



Annual Report

1 April 2024 to 31 March 2025

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 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, 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 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 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:

- People Against Poverty, with whom we share a passion to alleviate poverty;
- Medequip, who supply us with disability aid 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;
- Baby Boxes of Hope, providing for babies born into poverty.

It is gratifying to see 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 2025. 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 (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 2024-25

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 whose charity is Asociata Teleios. 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 his charity Hope without Limits (Hope team) in Săcele who reach out and connect with those who have additional needs in their community. The Scheme, established 19 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 we have to hire 40ft lorries to transport the equipment four times a year, rent extended storage space in Săcele and run a workshop within it to operate from. The administrators of the Loan Scheme keep records and since its start, thousands of people have been helped. The most asked for items are: 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.

They are already facing a demand for a larger storage space and additional personnel which leads to a significant financial requirement

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.

One night, in the depths of winter, Pastor Ottó Kis found Romeo living in a bus shelter in Săcele. He had been forced onto the streets as he had lost his job when his leg was amputated following an accident. Ottó found a Home for him to live in and he is now a truly grateful member of one of the social groups (Hope Group) set up by Ottó, running to support people with disabilities practically and spiritually.

- The Hope team have continued with pastoral visits, distributing disability aids and running special needs social groups for children and adults.
- Weekly day care sessions in a local community centre provide companionship and activities and enable the Hope team to continue supporting families and individuals who are isolated and marginalised. There is some therapy for children with disabilities and special needs.
- They have launched a new art and craft project which will be integrated into their regular social group activities for adults with additional needs. This initiative is designed to help their beneficiaries discover their abilities and talents, as well as helping develop life skills.

Amongst other things they have been making delicious biscuits and creating beautiful greeting cards from dried flowers.

- They are also creating handmade decorative items that can be sold to generate income for their other activities.
- The store in Săcele where the equipment is kept also accepts donated furniture or household items for onward sale or distribution. It houses the food bank, clothes bank, baby boxes, wood bank and stoves (a seasonal project supplying wood and stoves to poor families for cooking and warmth).
- 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 weekly meetings with children and adults are the highlight for their beneficiaries with special needs. For these gatherings, the Hope team travels around towns and villages using minibuses to collect their beneficiaries and transport them to a rented meeting space.
- Groups for disabled people and their carers are held twice a week.
- The team also runs day trips/outings, family retreats, and camps. Some of the young adults were taken into the mountains recently by the team to 'ski' in specially adapted equipment.
- The 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. 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.
- Their carers (mothers/grandmothers) are given the chance to chat together and receive pastoral care.
- The Hope team, together with Joni & Friends (USA) hosted approximately 160 disabled folk and their families/carers at a Family Retreat at Harghita Christian Camp. There were many who shared their stories of struggles and victories; like the couple who, alongside their two natural children (one of whom is severely disabled) have adopted two teenagers - one of them with learning difficulties. And a father, who celebrated his 81st birthday at the Camp, caring for his disabled daughter alone after his wife died. Thanks to the volunteers who came to help, it was a short time of rest and relaxation for the families, enabling them to go home recharged and refreshed.
- Collaborating with Peace & Hope Trust, we continue to send aid and life-enhancing disability equipment to our partners in Romania. In December the lorry also took hundreds of Christmas shoe boxes. Many were distributed at the annual Christmas party for the children and adults with additional needs, and many more distributed to village children living in abject poverty. This was the only Christmas present some received.
- 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.
- 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 170 Baby Boxes of Hope for young, impoverished mothers with newborn babies were distributed.
- Joe Fulop has been part time Operations Manager but is now so busy, his role needs to be full time. This would help move Hope Without Limits towards being financially stable and viable. Establishing robust projects for income generation will enable the charity to meet its financial liabilities.

Future Plans/Needs:

Under the leadership of Pastor Ottó Kis, the vision is to see established in Săcele, a fully inclusive residential, day care, assessment and therapy, and vocational centre for people with disabilities, or those who require care as a consequence of age or circumstance. There will be a church at the heart of the Centre which will be rooted in Christian values. It will be a safe community where every person is valued regardless of ability, ethnicity, gender, or faith. It will demonstrate and share the love of God, and be the means by which people can achieve their God-given potential.

The Hope Centre will strive to be a place of best practice in all aspects of what it provides and delivers. Having established itself as a viable and robust organisation, it will be outwardly looking to share skills, knowledge and expertise to the local people, churches, private organisations, and health and social care providers. It will aim to educate in issues of disability and to provide advice and training with the aim of reducing stigma and encouraging attitudes of inclusivity within the wider community and culture.

The Hope Centre will be developed, run and managed by Romanian citizens. It will aim to become self-sufficient as soon as is practically possible, in all areas that it operates. Financial independence will be through the development of income generating enterprises. These, where possible, will incorporate vocational opportunities for residents of the Hope Centre and those attending for day care.

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. It is impossible to describe the circumstances in which Attila and Adél work, yet it is bearing fruit. They constantly need wisdom, compassion, energy and patience. A mum of 4 young children, abandoned by her husband, was left with no support, little food, no wood for the stove and her power cut off. The neighbours helped a little but she felt hopeless and vulnerable. Attila provides firewood and groceries from the food bank. Last year, Daniel (12) was leading a horse when it bolted dragging the lad under its hooves, severely injuring him. He has recovered a little but has severe brain damage. Attila is trying to resolve ongoing care for him as his mother is too poor to have him back home.

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 20 years, I am still shocked at how poor some families are among them.”

- Most of his 7 churches are growing and they are planning a new church building in Glodeni. But there are many challenges - poverty, illiteracy, and squalid conditions.
- Attila manages a sizeable team of staff - several in the Children’s Home, an Ops Manager, a herdsman, and now a volunteer, Tony from the USA, who hopes to work long-term with Attila.
- András, a church member in Glodeni, has been volunteering as a type of deacon. He recently resigned his employment and is serving in Glodeni, helping a new initiative identifying parents of unwanted babies and potential foster parents.
- Regular evangelistic meetings are held in Apalina.

- The Children's Home continues to provide a safe, secure, loving home to 12 children of various ages. Attila is often asked to take more but the Home is full. Children are expected to remain there until they are 18.
- Attila feeds around 100 children a day! For more than 15 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.
- The second hand store is a great success and provides funds to help run their other projects. In May the annual 'Yard Sale' of goods donated yielded a large sum to support the work.
- There were big demands on the Food Bank, especially in winter, with hundreds of food parcels delivered, each of which is expected to feed a family in poverty for a week. Not all families receive a bag each week, most of the distribution is up to Attila's discretion.
- Several widows, without any other identified means of support, also receive a smaller 'one-person' food-bag.
- During the summer, due to more casual work being available to gypsies, the level of food poverty declines and so foodbank purchases reduce, though are not, sadly eliminated. It is fairly common for those seeking support to go to Attila and Adél's home at night, when dark, to avoid the shame of being seen asking for help with food.
- In addition, other measures for poverty relief are also provided; in winter months, loads of firewood are provided to some households, some medication and transport for hospital and prison visits are also provided, on the basis of need.
- The farm continues to expand with industrial size poly tunnels, a pig farm, shepherds hut, 8 chicken coops and a large barn. The poly tunnels are in full production selling green salad crops and tomatoes. Gherkins are sold for bottling. Many of the Mangalita pigs were sold earlier in the year. Income from these sales contributes to running costs at the Children's Home (£1000 pm). These are an integral part of Attila's strategy to provide food and employment.
- Many of the Mangalita pigs were sold earlier in the year. Attila's latest venture will be dry curing ham from his Mangalita pigs in his new Curing Chamber.
- Big Hearts for Little Feet (New mother / Infant support) In February, Adél was supporting 19 mothers and babies; some she tries to visit each week, others less frequently depending largely on her assessment of risk to the young baby. Mothers with very young babies usually require most support, weekly visits and provisions. Older babies, in general, less frequent visits, however sickness even amongst older babies may require more frequent visits, additional support, and possibly provision of medication (at Teleios expense).
- Culturally, amongst the poorest of gypsies, mothers expect that once their babies reach approximately 2 years of age, the baby is able to scavenge amongst garbage for themselves, often assisted by older siblings.

Future Plans/Needs:

Attila's work in rural village communities is having a real impact but his responsibilities have expanded as his support of so many people grows. Attila and Adél have a great team around them, but the pressing need is for a co-pastor to work alongside Attila as the churches grow.

They continue to educate, train and provide employment whenever they can. This is slow but steady and a number of encouragements are obvious.

New mother / infant support. Strategically, if circumstances improved and with involvement of the right help, it might be possible to teach some mothers how to prepare 'next stage' infant food (baby rice / mashed vegetables) and so wean the babies from milk to more solid (and cheaper)

food, but for this to succeed, an enormous amount of education and practical training would be required. Ideally a 'mother figure' in each village could help with this, supporting Adél's work and training young mothers the basics in baby, toddler and family care. This remains a long-term goal.

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.

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.

Working together to fulfil the vision

Where possible we are keen to collaborate with others to maximise resources, and share skills and knowledge to benefit projects.

The Peace and Hope Trust

Collaborating with Peace & Hope Trust, we continue to send aid and life-enhancing disability equipment to our partners in Romania.

Medequip

Who supply us with disability aid equipment which no longer meets their UK standards in product age or is no longer considered economically repairable. This makes it ideal to donate to us for the benefit of children and adults in need, and keeps it out of landfill.

Baby Boxes of Hope

After many years faithfully compiling baby boxes to benefit girls in the Roma community, Chris Howe, our long-term supporter has had to stop this due to increased Romanian import complexities. We are so thankful to Chris on behalf of all the young mums.

Graft4Growth

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, especially with the creation of a functioning farm which supplies meat, vegetables, jobs and finance.

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 adults' groups 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. He is also interested in supporting business enterprises to support the work towards sustainability.

Transylvanian Adventure Company

Last year, thanks to support from Graft4Growth, the team in Săcele hosted unique holiday experiences - cycling and walking adventure groups, exploring with off-road Land Rovers, cycling on high-quality mountain and electric bikes, and hiking through magnificent peaks and valleys. Working towards self-sufficiency, all profits go to Ottó's charity Hope without Limits.

People Against Poverty

With whom we have a growing collaboration and a shared passion to alleviate poverty.

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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. 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
Miss Susan Baker, retired Bank Official

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 Asociatia Telios 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 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 (Asociatia 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 December 2025
and signed on their behalf by:-

Ross Evans
Chairman

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR TO 31 MARCH 2025

	2025	2025	2025	2024	2024	2024
	Restricted Funds	Unrestricted Funds	Total	Restricted Funds	Unrestricted Funds	Total
Incoming Resources	£	£	£	£	£	£
Donations & other income	21,300	175,826	197,126		145,090	145,090
Tax recovered (Gift Aid)		4,536	4,536		14,732	14,732
Wise deposit refunds		0	0		99	99
Grant-making Trusts		3,000	3,000		3,150	3,150
Honey for Hope (Note 1)			0		14,890	14,890
Other Activities:						
Volunteer visits (Note 3)		2,150	2,150		6,700	6,700
Graft4Growth (Note 2)	22,310	0	22,310	27,730	0	27,730
			<u>229,122</u>			<u>212,391</u>
Total Receipts			229,122			212,391
Resources Expended						
Charitable activities	0	155,962	155,962		175,545	175,545
Governance & admin		874	874		1,035	1,035
Wise deposit		0	0		99	99
Generating Voluntary Income		532	532		590	590
Honey for Hope		0	0		6,420	6,420
Other Activities:						
Volunteer visits		3,050	3,050		4,240	4,240
Graft4Growth	18,722		18,722	57,189		57,189
			<u>179,140</u>			<u>245,118</u>
Surplus for the year			<u>49,982</u>			<u>-32,727</u>

Statement of assets and liabilities for the year to 31 March 2025

	2025	2024
	£	£
Cash Funds:		
Cash at Bank	85,066	111,727
Cash at Bank – Restricted (Note 4)	86,046	9,403
Reserves	1,000	1,000
	<u>172,112</u>	<u>122,130</u>
Accumulated Funds		
Opening Balance	122,130	154,857
Surplus for the year	49,982	-32,727
Closing Balance	<u>172,112</u>	<u>122,130</u>

BELIEF IN ACTION

NOTES TO THE ACCOUNTS

31 MARCH 2025

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.

Note 4 – Restricted Funds

These include:

Funds held for Graft4Growth

£21,300 towards a new church building in Glodeni (Pastor Attila Tóth)

£50,000 towards building the Hope Centre in Săcele (Pastor Ottó Kis)



Independent Examiner's Report

Report to the trustees/ members of	Belief in Action		
On accounts for the year ended	31 st March 2025	Charity no (if any)	327245
	Set out on pages N/A		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2025.

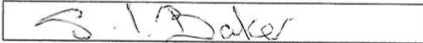
Responsibilities and basis of report As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:  **Date:** 27/12/25

Name: Susan Ingrid Baker

Relevant professional qualification(s) or body (if any): N/A

Address: 148 Hall Hays Road

Birmingham

B34 7LH