

**Jacob's Well Appeal**  
**Registered Charity No. 515235**

**Financial Statements**

**31st March 2014**

# **JACOB'S WELL APPEAL**

2 Ladygate, Beverley, E. Yorks., HU178BH Tel: 01482881162  
Reg. Charity No. 515235  
www.jacobswellappeal.org email: office@jacobswellappeal.org

## **TRUSTEES ANNUAL REPORT 2013–2014**

### **Reference and Administrative Details of the Charity, its Trustees and Advisors**

This report is for the year ending 31st March 2014. The Trustee Members elected for the year were:

|                         |                                      |
|-------------------------|--------------------------------------|
| Dr Beryl Beynon         | Medical Director and Chief Executive |
| Mr Michael Adams        | Chairman                             |
| Mrs Julie Axup          | Treasurer – resigned January 2014    |
| Mr Tom Wilders          | Treasurer – appointed January 2014   |
| Rev. John Beynon        |                                      |
| Mrs Veronica Bemrose    |                                      |
| Dr Michael Lavine       |                                      |
| Mr John Young           |                                      |
| Mrs Sue Wheeldon        | Secretary – appointed March 2014     |
| Mrs Betty Luciola       |                                      |
| Mrs Margaret Hargreaves |                                      |
| Mrs Ann Smith           | Appointed January 14                 |
| Mrs Tina Hooko          | Appointed January 14                 |
| Rev. James Heale        | Resigned January 14                  |
| Mrs Parricia Waller     | Resigned January 14                  |
| Mrs Masrgaret Wells     | Resigned January 14                  |

#### Employed (Part-time) Staff:

|                         |                                     |
|-------------------------|-------------------------------------|
| Mr Mike Greatorex       | Administrator                       |
| Mrs Heather Saltonstall | Administrator – retired June 2013   |
| Mrs Karen Burton        | Administrator – appointed June 2013 |

The Charity benefits from professional advice as follows:

Solicitor: Messrs Cooper, Wilkin & Chapman

Bankers: HSBC (main bankers,) Barclays, CAF Gold Account

Insurers: Arranged through Towergate, One Stop, Norwich Union, Ansvar, Royal Sun Alliance, Bluefin

Registered Auditor: Smailes Goldie.

The Registered Aims of Jacob's Well Appeal are:

a) To relieve need, hardship, sickness or distress of persons resident in Eastern Europe, the Middle East, Asia or Africa and to assist persons in need of emergency disaster relief wherever they may be.

- b) To relieve need, hardship, sickness or distress of those persons who are handicapped.
- c) To promote the Christian faith.
- d) To promote and support medical research and facilitate the work of researchers of which the results of such research will be made publicly available.
- e) To promote and advance education and facilitate teaching.

### **Structure, Governance and Management**

Jacob's Well Appeal was founded in February 1982 and initially known as Jacob's Well Polish Appeal. It was registered with the Charity Commission in April 1984. In Afghanistan the Charity is commonly known as JWA. The registered aims have since been extended to those above to take account of the widened geographical area covered and the extended range of activities. The governing document is the written constitution. Jacob's Well Appeal is an unincorporated association.

There are up to 12 Trustees, one third of whom are elected each year at the Annual General Meeting by the Members. Election is for a period of 3 years, renewable if re-elected. The Chairman, Medical Director, and Treasurer are elected annually at the Annual General Meeting and are ex-officio Trustees. The Secretary is also an ex-officio Trustee unless ineligible. The Trustees meet not less than 5 times in each Charity year to review progress and policy. In general, when vacancies arise, potential Trustees are invited to stand for election from the many people in contact with the Charity. They are usually people who have a particular skill or experience which will benefit the Trustee body, such as legal knowledge, accountancy, management, medical, caring or practical ability or a proven ability as a volunteer in the charity field. They are introduced to the role by provision of documents outlining the role and responsibilities involved, and explanation of the activities of the Charity, information about its history, governance and financial functioning. Subcommittees are appointed to make recommendations to the Trustees where an issue needs investigation.

A free newsletter with a circulation of 1,000 is sent to interested persons such as volunteers and donors twice yearly to keep them in touch with current events. Any person who accepts the registered aims of the charity may apply to become a member with the right to vote at General Meetings.

Jacob's Well has a Memorandum of Understanding (MoU) with the Afghan Ministry of Public Health and Jacob's Well Ghana now also has an MoU with the Ministry of Health in Ghana. Other organisations with whom we have co-operated include the National University Kyiv-Mohyla Academy, Ukraine, the Red Cross, the Soroptimists, Diabetes UK, the Ileostomy Association, Rotary and Inner Wheel Clubs, local Churches, Intercare, Real Aid, Halo Trust, FREED (the Foundation for Rural Education Empowerment and Development in Ghana), Ora in Moldova, Free Gaza Movement (medical supplies) and Thornton Ross Ltd. We work closely with partner charities abroad, Jacob's Well Romania, Krynica Jacova (registered in Ukraine), Foundation SOS in Poland, Jacob's Well Afghanistan (registered in Afghanistan), Jacob's Well Ghana (registered in Ghana), ABC Children's Aid in Burkina Faso, the Nasio Trust in Kenya, the Nordic Harvest Bible Community and the Lady Dufferin Foundation in Pakistan. Jacob's Well is a member of the National Council for Voluntary Organisations (NCVO) and has signed up to the East Riding Compact - the local partnership agreement between public sector and voluntary & community sector organisations.

#### **Staffing and Volunteers**

The Charity employs two part time Administrators whose line manager is the Chairman. All other activity is undertaken by volunteers of whom there are approximately 60 working for between 3 hours and several days a week. Volunteers work under the general direction of the Medical Director

who acts as Chief Executive. John Beynon has responsibility for the staff and volunteers working in the shop. The Medical Director, Dr Beryl Beynon, John Beynon and/or Chairman are usually present or available at short notice by telephone to determine priorities and ensure that the Trustees' policies are implemented.

### **Logistics**

Somehow we have managed to maintain about the same level of large loads abroad as last year despite the ever increasing problems of rules and regulations in the ports, customs, and ministry of health regulations abroad. There have been new challenges as we have started to work in two new countries, Kenya and the Philippines, and I am proud to say that both loads were successfully delivered though perhaps not without a lot of hard work and prayer! The cost of purchasing 40' containers is still high despite the price of metal falling but we are unable to get these returned at an economical cost. This year we purchased 8 containers at a cost of £2000 each. The four containers for Ghana and Pakistan were sold and the proceeds used to cover port and haulage costs in country. The rest were kept and used for storage or classrooms for the NGO's work. Our one trailer for this work is still up and running and which saves us crane costs for lifting on and off.

Our one ton Nissan van has a new look this year as it now boasts our Jacob's Well emblem and sign. Mechanically it functions well though it is beginning to show some signs of ageing. We still have our 3.5 ton Isuzu which has been much more busy this year, now collecting and delivering furniture. The Toyota fork lift is very essential to our work and is in good working order.

Andrew Lunn of Century Containers continues to do the necessary movements of our container trailer to deliver to the rail freight terminal at Leeds and this year we have had to call on the assistance of Beverley Marine Cranage when we had two containers in the yard and only one trailer.

### **Risk Management**

The Risk Assessments in relation to the shop, warehouse practice, transport and office have been reviewed. The forklift and vehicles have been maintained according to manufacturers' recommendations and subjected to Loler examinations and Mots etc as required. All fire fighting and electrical equipment has been checked by external contractors and practices held. A suggestion box is available. Different aspects of the activities of the Charity are subject to control in conformity with legislation by the Home Office, the Environment Agency, the Health and Safety Executive, VAT Inspector, Local Authority: Trading Standards Officer re. Charity Shop, Food Safety Officer re. Food Storage and Export, and guidance re. Internal Transport Safety.

### **Recycling**

In our Charity shop, where nearly all our sales of clothes, shoes, bric-a-brac and second-hand books take place, we aim not only to raise funds but also to reduce the quantity of items, still in good condition, which would otherwise be thrown away. Similarly, we recycle waste paper, magazines, and cardboard. We are able to re-use most of the boxes in which we receive goods. Clothes not good enough to sell or donate are also recycled. Although some of the medical supplies we receive are out of date and cannot be used, many items which we receive can be re-used after careful resorting, checking or repair. Metal items and glass beyond further use are also recycled

### **Public Benefit**

The main activities of Jacob's Well are now:-

a) In Eastern Europe, mainly Romania and Moldova with a little help to Ukraine and Poland when needed.

- b) In Africa, particularly Upper West Ghana and the Northern region of Ghana, Burkina Faso and Kenya.
- c) Pakistan and Afghanistan where we have established good links though at present the security situation makes work and logistics difficult
- d) This year the Philippines who suffered a major disaster when a typhoon struck the island of Mindanao. Medicines and building materials were sent
- e) To our local community we loan items of medical furniture such as wheelchairs, zimmers etc. and we regularly support local food banks and the homeless with food and warm clothing. More importantly we tell them about the love of God and we try to show this by our actions.
- f) We support the efforts of the team of staff of the Well-One Clinic, a social enterprise, who are working with patients suffering from Lyme disease, ME, chronic fatigue syndrome and Fibromyalgia. This group of people get little help from the NHS guide lines and come looking for help. Most are unable to work and many struggle with the current benefit cuts which leave them helpless and hopeless. Their diagnosis is often in doubt and treatment options have run out. With the help of Dr Newton, our researcher, we are researching the usefulness of Rife treatment often with small pulsed doses of Metronidazole antibiotic to combat any infection such as the Lyme spirochete, Borrelia. Many of the patients are slowly improving.
- g) Educational help has been most needed in Africa and we have been able to help with school furniture, books, sports equipment, lab benches and equipment for science teaching. Some school links have been made this year by the visit of the headmistress of the Queen of Peace School in Ghana and we are hopeful that this will be fruitful. Some child sponsors have been found to help the ABC school in Burkina Faso where we have input much help for their technical school and sewing training school. Books and school furniture have been sent to Kenya also. The provision of tractors has helped these schools to grow enough food to be able to give the children a meal each day. Medical aid and other relief supplies are sent to those in need to enhance their services and tackle deficiencies in accordance with their own culture and circumstances. Decisions on the locations in which to work are based on perceived needs, consideration of requests received and identifying reliable local people and organisations with whom it is possible to collaborate to ensure that the supplies are correctly used. This is usually confirmed by personal visits to monitor the distribution. The donated supplies consist of recycled items, supplemented by purchases when funds permit together with new and good quality used goods. These are valued conservatively, the value considerably exceeding the monetary income of the charity.

## **Financial Review**

### **Income**

Our main sources of income are from donations made by the many people and groups who support us, from our Beverley charity shop and from fund raising events. Our book sales continue to be a useful source of income and important point of contact and discussing with interested members of the public. Investment income is minimal.

The Medical Director and other volunteers give many talks to interested groups, particularly in Yorkshire and surrounding areas. These often result in generous donations of money or relief goods. This year legacies have contributed significantly to our income.

### **Expenditure**

1. Maintaining the Beverley charity shop, this is in shared premises with a Christian bookshop with covers most of the overheads. Second hand clothes, books and bric-a-brac are sold. Here many of the donated clothes and non-medical items are sorted and packed.

2. Maintaining the office administration building where medical supplies are also sorted.
3. Maintaining the warehouse and equipment where donated goods such as books, clothes and medical supplies are stored, sorted, packed and despatched.
4. Maintaining transport used for collecting donated items, collecting empty containers and despatching loaded containers at appropriate terminals.
5. Insurance payments
6. Paying for shipping, agents' fees and container transport.
7. Paying overheads related to transport, shipping, distribution, agents and government fees in Africa, Pakistan, Afghanistan and the Philippines.
8. Supporting development of facilities of the Rehabilitation Unit in Romania and helping its trainees towards independence.
9. Where funds permit, purchasing medicines to supplement donated supplies and to add in medicines appropriate to tropical or other local needs, together with equipment for supported facilities.
10. Developing a seed bank and women's crop growing programmes in Ghana to empower them in providing better nutrition for their children.

### **Reserves**

The Trustees' policy is to hold sufficient funds to provide for the projects in Romania, Afghanistan, Ghana (without which the beneficiaries would be subject to considerable hardship) and to hold sufficient funds to enable the charity to run efficiently for a period of at least 3 months. At 31<sup>st</sup> March 2014 the Charity had free reserves defined as unrestricted funds excluding tangible fixed assets of £111,455 which are considered to be sufficient to meet this requirement. The level of reserves is monitored and reviewed by the Trustees regularly in the light of past and planned expenditure. The Charity's finances are mainly used for supporting logistics in collection, sorting, packaging, distribution, shipping and administration.

### **Achievements and Review of Activities**

#### **Romania**

We have made a start on the necessary changes to keep our Romanian work going in the future. We have renewed the registration of the charity Jacob's Well Romania, now based at our Rehab site, and added new trustees. Titi now has two more Romanian trustees to help him, Doreena from the Mitoc shop and Tibi, the director of the Neuro-Psychiatric hospital in Siret. Peter, my husband, is a useful addition as his experience as a psychiatrist and ex chairman of Jacob's Well Appeal is helpful and I remain as founder member. Brandusa Humeniuc will no longer have any part of this work and we would like to thank her for all the good work that she has done in the start up of the Rehab and its work. One new gas boiler has been added to the repaired wood burning boiler. This is helpful as an alternative supply of heat should the Russian gas supply from the Ukraine ever become a problem. The process of repairs to the building in preparation for accreditation have started and the plan to send some English volunteers ahead of the starting of the day centre is also now in place. The EU have made new rules for the distribution of medicines abroad and we now need a wholesale distribution authorisation to send medicines abroad. We hope to achieve the necessary standards in the very near future when we shall be able to help this poor area of Romania with some very necessary medical aid. These changes of the law have also affected our work in Moldova and made it difficult to send a useful load. We are hoping to try again very soon.

#### **Afghanistan**

At Christmas time we had a visit from Dr Farid, our leader of the work we do in Afghanistan. Although he is still keen to receive another container of medical aid from us he is very aware of the difficulties of the Pakistan-Afghan route and the high costs involved in both or any other route. We are also very aware of the difficulties to him and his family at this present time when kidnap and

lawless attacks are common. Law and order is needed but not yet present. As we await political changes we have decided to continue our support by sending some funds so that he can purchase in country some medicines and needed equipment and we continue to hope and pray that we shall soon be able to help again where the need is so great.

### **Ghana**

In spring I invited Sister Justina, the head of Queen of Peace's boarding high school, to visit us in her summer holiday. Her first visa application in May was refused and so was the second and by the time the third application was made she had decided to do it the Ghanaian way and this was accepted! It was November before she arrived. As she sat in my kitchen she told me "we cry if the temperature gets to 15C." It was 15C in my kitchen and 5C outside! We shopped for fur lined boots, thick stockings, jumpers and coats and she survived. She had visits to two local secondary schools, St Mary's College and Longcroft School and to Ampleforth Abbey public boarding school. Longcroft School donated school lab benches and equipment. A visit to a St Helen's goat farm was outstanding and filled her with desire to add goats to the school's ducks and chickens at their farm. She had never seen rugby played before and became very enthusiastic while watching matches. The visit strengthened our friendship and understanding of each others' needs. She is a trustee of Jacob's Well Ghana.

In July we sent a container of medical aid to the Northern Region's teaching hospital in Tamale. We had also put a tractor in for the work Sandra, our leader of Jacob's Well Ghana, was trying to start in Dipale where irrigation for the growing of vegetables was planned. However this delayed the container's release from port and it took almost six months to deliver. It was December when Sandra saw the distribution but she came away saying that when she saw the need for the medicines and equipment she felt even more dedicated to continue this work as the need was so great. However we shall have to send any future agricultural aid and also educational aid in separate loads as we cannot afford to hold up our medical supplies. During her long stay in Accra however she did manage to visit the hospital that had received the kidney dialysis machines and was happy to see 5 of them working.

To try to improve our efficiency and costs Sandra was advised that we must now distribute our medical aid only to the regional hospital in each area and that we should try to deliver two containers together so in March the first two were sent out to the ministry of Health for the Regional Hospital in Wa, for the main city hospital of the Upper West Province. They are in port in Ghana as I write this report and we hope to see delivery very soon.

At the start of the rainy season Sandra was joined by 12 students from the University of Tamale's Agriculture department. They went out in pairs to join the work of the women's groups to plant, grow and harvest the crops alongside the women. Vodafone also helped by sponsoring one of Sandra's team for three months to work with the groups. The work was good and they learned a lot. Our seed bank grew at the end of the season but then Sandra was devastated when she returned from a trip to Accra to find her home had been burgled and she had lost everything of value including all the stored seed for next year's planting, her motor bike, two computers, her clothes and even her bed. The thieves were eventually tracked down and taken to court and the case went on for months but no seed has been returned and she is still waiting for the case to end. She has had a difficult year and also a dose of malaria to cope with and we pray that God will strengthen and guide her. She is very committed.

### **Burkina Faso**

When Hinryk and Gully returned to Bobo after their long home visit back to Iceland another container of aid was waiting for them and without too much fuss it came out of the customs and was delivered to the ABC School. They had started to build a small health clinic and a new house for

themselves with a separate wing for volunteer helpers. By October our son John had gathered a group of volunteers to go and help and they were busy fitting out the kitchens, bathrooms and the clinic. One nurse volunteer was very happy to help in the clinic, our farmer was very popular and so was our joiner and equally busy was our chairman who was a very good French translator and helped everybody. The women were helping to unload and distribute the clothes, sewing machines and bric-a-brac and it was good to see the new sewing workshop set up for the older girls and the technical workshop for the boys to learn welding, engineering repairs and woodwork. The big dining room acted as a church on Sundays and it was full of worshippers. The children and their families are very thankful for this school and they are all working together like a big family for the benefit of all. God has blessed this work mightily.

### **Kenya**

Our link with Kenya came through Betty, one of our trustees. When the aids epidemic hit this area her mother kept finding babies left by their gate. Their mothers were dying with aids. She started to look after them and soon she was running an orphanage. There run two schools and now have 300 children in their care. The family have registered a charity, the Nasio Trust, to help to care for them, educate them and look after their health and Betty asked us to help. The nearby Mumais hospital also needed help and the whole community in this area which is in the west of Kenya near to the Ugandan border. We agreed to try to send aid but it has been outstandingly difficult to deliver. Having loaded the container three months in advance to make sure the list was accurate we then had to unload it all to be inspected by officials before we could get the go ahead and even then it had to be all unloaded on the docks in Mombasa. It arrived just before Christmas, 6 months after we started the packing in Beverley, a wonderful Godsend for the orphans who prayed for us every day. Special thanks go to the VSO sent chief exec Carlos, a Philippine, who had never done this before and saw the job right through to the final delivery even though he was worrying about his own family in the tragedy when the typhoon hit Tacloban but he was able to fly home for Christmas.

### **The Philippines**

Our son John has been evangelising in Norway for several years now. At his 50<sup>th</sup> birthday party in early November there were 5 Norwegian guests. One was missing because he was volunteering for the Nordic mission who built and run an orphanage in Hernani, very near to Tacloban. When the typhoon hit he was safe and so was the orphanage the only building still up for miles around. As it was now sheltering 90 families the Norwegians asked us to help as they had seen our work and a container was sent quickly with almost £100,000 of aid, medicines, food, bandages which was delivered early in January to the Nordic Bible Mission in Cibiú where all the injured were being treated. Tacloban had no port as it was destroyed. Then they asked us to send a second one with building materials and tools so that the rebuilding can start. Norwegian volunteer builders went to help in the hope that they will be built stronger, like the orphanage. It will take a long time to get all the schools, hospitals and homes up again but at least they have made a start. Our thanks go especially to all our local builders merchants Jewsons, Halls and MKM who donated supplies with a very special thanks to the roofers, Barrass Roof Merchants donated some supplies in November. then in early December their site was flooded by the Humber tidal surge that lost them everything just before Christmas. Dave Jessop Roof Supplies then stepped in to help us with the load for the second container which left in February and we had some gifts of tools and a very precious one, a generator and a cement mixer. To all who helped us with donations we want to say a very big thank you as we would not have been able to do this without you. The second container was somehow delivered direct to Hernani, a good sign of progress



### Smaller Supplies

We are sending small parcels and small loads often which are not listed in our main list.

Small supplies of stoma items have been sent to Iran and Ukraine and a crate of stoma supplies went to a hospice in Zimbabwe by special group-age cargo. These are listed in the chart below as the value of the stoma supplies is not inconsiderable.

Smaller supplies of clothing, a transit van full, were sent to Syria to help displaced people and the Afghan Doctors Association in UK have also been donated small supplies of medicine for personal deliveries to Afghanistan.

Closer to home, James, one of our trustees who is in charge of food exports, has sent every month food supplies to two of the Hull charities who are caring for the homeless and people in need. Wheel chairs, commodes, zimmer frames and walking aids are loaned to people in need in our community and we are helped by many volunteers who themselves are in need, often jobless and depressed. Without our army of volunteers who help us we would achieve very little.

|              | Trip Total<br>£   | Food              | Education        | Furniture         | Textiles          | Agriculture      | Med. Equip         | Medicines          |
|--------------|-------------------|-------------------|------------------|-------------------|-------------------|------------------|--------------------|--------------------|
| Pakistan     | 93,758.09         | 5,072.79          | 294.50           | 126.00            | 2,700.00          | -                | 51,137.02          | 34,427.78          |
| Ghana        | 79,082.23         | 4,489.15          | 28.00            | 1,361.88          | 1,484.50          | 500.00           | 54,493.40          | 16,725.30          |
| Kenya        | 42,967.00         | 3,495.74          | 492.00           | 3,079.09          | 1,810.00          | 4,000.00         | 26,006.70          | 4,083.63           |
| Burkina Faso | 46,223.01         | 6,370.32          | 130.00           | 2,233.00          | 1,540.00          | 500.00           | 20,756.87          | 14,692.82          |
| Romania      | 21,582.74         | -                 | 40.00            | 329.00            | 5,960.00          | -                | 528.15             | 14,725.59          |
| Philippines  | 92,659.50         | 3,557.30          | -                | 8,367.60          | 2,434.00          | -                | 32,809.00          | 45,491.60          |
| Philippines  | 68,726.21         | 336.01            | -                | 10,000.30         | 1,626.00          | -                | 46,087.30          | 10,656.60          |
| Ghana        | 54,956.00         | 3,650.70          | £1,428.37        | 3,965.19          | 1,795.00          | -                | 34,578.23          | 9,538.99           |
| Ghana        | 53,280.11         | 4,182.00          | 170.75           | 7,713.08          | 1,204.00          | -                | 24,833.56          | 15,176.72          |
| Small Loads  | 15,091.55         | -                 | -                | -                 | -                 | -                | 15,091.55          | -                  |
| <b>Total</b> | <b>568,326.44</b> | <b>£31,154.01</b> | <b>£2,583.62</b> | <b>£37,175.14</b> | <b>£20,553.50</b> | <b>£5,000.00</b> | <b>£306,321.78</b> | <b>£165,519.03</b> |
| Percentage   | 100%              | 5.48%             | 0.46%            | 6.54%             | 3.62%             | 0.88%            | 53.90%             | 29.12%             |

### Research


We are continuing our work with the Rife machine and our patients are coming from all over England, Wales and Scotland. We have started to consult using Skype and this is a great help to some of our patients who are not able to visit us often because they live so far away. We even have one patient from Norway as their only Lyme clinic closed down. We are still waiting for our researcher to get his new lab functional and he has started to do some salivary cortisol tests before and after Rife treatment to measure the effect. Only our local patients are able to attend weekly and they are very thankful that we are able to help them. NHS guide lines have limited the amount of help that they can receive from the NHS and this leaves them very frustrated.

The CQC inspectors visited our work with the group in January and reported very favourably on our work.

### **The Jacob's Well Christian Book Shop**

At the beginning of April 2013 John, our son, volunteered to take over the management of the Christian book shop which has always traded separately and has paid all the running costs of the whole shop, part of which is let to our charity for no rent. Our grandson, Samuel, has worked very hard to start this work, most of his hours have been unpaid labour. Between them they have changed everything and now it is running more profitably. I decided to offer Christian book business to the charity. It has done well for our work, offering support and extending God's love to our customers. The charity will amalgamate it into their work as from April 2014. One of our aims is to promote the Christian faith and by selling bibles and Christian books we are able to support the people who often come to us in need of support.

**Thanks are now given to the many volunteers and staff who have made all this happen both here in the UK and abroad. Fund raising never stops. Thanks also to our many donors of gifts, money and labour so vital to our success. May the Lord continue to bless this work and our efforts to show his love.**

 31st March 2015

# Jacob's Well Appeal

## Financial Statements for the year ended 31st March 2014

### Statement of Trustees Responsibilities

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing these 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 UK accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records that disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with (applicable law, regulations and trust deed). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

# Jacob's Well Appeal

## Financial Statements for the year ended 31st March 2014

### *Independent Auditor's Report to the trustees of Jacobs Well Appeal*

We have audited the financial statements of Jacobs Well Appeal for the year ended 31 March 2014 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charity's trustees, as a body, in accordance with regulations made under section 154 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

#### **Respective responsibilities of trustees and auditor**

As explained more fully in the Trustees' Responsibilities Statement, the trustees are responsible for the preparation of the Trustees' Annual Report and financial statements and for being satisfied that they give a true and fair view.

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act. Our responsibility is to audit and express an opinion on the financial statements in accordance with relevant legal and regulatory requirements and United Kingdom Auditing Standards.

#### **Scope of the audit of the financial statements**

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charity's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Trustees' Annual Report to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

#### **Opinion on financial statements**

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2014, and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities;
- have been prepared in accordance with the requirements of the Charities Act 2011.

#### **Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the Trustees' Annual Report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.



**Jeremy Allison BSc FCA CF**  
Senior Statutory Auditor  
For and on behalf of Smailes Goldie  
Chartered Accountants  
Registered Auditors  
Regent's Court  
Princess Street  
Hull, HU2 8BA

31<sup>st</sup> March 2015

# Jacob's Well Appeal

## Statement of Financial Activities

year ended 31st March 2014

|  | Income Funds      |                 | 2014<br>Total<br>Funds<br>£ | 2013<br>Total<br>Funds<br>As restated<br>£ |
|--|-------------------|-----------------|-----------------------------|--|
|  | Unrestricted<br>£ | Restricted<br>£ |                             |  |
| <b>Incoming resources from generating funds</b>      |                   |                 |                             |  |
| Shop sales   | 34,784            | -               | 34,784                      | 28,489                                     |
| Sales, fund raising and donations including gift aid | 84,288            | 24,281          | 108,569                     | 90,127                                     |
| Bank interest  | 77                | -               | 77                          | 64   |
| Employment grant                                     | -                 | -               | -                           | 6,125                                      |
| Donated goods  | 553,235           | -               | 553,235                     | 941,925                                    |
| Legacies   | 57,000            | -               | 57,000                      | -  |
|  | <u>729,384</u>    | <u>24,281</u>   | <u>753,665</u>              | <u>1,066,730</u>                           |
| <b>Resources expended</b>                            |                   |                 |                             |  |
| <b>Charitable activities</b>                         |                   |                 |                             |  |
| Medical supplies                                     | 1,940             | 1,000           | 2,940                       | 4,866                                      |
| Donated goods  | 553,235           | -               | 553,235                     | 941,925                                    |
| Non medical supplies and donations                   | 16,424            | 14,791          | 31,215                      | 39,273                                     |
| Freight, haulage and shipping costs                  | 35,318            | 11,241          | 46,559                      | 42,814                                     |
| Vehicles running and travelling expenses             | 5,556             | -               | 5,556                       | 5,919                                      |
| Warehouse expenses                                   | 5,779             | -               | 5,779                       | 4,843                                      |
| Rent   | 18,000            | -               | 18,000                      | 18,000                                     |
| Research   | -                 | 528             | 528                         | 4,020                                      |
|  | <u>636,252</u>    | <u>27,560</u>   | <u>663,812</u>              | <u>1,061,660</u>                           |
| <b>Costs of generating funds</b>                     |                   |                 |                             |  |
| Shop expenses  | 730               | -               | 730                         | 837  |
| Printing and stationery                              | 692               | -               | 692                         | 1,144                                      |
| Fundraising  | 1,145             | -               | 1,145                       | 1,062                                      |
| Postage and carriage                                 | 1,354             | -               | 1,354                       | 551  |
| Selling costs  | 435               | -               | 435                         | -  |
| Sundries   | 342               | -               | 342                         | 192  |
| Audit fee  | 1,140             | -               | 1,140                       | -  |
|  | <u>5,838</u>      | <u>-</u>        | <u>5,838</u>                | <u>3,786</u>                               |
| <b>Governance costs</b>                              |                   |                 |                             |  |
| Salaries   | 18,630            | -               | 18,630                      | 18,398                                     |
| Telephones   | 1,247             | -               | 1,247                       | 887  |
| Insurances   | 2,724             | -               | 2,724                       | 2,769                                      |
| Bank charges   | 210               | -               | 210                         | 410  |
| Licence fees   | 506               | -               | 506                         | 676  |
|  | <u>23,317</u>     | <u>-</u>        | <u>23,317</u>               | <u>23,140</u>                              |
| <b>Depreciation of fixed assets</b>                  | <b>2,395</b>      | <b>-</b>        | <b>2,395</b>                | <b>4,145</b>                               |
| <b>Total expenditure</b>                             | <b>666,662</b>    | <b>27,560</b>   | <b>695,362</b>              | <b>1,092,731</b>                           |

**Jacob's Well Appeal**  
**Statement of Financial Activities**  
*year ended 31st March 2014*

|  | Income Funds |             | 2014<br>Total<br>Funds | 2013<br>Total<br>Funds<br>As restated<br>£ |
|--|--------------|-------------|------------------------|--|
|  | Unrestricted | Restricted  |                        |  |
|  | £            | £           | £                      |  |
| Net incoming/(outgoing) resources for the year | 61,582       | (3,279)     | 58,303                 | (26,001)                                   |
| Total funds brought forward                    | 56,357       | 28,214      | 84,571                 | 110,572                                    |
|  | <hr/>        | <hr/>       | <hr/>                  | <hr/>                                      |
| Total funds carried forward                    | 117,939      | 24,935      | 142,874                | 84,571                                     |
|  | <hr/> <hr/>  | <hr/> <hr/> | <hr/> <hr/>            | <hr/> <hr/>                                |

# Jacob's Well Appeal

## Balance Sheet

at 31st March 2014

|   | Note | 2014           |                | 2013          |               |
|---|------|----------------|----------------|---------------|---------------|
|   |      | £              | £              | £             | £             |
| <b>Fixed assets</b>                       | 2    |                | 31,429         |               | 32,824        |
| <b>Current assets</b>                     |      |                |                |               |               |
| Debtors                                   | 3    | 5,131          |                | 7,124         |               |
| Cash and bank balances:                   | 4    | 113,900        |                | 47,655        |               |
|   |      | <u>119,031</u> |                | <u>54,779</u> |               |
| <b>Less Creditors due within one year</b> |      |                |                |               |               |
| Accruals                                  |      | 7,586          |                | 3,032         |               |
|   |      | <u>111,445</u> |                | <u>51,747</u> |               |
| <b>Net current assets</b>                 |      |                | <u>142,874</u> |               | <u>84,571</u> |
| <b>Accumulated fund</b>                   |      |                |                |               |               |
| Unrestricted funds                        |      |                | 117,939        |               | 56,357        |
| Restricted funds                          | 5    |                | 24,935         |               | 28,214        |
|   |      |                | <u>142,874</u> |               | <u>84,571</u> |

The financial statements were approved by the Trustees on  
by:

March 2015 and are signed on their behalf

 - Trustee

31st March 2015

# Jacob's Well Appeal

## Notes to the Accounts

year ended 31st March 2014

### 1. Accounting policies

a) These financial statements are the accounts of the headquarters of Jacob's Well Appeal Charity and associated operations in the Beverley area. They do not include the accounts of other branches of the charity as these are treated as separate associations despite using the same name.

#### b) Basis of preparation

The accounts are prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities and applicable accounting standards

#### c) Fund accounting

- Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
- Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through terms of an appeal.

#### d) Incoming resources

Cash donations, gifts (including legacies) and bank interest are included in full in the income and expenditure account as received. Cash collected at special fund raising events is included in the income and expenditure account after deducting the expenditure incurred directly in staging the event. Non cash donations for resale are recognised in the statement of financial activities when the proceeds are received. Donated goods for relief purposes for which the charity accepts full responsibility for distribution are included in incoming resources at their estimated market value when distributed and under charitable activities at the same value.

#### e) Donations

Donations under gift aid together with associated income tax recovery are recognised as income when the donation is received.

#### f) Fixed assets

Fixed assets are stated at cost less accumulated depreciation.

Depreciation is calculated on the straight line method and aims to write down the cost of all fixed assets over their expected useful lives.

The periods generally applicable are:

|                 |          |
|-----------------|----------|
| Buildings       | 20 years |
| Motor vehicles  | 5 years  |
| Containers      | 2 years  |
| Other equipment | 5 years  |



# Jacob's Well Appeal

## Notes to the Accounts

year ended 31st March 2014

### 1. Accounting policies (continued)

#### g) Resources expended

All expenditure is accounted for on an accruals basis.

Governance costs comprise costs incurred in the running of the charity.

Charitable expenditure comprises costs incurred in the delivery of its activities and services for its beneficiaries.

#### h) Stocks

Stock on hand of donated goods have not been valued and therefore are not included in the accounts. As the amount of donated goods is considered to be material, a general description of the goods and an estimate of their value is included in note 8 to these accounts.

### 2. Operating profit

This is stated after charging

|              | 2014<br>£ | 2013<br>£ |
|--------------|-----------|-----------|
| Depreciation | 2,395     | 4,145     |
| Audit fee    | 1,140     | -         |

### 3. Fixed assets for use by the charity

|                        | Buildings<br>and fittings<br>£ | Vehicles<br>£ | Containers<br>£ | Total<br>£ |
|------------------------|--------------------------------|---------------|-----------------|------------|
| <b>Cost:</b>           |                                |               |                 |            |
| At 31st March, 2013    | 49,616                         | 15,650        | 3,675           | 68,941     |
| Additions              | -                              | -             | 2,000           | 2,000      |
| Disposals              | -                              | -             | (1,950)         | (1,950)    |
| At 31st March, 2014    | 49,616                         | 15,650        | 3,725           | 68,991     |
| <b>Depreciation:</b>   |                                |               |                 |            |
| At 31st March, 2013    | 18,892                         | 14,550        | 2,675           | 36,117     |
| Provided this year     | 2,395                          | -             | -               | 2,395      |
| Disposals              | -                              | -             | (950)           | (950)      |
| At 31st March, 2014    | 21,287                         | 14,550        | 1,725           | 37,562     |
| <b>Net book value:</b> |                                |               |                 |            |
| 31st March, 2014       | 28,329                         | 1,100         | 2,000           | 31,429     |
| <b>Net book value:</b> |                                |               |                 |            |
| 31st March, 2013       | 30,724                         | 1,100         | 1,000           | 32,824     |

**Jacob's Well Appeal**  
**Notes to the Accounts**  
*year ended 31st March 2014*

| <b>4. Debtors</b>    | <b>2014</b>  | <b>2013</b>  |
|----------------------|--------------|--------------|
|                      | <b>£</b>     | <b>£</b>     |
| Taxation recoverable | 3,613        | 4,048        |
| Other debtors        | 1,518        | 3,076        |
|                      | <u>5,131</u> | <u>7,124</u> |

| <b>5. Cash and bank balances</b> | <b>2014</b>    | <b>2013</b>   |
|----------------------------------|----------------|---------------|
|                                  | <b>£</b>       | <b>£</b>      |
| Barclays Bank                    | 13,573         | 11,900        |
| HSBC                             | 81,341         | 11,948        |
| CAF-Gold                         | 18,349         | 23,326        |
| Cash                             | 637            | 481           |
|                                  | <u>113,900</u> | <u>47,655</u> |

**6. Restricted funds**

The following are funds held for restricted purposes to provide relief as and where specified:

|              | <b>At 31st</b>     | <b>Income</b> | <b>Relief</b>   | <b>At 31st</b>     |
|--------------|--------------------|---------------|-----------------|--------------------|
|              | <b>March, 2013</b> | <b>£</b>      | <b>expended</b> | <b>March, 2014</b> |
|              | <b>£</b>           | <b>£</b>      | <b>£</b>        | <b>£</b>           |
| Research     | 13,548             | 497           | 528             | 13,517             |
| Romania      | 230                | 3,500         | 3,500           | 230                |
| Ghana        | 8,080              | 7,975         | 10,280          | 5,775              |
| Pakistan     | 1,000              | -             | 1,000           | -                  |
| Burhina Faso | 78                 | 1,138         | 1,211           | 5                  |
| Philippines  | -                  | 6,978         | 7,005           | (27)               |
| Other        | 5,278              | 4,193         | 4,036           | 5,435              |
|              | <u>28,214</u>      | <u>24,281</u> | <u>27,560</u>   | <u>24,935</u>      |

Restricted funds are funds that can only be used for the particular restricted purpose within the objects of the fund, as stated above.

Income may be restricted when specified by the donor or when funds are raised for a specific restricted purpose. Such income is allocated to a restricted fund.

Resources expended on the above funds represent expenditure incurred in fulfilling the specific objects of the fund.

# Jacob's Well Appeal

## Notes to the Accounts

year ended 31st March 2014

### 7. Trustees' remuneration

The trustees neither received nor waived any emoluments during the year (2013 nil).

### 8. Undistributed gifts in kind

At 31st March 2014, stock comprises medical and other items donated for relief purposes. The value attributed to stock is £162,834.

### 9. Analysis of net assets between funds

|                                       | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | Total<br>funds<br>£ |
|---------------------------------------|----------------------------|--------------------------|---------------------|
| Fixed assets                          | 31,429                     | -                        | 31,429              |
| Current assets                        | 94,096                     | 24,935                   | 119,031             |
| Current liabilities                   | (7,586)                    | -                        | (7,586)             |
| <b>Net assets at 31st March, 2014</b> | <u>117,939</u>             | <u>24,935</u>            | <u>142,874</u>      |

### 10. Prior year adjustment

A prior year adjustment has been made to the statement of financial activities to include the value of donated goods for charitable purposes. This has had the effect of increasing income resources from generating funds for the year ended 31 March 2013 by £941,925 and similarly increasing the resources expended for charitable activities by the same figure. The net outgoing resources for that year and the net assets at 31 March 2013 remain unchanged.