).

He is also interested in supporting business enterprises to support HWL work towards sustainability. The Adventure Company project has developed over the last year and is now up and running. It has received capital investment to kick start it. It uses the natural resources in Romania to grow interest, support and provide income through cycling and walking holidays. The intention is to hand the management over to HWL full time once staff are trained and skilled in running it as a viable enterprise.

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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. Despite dropping down from four newsletters a year to two because of increasing postage costs, we report back regularly on how our income is spent via social media 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
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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. Both Hope without Limits and Teleios Asociata have Safeguarding Policies which conform to requirements in Romania. 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.

Reserves Policy

As we have no UK 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 17 January 2024
and signed on their behalf by:-

Ross Evans
Chairman

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR TO 31 MARCH 2024

	2024	2024	2024	2023	2023	2023
	Restricted Funds	Unrestricted Funds	Total	Restricted Funds	Unrestricted Funds	Total
Incoming Resources	£	£	£	£	£	£
Donations & other income		145,090	145,090		108,650	108,650
Tax recovered (Gift Aid)		14,732	14,732		19,310	19,310
Wise deposit refunds		99	99		0	0
Grant-making Trusts		3,150	3,150		4,500	4,500
Honey for Hope (Note 1)		14,890	14,890		14,012	14,012
Other Activities:						
Volunteer visits (Note 3)		6,700	6,700		3,890	3,890
Graft4Growth (Note 2)	27,730	0	27,730	41,954		41,954
Total Receipts			212,391			192,316
Resources Expended						
Charitable activities		175,545	175,545		141,280	141,280
Governance & admin		1,035	1,035		750	750
Wise deposit		99	99			
Generating Voluntary Income		590	590		575	575
Honey for Hope of which £5468 was charitable giving		6,420	6,420		12,804	12,804
Other Activities:						
Volunteer visits		4,240	4,240		4,079	4,079
Graft4Growth	57,189		57,189	42,113		42,113
			245,118			201,601
Surplus for the year			-32,727			-9,285

Statement of assets and liabilities for the year to 31 March 2024

	2024	2023
	£	£
Cash Funds:		
Cash at Bank	111,727	118,996
Cash at Bank – Restricted	9,403	34,861
Reserves	1,000	1,000
	122,130	154,857
Accumulated Funds		
Opening Balance	154,857	162,446
Deficit for the year	-32,727	-7,589
Closing Balance	122,130	154,857

BELIEF IN ACTION

NOTES TO THE ACCOUNTS

31 MARCH 2024

Note 1 - Honey for Hope

This was a small enterprise raising funds to help run some of our projects, supporting Pastor Ottó Kis in Săcele (Hope without Limits), Pastor Attila Tóth in Reghin (Asociatia Teleios), and paying for aid lorries. Honey from Transylvania is sold in churches, markets, craft fairs and by word of mouth.

This has now been wound down.

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 adult teams to Romania on building projects and help develop social enterprises in Romania.

Note 3 – Volunteer Visits

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



Section A Independent Examiner's Report

Report to the trustees Charity Name: Belief in Action

On accounts for the year ended 31* March 2024 Charity no (if any) 327245

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 31/03/2024.

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 [The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

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: [Signature] Date: 25/11/2024

Name: Rabina Begum - Expressway Business Services

Relevant professional qualification(s) or body ACCA