

Our Ref: B-COU061/COR201/NEA021/799247

7 November 2022

Mr P Green  
County Financial Charitable Trust  
Windmill Farm  
Bowstridge Lane  
Chalfont St Peter  
Buckinghamshire  
HP8 4RG



Dear Peter

**County Financial Charitable Trust - Year end 30 April 2022**

Please find attached the charity's accounts for the year ended 30 April 2022. I should be grateful if you would review the accounts and if satisfied please provide your approval by e-signing where indicated using our electronic signature system. Once you have signed, the system will automatically return the accounts to me so that we may add our firm's e-signature to the accountant's report.

When all parties have signed, you will receive an e-mail from the software confirming that the document has been executed and containing a link to view the document. **You should download a copy via the link and save on file for future reference – it may be difficult to retrieve a copy at a later stage if this is not done.**

Yours sincerely

*Kate Hancock*

Kate Hancock  
Office: Fleet

Enc

tn



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## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF COUNTY FINANCIAL CHARITABLE TRUST**

I report on the accounts of the Trust for the year ended 30 April 2022.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. 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:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioner under section 145(5)(b) of the 2011 Act; and
- to 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 Commissioner. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### **Independent examiner's statement**

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

- which gives me reasonable cause to believe that, in any material respect, the requirements:
  - (a) to keep accounting records in accordance with section 130 of the 2011 Act; and
  - (b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

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

*Kirk Rice LLP*

Timothy David Neale FCA  
Kirk Rice LLP  
Victoria House  
178-180 Fleet Road  
Fleet  
Hampshire  
GU51 4DA

Date: 02/12/2022 .....

# **COUNTY FINANCIAL CHARITABLE TRUST**

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 APRIL 2022**

The trustees have pleasure in submitting the Report and Accounts for the year ended 30 April 2022.

### **Objectives of the charity**

The objectives for 2022 are to continue our work of funding projects at home and abroad where most impact can be achieved for those who are least able to help themselves. It is to reflect the heart of God towards the poor, oppressed, orphans, widows and socially and economically disadvantaged. Our aim in all the work of the charity is to acknowledge the provision of God in all our activities and to bring glory to Him.

### **Government**

The policy and operating decisions of the charity rest with the trustees who meet regularly to monitor the activities of the charity.

### **Trustee Team**

The trustee team remains unchanged:

Peter Green - Chair  
Miriam Green  
Andrew Hounsell  
Elizabeth Hounsell  
Hannah Davey

### **Review of Activities**

In planning the activities of the charity, the trustees have given consideration to the guidance on public benefit issued by the Charity Commission in December 2008.

Donations to the Trust in the 12 month period amounted to £152,180, the majority of which was given by County Financial Limited. One client of County Financial Limited made a one off gift of £1000 for which it was not possible to reclaim Gift Aid. Another donated £500 for which Gift Aid will be claimed. The balance of income was provided by interest on cash deposits. A further client continued her standing order, increased to £60 per month in July 2021. From July 2022 this donation will also be eligible for Gift Aid.

The direct expenses of the Trust were kept very low at £396, being the accountancy fees and account charges to CAF Bank.

There were no visits by trustees during the year to key projects that we have committed to support regularly, but Peter Green has had direct involvement with TLG South West. He also joins an online prayer meeting with supporters of Luke Simone's team in Casa Cruzeiro. All the Trustees maintain regular contact with our selected charities.

Charitable giving from the trust totalled £111,528 and the recipients were spread among local, national and overseas projects in furtherance of the objectives of the charity. As always, one of our main aims is to provide sustainable solutions to the problems of poverty and oppression at home and abroad, for which purpose we are happy to partner with other charities who have a long term track record. The three largest recipients in the year were to 1) £18,000 to **Transforming Lives for Good (TLG)**, a UK charity equipping churches to help struggling schoolchildren, as our commitment to the expansion of their work into SW England; 2) **Tearfund** - a total of £16,205 to 3 projects including the emergency in Ukraine; 3) £15,000 to **Food for the Hungry** for their Community Development Programme in Mwumba, Burundi.

Having considered the potential income for the coming year, the trustees are happy to continue supporting several organisations that we have donated funds to in past years, namely Transforming Lives for Good (TLG), Food for the Hungry, Global Recordings Network, Tearfund and Luke Simone's school development programme work in Casa Cruzeiro, Brazil. The board will continue to consider donations to other charities that fit our 'criteria for giving'. Other projects, including disaster relief appeals, will be considered as they arise.

The funds carried forward as at 30th April 2022 were £156,541.

### **Risk Statement**

The trustees have reviewed the risks to a small charitable trust operating with no employees and volunteers restricted to the trustee group. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

### **Trustees' Responsibilities**

Charity law requires us to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

1. Select suitable accounting policies and apply them consistently
2. Make judgements and estimates that are reasonable and prudent
3. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

We are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the Trust and enable us to ensure that the financial statements comply with the Companies Act 2006.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.



Peter Green  
Chair of Trustees  
September 2022

**COUNTY FINANCIAL CHARITABLE TRUST  
INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR TO 30 APRIL 2022**

<b><u>INCOME</u></b>	<b><u>£</u></b>	<b><u>2022</u> <u>£</u></b>	<b><u>2021</u> <u>£</u></b>
County Financial Ltd		152,180	116,410
Deposit interest		6	26
<b>TOTAL INCOME</b>		<b>152,186</b>	<b>116,436</b>
<b><u>EXPENDITURE</u></b>			
Accountancy charges	300	276	
Bank service charges	96	72	
<b>TOTAL REVENUE EXPENDITURE</b>	<b>(396)</b>	<b>(348)</b>	
		<b>151,790</b>	<b>116,088</b>
<b><u>DONATIONS</u></b>			
Bethany Children's Charitable Trust	6,750	6,500	
Bude Food Bank	-	8,000	
Embrace	6,428	7,896	
Every Life International	3,200	-	
Food for the Hungry	15,000	15,000	
Freedom Kit Bags	1,000	1,000	
Global Recordings Network	4,000	5,814	
IcFEM	10,000	-	
Luke Simone	8,100	6,000	
Open Doors	5,000	5,600	
Pioneers UK Ministry	2,379	-	
ROPE	-	5,000	
Tearfund	16,205	10,000	
Transforming Lives for Good (TLG)	18,000	15,000	
Toybox	13,466	6,920	
Wycliffe Bible Translators	2,000	2,000	
Wycombe Homeless Connection	-	5,095	
		<b>(111,528)</b>	<b>(99,825)</b>
<b>EXCESS OF INCOME OVER EXPENDITURE / (EXCESS OF EXPENDITURE OVER INCOME)</b>		<b>40,262</b>	<b>16,263</b>

The income and expenditure accounts were approved by the Board of Trustees on 02/12/2022 and were signed on its behalf by:



Mr P Green - Trustee

**COUNTY FINANCIAL CHARITABLE TRUST**  
**STATEMENT OF ASSETS AND LIABILITIES AS AT 30 APRIL 2022**

	<b>£</b> <b>30/04/2022</b>	<b>£</b> <b>30/04/2021</b>
<b><u>ASSETS</u></b>		
Bank accounts	156,541	116,278
TOTAL ASSETS	<u>156,541</u>	<u>116,278</u>
<b><u>LIABILITIES</u></b>	-	-
<b>NET ASSETS</b>	<b><u>156,541</u></b>	<b><u>116,278</u></b>
<b><u>REPRESENTED BY</u></b>		
Reserves brought forward	116,278	100,016
Excess of income over expenditure in year	40,263	16,262
<b>RESERVES CARRIED FORWARD AT 30 APRIL 2022</b>	<b><u>156,541</u></b>	<b><u>116,278</u></b>
	-	-