

SALT OF THE EARTH 2024 ANNUAL REPORT

Another successful year for the charity with Income at £208,416 which matched the 2023 good performance. As a result we were able to fund the purchase of land and the construction of two buildings for CARE, one of our partner organisations in Tamil Nadu. This extra outlay amounted to £73,794. This increased our expenditure considerably to £265,316. This extra amount was financed by the large brought forward from the previous year.

Administrative costs at £31,652 were down by over £6,000 and at 15.4% of turnover was well below our 20% target. We finished the year with a surplus of £41,556 which included a reserve of £20,000.

2024 was a year of change and development for the charity. The decision to fund the construction of two buildings drew heavily on the project manager experience of Trustees. However the biggest change was a result of the painful decision the Trustee's had to take to wind up, by the end of the year, the partnership with WWI (Women's Workers Initiative) based near Hosur in Tamil Nadu. WWI's renewal of its Indian government's FRCA certificate, which allowed it to receive foreign funding, was rejected in April by the government. This meant that this charity would be unable to send funding to WWI in 2025 and beyond and left us no choice.

This decision resulted in a lot of extra work in transferring the tree, village and sponsorship schemes that were operated by WWI to CRUSADE, our biggest partner in Tamil Nadu. This task had been largely completed by the end of the year and we do not anticipate a significant loss of child sponsors because of the transfers.

The construction of the two buildings for CARE was delayed firstly by local government bureaucracy and then by extreme rainfall in November and December. Despite these mishaps the budget for project has not had to be increased.

The total funds carried forward is £40,763 which is lower than last year because of the building project but should improve next year due to reduced expenditure through savings made by the dropping of WWI. We are therefore forecasting another successful year in 2025.

Murray Frankland

28th February 2025

Chair

SALT OF THE EARTH

Statement of Financial Activities

for the year ending December 31st 2024

		Unrestricted	Restricted	Total 2024	Total 2023
Incoming resources	(Notes)				
Incoming resources from generated funds					
Voluntary Income	2	78,642.02	103,136.49	181,778.51	171,769.84
Trusts	3	2,500.00	13,750.00	16,250.00	25,200.00
Activities from generating funds	4	8,361.89	0.00	8,361.89	10,169.70
Investment Income		2,026.38	0.00	2,026.38	850.62
Incoming resources from charitable activities					
Other incoming resources		0.00	0.00	0.00	319.40
Total incoming resources		91,530.29	116,886.49	208,416.78	208,309.56
Costs of generating funds					
Costs of generating voluntary income					
Event Costs		564.60	0.00	564.60	1,377.53
Fundraising trading: cost of goods sold and other costs					
Total costs of generating funds		564.60	0.00	564.60	1,377.53
Net Incoming Resources for charitable activities		90,965.69	116,886.49	207,852.18	206,932.03
Resources Expended					
Charitable activities					
Care Child Sponsorship	5	0.00	14,077.56	14,077.56	7,890.75
Care CARE Centre	14	0.00	73,794.48	73,794.48	0.00
Care ID Cards		2,291.60	0.00	2,291.60	989.59
Care Other		3,008.26	0.00	3,008.26	0.00
CRUSADE Child Sponsorship	5	0.00	1,856.95	1,856.95	0.00
CRUSADE Village Sponsorship	6	0.00	3,734.05	3,734.05	3,899.50
CRUSADE Environment	7	0.00	9,335.78	9,335.78	3,920.75
CRUSADE Water Projects	8	0.00	6,070.01	6,070.01	4,516.00
CRUSADE Health	9	0.00	27,815.87	27,815.87	27,659.14
CRUSADE Women's SHG's	11	0.00	18,717.47	18,717.47	18,581.72
CRUSADE Disability Project	12	0.00	13,073.86	13,073.86	5,867.91
CRUSADE Adolescent Girls		0.00	1,871.77	1,871.77	2,151.56
CRUSADE PWD Centre		4,781.95	0.00	4,781.95	0.00
CRUSADE Other		4,168.04	0.00	4,168.04	4,624.36
WWI Child Sponsorship	5	0.00	7,949.47	7,949.47	12,885.14
WWI Village Sponsorship	6	0.00	5,434.73	5,434.73	4,186.35
WWI Environment	7	0.00	3,126.89	3,126.89	3,901.50
WWI Water Projects	8	0.00	6,192.30	6,192.30	0.00
WWI Mobile Clinic		0.00	0.00	0.00	4,099.99
WWI IRDP	10	0.00	12,500.00	12,500.00	13,010.69
WWI Education	13	0.00	1,563.44	1,563.44	4,096.34
WWI Other		0.00	0.00	0.00	0.00
Administration	16	31,652.32	0.00	31,652.32	38,683.54
Governance costs	17	0.00	0.00	0.00	0.00
Total charitable activity costs		45,902.17	207,114.63	253,016.80	160,964.83
Other resources expended					
Supporter Visitors Trips	15	0.00	11,203.54	11,203.54	10,477.91
Web Costs		0.00	0.00	0.00	0.00
Foreign Bank Fees		0.00	0.00	0.00	0.00
CAF Bank Fees		1,096.21	0.00	1,096.21	1,140.43
Total other costs		1,096.21	11,203.54	12,299.75	11,618.34
Total resource expended		46,998.38	218,318.17	265,316.55	172,583.17

Net incoming/outgoing resources before transfers	43,967.31	(101,431.68)	(57,464.37)	34,348.86
Transfers	(85,708.13)	85,708.13	0.00	0.00
Gross transfers between funds				
Net incoming resources before other recognised gains and loses	(41,740.82)	(15,723.55)	(57,464.37)	34,348.86
Reconciliation of Funds				
Total funds brought forward	84,011.24	14,216.24	98,227.48	63,878.62
Total funds carried forward	42,270.42	(1,507.31)	40,763.11	98,227.48

SALT OF THE EARTH

Balance Sheet

as at December 31st 2024

	(Notes)	2024	2023
Current assets			
Stocks and work-in-progress		0.00	0.00
Debtors	18	5,782.60	6,819.36
Investments		0.00	0.00
Cash at bank and in hand			
Nat West New		9,059.01	2,360.01
CAF Acc		38,765.18	78,417.86
Cambridge & Counties/Shawbrook Savings Acc		20,000.00	20,000.00
Total current assets		<u>73,606.79</u>	<u>107,597.23</u>
Liabilities			
Creditors: Amounts falling due within one year	19	32,843.68	9,369.75
Net current assets or liabilities		<u>40,763.11</u>	<u>98,227.48</u>
Total assets less current liabilities		<u>40,763.11</u>	<u>98,227.48</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>40,763.11</u>	<u>98,227.48</u>
The funds of the charity			
Endowment funds		0.00	0.00
Restricted income funds		(1,507.31)	14,216.24
Unrestricted income funds		42,270.42	84,011.24
Total charity funds		<u>40,763.11</u>	<u>98,227.48</u>

The notes at pages 2 to 5 form part of these accounts 0

Approved by the trustees on March 3rd 2025

Murray Frankland - Chair of Trustees

Notes

1 Accounting Policies

		2024	2023
2 Voluntary Income	Cash & Cheques	10,338.02	12,028.73
Unrestricted	Direct Debits	8,890.00	8,884.00
	Standing Orders	13,861.00	11,425.00
	Large Donations	23,640.59	33,921.55
	Gift Aid	18,833.44	19,719.39
	Other	3,078.97	4,062.00
		<u>78,642.02</u>	<u>90,040.67</u>

3 Donations Through Trusts

		2024	2023	
Unrestricted	Charities Trust	0.00	100.00	
	The Archer Trust	1,500.00	0.00	
	Mageni Trust	1,000.00	1,000.00	
		<u>2,500.00</u>	<u>1,100.00</u>	
Restricted	Arcaid	3,000.00	3,000.00	Health/Education
	The Archer Trust	0.00	1,500.00	WSHG (In-House)
	Barnabas Trust	1,500.00	1,500.00	WSHG (In-House)
	The Carmela and Ronnie Pignatelli	0.00	2,500.00	WSHG (In-House)
	Christiadelphians	0.00	500.00	WSHG (In-House)
	The Eva Reckitt Trust	0.00	1,100.00	Adolescent Girls
	Farthing Trust	0.00	5,000.00	WSHG (In-House)
	Fulmer Charitable Trust	1,500.00	0.00	WSHG (In-House)
	Sydney E Franklin Trust	500.00	0.00	WSHG (In-House)
	Miss K.M. Harbinson Charitable Tr	1,250.00	0.00	WSHG (In-House)
	Oakdale Trust	0.00	2,500.00	WSHG (In-House)
	Pat Newman Memorial Trust	1,500.00	1,500.00	WSHG
	N Smith Charitable Trust	1,500.00	0.00	CBR (In-House)
	Souter Charitable Trust	3,000.00	3,000.00	Health
	CB & HH Taylor 1984 Trust	0.00	2,000.00	WSHG (In-House)
	Total	<u>13,750.00</u>	<u>24,100.00</u>	

4 Income from Fundraising

		2024	2023
20	Stalls	4,050.16	4,216.30
	Ethical Gifts	1,084.23	1,430.40
	Walk	1,746.00	1,403.50
	Collection Boxes	177.50	231.25
	SOTE500	0.00	625.00
	Charity Bash	154.00	2,263.25
	Meals	1,150.00	0.00
	Other	0.00	0.00
		<u>8,361.89</u>	<u>10,169.70</u>

Restricted Funds

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

Notes	Fund	25%					Carried Forward
		Brought Forward	Income	Admin Fee	Expenditure	Transfer	
5	Child Sponsorship	2,997.67	32,060.00	8,015.00	23,883.98	0.00	3,158.69
6	Village Sponsorship	433.16	13,013.00	3,253.25	9,168.78	0.00	1,024.13
7	Climate Change (Tree	7,375.67	11,369.80	2,842.45	12,462.67	0.00	3,440.35
8	Water Projects	(194.65)	6,536.24	0.00	12,262.31	6,000.00	79.28
9	Health Projects	580.35	12,420.00	0.00	27,815.87	15,000.00	184.48
10	IRDP + Clinic	509.15	0.00	0.00	12,500.00	11,990.85	0.00
11	Women's SHG	(145.90)	7,050.00	0.00	18,717.47	12,000.00	186.63
12	Disability Project	883.44	1,500.00	0.00	13,073.86	11,000.00	309.58
	Adolescant Girls	(51.56)	0.00	0.00	1,871.77	2,000.00	76.67
13	Corona/Education	1,735.46	0.00	0.00	1,563.44	(172.02)	0.00
14	Care Centre	0.00	20,000.00	0.00	73,794.48	44,000.00	(9,794.48)
15	Supporters Visit	93.45	12,937.45	0.00	11,203.54	(2,000.00)	(172.64)
	Total	14,216.24	116,886.49	14,110.70	218,318.17	99,818.83	(1,507.31)

12 Disability Project

A new Community Based Disability project was started in 2023 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 and 2024.

14 CARE Centre

The need for a new centre of operations for CARE was realised during the 2024 trustee visit, and so a project to find a site, draw up plans and raise money for the centre was carried out. Some funds were donated with the rest being transferred from unrestricted funds.

15 Supporters Visit

There were two visits in 2024 and 2025 of supporters and students from Northamptonshire colleges. Income and costs are accounted for in the year before each visit.

16 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.

	2024	2023
Admin Consultancy	26,400.00	24,900.00
Office Expenses/Publicity	30.00	2,020.49
Sponsorship Expenses	0.00	0.00
Consultancy	1,639.70	2,645.00
Newsletter/Mailings	2,353.01	2,232.89
Training	0.00	77.84
Staff Foreign Travel	0.00	6,144.92
Insurance	810.01	108.86
Web Hosting	419.60	519.36
Fundraising	0.00	34.18
	31,652.32	38,683.54

17 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.

18 Debtors		2024	2023	Variance
	Income tax recoverable	3,606.35	3,678.25	71.90
	Tax Claim (Jersey)	1,800.00	900.00	(900.00)
	CAF Gift Aid Claim	0.00	0.00	0.00
	Direct Debits	54.88	56.00	1.12
	Internet Donations	0.00	80.00	80.00
	Fundraising Donations	321.37	663.11	341.74
	Stripe On-Line shop	0.00	0.00	0.00
	CAF Vouchers	0.00	0.00	0.00
	SOTE Visit Refund	0.00	1,442.00	1,442.00
		<u>5,782.60</u>	<u>6,819.36</u>	

19 Creditors		2024	2023	Variance
	WWI Support	26,670.18	0.00	(26,670.18)
	Supporter Visits Expenses	6,173.50	6,964.73	791.23
	Trustee Visit Expenses	0.00	2,080.84	2,080.84
	Office Expenses	0.00	290.00	290.00
	Printing Costs	0.00	34.18	34.18
		<u>32,843.68</u>	<u>9,369.75</u>	

20 Fundraising

The Charity Bash figure for 2023 is the gross figure raised, which after taking off expenses incurred gives rise to a net income of £1081. Other figures are net as expenses were taken off at source.



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Salt of the Earth

On accounts for the year
ended

31st December 2024

Charity no
(if any)

328328

Set out on pages

(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 **31/12/2024**

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the 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:

Colin Wood

Date:

23rd May 2025

Name:

Colin Wood

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

Member of the Association of Accounting Technicians

Address:

16 Wordsworth Rd

Loughborough

Leicestershire LE11 4LQ

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.