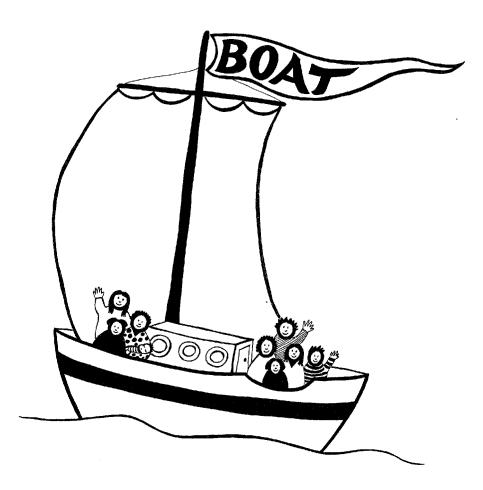
BLACKFRIARS OVERSEAS AID TRUST

Founded 1984 by Members of 9.30 Family Mass Congregation



ANNUAL REPORT & ACCOUNTS 2019 Registered Charity 288585

BOAT COMMITTEE May 2019 to May 2020

Chair	Anna Lucas	Chairman's Report
Secretary	René Bañares-Alcántara	Ethiopia
Treasurer	John Thanassoulis	Treasurer's Report
Asst Treas	urer Filomena Nave	Regular Donations & Brazil

Voting	Katherine Backler	
	Lucy Carpenter	Cameroon
	Jenifer Dye	Sierra Leone
	Ag MacKeith	Nicaragua and Annual Report
	Rosaleen Ockenden	Uganda (Butema & Kigumba parishes)
	Emerita Pilgrim	Uganda (Uganda Cancer Trust)
Non-voting	Julie Lynch Bridson	Myanmar, Philippines
	Domenico Caprotti	Grenada, India (Allipalli)
	Mick Conefrey	Zimbabwe
	Helen Ghosh	Peru
	Geraldine Johnson	India (Sugandh)
	Nicolette Michels	Solomon Islands
	Bede Mullens OP	
	Gayna Wyles	Publicity and Design

Italics indicate the project for which members are responsible.

Of course everyone in the 9.30 congregation has a part to play in keeping BOAT's large fleet of projects afloat. We are very grateful for the generous response to our appeals for help, and for the initiative, skill and hard work used to raise funds in so many ways.



BLACKFRIARS OVERSEAS AID TRUST ANNUAL REPORT AND ACCOUNTS 2019

CHAIRMAN'S FOREWORD 2019

Dear Friends of BOAT,

In previous years, I have written the Chairman's Foreword in the midst of much positive, BOAT-related bustle: the intense financial planning meeting at the beginning of the year, the Children's Mass and Mothering Sunday Café a bit later, the AGM in May – all interspersed with our regular interactions at the 9.30 Mass. This time round I feel like Leo Lionni's little mouse, Frederick, with only colourful memories to sustain me during this period of lockdown; I hope that you too have plenty of sensuous – in the Miltonian sense! – memories to warm and nourish you during your isolation.

I also hope that this report, with its accounts of the many challenges that are faced, day in day out, by brave people in difficult circumstances, gives you fresh material to give thanks for. I know that I have been humbled by the perseverance, courage, resourcefulness, kindness, and idealism demonstrated time and again by our brothers and sisters throughout the world. It is chastening to reflect that a shortage of loo paper can cause such panic in our affluent society while, for the people BOAT supports, the most basic needs – water, food, safety – are generally in very short supply.

During this worldwide crisis, our project contacts have been in touch to thank you for your continued support. Naturally, many have expressed anxiety at how their communities will survive yet more adversity. When people are already under physical and mental stress, and the social and medical infrastructure is precarious, the prospect of contagion is very frightening indeed. Fr Sebastian, the indefatigable, trouble-shooting priest whose work in Uganda is described in this report, writes: "Surely Uganda could not survive being a victim of Coronavirus due to our poor health and economic conditions we live in. The number of victims in Uganda is also going high! We are under lockdown, the government has no capacity to feed all at home!! We shall survive by God's intervention. Since pastoral work is now hampered in terms of movement, most of the time I am also busy digging in the garden manually with a hoe for food, but it is not easy!"

As indicated by the Treasurer in his report, at the beginning of 2020 we were having to make some very difficult funding decisions. The full effect of these decisions was softened by the generosity of three donors who stepped forward to mitigate the proposed cuts. Then, very recently, the committee received the wonderful news that another donor was pledging enough to ensure that all our projects could be certain of receiving a donation from BOAT in 2020 – and, moreover, that it would be larger than usual (£3,500 each, an increase of £1,000).

In order for us to continue to offer a degree of certainty to our projects, we rely on everyone's regular giving. Therefore, if you have not yet done so, please consider making a regular donation to BOAT. The necessary forms are on the website and at the end of this report.

One of the very special aspects of BOAT is its history at a personal level. This means that there are people in the 9.30 Congregation and in the Dominican Order who have been involved with BOAT since its inception. One such person was Fr David Sanders, a Dominican for 53 years, who died on 30th March 2020. Fr David was responsible for raising funds for the Dominican missions in Grenada and Jamaica. It is thanks to him that BOAT had the privilege of supporting the school meals programme in Grand Anse for 10 years; it is thanks to him that BOAT will be supporting a school in Kingston for three years, starting in 2020. May he rest in peace.

As always, I would like to thank all the Committee; especially, John Thanassoulis who, as Treasurer, continues to keep BOAT on a steady course; also, Filomena Nave whose diligent work as Assistant Treasurer has secured £7,261 of Gift Aid for BOAT. René Bañares-Alcántara has once

again been enormously helpful as BOAT Secretary. Thanks are also due to Ag MacKeith for editing the report you see before you, and to Adam Hodgkin who has once more readily given of his time and expertise in examining our accounts.

BOAT's Public Benefit

All charities, including smaller ones like ours, are required to report on the "public benefit" they bring through their activities, and to describe how they have achieved their objectives.

Our purpose

Under our constitution as a registered charity, the purposes of BOAT are to "provide support for the charitable activities of Christian parishes, organisations or societies, situated or working outside Europe, the United States, Canada, Australia and New Zealand, in (i) the relief of poverty, and (ii) the advancement of education". Everyone attending Mass at Blackfriars or giving to BOAT on a regular basis is regarded as a member of the Trust. The formal Trustees are a committee of ten people, elected each year at our Annual General Meeting. A representative from the Dominican community – Br Bede Mullens since January 2019 – also sits on the Committee, as a link to the Priory which is home to BOAT.

The benefit we bring

We have paid due regard to the Charity Commission's public benefit guidance. Under our Principles for Giving, updated at our AGM in 2007, we have a clear set of criteria for the projects we support and for assessing the public benefit that support will bring. On the key principle that we want our funding really to "make a difference" we aim to support relatively small-scale or grass-roots projects with regular grants (£2,500 in 2019). Some funding will be one-off, but more often a project will be funded for three years and then considered for renewal on a rolling basis.

We always look for projects with some link to the 9.30 Family Mass congregation or the Dominican Order; although most have Catholic leadership, that is not a requirement, and we don't fund any form of proselytizing. We make sure that there is regular personal contact, partly so that we can identify priorities and needs quickly, but also so that we can help the Congregation's understanding of the challenges in developing countries. We aim to help communities find long-term solutions to their needs, rather than short-term fixes although, from time to time, we do give money to help with emergencies. As you read through this report, you will see that our projects fall broadly into three areas:

Health: especially primary health care and preventive medicine;

Welfare: especially for children, people with disabilities, refugees, and victims of war or poverty;

Education: particularly practical skills, women's education, and the provision of basic educational needs for children.

We are always looking for good projects to help on a one-off or regular basis. This is your charity, so please tell us if you know of a project which satisfies BOAT's criteria. At this strange period of physical separation from our fellow human beings, thank you for allowing us all, through BOAT, to reach out financially and emotionally to the inspiring people whose achievements you will read about in the following pages.

Anna Lucas

Chairman

Brazil

São Paulo da Cruz, Calvário Church

BOAT has supported the Centre for Children and Teenagers São Paulo da Cruz in the city of Sao Paulo, Brazil, since 2005. It continues being a worthwhile project where children from low-income families are kept off the streets and learn skills that give them a real chance to escape poverty, some of them continuing to higher even education. Last year the Centre catered for 116 children aged 6 to 15 years old. It offered educational activities. in



particular helping the children with schoolwork, crafts, personal hygiene and recreational activities. In addition, it provided information on subjects like sex education, drugs and social behaviour. Most important of all, it gave the children three balanced meals a day.

The Centre's new manager, Dona Ida Oliveira has just sent us very nice diaries of the children's activities during October–December 2019. Music classses are a new addition in 2019 *(see photo)*. This is an extract from October: "Music has brought happiness to the Centre. The children work on rhythm, synchronisation and concentration. The children that participate remark that music helps to make them calmer."

Filomena Nave

Cameroon

ARCH, Dibanda

BOAT has been providing support to the Associated Rehabilitation Centre for the Handicapped (ARCH) since 1997. ARCH is located in Dibanda, South West Cameroon, and aims to meet the physical needs of disabled people by providing rehabilitation and support services for them and their families. Sr Leonarda Tubuo, a physiotherapist, manages a team of well-trained health care and other staff, and keeps us well informed of news at ARCH. Communications with Sr Leonarda were radically improved in 2019 by the use of WhatsApp, the mobile phone messaging application.

As well as giving us news from ARCH, Sr Leonarda has made us aware of the very traumatic period recently suffered by people in Cameroon, and the effects of the horrendous conflict between the military and the secessionists there. The severe challenges and immense difficulties resulting from this conflict have led to the shutting down of many care organisations. In view of this, it is particularly good to be able to report that ARCH has survived and continues to provide care to many disabled people in the area.



Thanks to WhatsApp, Sr Leonarda was able to give us virtual tours of the facilities available at ARCH. These included the outpatients' centre, wards providing beds for up to 24 patients, and a new children's therapy room. Insecurity in the area had reduced the number of patients receiving care at ARCH from around 2,400 in 2017 to 1,400 in 2019. Over a third of all patients were children aged under 3 years, and the most common conditions suffered by patients were back and neck problems and club foot and other congenital problems. Thanks to support from BOAT, this year it was possible to have roofing installed over the walkway to the children's therapy room. This is particularly appreciated during the rainy seasons.

It was also interesting on the virtual tour to see the orthopaedic workshop, where the making of shoes, splints and other prosthetics is carried out. One example of the work here served as a keen

reminder of the suffering of people from war in this part of Cameroon (*see photos*). The first photo shows Clodine, who lost her leg after being macheted by the secessionists. The second shows her being able to walk after being fitted with her prosthesis. The third photo shows Juliet whose home was burnt down by the military when the baby in her arms was only two weeks old. ARCH got some donations and gave them a bed and other items for their family. Sadly, these have become familiar stories with people losing limbs, their home and even family members.

In recent years BOAT has supported ARCH in setting up a new poultry project to generate income for the centre. Last year, Sr Leonarda had reported that sadly, because of the conflict, it had not been possible to keep poultry at ARCH. Recently, however, success has been achieved with a new



brood of large hybrid chickens and a growing number of chicks. This is particularly pleasing as it adds to earlier success with quail farming, where the aim is now to increase from 120 to 1,000 quails. Sales of poultry, pigs and vegetable produce are now bringing in some much needed income to ARCH.

It has been greatly heartening to see these encouraging signs of recovery at ARCH. Sr Leonarda extends great thanks to BOAT for continued support, especially during these difficult times.

Lucy Carpenter

Ethiopia

Zizencho and Arekit

This is the ninth year of BOAT support for the work of the Bethany Sisters in Ethiopia, who run

two schools in Zizencho and Arekit, small villages 5km apart. Our support is channelled through the Jean Grove Trust (http://jeangrovetrust.org.uk).

The establishment of the schools has improved life in both villages, and the community is very supportive. The schools provide free education, school uniforms, stationery, clothes, medical help and food; in some extreme cases they have even opened bank accounts to send money for food to the family. Many of the students are orphans, and some live with their grandparents. In some cases students walk 7 km to school. The school day is from 8.30 am to 1.30 pm, after which poorer students go home to work for their families: they carry water, feed animals, collect firewood, and sell home-made bread and vegetables in the market. Those who can, come



back in the afternoons and on Saturdays to attend extra classes or work in the library.

The Lord Jesus Catholic school in Zizencho was founded in 2004. It currently has 628 students on roll, from kindergarten to 8th grade, three quarters of them from extremely poor families. Despite

this, they do well. This year, 42 of the 45 students who sat the 8th grade exam got good marks. Sr Prashantha is the director of the school in Zizencho and reports that the school now has electricity. Our photo shows a water course near Zizencho.

The Infant Jesus Catholic school in Arekit (*see photo*) started in 2010 and has 515 students from kindergarten to 7th grade; an estimated 70% of these are also from very poor backgrounds. The school director, Sr Silvy, reports that this year the school built a new library and a laboratory, which the children are very excited about.

Students here are also getting good results: this year the school won 1st prize in the Wareda Quiz competition (a wareda is a third-level administrative division in Ethiopia).



The Bethany Sisters send periodic reports to BOAT and many more pictures than we can print in the Annual

Report; they also send their thanks in the name of the students and their families.

René Bañares-Alcántara

Grenada

Grand Anse

The school meals project in the small eastern Caribbean island of Grenada, started when much of its agriculture and economy had been devastated by a hurricane, has now come to an end after ten years of BOAT funding. The Blessed Sacrament R.C. School is located in an area of Grand Anse with very high levels of unemployment and poverty. After the hurricane, families that were already struggling to feed their children were plunged into even greater difficulty.



BOAT helped the school meals programme get off the ground and establish itself as an anchor and vital support for many families. The project, still ongoing at the school, provides a substantial and nutritious daily hot meal to students in need. All too often it is their only meal of the day. Over the years the programme has expanded to feed 120 of the school's 250 children, from kindergarten through to grade six. This has not only provided vital nutrition to the children, but has also encouraged the children to attend school (truancy is particularly widespread) and enabled them to focus on their studies, undistracted by their empty bellies.

With BOAT's support the school's kitchen was reequipped and refurbished, and a rota of volunteers to prepare the meals was established from among the children's parents.

The programme has succeeded in finding new funders,

both from the local parish and the wider community, and is now able to stand on its own two feet. Thus, BOAT has been able to leave this project and transfer support to a school in similar need in Jamaica. Blessed Sacrament school expressed its deep gratitude for the support received, saying they are 'eternally grateful for all the assistance received from BOAT' and that they will be 'moving forwards for the benefit of the children to ensure that they are provided for while in their care'.

Domenico Caprotti

India Allipalli, Andhra Pradesh

The project at the Allipalli orphanage, in the Indian state of Andhra Pradesh, provides free eye tests, prescription glasses and cataract operations to the orphanage's children and the surrounding local population. The orphanage is in an area of abject poverty, with almost non-existent medical assistance. The local villagers are mostly subsistence farmers who struggle to provide one meal a day for their families. The average lifespan is around 55 years, and the area suffers from a particularly high infant mortality rate. As a result many children are orphaned or abandoned by their relatives because they can no longer afford to take care of them. Most of the children at the orphanage and the people living around come from the lowest castes in India. The orphanage was founded almost 30 years ago by Padre Maria Joji Raito to provide food and shelter to the many

orphaned and abandoned children of this area. At first there were just 20 children in tents, but over the years the project has expanded and now it hosts 500 children. There is a school, and the orphanage has set up vocational training to help the children be economically independent when they reach 18 years of age. Education, both academic and vocational is one of the very few routes by which such children can escape extreme poverty.

The free eye tests at the orphanage *(see photo)* attracted around 350 local villagers, many of whom walked for over a day to get there. Some 50 free pairs of glasses were prescribed, mostly to the children – this will make a huge difference to their education. Around 50 villagers with cataracts were taken by bus to the nearby town of Eluru, where they were operated on. After a night's stay at the ophthalmic clinic to check all



was well, they were brought back to the orphanage to make their own way home. These operations, by giving back their sight, have also given back their ability to work and provide for their families, a real lifeline! As a result they are now able to support children they might otherwise have been forced to abandon.

The orphanage was one of two projects chosen for the BOAT Lenten appeal 2019. It had recently

received an influx of 50 new orphans from a government institution that closed down. Many of the children arrived with nothing but the clothes on their backs. The £3500 generously donated by the congregation went towards providing them with basic sleeping arrangements, nourishment for many months to come, a set of new clothes (see photo), and books and stationery for the school. The donation was crucial to helping the orphanage to cope with the 10% increase, allowing vital breathing space to adapt to the new arrivals. Padre Maria's orphanage has utterly changed the lives of the children it shelters. At the same time it



contributes enormously to improving the life of the surrounding villagers by providing basic eye care. BOAT is proud to support the padre's work.

Domenico Caprotti

India

Sugandh Society (New Delhi)

Sugandh is a charity that seeks to transform the lives of some of the poorest women and children living in two New Delhi slums (*see photo on next page*) in the Madanpur Khadar and Holambi Kalan areas of the city. The charity focuses on supporting education and training (especially for

girls), health and hygiene initiatives, women's self-help groups, and a range of advocacy projects. The families supported by Sugandh are often migrants from rural areas who are employed in some of the lowest-paying occupations, such as rag-picking and rickshaw-pulling.

Sugandh runs a number of projects including ones that prepare younger children to join the state school system and older children for exams; help families access government benefits they are



entitled to; provide training in a range of vocational skills (particularly for women and older girls); and organise self-help groups for women so they are able to set up small family businesses by opening bank accounts or receiving small loans.

Sugandh runs a child development centre that provides textbooks, stationery, school uniforms, shoes, and other necessary supplies so children can join the state school system. The centre also offers a midday meal to the children who attend. Tuition support and exam preparation is offered to some 60 students. Thanks to Sugandh's help, these children have been prepared to join state primary schools and, as teenagers, have been given support so they can pass important exams,

especially the crucial Board 10th and 12th exams, which open up new opportunities for their futures.

The women's groups help individuals access funds via loans and saving schemes so they can set up small businesses or buy homes or small plots of land. They provide vocational training in skills like sewing (*photo shows sewing class*) that bring new opportunities to improve families' lives. Sugandh also is involved in advocacy projects to help the poorest and most vulnerable families access medical help, clean drinking water, electricity, and a range of government benefits that they are often unable to tap into on their own. Even something as simple—but crucial—as obtaining an official birth certificate is often impossible for the poorest families without the team from Sugandh helping them to put together the right paperwork and then pay the requisite fees.



An example of the kind of impact Sugandh can have on individual families is seen in the case of Jahid, who lost two years of schooling because the government school he was entitled to attend would not admit him. Sugandh provided tuition help and, after two months, he was ready to return to school. However, the school would not accept him as he didn't have the right paperwork. Thanks to a Sugandh tutor, Jahid and his parents, who were illiterate

themselves and unable to afford the fees, were able to obtain the necessary official documents that allowed Jahid to return to formal education.

Thanks to the generosity of BOAT's supporters, Sugandh has been able to continue its work helping children like Jahid and other slum-dwellers to improve their lives today and in the future. *Geraldine A. Johnson*

Myanmar

Living Water Myanmar

In Thone Eain Gone village, Kyaukpadaung, in the Dry Zone of Central Myanmar, villagers no longer travel over 6km for fresh water. Instead, they now only need to walk to their local high school where a newly built tank collects rain water. This is similar to the primary school in Wet-Choke-Kone South, Kyaukpadaung, and the local health clinic in the village of Myinta. These are three examples of the nine tanks which have been built with BOAT funding, since BOAT began to



support Living Water Myanmar in 2017.

Living Water Myanmar is a community-led initiative, founded in 2011 by Australian-based Rosemary Breen. It works with local people to identify where water needs are greatest in the Dry Zone of Central Myanmar. It then funds (at the cost of around US \$2000 each), builds and installs water tanks with the support of local communities and under the direction of volunteer Saya Toe. The tanks, built usually on school grounds or adjacent to health clinics, are community-owned. For each tank delivered, villagers plant ten trees. The tanks truly transform the lives of local people -- they no longer need to spend many arduous hours simply collecting water. This has freed up time to build schools and enabled more children to attend school.

Each year, Rosemary, at her own expense, visits the recently constructed tanks. Fifty-four new tanks were built in 2019, bringing the total number of tanks built by Living Water Myanmar to 303. Rosemary visited them all in Januaray 2020. On the final day of her visit, she wrote to BOAT:

"Many thanks for all you have done to bring water to villages and schools in the Dry Zone of Central Myanmar. Please know that you have made a significant difference to lives of many people in this Dry Zone - the large donations and the monthly contributions have changed for the better a tiny corner of our world!"

Julie Lynch Bridson

Nicaragua

Leon

With the support of BOAT, the Nicaragua Education, Culture and Arts Trust (NECAT), a UKregistered charity based in Oxford, has been working with its contacts in Nicaragua to provide meals for children from low-income families living in areas suffering from extreme levels of poverty. The meals project has been running for ten years. Although the project always takes the same form – the feeding of hungry schoolchildren – it has moved between sites for various reasons. It is currently based at the NECAT 'Learning Reinforcement Centre' in Guadalupe.

Wherever it takes place, in this country riddled with social injustice and inequality, the effects are the same: the children want to come to school, because there is food there, they learn to appreciate healthy food that includes vegetables and requires serious cooking, their families are drawn in to help with cooking and serving and to learn in passing about healthy diets, and last but not least, the



children's school work benefits because they are not distracted by empty bellies.

In Nicaragua, children attend school either in the morning (7am to midday) or in the afternoon (1pm to 6pm). The meals project is part of an overall support system which works around the formal school sessions. The children go to one of a handful of local schools in the morning and come to the NECAT centre at 1pm for lunch. After the meal they get on with their homework until they go home at 5pm. "There are some very sensitive cases, children whose mothers work at the market and do not have time to prepare food for when they come home from morning school," says Gioconda, our contact in Leon. "So the children come to NECAT where they find something for their

stomach, and after to work with us." "One of the difficulties we face is that the kitchen equipment with which the lunches are prepared and served is worn out and need replacing."

NECAT also runs a pre-school session in the mornings for 3–5year-olds. Food is not included at the moment, though ideally they would like to provide them with some fruit every day.

"Once again thank you for your support for our centre and for the nutrition project in particular." BOAT is happy to be able to contribute to the health and education of these children.

Ag MacKeith

Pakistan

Women in Struggle

Women In Struggle, Pakistan, offers educational and economic support particularly to women and children in a setting where their needs and vulnerabilities are acute and often overlooked. Recently their work has focussed on helping women to achieve a level of economic independence by supporting crop-growing at the household level, and on providing safe and hygienic water collection and toilet facilities for women and children. Additionally, they supply basic educational resources to a number of schools. These services have been particularly valued during times of flooding or other natural disaster in recent years.

Having supporting WIS since 2008, BOAT this year made a final donation to the work of WIS. We are grateful for their collaboration, and continue to wish them well. WIS have repeatedly expressed their thanks for the generosity of BOAT and its supporters.

Bede Mullen, OP

Peru

Lima and Ayacucho

We were lucky enough in August to have a fleeting (thanks to the local parking problems!) visit from Fr Ed O'Connell the founder of the Warmi Huasi project in San Benito, on the outskirts of Lima, and now also working in the mountainous province of Ayacucho. Here's how he describes his work: "Not only are we out to accompany families, especially children at risk, living in situations of poverty, by providing safe and secure places in which they can learn and play. We also want them to develop their talents and selfconfidence, so that their voices will be heard in the adult world and be listened to and acted upon. This photograph sums it up." The children at



Blackfriars 9.30 Mass have a special link with the project, raising £460 in 2019 through cake sales and events, and exchanged Christmas cards with the children of Warmi Huasi.

Fr Ed is a wonderful correspondent. Here are some highlights from his report on life at Warmi Huasi in 2019.

"The work in San Benito on the northern side of Lima, with the four homework clubs, two reading clubs and the toy centre, continues to go well. There are now six children's committees, each one presenting a project to the local municipality of Carabayllo, north Lima. They have won competitions in 2017, 2018 and again in 2019. The eventual outcome will be the development of the 'Maze' area into a supervised play centre [financed with support from BOAT]. Also, the Warmi Huasi team work with the COMUDENA (Municipal Committee for the Rights of Children and Adolescents), offering training to municipal and other agency staff in safe-guarding, and monitoring how effectively the COMUDENA defends the rights of over 100,000 children and adolescents in the district.

"The work of Warmi Huasi in Ayacucho began in Pausa and Lampa in late 2016, with two reading clubs and their respective children's committees, and the monthly 'Right to Play' day in Lampa.

Now in 2019, as well as the reading clubs, there are two homework clubs in Lampa and Sacraca, a study group for last year secondary students in Sacraca and tutorials in the primary schools of Pausa and Lampa. Next year, 2020, another reading club will open and a mobile reading club to reach smaller villages. In 2018 the reading clubs helped the children to improve their reading comprehension way beyond other schools. Here we are high up into the Andes mountains, in the department of Ayacucho, Province of Paucar de Sara Sara, in the countryside near its capital, Pausa. The photo shows the school prefects of the primary schools in Pausa and nearby Lampa taking part in a leadership workshop.



"2019 saw the opening of a new homework club in the town of Sacraca for children who are slow learners and for those whose parents are unable to help them with their homework. A new venture is with top secondary school students from three villages, Lampa, Sacraca and Maracabamba. They get together on Saturdays as a Study Group to help prepare them for entrance exams to university.



Luzmila, the Warmi Huasi community psychologist, takes weekly tutorials in two primary schools, those of Pausa and Lampa, where we have reading clubs. Luzmila also meets with many of the parents, mostly the mothers, to give emotional support in their task of parenting. Our co-ordinator in the Province of Paucar de Sara Sara is Lalo, an industrial engineer by training. The photo shows him with the children at the end of a workshop they ran on children's rights and on safeguarding. Lalo is in the middle, with children

from the workshop presenting a list of the needs of children, in the name of the 4,000 children and adolescents of the Province, to a local councillor, holding the list on the right."

Keep up the good work, Brother Ed, and may 2020 bless us with energy to work together for the rights of children!

Helen Ghosh

Philippines

Midsalip, Missionary Sisters of St Columban

Heeding the call of Vatican II to enter into a dialogue of life with peoples of different faiths and cultures, the Sisters of Saint Columban opened their mission in Midsalip, the Philippines in 1983. Since then, under the tireless and inspiring leadership of Sister Kathleen Melia, the Mission has supported the indigenous Subaanen people in accessing education and healthcare, in promoting biodiversity and food security through sustainable farming techniques, and in protecting their homeland against international mining and logging operations.. For over 25 years, BOAT has supported the Mission, primarily through their educational programmes. This year, BOAT's contribution assisted primary and high school students with clothing, school supplies, school fees and food when needed. Following an unusually long dry season, there was a delayed harvest. This led to approximately a third of the 215 children in the mission's pre-school suffering a period of malnutrition. Through BOAT's funding, the Mission was able to alleviate the crisis with a daily ration of corn and monggo beans for all preschool children. The mission has a long-established programme to teach sustainable farming techniques to the local people. This includes terracing farmland and planting trees to avert mudslides. All mission students are trained to plant seedlings, and for those living in barrios, the Mission provides seedlings. This year, the Mission introduced a liquid compost made of sugar and rice to replace the more widely used chemical fertilizer. In consequence there was such a good harvest that the community christened the compost "Belisa"

meaning "Life is Sacred". The hope is that as more local people use Belisa, biodiversity will flourish and food will be plentiful

This was evident in November, when Sister Kathleen reported that the community celebrated biodiversity in Midsalip (see photo). "It was heartening to see how much has survived _ native rice, corn, vegetables, fruits and forest trees, forest birds etc. The mission has been involved in protecting creation for over 30 years now. And over the years through your prayers and support you enabled us to carry on. The people who had continued to use the native seeds rather than new hybrid varieties were affirmed in their choices. The new bishop came to support the event and the new mayor spoke of his opposition to mining. Despite the



looming threat of climate disaster, the people went home happy that their struggle for their ancestral lands was being supported, and committed to planting trees and protecting the forests."

Sister Kathleen concludes "it is marvellous to see how the loving support of all of you has nurtured the seeds of hope in the hearts of the people and opened a way forward not dreamed of".

Julie Lynch Bridson

Sierra Leone

Koindu

2019/20 is the second year in which BOAT has supported this orphanage in the north-east of Sierra Leone. Founded and run by Mary Sesay, the orphanage takes in local children, many of whom are the children of parents who have died from AIDS and who would be unable to find support from family or other sectors of the community because of the stigma attached to their parents' illness. The children's two greatest needs at the orphanage are food and water.

Last year (2018/19) we supported Smile With Us Orphanage in building its own well. The well construction is almost complete. However, a submersive pump has not yet been installed. The submersive pump is important if the well is to be more than just a seasonal supply of water. Nevertheless, the Orphanage is using the well now, and the water crisis is not as acute as it was a year ago.

There were delays in finding a suitable project for BOAT to support this year. BOAT communicates with the Orphanage via a WhatsApp group and we receive information particularly from Kabba, Tamba and Tim, the social workers involved with the Orphanage. However, the internet connection between the UK and Sierra Leone has been somewhat disrupted. Once we had established good communications, and had received a report about last year's funding, we began to consider new

projects for the coming year. Unfortunately, at that point BOAT was having to consider retrenchments due to a reduction in unreserved income: there was a real danger that we might not be able to help the Smile With Us Orphanage.

Sierra Leone is a desperately poor country and abandoned or orphaned children are among the most vulnerable groups in that country. The Orphanage struggles on a daily basis to provide the basics for the children who live there, such as food and medicine. Our money makes a huge difference to the lives of these children and it would have been enormously sad if we were not able to support them. Luckily, we were able to find the money (though later in the day than we would have liked), and a project was identified that both BOAT and the social workers thought suitable.

We have agreed to build a dining room for the Orphanage. At the moment the children eat their food on the bare earth using rocks for seats and tables. A new dining room would cost about £2,000 and this seemed like a perfect use of our money. BOAT was on the point of sending the donation to Sierra Leone when the coronavirus struck, and we have not yet been able to send them the funds to build their dining room. Hopefully, the coronavirus lockdown will not prevent us from sending the money for much longer. Our UK link to the Smile With Us Orphanage is Penny Boreham, a producer, presenter and writer, who works for the BBC World Service. Penny has longstanding links in Sierra Leone and knows the Orphanage well.

Jenifer Dye

Solomon Islands

Moli

Our project in the Solomon Islands is an example of amazing teamwork in an ever changing and challenging situation. The water project which our BOAT donations support has seen changes in the team over the last year. Fr Franck has moved on but is still keeping an eye on things and working with Br Nicolas who is now in charge. Fr Franck and Br Nicolas rely on the help of other members of the community based in Moli and on volunteers such as Paias and Maxine. Maxine is based in Nila (Shortland islands, some 100 miles to the West of Moli). An amazing team effort then!

The situation in the Solomon Islands remains tricky, and is likely to get worse. Two recent developments are of particular concern. First, Solomon Islands switched allegiance from Taiwan to the People's Republic of China just recently. The decision by the Government in Honiara did not go down well with the local population, which was very much attached to the close ties the country had with Taiwan. People fear corruption was involved in this move, which further illustrates the PRC's "soft" power in the area. Second, Bougainville recently voted overwhelmingly for independence, in a consultative vote agreed by Port Moresby, but which still needs to be approved by Papua New Guinea's Parliament. There is no guarantee that this will happen. If it does not, it is very likely that paramilitary in Bougainville will take arms again to fight for this small island's rights. It has happened before in what was a very bloody decade of war, from 1988 to 1998, costing tens of thousands of lives. That conflict also wrought havoc in Western Solomons (including Choiseul Island where Moli is located). Villages were raided by the Bougainville rebels, and smuggling and crime flourished in the area. Supplies to Moli must all come by boat, and transport became very dangerous. Bougainville is only a few miles away from Shortlands, the westernmost archipelago in the Solomons (where our volunteer Maxine is now posted). People from the Shortlands share the same language and cultural background as those in Bougainville, and economic ties are strong. Fr Franck is anxious about what could happen if fresh conflict erupts in that area. He is concerned that ethnic tensions could be on the rise in such an ethnically diverse country, with separatist movements cropping up all over the place, and concludes that education is needed more than ever.

This is the challenging context in which the water project has been unfolding over the past year, with the inevitable ups and downs. Progress was initially very good: water tanks were purchased and installed under those buildings which were not yet equipped with them – and this in itself is a big step forward. The tanks are now in operation, with some pipes laid (from the tank on the top of the hill to the school at the bottom). The next phase of the project will involve work on the well, installing a solar pump and the pipes to get the water up the hill and down to the school. The third phase of solar pumps will be mapped out shortly, and our funding will be concluded in 2020.

The water situation on the island has already greatly improved thanks to our donation and the community in Moli is grateful for BOAT's support.

Nicolette Michels

Uganda

Cancer Trust

The Uganda Cancer Trust (UK) is a UK-based charity raising money to support cancer treatment, education and care in Uganda. During 2018/19 they continued to support the work of their Ugandan partner, the Mulago and Makerere Palliative Care Unit (MMPCU) in Kampala. The Trust provided funds for the MMPCU's volunteer programme and the post of an Information Nurse. This has enabled training to extend the skills of the volunteer team and raised awareness of palliative care across the general nursing cohort, through a Link Nurse training scheme.

The new volunteer teams are now well established and embedded within the local church community, a robust and effective model that has brought many benefits to the patients. BOAT funds have gone to the Trust since 2015, in support of their main goal, the development of a local palliative care volunteer team to enable people with cancer to access good quality information and support. They have also supported the appointment of the Specialist Information Nurse, Liz Nabirye, who is responsible for the volunteer training programme. In 2018 BOAT approved a further three years of funding to support the Trust's plan for expanding the volunteer services and training Link Nurses.

Dr. Mike Minton (retired Palliative Care Consultant at the Oxford Churchill Hospital) and Mrs. Liz Minton (retired Head of the Maggie Centre, Churchill Hospital, Oxford) are our initial contacts for this, and have passed on the bad news that financial support to the MMPCU team has gone down in the past three years. BOAT, however, has been able to continue our support,

- maintaining Liz Nabirye in her role as the Information and Support Nurse with patients and carers, and in supervising the volunteers; and
- funding the volunteer team who, unfortunately, have had to reduce their visits to patients to two per week because they are dependent on having their travel and lunch costs covered.

With regard to the volunteer team, there is an urgent need for their patient visits to be restored to three per week, as well as for further training to work with children on the wards.

Emerita Pilgrim

Uganda

Church of Christ the King, Butema Catholic Parish, Hoima

Father Sebastian has sent news of the extensive water project that he has undertaken with the help of the grant from BOAT and a small supplement from local contributions, which nearly covered the labour costs involved.

One major objective was to install a service tank. The high metal stand for this and its concrete base together accounted for nearly twice as much as the cost of the actual tank. This would serve both the tank providing water by gravity to St. Bruno's Primary School and one other water tank. The school had not been able to use its tank for several years because of the amount of water leakage. So the second objective was to repair this tank and the other water tank. Father Sebastian reports that it is now in good order and able to be used again by the school. The third objective was to repair the borehole, which cost about the same as the repair of both water tanks. The borehole is also now in



working order. Since achieving all this during 2019, Father Sebastian has been seriously ill and had a major operation. After spending some time in hospital, he has returned to his parish and to his work for his congregation and community, now threatened by the coronavirus, with all that this means for food supplies in an area where these are fragile even in good times. He has set to work in the garden to produce food, as well as continuing his vocation as priest and initiator of projects benefiting his parish.

Karungu Convent, Kigumba

Sister Clemensia reports from Karungu Convent that the poultry project (see photo) has progressed well despite the rise in costs for the poultry. The project has enabled the convent community to ensure that the children are fed chicken and eggs once a month to vary their main diet of maize and beans. It has benefited directly ninety-five very low-income women, both married and single, and their children in the Infant Jesus nursery school. Keeping chickens at their homes has enabled them to become more self-reliant and generate an income, which means they can pay school fees and educate their children as well as providing food for them. The success of the poultry project may in part be due to the wise decision to employ a veterinary attendant and to vaccinate the poultry, as well as to have two women in charge of the birds.



Sister Clemensia has just celebrated her Silver Jubilee in the religious life in February 2020 and we send her on behalf of BOAT our warm congratulations and our prayers for her future health and for the flourishing of all her future community projects.

Rosaleen Ockenden

Zimbabwe

African Mission

African Mission is a small charity, which has worked in Uganda and Zimbabwe since 2003. Initially it revolved around the work of Dr Ray Towey, a consultant anaesthetist from London who for the last thirty years has dedicated his life to working with the poor and training medical staff in Africa. Over the last two decades African Mission's work has expanded to include major education projects in Zimbabwe, principally Fatima Mission, a 600-square-mile mission to the north of Bulawayo which includes 16 primary schools, 5 secondary schools and a project for disabled children.

BOAT made its first donation in 2011, and over the last 9 years has contributed to the building and maintenance of a primary school and, most recently, an ongoing project for disabled children. This is a residential scheme, which offers education and training to blind, deaf or mute young Zimbabweans. Last year they were able to support 21 pupils. Without African Mission they would face a very bleak future in a country that remains desperately poor.

The children live at the Mission during term time, next to the school. It's the only school in the province that offers a curriculum, specifically designed for blind and mute children. As well as their academic work, they learn to live in a small supportive community and are taught the life skills that will enable them to cope better with their disabilities in the future. Last year African Mission began building another room that will eventually become an activity centre for pupils to use in the evening after school. Everyone was delighted when a former pupil returned as a bricklayer, having trained at a government vocational college. For a small charity like African Mission, which in 2019 saw a substantial drop in income after the death of a long-standing donor, BOAT's contribution is a vital part of their annual budget, enabling them to continue to work in one of the least developed regions of the world.

Mick Conefrey

2019 Lenten Projects

Tuluyan, Manila, Philippines

Tuluyan was chosen as one of one of two BOAT projects for our 2019 Lent Appeal after one of the 9.30 parishioners visited the project in Manila. (The second was the Allipalli Orphanage in Andhra Pradesh, see page 9.) The organisation is run by missionary Benedictine sisters and supports street families, who are extremely vulnerable. Among the families Tuluyan serves, those who sleep in the local cemetery are the 'lucky' ones because the gravestones provide some shelter. The story of BOAT's relationship with Tuluyan is testament to the political challenges that some of our partner organisations face in trying to serve the poor, and the creativity with which they respond. Initially, BOAT agreed that the Lenten project donations from the 9.30 community would provide pedicabs (cycle-powered taxis) for families to operate on a rent-to-buy scheme, enabling parents to earn a sustainable income and to provide their children with somewhere to sleep - inside the pedicab - at night. As we were putting in place arrangements to transfer the money, we heard from our contact Sr Theodora that the government had outlawed pedicabs in the city. Meanwhile, more families were made homeless by urban fires and by the eruption of Taal Volcano. The sisters held consultations with Manila's homeless and proposed a new scheme: pushcarts from which operators could make and sell street food, like fish balls. Shortly after we had agreed to support this alternative scheme, the mayor of Manila, Isko Moreno, began 'clearing' the city of street dwellers. He outlawed street vendors and had street children rounded up and imprisoned in the city's cramped jail. The sisters responded with protests, rallies, and ingenuity: they found three outlets in the city where homeless people would be able to earn a living making and selling delicious food like pork embotido, cassava cakes, cheese sticks, and salted eggs. The money from BOAT's Lenten Appeal will pay for entrepreneurial training and seed funding to enable these people to start their own small food businesses. BOAT and the Benedictine sisters are very excited about the project, and confident that it will enable those it supports to earn a dignified and sustainable living, and support their families. We will keep you updated.

Katherine Backler

Prayatn Project, India-- emergency support

In 2019, BOAT contributed £1,000 to the work of Tarak Mojumdar who runs a project called *Prayatn* (which means "endeavour, effort" in Bengali). Tarak has been known to me, both as a colleague and as a friend, for approximately 20 years. Prayatn is based in tea plantations in the vicinity of Darjeeling and aims to help young tea workers to avoid the life of semi-slavery in which their parents are caught, by providing them with transformative education and support. Prayatn is particularly focussed on helping girls to avoid the very real risk of being trafficked. BOAT's donation was used to enable 30 young people to start or continue degree courses at good colleges and universities in Delhi and South India (Vamadapadavu, Barkur, Bangalore, and Mangalore). These were young men and women whom Tarak had prepared for university (and who had worked hard at their studies, in addition to the daily hours of toil in the tea gardens).

Imre Bangha

Boat Christmas Cards

These only raised £254 this year, but that was because quite a lot of the money wasn't paid in till after 31st December. Many thanks to the teams who created and packaged the cards, as well as to Joshua Dubin and Jenifer Dye who generously funded the costs, and sold the cards.

Reserves policy and risk management

The Trustees' policy is to maintain reserves of approximately £5,000. This was a decision made by the Trustees at a meeting in April 2002, and it remains their policy. This sum is sufficient to meet emergencies, but at the same time ensures that grants are made to beneficiaries without undue delay.

Risk Management

In the light of the Trustees' desire to keep reserves at the relatively small level of £5,000, any surplus cash is held on a bank deposit until needed. The Trustees monitor the level of cash held and would review this policy if the levels of cash held were to increase significantly.

Trustees' responsibilities in relation to the financial statements

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

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993. The Trustees 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.

By order of the Trustees

Signed: Anna Lucas Chair for and on behalf of the Committee of BOAT

January 2020

Treasurer's Report on the Statement of Financial Activities for the Year ended 31 December 2019

It is with great pleasure that I can again report that BOAT is a vibrant charity with enviably low costs which sends money rapidly to many projects in the developing world in aid of health, education and development.

This year our funds have been a little smaller than previously. Though the regular donations are broadly unchanged from 2018, events and one-off donations are down, so that the total unreserved income has declined by roughly £7,000 over the year. If our income were to stay at this new level then the number of projects we could support would decline by as much as a third. We have started the process of reducing our footprint. However this can be done slowly as (i) we have received a pledge of one project's extra funding from a donor in the light of this news; and (b) we intend to have something of a fundraising drive amongst the Blackfriars 9.30 congregation.

Having said that, we have received significant extra donations for two of our projects. Myanmar Living Water has received over £5,000 from BOAT during 2019. *Operatori di Pace* which does good work in India has received £7,000 via BOAT. We have also made a one-off emergency donation to the Darjeeling Emergency in support of bonded tea-pickers in the region.

We remain ever thankful for all of our donors, without whose support none of the projects or good works could be supported. You have read about these earlier in this report.

Signed: John Thanassoulis BOAT Treasurer

8 February 2020.

Further Reference and Administrative Information

BOAT address: Blackfriars Priory, 64 St, Giles, Oxford. OX1 3LYBankers: Lloyds Bank, Carfax, Oxford. OX1 4AACharity Number: 288585

Independent Examiner's Report to the Trustees of the Blackfriars Overseas Aid Trust ("the Charity")

I report on the accounts of the charity for the year to 31 December 2019 which are set out on the following pages 25 to 30.

Respective responsibilities of trustees and examiner

The charity's trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 ("the 2011 Act") and that an Independent Examination is needed.

It is my responsibility to:

- 1. Examine the accounts (under Section 145 of the 2011 Act);
- 2. Follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act;
- 3. State 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 considerations 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 accounts.

Independent examiner's statement

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

- a) which gives me reasonable cause to believe that, in any material respect, the Trustees have not met the requirements to ensure that:
 - 1. proper accounting records are kept in accordance with Section 130 of the 2011 Act: and
 - 2. accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act: or
- b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: Adam Hodgkin

February 2020

Blackfriars Overseas Aid Trust Statement of Financial Activities for year ended 31 December 2019

	Unrestricted Funds	Restricted Funds	Total 2019	Total 2018
	£	£	£	£
INCOMING RESOURCES				
Donations	29,633	10,962	40,595	43,379
Events and Sales	1,704	460	2,165	6,669
Bank Interest				
Total Incoming Resources	31,338	11,422	42,759	50,048
RESOURCES EXPENDED				
Costs of Generating Funds				
Fundraising	249	-	249	255
Charitable Activities	37,250	.9,025	46,275	54,699
Governance Costs	195	-	195	294
Total Expenditure	37,694	.9,025	46,719	55,248
NET RESOURCES				
Incoming/Outgoing	(6,356)	2,397	(3,960)	(5,201)
Total Funds Brought Forward	15,145	1,465	16,610	21,811
Total Funds Carried Forward	£8,789	£3,862	£12,651	£16,610

The notes on pages 27 to 30 form part of these accounts.

Blackfriars Overseas Aid Trust Balance Sheets as at 31st December 2019

	2019	2018
	£	£
Current Assets		
Cash at Lloyds Bank	12,651	16,611
Net Current Assets	12,651	16,611
Total Assets	£12,651	£16,611
The Funds of the Charity:		
Restricted Income Funds	3,862	1,465

Approved by the Executive Committee in February 2020 and signed on its behalf by

8,789

£12,651

15,145

£16,611

Anna Lucas

Unrestricted Income Funds

Chair

Notes forming part of the financial statements for the year ended 31st December 2019

1 ACCOUNTING POLICIES

General

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2005) issued in 2005.

Income

(1) Donations and grants are included in the accounts when they are received.

(2) Interest income is included in the accounts when it is received.

(3) Tax recoverable in respect of Gift Aid donations is included in the accounts when it is received.

Expenditure

All grants to partner organisations and other expenditure is included in the accounts in the year they are paid.

Unrestricted Funds

Unrestricted funds are donations and other incoming resources received for the objects of the charity without a specified purpose and are available as general funds. From time to time the Trustees may establish Designated Funds out of the Unrestricted Funds to meet contingencies.

Restricted Funds

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

2 DONATIONS

	2019	2018
	£	£
Donations received under Banker's Order (unrestricted)	18,619	21,627
Donations received under Banker's Order (restricted)	3,065	1,500
Other Donations (unrestricted)	5,485	5,763
Other Donations (restricted)	.8,357	10,914
Tax Recovered under Gift Aid	.7,261	10,243
	£42,759	£50,048

3 EVENTS AND SALES

	2019	2018
	£	£
Harvest Auction	395	341
Christmas Café	523	515
Card Sales	254	1,204
Summer Café	242	214
Spring Café	291	575
Dominicans for Iraq, via Christmas Fair	-	465
Mary Todd Funeral	-	1,295
Blackfriars Midlands Leg Student Cross	-	94
Catholic People's Week	-	473
BLEAT, Children's Café	460	459
	2,165	£5,635

4 CHARITABLE ACTIVITIES

Grants (Unrestricted) to Overseas Projects

	2019	2018
	£	£
Nicaragua, Leon	2500	2,500
Pakistan, WIS	1,250	2,500
Uganda, Cancer UK	2,500	2,500
Uganda, Butema Parish	2,500	2,500
Tanzania, Livingstone Trust	-	1,250
Cameroon, Arch	2,500	2,500
Ethiopia, Jean Grove Trust	2,500	2,500
Uganda, Sr Clemensia	2,500	2,500
Zimbabwe, African Mission, Dungu	2,500	2,500
Philippines, Columban Sisters	2,500	2,500

Grants (Unrestricted) to Overseas Projects (cont.)			
Peru, San Benito, Br Ed O'Connell		2,500	2,500
India, Sugandh		2,500	2,500
India, Operatori di Pace		2,500	2,500
Grenada Grand Anse, Primary School		2,500	2,500
Myanmar Living Water		2,500	2,500
Brazil, St. Paolo		-	2,500
Solomon Isles		2,500	2,500
Darjeeling Emergency		1,000	-
Sierra Leone		-	2,500
SU	B-TOTAL	37,250	£43,750

Grants from Restricted Funds		2019	2018
		£	£
Kenya Education		1,160	1,000
Lenten Appeal		-	7,315
San Benito, Peru		460	1,534
Myanmar, Living Water		2,905	100
India, Operatori di Pace	_	4,500	1,000
	TOTAL	46,275	£54,699

5 COSTS OF GENERATING FUNDS

	2019	2018
Cost of Printing the Annual Report	£249	£255

6 GOVERNANCE

C105 C204	2019	2018	
£195 £294	£195	£294	

7 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid or was payable for the year directly or indirectly out of the funds of the charity to any member of the committee or to any person known to be connected with any of them.

8 RESTRICTED FUNDS

	2019	2018
	£	£
Balance at January 1	1,465	-
Incoming Resources	11,422	12,414
Expenditure	(9,025)	(10,949)
Balance at December 31 2019	£3,862	£1,465
9 GENERAL FUNDS		
	2019	2018
	£	£
Balance at January 1	15,145	21,811
Incoming Resources	31,338	37,633
Expenditure	(37,694)	(44,299)

Balance at December 31	£8,789	£15,145
Represented by:		
Current Assets	£12,651	£16,610

Blackfriars Overseas Aid Trust (BOAT) Registered Charity No. 288585

A Banker's Order for regular donations, which can be cancelled by you at any time, greatly helps BOAT. We need more people to give regularly so that we can predict over a year how much money we can send to our projects overseas.

	DANKER 5 ORDER	
To: The Manager	(Name of your Bank)	
Address of your Bank:		
	Postcode:	
Account Number:	Son Code:	
Account Name:		

Please return to: The Gift Aid Treasurer, Blackfriars Overseas Aid Trust (BOAT), c/o Porter's Lodge, Blackfriars, St Giles, Oxford, OX1 3LY (NOT to your own Bank).

GIFT AID DECLARATION (FOR REGULAR OR ONE-OFF DONATIONS)

Boost your donation to BOAT by 25p of Gift Aid for every £1 you donate, at no extra cost to you.

giftaid it.

Just tick this box Yes! I would like to Gift Aid this donation and any other donations I make in the future or have made in the past 4 years to BOAT.

I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

PLEASE USE BLOCK CAPITALS

Home Address: ...

Postcode:

Please notify BOAT if you:

- wish to cancel this declaration
- change your name or home address
- no longer pay sufficient tax on your income and/or capital gains

If you pay income Tax at the higher or additional rate and want to receive the additional tax retief due to you, you must include all your Gift Aid donations on your Self-Assessment tax return or ask HM Revenue and Customs to adjust your tax code.

Signature Date Date

Please return to: The Gift Aid Treasurer, Blackfriars Overseas Aid Trust (BOAT), c/o Porter's Lodge, Blackfriars, St. Giles, Oxford, OX1 3LY. Alternatively you can email it to: boatblackfriars@gmail.com

PLEASE TICK THE BOX IF YOU ARE HAPPY TO FOR US TO CONTACT YOU ABOUT BOAT'S ACTIVITIES

Please see the BOAT website at tinyurl.com/BOATOxford for an explanation of why and how we use your data, and your rights in respect of that data.

Blackfriars Overseas Aid Trust

Registered Charity No. 288585

c/o Blackfriars Priory

64 St Giles Oxford OX1 3LY

tinyurl.com/BOATOxford