

The Cleaford Christian Trust

...caring about Romania...

Registered Charity Number 1039861

Annual Report and Accounts to 30th June, 2003

The Trust's Aims and Objectives

The main aim of the Trust is to support Christian ministry in Romania. The chief points of contact are the Hungarian Baptist Churches in Brasov and Targu Mures.

Projects are only considered that are recommended or approved by senior pastors.

In the U.K. the objective of the Trust is to provide an effective channel for churches, schools and individual supporters to assist Christian work in Romania. The Trust also seeks to facilitate cooperation between British charities and missions working in Romania

Our Policies

We pray for God's guidance in all the decision making that is necessary and all but the most minor decisions are made at regular Trustees' meetings.

Unless answering a specific request from Romania, we only send items that we are offered after checking that they will be useful. We only send items that are 'in date', we comply with Romanian import and customs regulations, and we do not allow aid items to be sold in Romania. We have no wish to hinder the fragile growth of the Romanian economy, so where practical we prefer to provide cash for local purchase of items and labour.

We are reluctant to undertake projects where progress cannot be monitored satisfactorily.

Trustees

There were four Trustees' business meetings during the year. At each meeting reports were received on the financial situation and on aid shipments made. Detailed reports of each of the two visits to Romania that took place during the year were discussed. The majority of Trustees made at least one visit to Romania during the year, and took the opportunity to invite other supporters to view projects.

Trustees considered a range of requests for assistance and made appropriate allocations of funds. Arrangements for storage, packing and transport of aid items where kept under review.

The Trustees reviewed the Risk Assessment and concluded that satisfactory measures are taken to limit risks.

The Trust's commitments in relation to its income were studied, and it was considered that all current commitments could be met from current levels of income.

The split of expenditure between 'secular' (e.g. medical aid) and 'spiritual' (e.g. church planting) projects was kept under review. Trustees concluded that the existing division of approximately 25/75 should be maintained.

Trustees led school assemblies, church Harvest services and preached at various places in the south of England.

Regular reports were received on the progress of the RIAC (Romania Information at Cleaford) service. Although not strictly falling within the Trust's activities it was felt that public perception of a connection required the Trustees to be aware of developments.



Achievements

Help for the Brasov Children's Hospital was built around quarterly shipments of antibiotics and asthma supplies, plus transport of a large donation of a year's supply of general anaesthetic.

The volume of humanitarian aid shipped was slightly more than in the previous year. 3.9 tonnes were sent, including:

30 boxes of new clothes
57 boxes of computer equipment
0.9 tonnes of stationery items, mainly for
Village Schools and Sunday Schools
54 boxes of toys (new & secondhand) for
the Hospital and kindergartens
252 kg of books
81 boxes of medicines and medical equipment

Christian ministry in Mures County has continued to receive support, with help for purchase and renovation of buildings, and payment of pastors' salaries. Help has continued with materials for children's work in a number of villages.

The number of poor widows receiving a supplement to their pension from sponsoring Trust supporters was increased.

A substantial grant was made to subsidise children from poorer families to enable them to visit Harghita Christian Camp.

Key features from the Accounts

- Income from general donations was up by £2,500 at £32,000.
- Income from sales of videos for schools and scouts at £1,500 showed an increase of £600
- Cartridge recycling produced over £1,000
- Tax recoveries under Gift Aid were £500 up at £3,500.
- The scheme for supplementary pensions of £10/month for poor widows more than doubled for the second year in succession
- £7,500 was spent on medicines and medical equipment
- The cost of freight of aid to Romania was reduced to £3,100.
- Funding for the care of the abandoned Bekö children was maintained at the previous year's level
- Fund raising, financial and administration expenses were £1,746 (5% of total expenditure), with most office services being donated free of charge by Cleaford Services Ltd.

The Year Ahead

The Trust will be 10 years old, and Trustees will be considering how to mark this milestone!

The first 'event' of the year is Harvest. We hope to be invited to a number of churches and schools. In addition to making the Brasov church a grant in lieu of tinned food we also hope to be given school items and toiletries to send.

We will stand by our undertaking to the Brasov Children's Hospital to provide



antibiotics and asthma drugs. We plan to continue to provide funds for local purchase of gluten free flour, and baby milk.

New churches are being planted in many villages in Mures county. We wish to continue helping with the purchase of land and/or buildings in support of this work. We hope that visits in both directions will continue to strengthen links between Romanian churches and supporting churches in UK.

Trustees will be assessing church needs in the Crasna area of Romania, as help has been requested with building alterations there.

Harghita Christian Camp, which is doing effective front-line evangelism, is always overbooked. We will continue to encourage and support this work financially and will consider assistance for a second camp.

Trustees and supporters will be visiting Romania to review our projects and to encourage those doing the work. These visits are also valuable in informing UK churches and other supporters of the continuing needs.

Fund Raising

rom the inception of the Trust we knew that the Trustees did not have time for specific fund raising events, and resolved to rely on regular donations from those who wished to be involved in our work. The majority of our finances come from such donations, based on the needs that we circulate in Cleaford News.

The following specific fundraising initiatives are exceptions to that general rule:

Cartridge recycling

Bob Peerman (01252 721641) runs this very effective scheme for us, which involves sending in empty laser, inkjet or copier cartridges, for which we receive a credit depending on the type of cartridge. Bob can give guidance regarding the types that are acceptable, and is always interested to hear from others who can offer 'empties'. We are most grateful to those organisations and individuals who regularly support us in this way.

Widows' pensions

We only provide pensions where we have a specific sponsor in UK, so there is no call on our general funds for this purpose. On receipt of a pledge from a supporter we are in touch with the church in Brasov, from where the scheme is administered, who then allocate £10 per month to the next most deserving person on their list.

Video

We have arrangements with several schools to video their annual presentations, nativity plays, etc. Sales of the resulting edited videos to the parents provide an important contribution to our funds. We take the opportunity to make the Trust's work known to parents and children, and have the capacity to work with other schools in this way.

Thanks to...

We benefited from yet another year of free use of storage and packing space in Crondall, which has been much appreciated. Tracey Ursell has continued to assist Abigail Cleaver in sorting and



packing aid items for shipment.

Adele Cox has procured medical supplies and acted as minutes secretary to the Trustees, for which we are very grateful. Another extremely valuable gift of Isoflurane general anaesthetic was received from Abbott Laboratories, Maidenhead.

Profile Health in Bognor generously gave a splendid batch of nebulisers for the Children's Hospital.

Thanks to those who have made a regular commitment to support Mrs Victoria Fejer, a pastor's widow, the other widows in our scheme, and to those who continue to sponsor the Bekö children.

Countless people have kept up the supply of new clothes, toys, school items and other useful materials. We particularly appreciated gifts of new waterproof clothing and children's clothes from trade sources.

We have received computers from several places, particularly from Scripture Gift Mission in London, who also gave useful display boards.

We are grateful for a generous discount when procuring a large supply of melamine plates and bowls for the Camp.

InKind Direct (previously Gifts in Kind UK) continue to supply many useful items at nominal prices.

Steve & Margaret at Hainstock's Chemists have given considerable help with advice and procurement of medical items at the best prices, and we also thank Dr Julia Pallant for her help in this field.

We thank many churches, fellowships (often including Women's Groups,

Guides, Girls' Brigade, etc. etc. affiliated to a church) and schools. It is not possible to list them all.

In addition to financial help, and gifts in kind, we thank those churches that have invited us to preach and those schools that invite us to lead Christian assemblies.

'School' help often includes parents who make gifts or buy videos, or donate goods and harvest offerings. We also thank teachers and office staff who administer!

There are too many other individuals and organisations to list, but we acknowledge our dependence on the continuing support of a growing band of friends of the needy people of Romania, young and old alike. Continuity is important, and we acknowledge many who have quietly continued with us over the years.

Others realise that encouragement is also important, in which regard we thank Revd's David Hider, Ian Inglis, Prue Dufour, John Ross and several others, lay and ordained, who know who they are!

RIAC

The Trust, as part of its ministry to the needy of Romania, is now providing a substitute service in place of the old Southampton Romania Information Centre, under the title of Romania Information At Cleaford (RIAC). Our Directory of groups working in Romania, which is on the Internet at www.riac.org.uk, has been greatly expanded. Many other groups have joined the free RIAC email news service and there have been appreciative messages for the work that Phil Dunford is doing under the RIAC title.



How you can help...

The Trustees welcome prayer support. Decisions have to be made regarding requests received from Romania, and we need to know God's will in each case. We also need wisdom, and imagination, when considering the best approach to follow when seeking to meet a request.

Please **pray for our partners** in Romania, including:

Pastor Gyula Borzasi and his wife Marta at the church in Brasov.

Pastor Istvan Borzasi and his wife Marta, responsible for a number of churches, Sunday Schools and women's groups in the Targu Mures area. Istvan is also President of the Convention of Hungarian Baptist Churches in Romania, and a frequent broadcaster on three radio stations.

Pray for Andrew and Ester Erdö, and Andrew junior, at Harghita Camp as they welcome thousands of guests each year, and progress the continuing development programme as funds allow.

Thank God for the many children and young people who come to know the Lord for the first time at Harghita, and pray for their nurture in their home churches.

Pray for Dr. Mazgareanu the Medical Director, management and staff at the Brasov Children's Hospital, as they continue to work under budget pressures and uncertainty, and are discouraged by the lack of local support.

Pray for teachers in village schools as they seek to help gypsy and other poor

families in the villages.

Pray for God's overruling in Romania, particularly in connection with the changes to rules and regulations as part of the process of joining the EU, and in the national fight against the corruption problem.

There is a continuing need for **computers** and inkjet printers. We would be grateful for Pentium machines that may become available following upgrades.

The Trust is always in need of **cash gifts**, either for grants to our Romanian partners, or for the purchase of items not otherwise available.

Please think whether you can arrange a **fund-raising event** in aid of the Trust's work. We have supporters who have planned concerts for us, send us money from friends parking their caravan on their land or from their hens laying eggs! Perhaps there are other ideas. We are always keen to supply photo displays, videos and speakers for events in aid of the Trust.

We are increasing our contacts with churches and schools in England. Please **pray** for Trustees as they preach, lead school assemblies, and speak to a range of different groups. We seek to glorify God, tell the gospel with a smile, and raise awareness of how the gospel can be put into practice in service to the needy.

We welcome **invitations** to schools and churches, to preach or lead, particularly All-age worship services.

Please consider whether you could **invite** a **Trust speaker** to your group.

Do you have connections with a school



Financial Statements

Report of the Trustees

The Trustees submit their report on the accounts of the Trust for the year ended 30th June 2003.

Principal activities

- 1. The Trust was created by Deed on 6th July 1994 and is exclusively for charitable purposes
- 2. There has been no change in the constitution of the Trust since its creation, and it is registered as a charity in accordance with the Charities Act 1993
- 3. Trustees serving throughout the year were A.R. Cleaver, A.J. Cleaver SRN, SCM, P.J. Dunford, L.J. Dunford RGN, P.M. Guy, R.E. Guy and Revd. D.C. Stickland CPFA, FCCA
- **4.** The Trustees in respect of the year to 30th June 2003 have distributed in grants and donations a total of £ 31,948 (2002—£43,578) in furtherance of the Trust's objectives.

Statement of Trustees' responsibilities

Charity law requires the Trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the Trust's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements the Trustees should follow best practice and:

select suitable accounting policies and then apply them consistently;

make judgements and estimates that are reasonable and prudent;

prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Trust will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Trust and which enable them to ascertain the financial position of the Trust and to ensure that the accounts comply with applicable law. They are also responsible for safeguarding the assets of the Trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the Board of Trustees

A.R. Cleaver September 2003



Independent Examiner's Report to the Trustees of The Cleaford Christian Trust

I report on the financial statements for the year ended 30th June 2003, which are set out on pages 9 to 15.

Respective responsibilities of trustees and examiner

As described on page 7 the charity's trustees are responsible for the preparation of the accounts; you consider that the audit requirement of section 43 (2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43 (7)(b) of the Act, whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

which gives me reasonable cause to believe that in any material respect the requirements

to keep accounting records in accordance with section 41 of the Act and

to prepare accounts which accord with the accounting records and to comply with the accounting requirement of the Act

have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Kevin Birch FCA Birch Sergeant Chartered Accountants Farnham

September 2003



Statement of financial activities for the year ended 30th June 2003

	Notes	Unrestricted Funds 2003 £	Restricted Funds 2003 £	Total 2003 £	Unrestricted Funds 2002 £	Restricted Funds 2002 £	Total 2002 £
Incoming resources							
Voluntary income	1	18,200	13,718	31,918	19,290	10,239	29,529
Interest received		37	-	37	45	-	45
Tax repayment		3,484	-	3,484	2,941	-	2,941
Total incoming resources		21,721	13,718	35,439	22,276	10,239	32,515
Resources expended							
Direct charitable expenditure							
Grants and donations	3	18,960	12,988	31,948	26,125	17,453	43,578
Other expenditure							
Fund raising expenses		499	-	499	567	-	567
Financial & administration expenses	2	1,247	-	1,247	1,217	-	1,217
		1,746	-	1,746	1,784	-	1,784
Total expenditure		20,706	12,988	33,694	27,909	17,453	45,362
Net (expenditure)/income for the year		1,015	730	1,745	(5,633)	(7,214)	(12,847)
Fund balances brought forward		2,932	264	3,196	8,565	7,478	16,043
Fund balances carried forward		3,947	994	4,941	2,932	264	3,196

Results are derived from continuing activities.

All gains and losses in the year are included in the above results.



Balance Sheet as at 30th June 2003

	Note	2003 £	2002 £
Current assets		L	2
Bank accounts		4,510	3,251
Cash accounts		426	454
Loans	4	1,500	1,500
Other debtors		265	-
		6,701	5,205
Current liabilities			
Loans	5	1,500	1,500
Accruals		260	255
Other creditors		-	254
		1,760	2,009
Net current assets		4,941	3,196
Net assets		4,941	3,196
Funds	6		
Unrestricted funds		3,947	2,932
Restricted funds		994	264
		4,941	3,196



Accounting Policies

Basis of Accounting

The financial statements are prepared under the historical cost convention and in accordance with applicable law

Donations

Donations represent amounts received during the period.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees for furtherance of the general objectives of the charity.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or which have been raised by the charity for particular purposes.

Incoming Resources

All incoming resources are included in the Statement of financial activities when the charity becomes legally entitled to the income and the amount can be quantified with reasonable accuracy.

Voluntary income consists of donations and is accounted for on a receipts basis.

Resources Expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all the costs related to that heading.

Direct charitable expenditure consists of costs incurred attributable to specific activities.

Fund raising costs are those incurred in seeking voluntary contributions.

Financial and administration expenses are those costs incurred in connection with the administration of the charity and compliance with statutory requirements.



Notes to the financial statements for the year ended 30th June 2003

1. Voluntary income	Unrestricted Funds	Restricted Funds	Total	Unrestricted Funds	Restricted Funds	Total
	2003 £	2003 £	2003 £	2002 £	2002 £	2002 £
Camp	-	2,800	2,800	-	1,540	1,540
Donations—Children's Hospital	-	5,935	5,935	-	1,629	1,629
Donations—Miscellaneous	15,655	-	15,655	17,304	-	17,304
Gyula Fund—grants to Pastor	-	-	-	-	500	500
Sponsorship of Bekö children	-	980	980	-	1,140	1,140
Sales	1,455	-	1,455	856	-	856
Schools	-	-	-	-	25	25
Sponsorship of Mrs Fejer	-	240	240	-	345	345
Hospital Electives Fees	80	-	80	-	-	-
Widows Fund	-	1,420	1,420	-	795	795
OHP Fund	-	100	100	-	-	-
Cartridge recycling	1,010	-	1,010	1,130	-	1,130
Feraru & Families Fund	-	370	370	-	290	290
Idrifaia Church Project	-	473	473	-	3,875	3,875
Targu Mures Manse	-	-	-	-	100	100
Salaries Fund		1,400	1,400			
	18,200	13,718	31,918	19,290	10,239	29,529



2. Financial & administration expenses	Unrestricted Funds 2003 £	Restricted Funds 2003 £	Total 2003 £	Unrestricted Funds 2002 £	Restricted Funds 2002 £	Total 2002 £
Office expenses	21	-	21	-	-	-
Postage	183	-	183	162	-	162
Independent examiner's remuneration	265	-	265	263	-	263
Bank charges	607	-	607	601	-	601
Miscellaneous	71	-	71	95	-	95
Insurance	100		100	96		96
	1,247		1,247	1,217		1,217
3. Grants and donations	Unrestricted Funds	Restricted Funds	Total	Unrestricted Funds	Restricted Funds	Total
	2003 £	2003 £	2003 £	2002 £	2002 £	2002 £
Camp assistance	-	2,090	2,090	1,473	1,540	3,013
Computer equipment	1,318	-	1,318	442	-	442
Freight	3,126	-	3,126	4,903	-	4,903
Grants	2,000	-	2,000	3,118	500	3,618
Medical	1,506	5,935	7,441	3,796	2,614	6,410
Bekö children	-	1,050	1,050	-	1,051	1,051
Pastor aid	4,385	-	4,385	1,251	-	1,251
Re-sales	15	-	15	22	-	22
School items	150	25	175	-	-	-
Travel	30	-	30	68	-	68
Cleaning & general aid	4,190	-	4,190	1,312	-	1,312
Mrs Fejer	60	240	300	-	400	400
Idrifaia Church Building	15	473	488	25	3,875	3,900
Motor vehicles	300	-	300	8,185	6,438	14,623
Seminary	990	-	990	480	-	480
Widows' pensions	-	1,405	1,405	-	745	745
Pastor salary	835	1,400	2,235	1,050	-	1,050
Borla houses	-	-	-	-	-	-
Mrs Feraru & Family Support	40	370	410	-	290	290
	18,960	12,988	31,948	26,125	17,453	43,578



4. Loans

A loan of £1,500 is to Mr. B. Kiraly for the sole purpose of providing working capital for his shop. The loan is free of interest and is repayable at times and in amounts as the borrower may decide.

5. Loans

A loan of £1,500 is to enable the Trust to advance money to Mr. B. Kiraly. The loan is interest free and is repayable at such time as the trustees may decide.

6. Statement of funds

	At 1 July 2002 £	Income £	Expenditure £	At 30 June 2003 £
General reserve	2,932	21,721	20,706	3,947
Total unrestricted funds	2,932	21,721	20,706	3,947
Restricted Funds:				
Camp	-	2,800	2,090	710
Children's Hospital	-	5,935	5,935	-
Salaries Fund	-	1,400	1,400	-
Bekö children	89	980	1,050	19
Schools	25	-	25	-
Mrs Fejer	-	240	240	-
Widows Fund	50	1,420	1,405	65
Feraru & Families	-	370	370	-
Idrifaia Church	-	473	473	-
Targu Mures Manse	100	-	-	100
OHP Fund	-	100	-	100
Total restricted funds	264	13,718	12,988	994

The General reserve represents the free funds of the charity which are not designated for particular purposes.



The Camp fund represents support for the Harghita Christian Camp, mainly by settlement of their gas bill.

The Children's Hospital fund represents support designated for the Brasov Children's Hospital.

The Salaries Fund represents donations received for the support of salaries of pastors and church workers.

The Bekö Children fund refers to support for three abandoned children of the Bekö family in Brasov, Romania, and is administered by Pastor Gyula Borzasi.

The School fund represents donations designated for the support of three village schools in the Brasov area.

The Mrs Fejer fund represents donations designated for the financial assistance of a pastor's widow, Mrs Victoria Fejer.

The Widows Fund represents funds donated for the payment of supplementary pensions to poor widows in Romania, and is allocated on the recommendations of church pastors.

The Feraru and Families fund represents donations designated by supporters for the financial assistance of Mrs Feraru and her family in Brasov and other poor families nominated by church pastors.

The Idrifaia Church fund was established to purchase buildings for conversion to a church and minister's residence in the village of Idrifaia in Romania.

The Targu Mures Manse fund represents a donation towards the extension of a flat owned by the church in Targu Mures and used as the minister's residence.

The OHP fund represents a donation designated for the purchase of Overhead Projectors for churches.



Details of Trustees, etc.

The Trustees are:

Angus Cleaver (Chairman) and Abigail Cleaver of 46 Hazell Road, Farnham, Surrey, GU9 7BP Phil Dunford and Jan Dunford of Little Haven, West Street, Farnham, Surrey GU9 7AP Roger Guy and Pat Guy of 88 Arbury Avenue, Bedworth, Warwickshire, CV12 8QX Revd David Stickland of The Barn, Jolly Robins, Hawkley, Liss, Hants GU33 6NQ

The Trust's **Head Office** address is: 46 Hazell Road FARNHAM GU9 7BP

Phone 0845 124 9402 Fax 01252 717137

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The **Sussex Office** is at: 15a McWilliam Road Woodingdean BRIGHTON BN2 6BE

Phone 01273 680494

E-mail: johncasse@classicfm.net

The **Midlands Office** is at: 88 Arbury Avenue BEDWORTH CV12 8QX

Phone 024 7631 9510

E-mail: roger.guy@cleafordchristiantrust.org.uk

The Trust became a registered charity on 29th July 1994, under number 1039861

The Trust is registered with the Inland Revenue, and with Customs & Excise for VAT purposes.

The Trust's Independent Examiners are Birch Sergeant of The Oast House, Park Row, FARNHAM

Bankers:

Bank of Scotland, 41 South Gyle Crescent, EDINBURGH EH12 9XD

Sort code 12-20-29 Account No: 00291458

Lloyds TSB Bank plc, 75 Castle Street, FARNHAM GU9 7LT

Sort Code 30-93-20 Account No: 0519581

