

SALT OF THE EARTH ANNUAL REPORT FOR 2022

The charity had a satisfactory year. This was a significant achievement considering the UK's economic difficulties during the period. Our long term regular donors have stayed with us and we were able to achieve a modest increase in income from what had been planned.

Income at £141,745.87 was well down on the previous year's £218,242.71 but this had been expected because of exceptional income in 2021. This came from a second covid pandemic appeal (over £38,000) and two one off large donations amounting to £35,000. The budgeted income for 2022 was £127k, and this was exceeded by over £14,000. In the circumstances this was a good result.

Our Development Officer redesigned our website early in the year and regularly updated it. This helped us get more child sponsorships and raised our visibility on internet searches. More effort was put into making funding applications to Trusts and Foundation which brought in an income of £20,000, an increase of £10,000 from last year. Social fundraising was able to start again after the pandemic restrictions and this contributed £7,616.

The majority of our income comes from regular DD's and Standing Orders and this slightly increased despite the financial difficulties experienced here in the UK

Our three partner organisations in Tamil Nadu all reported that, by the end of the year, life in the rural villages that we support had more or less returned to pre pandemic levels. Nevertheless, the effects of the severe lockdowns imposed by the authorities have not gone away. Notably children's education has suffered badly as all establishments were closed for 18 months and what little savings the rural poor had are long since gone. Nutrition levels of children have fallen and we are hoping to develop our existing child nutrition project for the most badly affected.

At year end we had a healthy surplus of over £44k after having already paid for the first quarter payments for 2023 to our three partner organisations. We are adopting a conservative budget for next year of £137k which, after UK expenses are deducted, will amount to a small decrease of funding to India from last year of some £8k. We are hoping however to increase our income from the budgeted figure and, if achieved, we plan to increase funding to our partner organisations.

Despite the ongoing economic difficulties here in the UK we are confident that in 2023 we can at least maintain our current level of income from our committed supporters. Plans are in an advanced state for fund raising activities which make us optimistic that 2023 will once again be able to outperform the budget.

Murray Frankland

15th March 2023

Chair

SALT OF THE EARTH
Statement of Financial Activities

for the year ending December 31st 2022

		Unrestricted	Restricted	Total 2022	Total 2021
Incoming resources	(Notes)				
Incoming resources from generated funds					
Voluntary Income	2	46,877.65	66,877.72	113,755.37	202,323.21
Trusts	3	6,000.00	14,000.00	20,000.00	10,706.27
Activities from generating funds	4	7,615.95	0.00	7,615.95	4,858.29
Investment Income		199.79	0.00	199.79	123.90
Incoming resources from charitable activities					
Other incoming resources		88.89	0.00	88.89	231.04
Total incoming resources		60,782.28	80,877.72	141,660.00	218,242.71
Costs of generating funds					
Costs of generating voluntary income					
Event Costs		101.21	0.00	101.21	0.00
Fundraising trading: cost of goods sold and other costs					
Total costs of generating funds		101.21	0.00	101.21	0.00
Net Incoming Resources for charitable activities		60,681.07	80,877.72	141,558.79	218,242.71
Resources Expended					
Charitable activities					
Care Child Sponsorship	5	0.00	5,132.83	5,132.83	3,966.73
Care Goat Rearing	16	0.00	0.00	0.00	5,261.50
Care Corona Relief	14	0.00	0.00	0.00	7,061.31
CRUSADE Village Sponsorship	6	0.00	4,173.14	4,173.14	5,253.76
CRUSADE Environment	7	0.00	11,372.22	11,372.22	7,772.32
CRUSADE Water Projects	8	0.00	11,476.10	11,476.10	4,919.75
CRUSADE Health	9	0.00	21,279.41	21,279.41	29,096.28
CRUSADE Women's SHG's	11	0.00	15,857.89	15,857.89	15,924.89
CRUSADE Disability Project	12	0.00	4,121.19	4,121.19	5,959.13
CRUSADE Microcredit Program	13	0.00	0.00	0.00	25,000.00
CRUSADE Corona Relief	14	0.00	0.00	0.00	14,780.67
CRUSADE Other		318.87	0.00	318.87	145.65
Masard Child Sponsorship	5	0.00	16,018.79	16,018.79	22,074.32
Masard Village Sponsorship	6	0.00	4,483.30	4,483.30	7,097.96
Masard Environment	7	0.00	10,348.05	10,348.05	7,514.73
Masard Water Projects	8	0.00	0.00	0.00	0.00
Masard Mobile Clinic		0.00	5,174.04	5,174.04	4,965.01
Masard IRDP	10	0.00	15,243.10	15,243.10	10,691.26
Masard Education	14	0.00	3,104.42	3,104.42	16,833.78
Masard Other		0.00	0.00	0.00	50.13
Administration	17	26,198.57	0.00	26,198.57	20,913.50
Governance costs	18	0.00	0.00	0.00	0.00
Total charitable activity costs		26,517.44	127,784.48	154,301.92	215,282.68
Other resources expended					
Visitors Trip	15	0.00	0.00	0.00	0.00
Web Costs		0.00	0.00	0.00	0.00
Foreign Bank Fees		0.00	0.00	0.00	41.74
CAF Bank Fees		1,229.52	0.00	1,229.52	1,741.38
Total other costs		1,229.52	0.00	1,229.52	1,783.12
Total resource expended		27,746.96	127,784.48	155,531.44	217,065.80
Net incoming/outgoing resources before transfers		32,934.11	(46,906.76)	(13,972.65)	1,176.91

Transfers	(28,006.93)	28,006.93	0.00	0.00
Gross transfers between funds				
Net incoming resources before other recognised gains and loses	4,927.18	(18,899.83)	(13,972.65)	1,176.91
Reconciliation of Funds				
Total funds brought forward	50,311.17	27,540.10	77,851.27	76,674.36
Total funds carried forward	55,238.35	8,640.27	63,878.62	77,851.27

SALT OF THE EARTH

Balance Sheet

as at December 31st 2022

	(Notes)	2022	2021
Current assets			
Stocks and work-in-progress		0.00	0.00
Debtors	19	16,476.94	6,056.00
Investments		0.00	0.00
Cash at bank and in hand			
Nat West New		3,223.47	1,066.96
CAF Acc		29,178.21	55,728.31
Shawbrook Savings Acc		15,000.00	15,000.00
Total current assets		<u>63,878.62</u>	<u>77,851.27</u>
Liabilities			
Creditors: Amounts falling due within one year	20	0.00	0.00
Net current assets or liabilities		<u>63,878.62</u>	<u>77,851.27</u>
Total assets less current liabilities		<u>63,878.62</u>	<u>77,851.27</u>
Creditors: Amounts falling due after more than one year		0.00	0.00
Provisions for liabilities and charges		0.00	0.00
Net asset or liabilities		<u>63,878.62</u>	<u>77,851.27</u>
The funds of the charity			
Endowment funds		0.00	0.00
Restricted income funds		8,640.27	27,540.10
Unrestricted income funds		55,238.35	50,311.17
Total charity funds		<u>63,878.62</u>	<u>77,851.27</u>

The notes at pages 2 to 5 form part of these accounts

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Approved by the trustees on March 4th 2023

Murray Frankland - Chair of Trustees

Notes

1 Accounting Policies

		2022	2021
2 Voluntary Income	Cash & Cheques	3,984.15	7,835.81
Unrestricted	Direct Debits	8,973.00	8,982.00
	Standing Orders	12,329.50	12,521.94
	Large Donations	4,050.38	12,267.39
	Gift Aid	14,550.62	22,352.82
	Other	2,990.00	2,682.42
		<u>46,877.65</u>	<u>66,642.38</u>

		2022	2021
3 Donations Through Trusts			
Unrestricted	Charity Trust	0.00	206.27
	Open Gate	5,000.00	0.00
	Mageni Trust	1,000.00	1,000.00
		<u>6,000.00</u>	<u>1,206.27</u>

Restricted	Arcaid	3,000.00	3,000.00	Education/Disability
	Ashworth	4,000.00	0.00	WSHG
	The Eva Reckitt Trust	1,000.00	1,000.00	Adolescent Girls
	Open Gate	0.00	2,500.00	Trees
	Souter Charitable Trust	3,000.00	0.00	Trees
	WF Southall Trust	3,000.00	3,000.00	Health
	Total	<u>14,000.00</u>	<u>9,500.00</u>	

		2022	2021
4 Income from Fundraising			
	Stalls	3,088.45	2,826.33
	Gifts	2,244.33	709.47
	Meals	0.00	20.00
	Collection Boxes	212.50	191.50
	Mindfulness	0.00	140.00
	Charity Bash	2,070.68	883.50
	Other	0.00	87.50
		<u>7,615.96</u>	<u>4,858.30</u>

Restricted Funds

Various restricted funds are maintained to manage specific projects for which donations are collected and transferred to our project partners.

		Brought Forward		Expenditure			Carried Forward
	Fund	Forward	Income	Admin Fee	Transfer		Forward
5	Child Sponsorship	1,552.88	30,512.00	10,679.20	21,151.62	0.00	234.06
6	Village Sponsorship	205.89	11,530.10	3,035.54	8,656.44	0.00	44.01
7	Climate Change (Tree	18,663.37	12,223.80	4,278.33	21,720.27	0.00	4,888.57
8	Water Projects	4,554.90	6,250.00	0.00	11,476.10	0.00	(671.20)
9	Health Projects	(432.10)	10,720.00	0.00	21,279.41	11,000.00	8.49
10	IRDP + Clinic	36.97	0.00	0.00	20,417.14	21,000.00	619.83
11	Women's SHG	(106.29)	5,200.00	0.00	15,857.89	11,000.00	235.82
12	Disability Project	40.87	1,441.82	0.00	4,121.19	3,000.00	361.50
14	Corona/Education	2,936.22	3,000.00	0.00	3,104.42	0.00	2,831.80
15	Supporters Visit	87.39	0.00	0.00	0.00	0.00	87.39
	Total	<u>27,540.10</u>	<u>80,877.72</u>	<u>17,993.07</u>	<u>127,784.48</u>	<u>46,000.00</u>	<u>8,640.27</u>

12 Disability Project

A new Community Based Disability project was started in 2021 to provide support, training and equipment for the disabled in 180 villages spread over 4 blocks. Half of the funds was provided by the Arcaid Trust.

13 Microcredit Program

CRUSADE initiated a Microcredit program providing revolving credit loads to members of the 400 women's self help groups in the villages. The donation of £25,000 in 2021 is a one-off kick start to the scheme.

14 Education

Following on from the Corona Pandemic and its impact on village education further support was given to schools and the provision of meals in 2022.

15 Supporters Visit

There was no supporters visit again in 2022 due to the Covid-19 situation in India and UK.

16 Goat Rearing

An income generating project took place in 2021 in one of the begging communities by purchasing 2 female goats each for 16 families together with training and support.

17 Administration

From 2019 a part-time admin assistance has been used to assist the charity. for which an annual consultancy fee is paid in 12 parts.

	2022	2021
Admin Consultancy	22,620.00	17,604.00
Consumables	945.78	691.32
Child Sponsorship	0.00	0.00
Data Base	0.00	0.00
Publicity/Newsletter	1,917.42	2,141.07
Training	0.00	71.88
Travel to India	0.00	0.00
Insurance	108.86	108.86
Web Hosting	311.51	296.37
Fundraising	0.00	0.00
Other Consultancy	295.00	0.00
	<u>26,198.57</u>	<u>20,913.50</u>

18 Governance

Salt of the Earth Trustees are all volunteers and not paid for their time and efforts. Certain expenses may be reimbursed within the limits of the administration budget.

19 Debtors

	2022	2021	Variance
Income tax recoverable	3,643.26	3,769.25	125.99
Tax Claim (Jersey)	900.00	1,800.00	900.00
CAF Gift Aid Claim	0.00	30.75	30.75
Direct Debits	56.00	56.00	0.00
Internet Donations	9.70	400.00	390.30
Fundraising Donations	67.98	0.00	(67.98)
Stripe On-Line shop	0.00	0.00	0.00
CAF Vouchers	11,800.00	0.00	(11,800.00)
	<u>16,476.94</u>	<u>6,056.00</u>	

20 Creditors

	2022	2021	Variance
Care (Child Sponsorship)	0.00	0.00	0.00
Staff Expenses	0.00	0.00	0.00
	<u>0.00</u>	<u>0.00</u>	



Section A Independent Examiner's Report

**Report to the trustees/
members of** Salt of the Earth

**On accounts for the year
ended** 31 December 2022 **Charity no
(if any)** 0328328

Set out on pages 1 (Report) 1-4 (Accounts)

I report to the trustees on my examination of the accounts of the above charity for the year ended 31 December 2022 – copy attached.

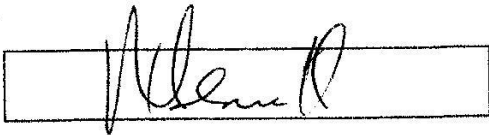
**Responsibilities and basis
of report** As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011.

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 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.

Signed:  **Date:** 3/9/2023

Name: Noel Anthony Smith

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

Address: 6 Broctone Close, Broughton Astley, LE9 6XX.