

Trustees' Report and Accounts for 2018



Out and about with Sr Salome from Kanamai Health Centre, Mombasa, Kenya.



SURVIVE-MIVA
MISSIONARY VEHICLE ASSOCIATION

www.survive-miva.org *Getting others back on the road to self-help*

5 Park Vale Road, Aintree, Liverpool, L9 2DG. Telephone: +44 (0)151 523 3878 Email: info@survive-miva.org Reg Charity No. 268745

Trustees	Mr J Allinson Mrs J Gudgeon Mrs C Hartley Sr S King-Turner Mr P Robbins Rev Deacon J Traynor
Charity number	268745
Principal address	5 Park Vale Road Aintree Liverpool L9 2DG
Auditor	BWM Castle Chambers 43 Castle Street Liverpool L2 9SH
Bankers	The Cooperative Bank P O Box 250 Delf House Southway Skelmersdale WN8 6WT Shawbrook Bank Lutea House Warley Hill Business Park Great Warley Brentwood Essex CM13 3BE
Solicitors	Weightmans 100 Old Hall Street Liverpool L3 9QJ

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The trustees present their report and financial statements for the year ended 31 December 2018.

OUR PRINCIPAL ACHIEVEMENT DURING 2018

During the course of 2018, SURVIVE-MIVA funded the purchase of 521 (2017: 268) modes of transportation to missionaries in various parts of the world. Of these, 420 (2017: 235) were bicycles. Other grants funded the purchase of:

- 13 ambulance/community health outreach vehicles
- 1 autorickshaw
- 1 boat with outboard motor
- 86 motorised two-wheel vehicles.

Eighty-seven of these vehicles went to Asia, one to the South Pacific region and the remainder, including all the bicycles, to Africa. Further details of the distribution of these vehicles can be found in the 'Vehicle Grants 2018' booklet which can be found amongst the 'resources' available on our website: www.survive-miva.org.

DETAIL

This report provides information about the activities and work of SURVIVE-MIVA (the charity) during the last 12 months. It includes examples of how our donors have provided valuable assistance to missionary activity in some of the poorer regions of the world, as well as providing more general information about the charity and its structure and workings. The contents of this report are:

- What we do
- How we do it
- Financial comments
- Reserves policy
- Governance
- Risk management
- Outlook for 2019
- Legal Requirements

WHAT WE DO (Objects and activities)

SURVIVE-MIVA was established in 1974 to provide essential transport for missionaries. At that time, in response to specific need, rough-terrain vehicles were purchased in England, adapted to equip them as ambulances and they were then driven or otherwise transported to those places in the world in which they were needed. The charity's processes have changed but our work has not. The principal object of the charity is the provision of sufficient funds to allow the purchase locally of a vehicle or other appropriate transportation that will assist a particular missionary activity. These funds are made available in response to individual and carefully vetted requests for a specific vehicle that can be purchased in the locality of the missionary activity, wherever in the world that might be.

The main sources of income for the charity are voluntary giving in response to appeals made in Catholic churches and donations from readers of our twice-yearly magazine, *Awareness*. Legacies and grants are also a substantial source of income.

Our constitution defines missionary activity as: pastoral and development work, healthcare and educational projects, the relief of poverty and the advancement of religion. All of these activities fulfil the principal purpose of charitable activity; namely, benefit to the public. Those in receipt of grants from SURVIVE-MIVA will have demonstrated to us that the requested transportation will assist in their work.

Some examples of the grants made, vehicles purchased and the work done by the recipients now follows.

Example 1: £11,200 bought 15 mopeds for Bon Secours Social Service Centre in Tamil Nadu, India, which is run by the Franciscan Sisters of Our Lady of Bon Secours. The mopeds enable the Sisters to conduct health clinics, and health awareness and developmental programmes for women, children and Dalit people (people who are so low in the social hierarchy that they are outside the caste system i.e. literally out-castes) living in remote villages.

Example 2: £4,600 provided 74 bicycles for catechists and lay leaders in Kasaala Catholic Parish, Luweero, Uganda. Subsistence agriculture is undertaken by the majority of the people in the Parish and catechists/lay leaders travel long distances across their allocated sub-parishes and villages to carry out their social/pastoral duties.

Example 3: £1,000 purchased a motorcycle for the Catholic Ashram, in Gothgoan, Jharkhand, India. The Ashram serves 22 villages, in a radius of 20 km, with a total population of 13,550, with approximately 9,650 Catholics. The majority of the parishioners depend for their livelihood on the natural resources of the locality e.g. they collect and sell firewood, roots, fruits and leaves from the forest. Due to their illiteracy they are also exploited by others. The assistant priest has use of the SURVIVE-MIVA funded motorcycle and visits the villages for Mass, to bury the dead, visit the sick and attend Basic Christian Community meetings. Also, in line with the diocesan vision and mission, he carries out education and awareness programmes so that the people understand their socio-economic and political rights.

Example 4: A grant of £800 purchased a motorcycle for St. John the Evangelist Parish, Khonoma, Nagaland, India. The Parish has 8 villages with Catholic communities and a further 9 villages without a Catholic presence. The villages are spread out over hilly terrain where most roads are badly constructed and poorly maintained. The motorcycle is used for pastoral, educational and medical activities and it is the only form of transport that is suitable in the monsoon season (June – September) when there is soil erosion and landslides occur.

Example 5: A SURVIVE-MIVA grant of £32,800 purchased a health outreach vehicle for Teboke Health Centre, Apachi, Uganda, which is run by the Missionary Sisters of Mary Mother of the Church. The Sisters provide a health ministry to all the local population regardless of their ethnicity, social status, religious or political affiliation, although they have a special concern for vulnerable social groups, pregnant women and children.

Example 6: Rwesero Health Centre, run by the Sisters of Our Lady of Good Counsel, is situated at a high altitude in the Gicumbi district of Rwanda. The Health Centre serves a population of about 13,386 in this mountainous area, which has a poor road infrastructure. A SURVIVE-MIVA grant of £38,800 provided a four-wheel-drive vehicle to facilitate health outreach work and to act as an ambulance to take emergency cases to the district hospital of Byumba, which is about 24 miles from Rwesero.

HOW WE DO IT

Any missionary from anywhere in the world who identifies a need for transport can apply to the charity for a grant for the purchase in their locality of transport suitable to their needs. This can be any form of transportation and the charity has supplied funds for the purchase of ambulances, boats, bicycles, cars, mules, autorickshaws and motorbikes. The applicants should explain the general nature of the missionary work in which they are involved and how the requested transport will be of assistance to that work. A pro-forma invoice from a local supplier must also be supplied indicating the cost of the vehicle, so that we can ensure we provide sufficient funds for the purchase, including related costs. This allows the charity to know that the transportation requested can be purchased locally and that there is suitable local provision for servicing and necessary spare parts. The applicant must provide appropriate personal details to allow easy verification of the authenticity of the application. They must also obtain the signature of the local Catholic bishop or Religious Superior, who is asked to confirm, as far as is possible, the accuracy of the details that have been supplied. From time to time, we have made use of other agencies and means to ensure that funds are made available only to authentic recipients.

The charity aims to promote self-help. Consequently, the applicant must be able to meet the costs of maintaining and running the vehicle. The charity does not supply replacement vehicles, nor does it provide transportation for administrative work or seminaries or other houses of formation. The charity does not respond to short term emergencies but to longer term projects that can be enabled by the provision of suitable transportation. All applications are examined by the Director before being submitted to a team of trustees and others, including former missionaries, for final approval of the proposed grant.

The principal sources of our income are appeals made in Catholic churches, usually by one of our speakers but sometimes by the local priest, throughout Scotland, England and Wales and the donations we receive through the circulation of our bi-annual magazine, *Awareness*, copies of which can be viewed on, or downloaded from, our website. We try to ensure that as much as possible of our income is given under Gift Aid, thus allowing us to claim a significant tax rebate each year. A continuing fall in the number of people attending Sunday Mass is having an impact on the income that we can realistically expect from this source.

Much of the fundraising work of the charity is conducted by volunteers. At the time of making an appeal in church, members of the congregation are asked if they feel called to assist in making future appeals. Anyone coming forward is vetted and trained. The speakers are not remunerated for their work but they are paid necessary expenses. Many of them claim only minimal expenses and some nothing at all. Most are retired from full-time employment and freely give of their time in making these appeals over several weekends during the course of a year. Our charity could not function in its current form without them.

The volunteers sometimes combine these appeals with other personal activities, such as short breaks or visiting family. Therefore, any attempt to place a monetary value on the gift of their time and talents to the charity would be an impossible task.

The trustees of the charity also give of their time at no cost to the charity. Trustees incurring costs as a result of that role can claim necessary expenses. Our office in Aintree also, from time to time, makes use of the assistance of volunteers. Again, attempting to place a monetary value on this gift to the work of the charity would be a fruitless exercise and the trustees have determined that they could not justify the cost of attempting to do so.

The charity's trustees oversee the general work of the charity and are responsible in law for its actions. It is the charity's employees who have responsibility for its day-to-day activities. We have two full-time and two part-time employees, who between them take on the tasks of ensuring that our fundraising activities are running smoothly, the transport recipients are both authentic and genuinely in need of the funds we provide, that our charity complies both with the law and with good practice and, of course, all the routine administrative matters that have to be undertaken in an organisation of our size. Our team of employees is stable, professional, dedicated and committed to serving the objects of the charity.

The trustees believe that the charity should behave in a responsible and equitable way to its employees, commensurate with their dignity and protective of their safety and well-being. We are mindful of providing fair remuneration, an appropriate working environment and of making due provision for their eventual retirement. We take seriously our duty to use the charity's income in furtherance of the charity's objectives and believe that the needs of the charity to manage these appropriately and to distribute them in accordance with our legal and moral obligations are met by our current staffing levels. We wish to express our thanks for all the work that is done in the name of the charity by our employees and volunteers.

This review is an opportunity also to thank the trustees of the charity for the time and expertise that they bring to the charity on a voluntary basis.

During 2018, Father Joseph Carney retired as a trustee of the charity, having served in that role for approximately 20 years. We thank him for his services over that time. The charity is in the process of finding a suitable replacement. The trustees appointed by the Patron who served throughout the year are Sister Sarah King-Turner DC, Deacon John Traynor and me, Paul Robbins. During the year, having served as a trustee for three years, Carol Hartley offered herself for re-appointment and was re-elected by the members at the AGM. We thank her for her willingness to continue her good work. She is one of three trustees elected by the members, the other two being Julie Gudgeon and John Allinson. We are very grateful to them all for their contribution to the work of the charity.

Throughout the year, at Sunday Masses, our speakers make appeals for donations around the countries of Scotland, England and Wales and these generate a large proportion of the income of the charity. Through their work over the years, we have been able to build up a database of names and addresses of donors to whom we send our magazine *Awareness*. The speakers, of whom there were 56 at the end of December 2018, commit themselves, occasionally months in advance, to giving appeals in parishes throughout Britain and sometimes at considerable inconvenience to themselves. During the year, they made 238 (2017: 191) appeals. In addition to these, we received donations from 42 (2017: 40) other parishes, in some of which the parish priest spoke on our behalf or donations were made or collections taken up without an appeal. We wish to express our most sincere thanks to all those who have assisted in raising money for us throughout the year.

Our projects' allocation committee has the difficult task of deciding which of the applications for assistance with transportation are to be funded. The trustees have invited a Religious Sister who has experience of missionary activity abroad to advise them in making these decisions and we are grateful to Sr. Liz Hartigan RNDM for undertaking that role. This committee is composed of a minimum of two trustees, also advised by the charity's director.

Finally, SURVIVE-MIVA is grateful to the Bishops of England, Wales and Scotland for their continued support and to the many individual parish priests who, during the year, have allowed our speakers to make appeals in their churches or made an appeal on our behalf.

FINANCIAL COMMENTS

The total of our incoming resources for the year ended 31 December 2018 was £491,603, which is over £35,000 less than we received in 2017. The reasons for this change were many and Note 3 to the financial statements gives a breakdown of the sources of our income. Grants received from trust funds were significantly lower in 2018 than in the previous year; £15,450, compared with £167,630 in 2017. However, legacy income was significantly greater; £141,512 compared with £49,283 received in 2017. The money received as a result of church appeals increased, whilst the levels of income from other sources were similar to the previous year.

We are very grateful to SCIAF for its continuing support of our work.

An aspect of the work of our charity that is unpredictable is the number, timing and value of individual requests for grants for the purchase of transportation that fulfils our objectives. Our total expenditure during 2018 was £521,609, which was £49,107 less than in 2017. Almost all of this decrease is due to a smaller value of grants made during the year. During the year, grants totalling £358,590 (2017: £407,564) were made.

As a general rule, the charity does not maintain large bank balances but tries to distribute incoming resources as quickly as reasonably possible in the form of grants to appropriate recipients. This year, the assets of the charity at the balance sheet date have fallen for the second year running; in other words, we again spent more than we received. However, the charity remains in a very healthy financial situation.

The balance sheet is a snap-shot view of the financial state of the charity at the end of a particular day: 31 December 2018. As at the balance sheet date, we had unexpended cash balances of £466,429 (31 December 2017: £484,628). Since that date, we have approved for payment grants to the value of £134,500 and this money will be distributed in the very near future.

Because there is a variation in the amount spent on vehicles from year to year, the only meaningful way of measuring the proportion of incoming resources expended on projects is to compare total expenditure (£521,609) less vehicle grants (£358,590) against total income (£491,603). These figures enable us to conclude that 66.8 pence (2017 – 69.0 pence) of every incoming pound in the year was allocated to grants for the direct purchase of vehicles. There are some significant costs incurred by the charity in our dealings with grant recipients and processing their applications. If the costs associated with actually making these grants are included, the charity spent 77.5 pence (2017 – 79.0 pence) of every pound received on direct charitable activities. The deterioration in these amounts compared to the prior year is attributable to the decrease in income during the year. Both income and the amount spent on vehicles in any particular calendar year do fluctuate significantly from year to year, whereas our central administrative costs do not. These pence-in-the-pound figures effectively measure the proportion of income received that is spent on the purchase of transportation in fulfilment of the charity's objects.

The financial management of SURVIVE-MIVA is a relatively simple matter. We hold few fixed assets, estimated in value at £179 (2017: £224) at the year end. We use rented premises. We do not hold any investments apart from bank deposits, since we do not consider it necessary or appropriate to build up the charity's reserves beyond those mentioned below. Where possible, we place money into interest bearing bank accounts, even if these are currently earning very little. We aim to use donations in fulfilment of the charity's objects as soon as is reasonably possible, but not before we have made all appropriate checks to establish the authenticity of applications.

Figure 1. Pie-chart showing SURVIVE-MIVA's incoming resources in 2018.

Total income = £491,603

Other income (from the sale of Christmas cards (£6) plus bank interest (£2,595)) is not shown on the pie-chart because it was only 0.53% of total income.

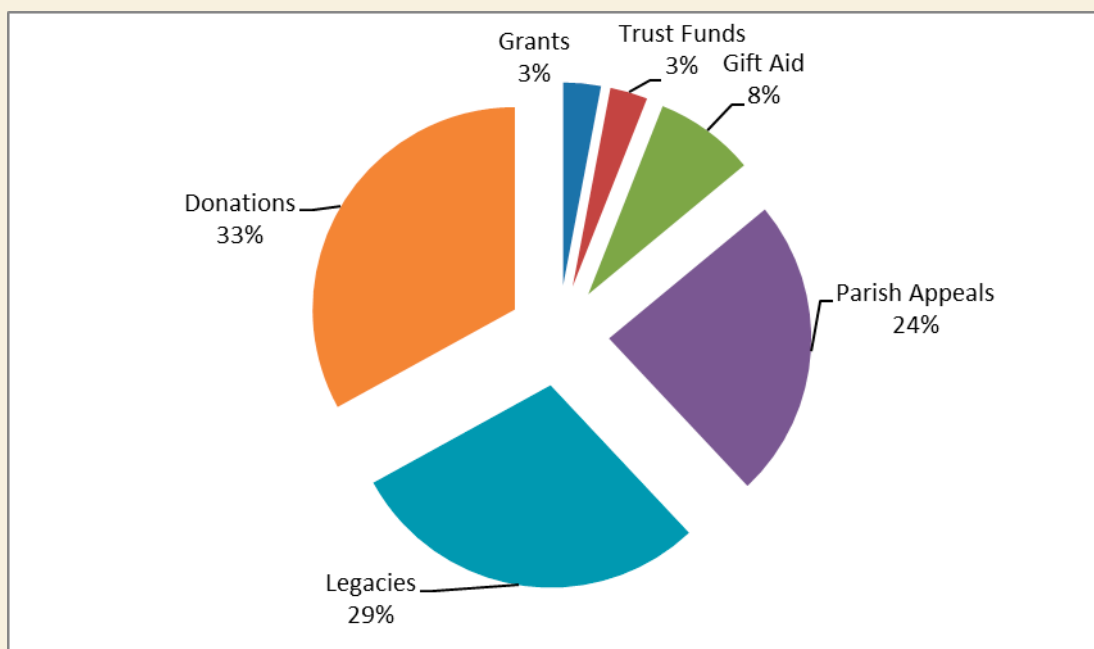
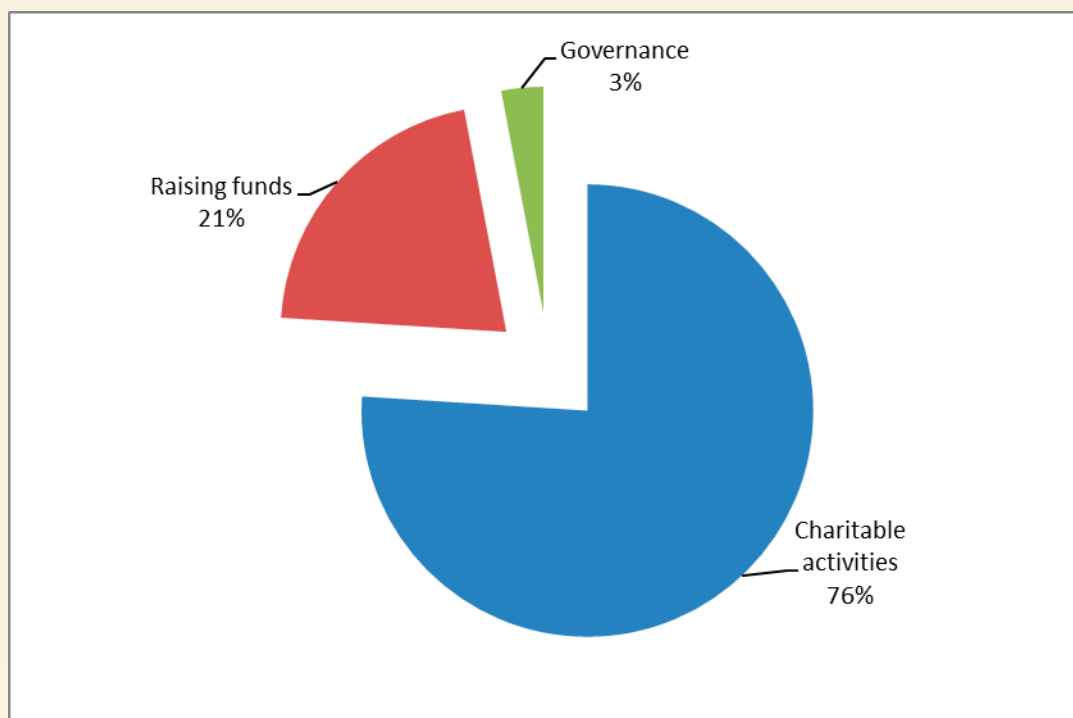


Figure 2. Pie-chart showing where SURVIVE-MIVA's resources were expended in 2018. Total expenditure = £521,609



RESERVES

Our most valuable assets are our employees, volunteers, others who assist our activities and the goodwill that has been generated as a result of the charity's activities since its inception. These financial statements cannot adequately reflect the value of these assets.

The charity has few non-cash, financially-measurable assets. Our system of operating is such that donations made to the charity are expended to fund the charity's activities as soon as reasonably possible. Given that we are substantially dependent on the generous giving of donors at Mass and that appeals are booked some months in advance, we are able to predict to some extent a consistent flow of income. Nevertheless, to protect our employees in the event of a sudden loss of income the trustees have determined that a bank deposit representing administration expenses of three months should be set aside as a reserve. This reserve is set at a level of £40,000 (2017: £40,000). Monies held at the balance sheet date in excess of this reserve constitute funds received that had not, at the balance sheet date, been spent on specific projects.

GOVERNANCE

As explained above, there are four trustees (including one vacancy at the balance sheet date) appointed by the Catholic Archbishop of Liverpool. These trustees are chosen because of their particular mix of skills and experience. The members elect three others from amongst their own. An election occurs as required in accordance with the Constitution. Members who wish to stand are invited to present details of their qualifications and skills and a free election is then held on the occasion of the Annual General Meeting.

The trustees who served during the year were:

Mr J Allinson
Rev J Carney (Retired 7 June 2018)
Mrs J Gudgeon
Mrs C Hartley
Sr S King-Turner
Mr P Robbins
Rev Deacon J Traynor

The charity has its roots in the Catholic Archdiocese of Liverpool and the Archbishop is the charity's patron. Most of the income is generated from appeals made to those Catholics who attend Mass throughout England, Wales and Scotland and who give a voluntary donation. Most of the applications for grants for vehicles, although not all, are from Catholic missionaries, either from Religious Orders making requests for transportation for specific ministries or from priests whose parishes are in remote and economically poor areas and who have such large parishes that they cannot meet the needs of their people without some assistance with transportation. We do not receive many applications for assistance from non-Catholics. However, when we do, they are subjected to the same tests and criteria as every other application. Many of the missionaries who receive our grants target specific needs in a community, without any distinction of race, denomination or religion.

The charity does not have a formal induction programme for new trustees. We are a very small charity embracing simple methods of working. Our patron chooses trustees who have experience of missionary work or have particular skills that are useful to the charity. Our elected trustees are members by virtue of the appeals they make in parishes and thus have the best interests of the charity at heart. On election or appointment, they are provided with a package of useful information, including the Charity Commission's publication that sets out the duties of trustees.

The day-to-day management of the charity is the responsibility of the director, who is not a trustee but who is directly answerable to them. He has an assistant and they are supported by both voluntary and paid co-workers. Regular contact is maintained between the director and one or more trustees in order that he can discuss any particular concerns or issues that have arisen. The trustees meet together as a body four times a year to make those decisions that are appropriate to their status as trustees and to receive and discuss reports from the director and his assistant. As mentioned already, decisions about funding individual applications are made by a sub-committee that meets on average twice a year.

The charity is governed by a constitution that is revised from time to time. The current constitution has been in effect since 2011, having been amended at that time to allow members to serve as elected trustees for longer than the previous maximum duration of six years.

RISK MANAGEMENT

The trustees have considered the risks to which the charity is subject in its work. We have a small number of trusted employees operating on one site. Our charitable giving is in the form of grants made to missionaries out of the free resources of the charity. We believe we have adequate safeguards in place to protect at source the income that is donated to the charity and to ensure that grants are given only to genuine missionaries and that the funds donated are used for the purpose for which they were intended. There is adequate insurance in place to protect the charity from the usual risks of employment and the work place. We have worked with our auditors to ensure that our systems of internal control are appropriate to the size and functions of the charity. We believe we have appropriate personnel resources to safeguard the working of the charity.

OUTLOOK

The general level of charitable giving, particularly to a charity such as ours that does not respond to emergency situations, depends to some extent on people feeling that they have wealth above their own needs. Such matters inevitably affect charitable giving. As a charity now established for approaching fifty years, we have established ourselves as a worthwhile cause doing good work and we have a solid base of regular donors. As more people come to know and trust our charity, we are likely to see a general increase in the level of legacy income. A general trend of lower church attendance, however, is likely to have an impact on the level of giving from that source. In the first months of 2019, we have received a number of applications for grants for the purchase of vehicles and at a level commensurate with the past.

We have heard a lot about the impact of Brexit on the UK economy but, apart from a fall in exchange rates – the pound has reduced in value compared to other currencies, which has meant we have had to pay higher grants to purchase the necessary transportation – we have seen little impact. We anticipate that these currency effects will be felt for some time to come but will not significantly affect the work of the charity.

The trustees have every confidence that 2019 will be another successful year for the charity.

LEGAL REQUIREMENTS

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016).

The accounts have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

Like all charities, SURVIVE-MIVA is obliged, in reporting its activities, to comply with applicable law and reporting standards. The trustees make every reasonable effort to ensure that it does so, whilst giving a priority to reporting that which might be meaningful to users of the financial statements. We are mindful that the legal and reporting requirements are frequently amended and that this causes inconvenience for trustees and employees, as well as cost to the charity in ensuring compliance. In all of its activities, the charity tries to ensure that it complies with all relevant laws. Whilst usually serving a good purpose, ensuring compliance with these and other laws is becoming increasingly burdensome for charities. No attempt has been made to place a monetary value on these costs.

DISCLOSURE OF INFORMATION TO THE AUDITOR

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor are aware of such information.

The trustees' report was approved by the Board of Trustees.

.....
Sr S King-Turner

Trustee

Dated:

.....
Mr P Robbins

Trustee

Dated:.....

The trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the 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 charity 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.

Opinion

We have audited the financial statements of SURVIVE-MIVA (the 'charity') for the year ended 31 December 2018 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2018 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; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the accounts in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

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

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the accounts and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of accounts that are free from material misstatement, whether due to fraud or error.

In preparing the accounts, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Other matter

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

This has been done in order for the financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2016.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. 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 auditors' 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.

BWM

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**Chartered Accountants
Statutory Auditor**

Castle Chambers
43 Castle Street
Liverpool

BWM is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006

	Notes	Unrestricted funds £	Total 2018 £	Total 2017 £
<u>Income from:</u>				
Donations and legacies	3	489,002	489,002	525,886
Other trading activities	4	6	6	34
Investments	5	2,595	2,595	1,158
Total income		<u>491,603</u>	<u>491,603</u>	<u>527,078</u>
<u>Expenditure on:</u>				
<u>Raising funds</u>				
Costs of generating donations and legacies	6	110,415	110,415	110,680
<u>Charitable activities</u>				
Funding transport for missionary activities	7	411,194	411,194	460,036
Total expenditure		<u>521,609</u>	<u>521,609</u>	<u>570,716</u>
Net movement in funds		(30,006)	(30,006)	(43,638)
<u>Reconciliation of funds</u>				
Fund balances at 1 January 2018		<u>498,706</u>	<u>498,706</u>	<u>542,344</u>
Fund balances at 31 December 2018		<u><u>468,700</u></u>	<u><u>468,700</u></u>	<u><u>498,706</u></u>

	Notes	2018 £	£	2017 £	£
Fixed assets					
Tangible assets	13		179		224
Current assets					
Debtors	15	10,221		22,200	
Cash at bank and in hand		466,429		484,628	
		<u>476,650</u>		<u>506,828</u>	
Liabilities					
Creditors: amounts falling due within one year	16	8,129		8,346	
		<u></u>		<u></u>	
Net current assets			468,521		498,482
Total net assets			<u>468,700</u>		<u>498,706</u>
The funds of the charity:					
Designated funds	18	40,000		40,000	
General unrestricted funds		428,700		458,706	
		<u></u>		<u></u>	
Total unrestricted funds			468,700		498,706
Total charity funds			<u>468,700</u>		<u>498,706</u>

The financial statements were approved by the board of trustees and authorised for issue on
 and are signed on its behalf by:

.....
 Sr S King-Turner
Trustee

.....
 Mr P Robbins
Trustee

	Notes	2018 £	£	2017 £	£
Cash flows from operating activities					
Net cash (used in)/provided by operating activities	20		(20,794)		(56,787)
Cash flows from investing activities					
Interest received		2,595		1,158	
Net cash provided by investing activities			2,595		1,158
Net cash used in financing activities			-		-
Change in cash and cash equivalents in the year			(18,199)		(55,629)
Cash and cash equivalents at beginning of year			484,628		540,257
Cash and cash equivalents at end of year			466,429		484,628

1 Accounting policies

Charity information

SURVIVE-MIVA is a UK Registered Charity and an Unincorporated Members' Association whose Constitution was adopted on 11 December 1974. The principal address can be found on the Legal and Administration Information page.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest pound.

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies

(Continued)

Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

1.5 Expenditure

Expenditure reflects all amounts paid and accrued during the year. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates. All costs are allocated between the expenditure categories of the Statement of Financial Activities (SOFA) on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, support costs are apportioned on an appropriate basis.

Costs of generating funds include the costs associated with printing the Awareness magazine, Speakers' expenses and the administration of the appeals process.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs represent costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include staff salaries, premises and other costs and governance costs which support the charity's activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The basis on which support costs have been allocated are set out in note 9.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Computer equipment	-	33% p.a. on a straight line basis
Office equipment	-	20% p.a. on a reducing balance basis

All assets costing more than £500 are capitalised.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible and intangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1 Accounting policies**(Continued)****1.8 Cash and cash equivalents**

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.9 Financial instruments

The charity has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

The charity makes contributions into an occupational pension scheme and also an employees' private pension plan up to a maximum of 6% of the gross salary. The contributions are charged as expenditure in the year in which they are paid.

1.12 Leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against income on a straight line basis over the period of the lease.

1.13 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. Recovery is made of tax deducted from qualifying income and from receipts under Gift Aid. The charity is not able to recover Value Added Tax. Expenditure is recorded in the accounts inclusive of VAT.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	2018	2017
	£	£
Donations and gifts	332,490	461,603
Legacies receivable	141,512	49,283
Grants receivable	15,000	15,000
	<u>489,002</u>	<u>525,886</u>
Donations and gifts		
Church Appeals	116,370	88,080
Donations, group etc	79,064	85,805
Gift aid	38,961	37,357
Trust funds	15,450	167,630
Donations - 'Awareness'	82,645	82,731
	<u>332,490</u>	<u>461,603</u>
Legacies receivable		
Legacy over £20,000	132,232	22,203
Other legacies of less than £10,000 each	9,280	27,080
	<u>141,512</u>	<u>49,283</u>
The trustees have decided that the names of individual donors will not be made public unless a specific request for publication is received		
Grants receivable for core activities		
SCI AF	15,000	15,000
	<u>15,000</u>	<u>15,000</u>

4 Other trading activities

	Unrestricted funds 2018 £	Total 2018 £	Total 2017 £
Christmas card sales	6	6	34
For the year ended 31 December 2017	<u>34</u>		<u>34</u>

5 Investments

	Unrestricted funds £	Total 2018 £	Total 2017 £
Interest receivable	2,595	2,595	1,158
For the year ended 31 December 2015	<u>1,158</u>		<u>1,158</u>

6 Raising funds

	Unrestricted funds £	Total 2018 £	Total 2017 £
<u>Costs of generating donations and legacies</u>			
Printing costs	24,567	24,567	25,977
Other fundraising costs	3,530	3,530	2,422
Support costs (see note 9)	82,318	82,318	82,281
	<u>110,415</u>	<u>110,415</u>	<u>110,680</u>
For the year ended 31 December 2017			
Costs of generating donations and legacies	<u>110,680</u>		<u>110,680</u>

7 Charitable activities

	Funding transport for missionary activities	Total 2018	Total 2017
	£	£	£
Grant funding of activities (see note 8)	358,590	358,590	407,564
Share of support costs (see note 9)	36,141	36,141	36,266
Share of governance costs (see note 9)	16,463	16,463	16,206
	<u>411,194</u>	<u>411,194</u>	<u>460,036</u>
Analysis by fund			
Unrestricted funds	<u>411,194</u>	<u>411,194</u>	
	<u>411,194</u>	<u>411,194</u>	
For the year ended 31 December 2017			
Unrestricted funds	<u>460,036</u>		<u>460,036</u>
	<u>460,036</u>		<u>460,036</u>

8 Grants payable

	Funding transport for missionary activities	Total 2018	Total 2017
	£	£	£
Grants to institutions	<u>358,590</u>	<u>358,590</u>	<u>407,564</u>

Funding transport for missionary activities

Details of all grants made to institutions can be found in the 'Vehicles funded in 2018' document available on our website www.survive-miva.org

9 Support costs

	Support costs £	Governance costs £	2018 £	2017 £	Basis of allocation
Staff costs	98,662	7,427	106,089	104,329	staff time
Depreciation	45	-	45	56	see details below
Premises and other	19,752	199	19,951	21,671	see details below
Audit fees	-	3,850	3,850	3,798	see details below
Accountancy	-	3,256	3,256	3,544	see details below
Trustees and AGM expenses	-	1,061	1,061	767	see details below
Bank charges	-	670	670	588	see details below
	<u>118,459</u>	<u>16,463</u>	<u>134,922</u>	<u>134,753</u>	
Analysed between					
Fundraising	82,318	-	82,318	82,281	
Charitable activities	36,141	16,463	52,604	52,472	
	<u>118,459</u>	<u>16,463</u>	<u>134,922</u>	<u>134,753</u>	

Staff costs were allocated between the costs of raising funds, charitable activities and governance using the percentages 65%, 28% and 7% respectively and other support costs were allocated using the percentages 60%, 39% and 1% respectively except for postage and stationery which is allocated as 90%, 9% and 1% respectively.

The charity has rent payable within twelve months of £7,860 (2017, £7,720).

Governance costs are recharged to Funding transport for missionary activities.

10 Auditors' remuneration

The analysis of auditor's remuneration is as follows:

	2018 £	2017 £
Fees payable to the charity's auditor for the audit of the charity's annual accounts	<u>3,850</u>	<u>3,798</u>
All other non-audit services	<u>3,256</u>	<u>3,544</u>

11 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year, but 3 of them were reimbursed a total of £463 travelling expenses (2017: 4 were reimbursed £614).

3 of the trustees were also reimbursed £449 travel expenses for volunteering as speakers on behalf of SURVIVE-MIVA (2017: 4 were reimbursed £324).

12 Employees

Number of employees

The average monthly number of persons employed by the company during the year was:

	2018 Number	2017 Number
Administration staff	4	4
Employment costs	2018 £	2017 £
Wages and salaries	94,968	93,569
Social security costs	6,190	5,946
Other pension costs	4,933	4,814
	106,091	104,329

There were no employees whose emoluments were £45,000 or more (2017: Nil).

13 Tangible fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 January 2018	35,295
At 31 December 2018	35,295
Depreciation	
At 1 January 2018	35,071
Depreciation charged in the year	45
At 31 December 2018	35,116
Carrying amount	
At 31 December 2018	179
At 31 December 2017	224

14 Financial instruments	2018	2017
	£	£
Carrying amount of financial assets		
Debt instruments measured at cost	476,650	506,828
	<u> </u>	<u> </u>
Carrying amount of financial liabilities		
Measured at cost	8,129	8,346
	<u> </u>	<u> </u>
15 Debtors	2018	2017
	£	£
Amounts falling due within one year:		
Other debtors	10,221	22,200
	<u> </u>	<u> </u>
16 Creditors: amounts falling due within one year	2018	2017
	£	£
Accruals and deferred income	8,129	8,346
	<u> </u>	<u> </u>

17 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to statement of financial activities in respect of defined contribution schemes was £4,933 (2017 - £4,814).

18 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 January 2017	Transfers	Balance at 1 January 2018	Movement in funds Income	Balance at 31 December 2018
	£	£	£	£	£
Contingency funds	35,000	5,000	40,000	-	40,000
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	35,000	5,000	40,000	-	40,000
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

The contingency fund represents administration expenses for three months and is reserved to protect SURVIVE-MIVA's employees in the event of a sudden loss of income.

19 Related party transactions
Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2018	2017
	£	£
Aggregate remuneration	96,198	93,873

A trustee made donations of £140 to the charity during the year.

20 Cash generated from operations

	2018	2017
	£	£
Net (expenditure)/income for the year (as per the statement of financial activities)	(30,006)	(43,638)
Adjustments for:		
Investment income recognised in statement of financial activities	(2,595)	(1,158)
Depreciation of tangible fixed assets	45	56
Movements in working capital:		
Decrease/(increase) in debtors	11,979	(12,415)
(Decrease)/increase in creditors	(217)	368
Net cash (used in)/provided by operating activities	(20,794)	(56,787)

OUR OBJECTIVES

SURVIVE-MIVA is a Roman Catholic Association whose objectives are to provide a suitable form of essential transport in the developing world for missionaries and others directly engaged in one or more of the following:

- (i) Pastoral and developmental work
 - (ii) Healthcare and educational projects
 - (iii) The relief of poverty
 - (iv) The advancement of religion.
-

OUR AIM

SURVIVE-MIVA's aim, in funding such mobility, is to support and widen the outreach work being done by those who share their lives with the world's poor.

OUR VALUES

We value the work and views of our sisters and brothers in the developing world, hearing in them the voice of the marginalised.

Rejecting dependency, we seek to strengthen grassroots initiatives which focus on locally identified needs and priorities so that access to the above objectives can be brought about by sustainable means.

We will be honest stewards of all resources entrusted to us through the solidarity and conviction of others.

We will be openly accountable to others, and systematic in the evaluation of our impact and effectiveness as defined in our objectives, which constitute the basis of our specific lay apostolate.

We will act with the responsibility our relations with beneficiaries demands, so that in spite of the obstacles, the opportunity for them to bring about change will be fostered by the mobility our Association provides.



A helping hand for St Mary's Parish, Lakhuti, Diocese of Kohima, Nagaland, India.



www.survive-miva.org *Getting others back on the road to self-help*

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