



Section A

Independent Examiner's Report

**Report to the trustees/  
members of**

Salt of the Earth

**On accounts for the year  
ended**

31 December 2023

**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 2023 – 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:**

03/04/2024

**Name:**

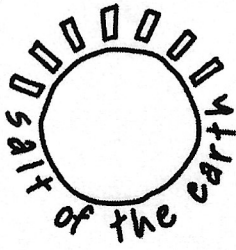
Noel Anthony Smith

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

FCCA, ACMA

**Address:**

6 Broctone Close, Broughton Astley, LE9 6XX.



# salt of the earth

## SALT OF THE EARTH 2023 ANNUAL REPORT

2023 was a good year for the charity. A one off £30,000 donation coupled with a successfully planned campaign to increase fund raising application income were significant factors in increasing income by 45% to £206,867 from £141,745. Other factors were income from supporter's visits for the first time since the pandemic and increases in voluntary contributions and social fundraising. Gift aid was significantly higher at £19,719. The carry forward figure at the end of the year increased by over £33,000 to £76,785 excluding reserves of £20,000.

Administrative charges were higher due mainly to staff costs associated with visiting our three partner organizations in Tamil Nadu for the first time in three years due to the pandemic. However administration costs as a percentage of income was maintained at 19%.

Our Development Officer continued to develop our website and social media sites. This led to an increase in child sponsors as well as ongoing enquiries from several organisations and individuals who were previously unknown to us. We recognize that this activity is vital if we are to replace income from our loyal but primarily older supporter base.

The visit at the start of the year in January to Tamil Nadu by three Trustees and our Development Officer, after a three year gap, was both rewarding and necessary. As a result our relationships with all three partner organisation were renewed and strengthened. Thanks to our continuing support during the extensive government lockdowns our partners were able to deliver extensive food and other humanitarian aid to the hundreds of rural villages that they worked in. This not only relieved much suffering but added considerably to their reputation and standing in these communities. It was clear however that the ongoing development work that we had been funding in these villages had been disrupted and that the need for it had increased.

The healthy year end carry forward figure gives us renewed confidence for 2024. It means that we will be able to make a modest increase in our funding to our partners in 2024. However, unless we get another large one –off payment, we will not be able to, maintain this year's income and our budget anticipates this eventuality

Murray Frankland

Chair

14<sup>th</sup> February 2024

## SALT OF THE EARTH

### Statement of Financial Activities

for the year ending December 31st 2023

		Unrestricted	Restricted	Total 2023	Total 2022
<b>Incoming resources</b>	(Notes)				
Incoming resources from generated funds					
Voluntary Income	2	90,040.67	81,729.17	171,769.84	113,755.37
Trusts	3	1,100.00	24,100.00	25,200.00	20,000.00
Activities from generating funds	4	10,169.70	0.00	10,169.70	7,615.95
Investment Income		850.62	0.00	850.62	199.79
Incoming resources from charitable activities			0.00	319.40	88.89
Other incoming resources		319.40			
<b>Total incoming resources</b>		<b>102,480.39</b>	<b>105,829.17</b>	<b>208,309.56</b>	<b>141,660.00</b>
<b>Costs of generating funds</b>					
Costs of generating voluntary income					
Event Costs		1,377.53	0.00	1,377.53	101.21
Fundraising trading: cost of goods sold and other costs		1,377.53	0.00	1,377.53	101.21
<b>Total costs of generating funds</b>		<b>1,377.53</b>	<b>0.00</b>	<b>1,377.53</b>	<b>101.21</b>
<b>Net Incoming Resources for charitable activities</b>		<b>101,102.86</b>	<b>105,829.17</b>	<b>206,932.03</b>	<b>141,558.79</b>
<b>Resources Expended</b>					
Charitable activities					
Care Child Sponsorship	5	0.00	7,890.75	7,890.75	5,132.83
Care ID Cards		989.59	0.00	989.59	0.00
CRUSADE Village Sponsorship	6	0.00	3,899.50	3,899.50	4,173.14
CRUSADE Environment	7	0.00	3,920.75	3,920.75	11,372.22
CRUSADE Water Projects	8	0.00	4,516.00	4,516.00	11,476.10
CRUSADE Health	9	0.00	27,659.14	27,659.14	21,279.41
CRUSADE Women's SHG's	11	0.00	18,581.72	18,581.72	15,857.89
CRUSADE Disability Project	12	0.00	5,867.91	5,867.91	4,121.19
CRSADE Adolescent Girls		0.00	2,151.56	2,151.56	0.00
CRUSADE Other		4,624.36	0.00	4,624.36	318.87
WWI Child Sponsorship	5	0.00	12,885.14	12,885.14	16,018.79
WWI Village Sponsorship	6	0.00	4,186.35	4,186.35	4,483.30
WWI Environment	7	0.00	3,901.50	3,901.50	10,348.05
WWI Water Projects	8	0.00	0.00	0.00	0.00
WWI Mobile Clinic		0.00	4,099.99	4,099.99	5,174.04
WWI IRDP	10	0.00	13,010.69	13,010.69	15,243.10
WWI Education	13	0.00	4,096.34	4,096.34	3,104.42
WWI Other		0.00	0.00	0.00	0.00
Administration	15	38,683.54	0.00	38,683.54	26,198.57
Governance costs	16	0.00	0.00	0.00	0.00
<b>Total charitable activity costs</b>		<b>44,297.49</b>	<b>116,667.34</b>	<b>160,964.83</b>	<b>154,301.92</b>
Other resources expended					
Supporter Visitors Trips	14	0.00	10,477.91	10,477.91	0.00
Web Costs		0.00	0.00	0.00	0.00
Foreign Bank Fees		0.00	0.00	0.00	0.00
CAF Bank Fees		1,140.43	0.00	1,140.43	1,229.52
<b>Total other costs</b>		<b>1,140.43</b>	<b>10,477.91</b>	<b>11,618.34</b>	<b>1,229.52</b>
<b>Total resource expended</b>		<b>45,437.92</b>	<b>127,145.25</b>	<b>172,583.17</b>	<b>155,531.44</b>
<b>Net incoming/outgoing resources before transfers</b>		<b>55,664.94</b>	<b>(21,316.08)</b>	<b>34,348.86</b>	<b>(13,972.65)</b>
<b>Transfers</b>		<b>(26,892.05)</b>	<b>26,892.05</b>	<b>0.00</b>	<b>0.00</b>

Gross transfers between funds  
 Net incoming resources before other recognised gains and losses 28,772.89 5,575.97 34,348.86 (13,972.65)

Reconciliation of Funds

Total funds brought forward 55,238.35 8,640.27 63,878.62 77,851.27  
 Total funds carried forward 84,011.24 14,216.24 98,227.48 63,878.62

**SALT OF THE EARTH**

**Balance Sheet**

as at December 31st 2023

Current assets

Stocks and work-in-progress 0.00 0.00  
 Debtors 17 6,819.36 16,476.94  
 Investments 0.00 0.00  
 Cash at bank and in hand  
 Nat West New 2,360.01 3,223.47  
 CAF Acc 78,417.86 29,178.21  
 Cambridge & Counties/Shawbrook Savings 18 20,000.00 15,000.00  
 Total current assets 107,597.23 63,878.62

Liabilities

Creditors: Amounts falling due within one year 19 9,369.75 0.00  
 Net current assets or liabilities 98,227.48 63,878.62  
 Total assets less current liabilities 98,227.48 63,878.62  
 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 98,227.48 63,878.62

The funds of the charity

Endowment funds 0.00 0.00  
 Restricted income funds 14,216.24 8,640.27  
 Unrestricted income funds 84,011.24 55,238.35  
 Total charity funds 98,227.48 63,878.62

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

Approved by the trustees on March 16th 2024

*Murray Frankland*

Murray Frankland - Chair of Trustees

45,437.92 127,142.22 172,580.14 252,631.44  
 (28,684.94) (21,916.08) (34,348.86) (13,972.65)  
 28,852.98 28,852.98 28,852.98 28,852.98

Notes

1 Accounting Policies

		2023	2022
2 Voluntary Income	Cash & Cheques	12,028.73	4,091.65
Unrestricted	Direct Debits	8,884.00	8,973.00
	Standing Orders	11,425.00	12,329.50
	Large Donations	33,921.55	4,050.38
	Gift Aid	19,719.39	14,550.62
	Other	4,062.00	2,990.00
			<u>90,040.67</u>

3 Donations Through Trusts

		2023	2022
Unrestricted	Charities Trust	100.00	0.00
	Open Gate	0.00	5,000.00
	Mageni Trust	1,000.00	1,000.00
		<u>1,100.00</u>	<u>6,000.00</u>
Restricted	Arcaid	3,000.00	3,000.00 Education
	The Archer Trust	1,500.00	0.00 WSHG (In-House)
	Ashworth	0.00	4,000.00 WSHG
	Barnabas Trust	1,500.00	0.00 WSHG (In-House)
	The Carmela and Ronnie Pignatel	2,500.00	0.00 WSHG (In-House)
	Christiandolphians	500.00	0.00 WSHG (In-House)
	The Eva Reckitt Trust	1,100.00	1,000.00 Adolescent Girls
	Farthing Trust	5,000.00	0.00 WSHG (In-House)
	Oakdale Trust	2,500.00	0.00 WSHG (In-House)
	Pat Newman Memorial Trust	1,500.00	0.00 WSHG
	Souter Charitable Trust	3,000.00	3,000.00 Health
	WF Southall Trust	0.00	3,000.00 Health
	CB & HH Taylor 1984 Trust	2,000.00	0.00 WSHG (In-House)
	<b>Total</b>	<u>24,100.00</u>	<u>14,000.00</u>

4 Income from Fundraising

		2023	2022
	Stalls	4,216.30	3,088.45
	Ethical Gifts	1,430.40	2,244.33
	Walk	1,403.50	0.00
	Collection Boxes	231.25	212.50
	SOTE500	625.00	0.00
	Charity Bash	2,263.25	2,070.68
		<u>10,169.70</u>	<u>7,615.96</u>

Restricted Funds

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

		25%					Carried Forward
	Fund	Brought Forward	Income	Admin Fee	Expenditure	Transfer	Forward
5	Child Sponsorship	234.06	31,386.00	7,846.50	20,775.89	0.00	2,997.67
6	Village Sponsorship	44.01	11,300.00	2,825.00	8,085.85	0.00	433.16
7	Climate Change (Tree	4,888.57	13,745.80	3,436.45	7,822.25	0.00	7,375.67
8	Water Projects	(671.20)	4,992.55	0.00	4,516.00	0.00	(194.65)
9	Health Projects	8.49	8,231.00	0.00	27,659.14	20,000.00	580.35
10	IRDP + Clinic	619.83	0.00	0.00	17,110.68	17,000.00	509.15
11	Women's SHG	235.82	18,200.00	0.00	18,581.72	0.00	(145.90)
12	Disability Project	361.50	1,389.85	0.00	5,867.91	5,000.00	883.44
	Adolescant Girls	0.00	1,100.00	0.00	2,151.56	1,000.00	(51.56)
13	Corona/Education	2,831.80	3,000.00	0.00	4,096.34	0.00	1,735.46
14	Supporters Visit	87.39	12,483.97	0.00	10,477.91	(2,000.00)	93.45
	<b>Total</b>	<u>8,640.27</u>	<u>105,829.17</u>	<u>14,107.95</u>	<u>127,145.25</u>	<u>41,000.00</u>	<u>14,216.24</u>

12 Disability Project

A new Community Based Disability project was started in 2022 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 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 2023.

14 Supporters Visit

There was no supporters visit again in 2023 due to the Covid-19 situation in India and UK. but income and expenses for the 2 2024 visits are included.

15 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.

	2023	2022
Admin Consultancy	24,900.00	22,620.00
Office Expenses/Publicity	2,020.49	1,945.78
Sponsorship Expenses	0.00	295.00
Consultancy	2,645.00	0.00
Newsletter/Mailings	2,232.89	1,917.42
Training	77.84	0.00
Staff Foreign Travel	6,144.92	0.00
Insurance	108.86	108.86
Web Hosting	519.36	311.51
Fundraising	34.18	0.00
<b>Total</b>	<b>38,683.54</b>	<b>26,198.57</b>

16 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.

17 Debtors

	2023	2022	Variance
Income tax recoverable	3,678.25	3,621.62	(56.63)
Tax Claim (Jersey)	900.00	900.00	0.00
CAF Gift Aid Claim	0.00	30.75	30.75
Direct Debits	56.00	56.00	0.00
Internet Donations	80.00	9.70	(70.30)
Fundraising Donations	663.11	67.98	(595.13)
Stripe On-Line shop	0.00	107.50	107.50
CAF Vouchers	0.00	11,800.00	11,800.00
SOTE Visit refund	1,442.00	0.00	(1,442.00)
<b>Total</b>	<b>6,819.36</b>	<b>16,593.55</b>	

18 Savings Accounts

The £15,000 that was deposited with Shawbrook was topped up with an extra £5000 in 2023 and moved to Cambridge & Counties who offered a greater rate of interest.

19 Creditors

	2023	2022	Variance
Supporter Visits Expenses	6,964.73	0.00	(6,964.73)
Trustee Visit Expenses	2,080.84	0.00	(2,080.84)
Office Expenses	290.00	0.00	(290.00)
Printing Costs	34.18	0.00	(34.18)
<b>Total</b>	<b>9,369.75</b>	<b>0.00</b>	