

# ST PAUL'S GERMAN EVANGELICAL REFORMED CHURCH TRUST

England & Wales · Charity number 1073905

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1999-02-10

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 222 Oxford Road  
Calne  
Wiltshire  
SN11 8AN

**Phone** 02077239276

## Activities

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**Objects:** THE ADVANCEMENT OF RELIGION BY PROMOTING RELIGIOUS AND OTHER CHARITABLE WORK IN THE GERMAN-SPEAKING PROTESTANT COMMUNITY IN GREATER LONDON IN ACCORDANCE WITH THE TRADITIONS OF ST. PAUL'S GERMAN EVANGELICAL REFORMED CHURCH, IN PARTICULAR BUT NOT EXCLUSIVELY BY - (A). CONTRIBUTING TOWARDS THE UPKEEP AND REPAIR OF GERMAN-SPEAKING CHURCHES WHERE MEMBERS OF THE FORMER ST. PAUL'S GERMAN EVANGELICAL REFORMED CHURCH NOW WORSHIP, AND THE MAINTENANCE OF SERVICES AT THOSE GERMAN-SPEAKING CHURCHES;(B). FURTHERING THE RELIGIOUS AND OTHER CHARITABLE WORK OF GERMAN-SPEAKING CHURCHES IN GREATER LONDON;(C). IN OR TOWARDS THE PROVISION OR MAINTENANCE OF A BUILDING TO REPLACE ST. PAUL'S GERMAN EVANGELICAL REFORMED CHURCH.

**Activities:** Advancement of religion by promoting religious and other charitable work in the German-speaking protestant community in Greater London in accordance with the traditions of St Paul's German Evangelical Reformed Church.

## Classification

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- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes, Education/training, Religious Activities, Arts/culture/heritage/science
- **Who:** Other Defined Groups

## Geography

- **Area of benefit:** GREATER LONDON
- Throughout London

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£84,393	£66,213	-	-
2023-12-31	£58,081	£44,552	-	-
2022-12-31	£32,874	£29,432	-	-
2021-12-31	£32,874	£29,432	-	-
2020-12-31	£35,894	£331,932	-	-

## Trustees

Name	Role	Appointed
<b>DIETER RONALD LOSSE</b>	Chair	
Caroline Sarha Quigley		2022-04-06
Katherine Payne		2019-01-31
Rev Peter Brendon Wintgens		2013-10-24
UWE MAYNARD		

**ST PAUL'S GERMAN EVANGELICAL REFORMED CHURCH TRUST**

England & Wales - Charity number 1073905

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# Accounts

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**Trustees' Annual Report for the period**

**From 1 January 2024 To 31 December 2024**

**Charity name: St Paul's German Evangelical Reformed Church Trust**

**Charity registration number: 1073905**

**Objectives and Activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The object of the charity is the advancement of religion by promoting religious and other charitable work in the German speaking protestant community in Greater London in accordance with the traditions of St Paul's German Evangelical Reformed Church
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Although grants were not made during the year under review, the Trustees remain conscious of the funding needs of the German churches in London in the absence of the historic support they previously received from the German government. They anticipate making appropriate grants in future periods.  Grants were made to charities supporting the homeless.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have considered the Public Benefit requirement and believe that the charity's current activities are in line with Charity Commission guidelines.

**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
	Para 1.38	

Policy on social investment including program related investment		
Contribution made by volunteers	Para 1.38	
Other		

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Given the changes which have taken place in the demographic of the German community in London following Brexit, and consequently also on the impact this is having on the congregations of the German churches, the Trustees have been considering the scope of the Charity's objects.</p> <p>They have concluded they are drawn too narrowly to fulfil adequately the charitable aspirations for the legacy of the original St Paul's German Reformed Church. It is proposed to redraft the objects and seek Charity Commission approval of a revision which widens the scope but still retains the spirit if not the letter of the existing objects. This would enable the Charity to raise its level of donations.</p> <p>The Trustees had already in 2023 concluded that there was scope to increase the annual level of donations and in anticipation of this had slightly amended the composition of the investments through a modest shift from COIF accumulation to COIF income units. This accounts for the higher level of investment income disclosed under A1 Receipts and cash under B1 Cash Funds.</p> <p>The Trustees remain alert to expanding the range of the Trust's beneficiaries.</p> <p>The following grants were made in relation to ongoing projects:</p>

		<p>Ongoing projects:</p> <p>A grant of £15,000 to Glass Door, a London Homeless charity sponsored by and supported by local churches.</p> <p>A grant of £15,000 to ScotsCare, a charity that provides support to Scottish people in London who are facing hardship, need, or distress. In making this grant the Trustees were conscious of the historical support given to the fledging St Paul's Church by the Church of Scotland.</p> <p>A grant of £15,000 to support two volunteers at Q.V.S.R, a retirement home for international seafarers in East London.</p> <p>A grant of £15,000 was made to The Connection at St Martin-in-the-fields in London to support their ongoing work with the homeless.</p> <p>A grant of £5,000 was made to the Historic Chapels Trust, a charity that works to save and protect significant non-Anglican places of worship in England that are no longer in use by their congregations.</p> <p>In total the grants made were £65,000.</p> <p>The trust will continue to make grants along similar lines in the future and is considering how it might broaden the scope of its donations. The continuing level of dividend income and the level of the charity's reserves will enable this to be achieved despite a continuing low level of interest earned on bank deposits.</p>
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**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	The Trustees were pleased to note the overall positive performance of our investment funds over the year and have been reinforced in their faith in the value of using specialist charity fund managers.
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity has cash reserves of £93,275 and Investment Assets of £4,749,184.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The trustees consider the investment assets to be in the nature of an endowment fund to fund the continuing activities of the charity whilst maintaining the real value of the original endowment.</p> <p>The cash reserves of £93,275 are considered sufficient but not excessive to meet the immediate needs of the charity. In reaching this view, the trustees are mindful of the greater calls on the trust's funds as a result of the German churches becoming dependant on their own resources and no longer subsidised from Germany,</p>
Amount of reserves held	Para 1.22	The charity has cash reserves of £93,275 and Investment Assets of £4,749,184.
Reasons for holding zero reserves	Para 1.22	The charity does not hold zero reserves, see section above
Details of fund materially in deficit	Para 1.24	No funds are in deficit
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	No such concerns are noted

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The investment objectives of the charity are to achieve balanced growth of capital and income. The trustees regularly review the performance of the charity's investments which remain invested in COIF Charity Funds and in Schroder Charity Multi-Asset Units. The trustees believe these funds to be appropriate for the purposes of the trust.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The market value of the charity's investments at 31 December 2024 was £4,749,184 (31 December 2023: £4,115,172). Investment income increased during the year from £56,726 in 2023 to £81,195 in 2024.
A description of the principal risks facing the charity	Para 1.46	The trustees regularly review the risks to which the charity is exposed and consider that the only major risk faced by the charity are those to which the investment portfolio is exposed, namely maintenance of capital values and income levels. In order to mitigate these risks, the charity's investment portfolio is managed by two well-known firms of investment managers specialising in investment for charities and

		the trustees monitor their performance regularly.
Other		<p>Since the Protestant Church in Germany ceased subsidising the German Churches in London there has been a continual demand on the Trust for funding, which it has sought to meet where possible and appropriate.</p> <p>The Trustees are actively exploring other areas of support for the work of the Church in London which would accord with the charitable spirit and traditions of the original St Paul's German Church congregations.</p> <p>Of particular interest is the potential for working with churches supporting the homeless in London and suitable new projects are being sought.</p>

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Charity Commission Scheme sealed 2 July 1998.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Trust.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Individual Trustees are invited to propose names of suitable potential trustees for approval by the trustees.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	

Relationship with any related parties	Para 1.51	
Other		

### Reference and Administrative details

Charity name	St Paul's German Evangelical Reformed Church Trust
Other name the charity uses	
Registered charity number	1073905
Charity's principal address	222 Oxford Road Calne Wiltshire SN11 8AN

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Dieter Losse	Chair		
2	Rev Peter Wintgens			
3	Mr Uwe Maynard	Hon Treasurer		
4	Mrs Katherine Payne			
5	Mrs Caroline Quigley			

### Corporate trustees – names of the directors at the date the report was approved

Director name	
N/A	

### Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year
N/A	

### Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A	

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Investment Managers	CCLA Investment Management	One Angel Lane, London EC4R 3AB
Investment Managers	Schroder Unit Trusts Limited	1 London Wall Place, London EC2Y 5AU
Principal Bankers	Barclays Bank PLC	1 Churchill Place, London, E14 5HP

#### Name of chief executive or names of senior staff members (Optional information)

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### Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A
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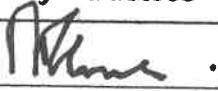
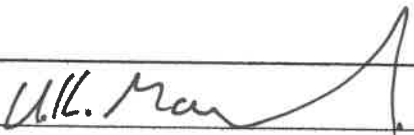
### Other optional information

N/A
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## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Dieter Ronald Losse	Uwe Maynard
Position (eg Secretary, Chair, etc)	Chair	Treasurer
Date	10/10/25	



CHARITY COMMISSION  
FOR ENGLAND AND WALES

St Paul's German Evangelical Reformed  
Church Trust

1073905

CC16a

## Receipts and payments accounts

For the period from	01 January 2024	To	31 December 2024
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Investment Income	81,195	-	-	81,195	56,726
Bank interest	3,198	-	-	3,198	1,355
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>84,393</b>	<b>-</b>	<b>-</b>	<b>84,393</b>	<b>58,081</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>84,393</b>	<b>-</b>	<b>-</b>	<b>84,393</b>	<b>58,081</b>
<b>A3 Payments</b>					
Donations and grants to further charitable activities	65,000	-	-	65,000	43,832
Accountancy and independent examiner fees	1,200	-	-	1,200	720
Bank Charges	13	-	-	13	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>66,213</b>	<b>-</b>	<b>-</b>	<b>66,213</b>	<b>44,552</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>66,213</b>	<b>-</b>	<b>-</b>	<b>66,213</b>	<b>44,552</b>
<b>Net of receipts/(payments)</b>	<b>18,180</b>	<b>-</b>	<b>-</b>	<b>18,180</b>	<b>13,529</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>75,095</b>	<b>-</b>	<b>-</b>	<b>75,095</b>	<b>61,566</b>
<b>Cash funds this year end</b>	<b>93,275</b>	<b>-</b>	<b>-</b>	<b>93,275</b>	<b>75,095</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	COIF Charities Deposit Fund	84,783	-	-
	Barclays Business Saver Account	333	-	-
	Barclays Community Account	8,159	-	-
	<b>Total cash funds</b>	<b>93,275</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))			

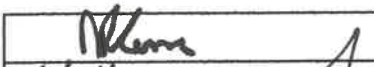
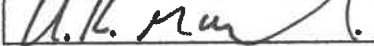
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>	COIF CIF Accumulation Units	Unrestricted	-	1,128,859
	COIF CIF Accumulation Units	Unrestricted	-	871,484
	COIF CIF Income Units	Unrestricted	-	80,713
	COIF CIF Income Units	Unrestricted	-	2,548,848
	Schroders CMAF Distribution Units	Unrestricted	-	121,280

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Dieter Ronald Losse	10/10/25
	Uwe Maynard	10/10/25



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

St Paul's German Evangelical reformed Church Trust

**On accounts for the year  
ended**

31 December 2024

**Charity no  
(if any)**

1073905

**Set out on pages**

1 to 10

*(remember to include the page numbers of additional sheets)*

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2024.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

**Date:**

15/10/2025

**Name:**

Julian Pocock

**Relevant professional  
qualification(s) or body  
(if any):**

Chartered Accountant

**Address:**

17 The Market Place

Devizes

Wiltshire SN10 1BA

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

N/A

**ST PAUL'S GERMAN EVANGELICAL REFORMED CHURCH TRUST**

England & Wales - Charity number 1073905

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# Accounts

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## **Trustees' Annual Report for the period**

**From 1 January 2023 To 31 December 2023**

**Charity name: St Paul's German Evangelical Reformed Church Trust**

**Charity registration number: 1073905**

### **Objectives and Activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The object of the charity is the advancement of religion by promoting religious and other charitable work in the German speaking protestant community in Greater London in accordance with the traditions of St Paul's German Evangelical Reformed Church
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>During the year, grants were not made to the German church's parochial districts of London East and West or the German Choir London</p> <p>Grants were made to charities supporting the homeless and adults with learning difficulties.</p> <p>The trustees became aware that, due to the ongoing consequences of Covid, the German YMCA in London was unable to make its regular small grants to local organisations. The trustees agreed to make a grant of £10,000 to the German YMCA with £5,000 being paid in 2022 and another £5,000 the current year. The allocation of this grant to third parties is at the discretion of the German YMCA's Board of Management.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have considered the Public Benefit requirement and believe that the charity's current activities are in line with Charity Commission guidelines.

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

### Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>During the year, grants were not made to the German church's parochial districts of London East and West or the German Choir London</p> <p>Grants are made to charities supporting the homeless.</p> <p>Ongoing projects:</p> <p>A grant of £10,000 to Glass Door, a London Homeless charity sponsored by and supported by local churches.</p> <p>A grant of £10,000 to Borderline, a charity supporting homeless with a Scottish Origin. In making this grant the Trustees were conscious of the historical support given to the fledging St Paul's Church by the Church of Scotland.</p> <p>A grant of £8,832 to support two volunteers at Q.V.S.R, a retirement home for international seafarers in East London.</p> <p>A grant of £5,000 was made to the German YMCA in London to enable it to continue</p>

		<p>providing making small grants to local organisations.</p> <p>A grant of £10,000 was made to The Connection at St Martin-in-the-fields in London to support their ongoing work with the homeless.</p> <p>In total the grants made were £43,832.</p> <p>The trust will continue to make grants along similar lines in the future and is considering how it might broaden the scope of its donations. The continuing level of dividend income and the level of the charity's reserves will enable this to be achieved despite a continuing low level of interest earned on bank deposits.</p>
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**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	<p>Despite the initial adverse impact of the pandemic on investment markets, the Trustees were pleased to note the overall positive performance of our investment funds over the year and have been reinforced in their faith in the value of using specialist charity fund managers.</p> <p>The Trustees took the decision to transfer units held in the COIF CIF Accumulation Fund to the COIF CIF Income Fund to increase its investment income in the future.</p>
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity has cash reserves of £75,095 and Investment Assets of £4,564,225.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustees consider the investment assets to be in the nature of an endowment fund to fund the continuing activities of the charity whilst maintaining the real value of the original endowment.  The cash reserves of £75,095 are considered sufficient but not excessive to meet the immediate needs of the charity. In reaching this view, the trustees are mindful of the greater calls on the trust's funds as a result of the German churches becoming dependant on their own resources and no longer subsidised from Germany.
Amount of reserves held	Para 1.22	The charity has cash reserves of £75,095 and Investment Assets of £4,564,225.
Reasons for holding zero reserves	Para 1.22	The charity does not hold zero reserves, see section above
Details of fund materially in deficit	Para 1.24	No funds are in deficit
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	No such concerns are noted

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The investment objectives of the charity are to achieve balanced growth of capital and income. The trustees regularly review the performance of the charity's investments which remain invested in COIF Charity Funds and in Schroder Charity Multi-Asset Units. The trustees believe these funds to be appropriate for the purposes of the trust.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The market value of the charity's investments at 31 December 2023 was £4,564,225 (31 December 2022: £4,115,172). Investment income increased during the year from £33,437 in 2022 to £56,726 in 2023.
A description of the principal risks facing the charity	Para 1.46	
Other		Since the Protestant Church in Germany ceased subsidising the German Churches in London there has been a continual demand on the Trust for funding, which it

		<p>has sought to meet where possible and appropriate.</p> <p>The Trustees are actively exploring other areas of support for the work of the Church in London which would accord with the charitable spirit and traditions of the original St Paul's German Church congregations.</p> <p>Of particular interest is the potential for working with churches supporting the homeless in London and suitable new projects are being sought.</p>
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## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Charity Commission Scheme sealed 2 July 1998.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Trust.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Individual Trustees are invited to propose names of suitable potential trustees for approval by the trustees.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	

Other		The trustees regularly review the risks to which the charity is exposed and consider that the only major risk faced by the charity are those to which the investment portfolio is exposed, namely maintenance of capital values and income levels. In order to mitigate these risks, the charity's investment portfolio is managed by two well-known firms of investment managers specialising in investment for charities and the trustees monitor their performance regularly.
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### Reference and Administrative details

Charity name	St Paul's German Evangelical Reformed Church Trust
Other name the charity uses	
Registered charity number	1073905
Charity's principal address	The German YMCA 35 Craven Terrace London W2 3EL

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Dieter Losse	Chair		
2	Rev Peter Wintgens			
3	Mr Uwe Maynard	Hon Treasurer		
4	Mrs Katherine Payne			
5	Mrs Caroline Quigly			
6				
7				
8				
9				
10				
11				
12				
13				
14				

### Corporate trustees – names of the directors at the date the report was approved

Director name		
N/A		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A		

**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	N/A	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A	

**Additional information (optional)**

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
Investment Managers	CCLA Investment Management	One Angel Lane, London EC4R 3AB
Investment Managers	Schroder Unit Trusts Limited	1 London Wall Place, London EC2Y 5AU
Principal Bankers	Barclays Bank PLC	1 Churchill Place, London, E14 5HP

**Name of chief executive or names of senior staff members (Optional information)**

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**Exemptions from disclosure**

Reason for non-disclosure of key personnel details

N/A
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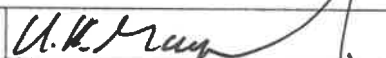
**Other optional information**

N/A
-----

**Declarations**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Dieter Ronald Losse	Uwe Maynard
Position (eg Secretary, Chair, etc)	Chair	TREASURER
Date	17. 10. 2024	19/10/2024



CHARITY COMMISSION  
FOR ENGLAND AND WALES

St Paul's German Evangelical Reformed  
Church Trust

1073905

CC16a

## Receipts and payments accounts

For the period from	01 January 2023	To	31 December 2023
------------------------	-----------------	----	------------------

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
	-	-	-	-	-
Investment Income	56,726	-	-	56,726	33,437
Bank interest	1,355	-	-	1,355	431
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>58,081</b>	<b>-</b>	<b>-</b>	<b>58,081</b>	<b>33,868</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>58,081</b>	<b>-</b>	<b>-</b>	<b>58,081</b>	<b>33,868</b>
<b>A3 Payments</b>					
	-	-	-	-	-
Donations and grants to further charitable activities	43,832	-	-	43,832	33,832
	-	-	-	-	-
Accountancy and independent examiner fees	720	-	-	720	660
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>44,552</b>	<b>-</b>	<b>-</b>	<b>44,552</b>	<b>34,492</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>44,552</b>	<b>-</b>	<b>-</b>	<b>44,552</b>	<b>34,492</b>
<b>Net of receipts/(payments)</b>	<b>13,529</b>	<b>-</b>	<b>-</b>	<b>13,529</b>	<b>624</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	61,566	-	-	61,566	62,190
<b>Cash funds this year end</b>	<b>75,095</b>	<b>-</b>	<b>-</b>	<b>75,095</b>	<b>61,566</b>

**Section B Statement of assets and liabilities at the end of the period**

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	COIF Charities Deposit Fund	64,928	-	-
	Barclays Business Saver Account	328	-	-
	Barclays Community Account	9,839	-	-
	<b>Total cash funds</b>	<b>75,095</b>	-	-

(agree balances with receipts and payments account(s))

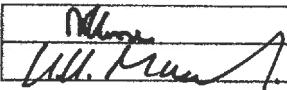
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

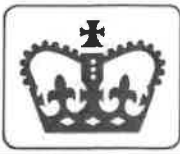
Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>	COIF CIF Accumulation Units	Unrestricted	-	1,068,089
	COIF CIF Accumulation Units	Unrestricted	-	824,569
	COIF CIF Income Units	Unrestricted	-	81,588
	COIF CIF Income Units	Unrestricted	-	2,478,824
	Schroders CMAF Distribution Units	Unrestricted	-	111,155

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Dieter Ronald Losse	17.10.24
	Uwe Maynard	19/10/24



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

St Paul's German Evangelical reformed Church Trust

**On accounts for the year  
ended**

31 December 2023

**Charity no  
(if any)**

1073905

**Set out on pages**

1 to 10

*(remember to include the page numbers of additional sheets)*

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2023.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

**Date:**

23/10/2024

**Name:**

Julian Pocock

**Relevant professional  
qualification(s) or body  
(if any):**

Chartered Accountant

**Address:**

17 The Market Place

Devizes

Wiltshire SN10 1BA

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

N/A

A large empty rectangular box with a thin black border, occupying most of the page's width and height. It is intended for the user to provide details as requested in the text to the left.

**ST PAUL'S GERMAN EVANGELICAL REFORMED CHURCH TRUST**

England & Wales - Charity number 1073905

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# Accounts

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**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
St Paul's German Evangelical Reformed Church Trust

**On accounts for the year  
ended**

31 December 2022	<b>Charity no (if any)</b>	1073905
------------------	--------------------------------	---------

**Set out on pages**

1 - 14  
1(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2022.

**Responsibilities and  
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*\* Please delete the words in the brackets if they do not apply.*

Signed:  Date: 6 / 9 / 2023

Name: Laura Ambrose

**Relevant professional  
qualification(s) or body  
(if any):**

Chartered Accountant

Address: Haslers, Old Station Road, Loughton

Essex
IG10 4PL

**Section B****Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

N/A



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From 1 January 2022 To 31 December 2022

Charity name: St Paul's German Evangelical Reformed Church Trust

Charity registration number: 1073905

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The object of the charity is the advancement of religion by promoting religious and other charitable work in the German speaking protestant community in Greater London in accordance with the traditions of St Paul's German Evangelical Reformed Church.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>During the year, due to the ongoing Covid restrictions and their knock-on effects, grants were not made to the German church's parochial districts of London East and West or the German Choir London.</p> <p>Grants were made to charities supporting the homeless and adults with learning difficulties.</p> <p>The trustees became aware that, due to the ongoing consequences of Covid, the German YMCA in London was unable to make its regular small grants to local organisations. The trustees agreed to make a grant of £10,000 to the German YMCA with £5,000 being paid in 2022 and another £5,000 the following year. The allocation of this grant to third parties is at the discretion of the German YMCA's Board of Management.</p> <p>One trustees' meeting was held in April 2022 at which Caroline Quigley was appointed as a trustee.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have considered the Public Benefit requirement and believe that the charity's current activities are in line with Charity Commission guidelines.

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

### Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>During the year, due to the ongoing Covid restrictions and their knock-on effects, grants were not made to the German church's parochial districts of London East and West or the German Choir London.</p> <p>Grants are made to charities supporting the homeless.</p> <p>Ongoing projects:</p> <p>A grant of £10,000 to Glass Door, a London Homeless charity sponsored by and supported by local churches.</p> <p>A grant of £10,000 to Borderline, a charity supporting homeless with a Scottish Origin. In making this grant the Trustees were conscious of the historical support given to the fledgling St Paul's Church by the Church of Scotland. Although the cheque was issued it was never cashed and so this grant does not appear in the accounts. A grant will again be paid in 2023.</p> <p>A grant of £8,832 to support two volunteers at Q.V.S.R, a retirement home for international seafarers in East London.</p>

		<p>A grant of £5,000 was made to the German YMCA in London to enable it to continue providing making small grants to local organisations. A further grant of £5,000 will be made in 2023.</p> <p>In total the grants made were £33,832.</p> <p>The trust will continue to make grants along similar lines in the future and is considering how it might broaden the scope of its donations. The continuing level of dividend income and the level of the charity's reserves will enable this to be achieved despite a continuing low level of interest earned on bank deposits.</p>
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**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	Despite the initial adverse impact of the pandemic on investment markets, the Trustees were pleased to note the overall positive performance of our investment funds over the year and have been reinforced in their faith in the value of using specialist charity fund managers.
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity has cash reserves of £61,566 and Investment Assets of £4,115,172.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The trustees consider the investment assets to be in the nature of an endowment fund to fund the continuing activities of the charity whilst maintaining the real value of the original endowment.</p> <p>The cash reserves of £61,566 are considered sufficient but not excessive to meet the immediate needs of the charity. In reaching this view, the trustees are mindful of the greater calls on the trust's funds as a result of the German churches becoming dependant on their own resources and no longer subsidised from Germany.</p>
Amount of reserves held	Para 1.22	The charity has cash reserves of £61,566 and Investment Assets of £4,115,172.
Reasons for holding zero reserves	Para 1.22	The charity does not hold zero reserves, see section above.
Details of fund materially in deficit	Para 1.24	No funds are in deficit.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	No such concerns are noted.

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The investment objectives of the charity are to achieve balanced growth of capital and income. The trustees regularly review the performance of the charity's investments which remain invested in COIF Charity Funds and in Schroder Charity Multi-Asset Units. The trustees believe these funds to be appropriate for the purposes of the trust.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The market value of the charity's investments at 31 December 2022 was £4,115,172.20 (31 December 2021: £4,587,960.67). Investment income increased slightly during the year from £32,870 in 2021 to £33,437 in 2022.
A description of the principal risks facing the charity	Para 1.46	
Other		Since the Protestant Church in Germany ceased subsidising the German Churches in London there has been a continual demand on the Trust for funding, which it has sought to meet where possible and appropriate.

		<p>The Trustees are actively exploring other areas of support for the work of the Church in London which would accord with the charitable spirit and traditions of the original St Paul's German Church congregations.</p> <p>Of particular interest is the potential for working with churches supporting the homeless in London and suitable new projects are being sought.</p>
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## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Charity Commission Scheme sealed 2 July 1998.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Trust.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Individual trustees are invited to propose names of suitable potential trustees for approval by the trustees.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		The trustees regularly review the risks to which the charity is exposed and consider that the only major risk faced by the charity are those to which the investment portfolio is exposed, namely maintenance of capital values and income levels. In order to mitigate these risks, the charity's investment portfolio is managed by two well-known firms of investment managers specialising in investment for charities and the trustees monitor their performance regularly.

### Reference and Administrative details

Charity name	St Paul's German Evangelical Reformed Church Trust
Other name the charity uses	
Registered charity number	1073905

Charity's principal address	The German YMCA 35 Craven Terrace London W2 3EL

**Names of the charity trustees who manage the charity**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Dieter Losse	Chair		
2	Rev Peter Wintgens			
3	Mr Antony Ratcliff		Resigned 30/01/2022	
4	Mr Uwe Maynard	Hon Treasurer		
5	Mrs Katherine Payne			
6	Mrs Caroline Quigly		Appointed 06/04/2022	
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

**Corporate trustees – names of the directors at the date the report was approved**

Director name		
N/A		

**Name of trustees holding title to property belonging to the charity**

Trustee name	Dates acted if not for whole year	
N/A		

## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A	

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Investment managers	CCLA Investment Management	Senator House, 85 Queen Victoria Street, London, EC4V 4ET
Investment managers	Schroder Unit Trusts Limited	1 London Wall Place, London, EC2Y 5AU
Principal Bankers	Barclays Bank PLC	128 Moorgate, London, EC2M 6SX

#### Name of chief executive or names of senior staff members (Optional information)

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### Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A
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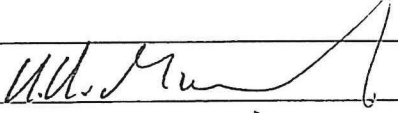
### Other optional information

N/A
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## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	DIETER RONALD LOSSE	UWE HAINDRNI
Position (eg Secretary, Chair, etc)	CHAIRMAN	TREASURER

Date 5.9.2023



CHARITY COMMISSION  
FOR ENGLAND AND WALES

St Paul's German Evangelical Reformed  
Church Trust

1073905

## Receipts and payments accounts

CC16a

For the period from	01-Jan-22	To	31-Dec-22
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
	-	-	-	-	-
Investment Income	33,437	-	-	33,437	32,870
Bank Interest	431	-	-	431	4
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>33,868</b>	<b>-</b>	<b>-</b>	<b>33,868</b>	<b>32,874</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
Transfer of asset to cash	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>33,868</b>	<b>-</b>	<b>-</b>	<b>33,868</b>	<b>32,874</b>
<b>A3 Payments</b>					
	-	-	-	-	-
Donations and grants to further charitable objectives	33,832	-	-	33,832	28,832
Accountancy fees	660	-	-	660	600
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>34,492</b>	<b>-</b>	<b>-</b>	<b>34,492</b>	<b>29,432</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>34,492</b>	<b>-</b>	<b>-</b>	<b>34,492</b>	<b>29,432</b>
<b>Net of receipts/(payments)</b>	<b>- 624</b>	<b>-</b>	<b>-</b>	<b>- 624</b>	<b>3,442</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>62,190</b>	<b>-</b>	<b>-</b>	<b>62,190</b>	<b>58,748</b>
<b>Cash funds this year end</b>	<b>61,566</b>	<b>-</b>	<b>-</b>	<b>61,566</b>	<b>62,190</b>

**Section B Statement of assets and liabilities at the end of the period**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>			
	4,852	-	-
	325	-	-
	56,389	-	-
<b>Total cash funds</b>	<b>61,566</b>	<b>-</b>	<b>-</b>

(agree balances with receipts and payments account(s))

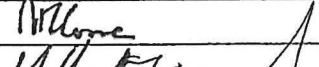
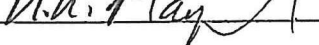
	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>			
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			
COIF CIF Accumulation Units	Unrestricted	-	943,834
COIF CIF Accumulation Units	Unrestricted	-	2,186,399
COIF CIF Income Unites	Unrestricted	-	87,019
COIF CPF Income Units	Unrestricted	-	788,460
Schroders CMAF Distribution Units	Unrestricted	-	109,460

	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	DIETER RONALD LOSSE	5.9.23
	LIVE MARNIER	6/9/23

**ST PAUL'S GERMAN EVANGELICAL REFORMED CHURCH TRUST**

England & Wales - Charity number 1073905

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# Accounts

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Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name St Paul's German Evangelical Reformed Church Trust

On accounts for the year ended

31 December 2021 Charity no (if any) 1073905

Set out on pages

1 - 14 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
the accounts did not accord with the accounting records; or
the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed: [Signature]

Date: 26/09/22.

Name: Laura Ambrose

Relevant professional qualification(s) or body (if any):

Chartered Accountant

Address: Haslers, Old Station Road, Loughton

Essex

IG10 4PL

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

N/A



## Trustees' Annual Report for the period

From 1 January 2021 To 31 December 2021

Charity name: St Paul's German Evangelical Reformed Church Trust

Charity registration number: 1073905

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The object of the charity is the advancement of religion by promoting religious and other charitable work in the German speaking protestant community in Greater London in accordance with the traditions of St Paul's German Evangelical Reformed Church.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>During the year, due to the ongoing Covid restrictions and their knock-on effects, grants were not made to the German church's parochial districts of London East and West or the German Choir London. It is expected that grant applications will be received for 2022.</p> <p>Grants were made to charities supporting the homeless and adults with learning difficulties.</p> <p>Due to the Covid pandemic no trustees' meeting was held in the year and all decisions made via exchange of emails.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have considered the Public Benefit requirement and believe that the charity's current activities are in line with Charity Commission guidelines.

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
	Para 1.38	

Policy on social investment including program related investment		
Contribution made by volunteers	Para 1.38	
Other		

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>During the year, due to the ongoing Covid restrictions and their knock-on effects, grants were not made to the German church's parochial districts of London East and West or the German Choir London. It is expected that grant applications will be received for 2022.</p> <p>Grants are also made to charities supporting the homeless.</p> <p>Ongoing projects:</p> <p>A grant of £10,000 to Glass Door, a London Homeless charity sponsored by and supported by local churches.</p> <p>A grant of £10,000 to Borderline, a charity supporting homeless with a Scottish Origin. In making this grant the Trustees were conscious of the historical support given to the fledgling St Paul's Church by the Church of Scotland.</p> <p>A grant of £8,832 to support two volunteers at Q.V.S.R, a retirement home for international seafarers in East London.</p> <p>In total the grants made were £28,832.</p> <p>The trust will continue to make grants along similar lines in the future and is considering how it might broaden the scope of its donations. The continuing level of dividend income and the level of the charity's reserves will enable this to be achieved despite a continuing low level of interest earned on bank deposits.</p>

**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	Despite the initial adverse impact of the pandemic on investment markets, the Trustees were pleased to note the overall positive performance of our investment funds over the year and have been reinforced in their faith in the value of using specialist charity fund managers.
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity has cash reserves of £62,190 and Investment Assets of £4,587,960.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The trustees consider the investment assets to be in the nature of an endowment fund to fund the continuing activities of the charity whilst maintaining the real value of the original endowment.</p> <p>The cash reserves of £62,190 are considered sufficient but not excessive to meet the immediate needs of the charity. In reaching this view, the trustees are mindful of the greater calls on the trust's funds as a result of the German churches becoming dependant on their own resources and no longer subsidised from Germany.</p>
Amount of reserves held	Para 1.22	The charity has cash reserves of £62,190 and Investment Assets of £4,587,960.
Reasons for holding zero reserves	Para 1.22	The charity does not hold zero reserves, see section above.
Details of fund materially in deficit	Para 1.24	No funds are in deficit.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	No such concerns are noted.

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The investment objectives of the charity are to achieve balanced growth of capital and income. The trustees regularly review the performance of the charity's investments which remain invested in COIF Charity Funds and in Schroder Charity Multi-Asset Units. The trustees believe these funds to be appropriate for the purposes of the trust.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The market value of the charity's investments at 31 December 2021 was £4,587,960 (31 December 2020: £3,963,629). Investment income dropped slightly during the year from £35,804 in 2020 to 32,870 in 2021.
A description of the principal risks facing the charity	Para 1.46	
Other		Since the Protestant Church in Germany ceased subsidising the German Churches in London there has been a continual demand on the Trust for funding, which it has sought to meet where possible and appropriate.

		<p>The Trustees are actively exploring other areas of support for the work of the Church in London which would accord with the charitable spirit and traditions of the original St Paul's German Church congregations.</p> <p>Of particular interest is the potential for working with churches supporting the homeless in London and suitable new projects are being sought.</p>
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## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Charity Commission Scheme sealed 2 July 1998.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Trust.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Individual trustees are invited to propose names of suitable potential trustees for approval by the trustees.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		The trustees regularly review the risks to which the charity is exposed and consider that the only major risk faced by the charity are those to which the investment portfolio is exposed, namely maintenance of capital values and income levels. In order to mitigate these risks, the charity's investment portfolio is managed by two well-known firms of investment managers specialising in investment for charities and the trustees monitor their performance regularly.

### Reference and Administrative details

Charity name	St Paul's German Evangelical Reformed Church Trust
Other name the charity uses	
Registered charity number	1073905

Charity's principal address	The German YMCA 35 Craven Terrace London W2 3EL

**Names of the charity trustees who manage the charity**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Dieter Losse	Chair		
2	Mr Frank Taylor		Resigned – 18/09/2020	
3	Rev Peter Wintgens			
4	Mr Antony Ratcliff		Resigned 30/01/2022	
5	Mr Uwe Maynard	Hon Treasurer		
6	Mrs Katherine Payne			
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

**Corporate trustees – names of the directors at the date the report was approved**

Director name		
N/A		

**Name of trustees holding title to property belonging to the charity**

Trustee name	Dates acted if not for whole year	
N/A		

## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A	

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Investment managers	CCLA Investment Management	Senator House, 85 Queen Victoria Street, London, EC4V 4ET
Investment managers	Schroder Unit Trusts Limited	1 London Wall Place, London, EC2Y 5AU
Principal Bankers	Barclays Bank PLC	128 Moorgate, London, EC2M 6SX

#### Name of chief executive or names of senior staff members (Optional information)

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### Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A
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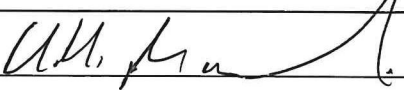
### Other optional information

N/A
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## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	DIETER RONALD LOSSE	UWE-KARL MUNDMANN
Position (eg Secretary, Chair, etc)	CHAIRMAN	TREASURER
Date	26.9.2022	



CHARITY COMMISSION  
FOR ENGLAND AND WALES

St Paul's German Evangelical Reformed  
Church Trust

1073905

## Receipts and payments accounts

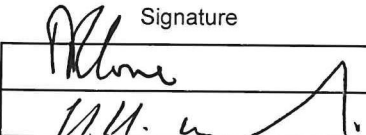
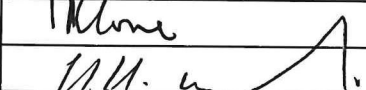
CC16a

For the period from	01-Jan-21	To	31-Dec-21
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Investment Income	32,870	-	-	32,870	35,804
Bank Interest	4	-	-	4	90
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>32,874</b>	<b>-</b>	<b>-</b>	<b>32,874</b>	<b>35,894</b>
<b>A2 Asset and investment sales, (see table).</b>					
Transfer of asset to cash	-	-	-	-	300,000
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>300,000</b>
<b>Total receipts</b>	<b>32,874</b>	<b>-</b>	<b>-</b>	<b>32,874</b>	<b>335,894</b>
<b>A3 Payments</b>					
Donations and grants to further charitable objectives	28,832	-	-	28,832	331,332
Accountancy fees	600	-	-	600	600
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>29,432</b>	<b>-</b>	<b>-</b>	<b>29,432</b>	<b>331,932</b>
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>29,432</b>	<b>-</b>	<b>-</b>	<b>29,432</b>	<b>331,932</b>
<b>Net of receipts/(payments)</b>	<b>3,442</b>	<b>-</b>	<b>-</b>	<b>3,442</b>	<b>3,962</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	58,748	-	-	58,748	54,786
<b>Cash funds this year end</b>	<b>62,190</b>	<b>-</b>	<b>-</b>	<b>62,190</b>	<b>58,748</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>		19,850	-	-
		325	-	-
		42,015	-	-
	<b>Total cash funds</b>	<b>62,190</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	COIF CIF Accumulation Units	Unrestricted	-	1,045,321
	COIF CIF Accumulation Units	Unrestricted	-	2,421,494
	COIF CIF Income Unites	Unrestricted	-	98,781
	COIF CPF Income Units	Unrestricted	-	900,308
	Schroders CMAF Distribution Units	Unrestricted	-	122,056
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	 	D.R. LASSE UWEKRI HORNARID	26.9.22	26.9.22.

**ST PAUL'S GERMAN EVANGELICAL REFORMED CHURCH TRUST**

England & Wales - Charity number 1073905

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# Accounts

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**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

St Paul's German Evangelical Reformed Church Trust

**On accounts for the year  
ended**

31 December 2020

**Charity no  
(if any)**

1073905

**Set out on pages**

1 - 11

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2020

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

**Date:**

13 September 2021

**Name:**

Laura Ambrose

**Relevant professional  
qualification(s) or body  
(if any):**

Chartered Accountant

**Address:**

Haslers, Old Station Road, Loughton

Essex

IG10 4PL

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

N/A



## **Trustees' Annual Report for the period**

**From 1 January 2020 to 31 December 2020**

**Charity name: St Paul's German Evangelical Reformed Church trust**

**Charity registration number: 1073905**

### **Objectives and Activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The object of the charity is the advancement of religion by promoting religious and other charitable work in the German speaking protestant community in Greater London in accordance with the traditions of St Paul's German Evangelical Reformed Church.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>The charity continues to support the work of the German churches in London, particularly, but not exclusively, through provision of grants to finance the cost of Pastoral Assistants in the parochial districts of London – East and London – West. It also provides grants to the German Choir in London, which performs sacred music in London's German churches and other concert venues.</p> <p>Grants are also made to charities supporting the homeless and adults with learning difficulties.</p> <p>At the trustees' meeting held on 4<sup>th</sup> February 2020 the ongoing grants in furtherance of the activities detailed above were discussed and agreed.</p> <p>The grant application process was to some extent disrupted during the year by the impact of Covid 19 and the Trustees expect that certain regular requests which would normally have arisen in 2020 will be deferred to 2021. The trustees were able to meet in person once during the year but have endeavoured to ensure that beneficiaries of the Trust have not suffered as a result of Covid disruptions.</p>

		A grant of £300,000 was made to the German YMCA in London to support it through a period of acute financial difficulty resulting from the pandemic and to ensure its continued liquidity. In making this substantial grant the Trustees were mindful of the historic connection between the St Paul's Church and the German YMCA, and the many shared goals of the two institutions.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have considered the Public Benefit requirement and believe that the charity's current activities are in line with Charity Commission guidelines.

**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

## Achievements and Performance

	SORP reference	
<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p>The charity continues to support the work of the German churches in the London, particularly, but not exclusively, through the provision of grants to finance the cost of Pastoral Assistants in the parochial districts of London – East and London- West. It also provides grants to the German Choir in London, which performs sacred music in London's German churches and other concert venues.</p> <p>Grants are also made to charities supporting the homeless and adults with learning difficulties.</p> <p>A grant of £2,500 was made in response to the Emergency Appeal from the Historic Chapels Trust, to be applied for the upkeep of St George's German Lutheran Church in the City of London (which is now the care of the Historic Chapels Trust) and which had originally taken in the remaining congregation of St Pauls after the destruction of the St Paul's Church building during the Second World War.</p> <p>Ongoing projects:</p> <p>A grant of £10,000 to Glass Door, a London Homeless charity sponsored by and supported by local churches.</p> <p>A grant of £10,000 to Borderline, a charity supporting homeless with a Scottish Origin. In making this grant the Trustees were conscious of the historical support given to the fledgling St Paul's Church by the Church of Scotland.</p> <p>A grant of £8,832 to support two volunteers at Q.V.S.R, a retirement home for international seafarers in East London.</p> <p>In total the grants made were £331,332.</p> <p>The trust will continue to make grants along similar lines in the future and is considering how it might broaden the scope of its donations. The continuing level of dividend</p>

		income and the level of the charity's reserves will enable this to be achieved despite a continuing low level of interest earned on bank deposits.
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**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	Despite the initial adverse impact of the pandemic on investment markets, the Trustees were pleased to note the overall positive performance of our investment funds over the year and have been reinforced in their faith in the value of using specialist charity fund managers.
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity has cash reserves of £58,748 and Investment Assets of £3,963,629.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The trustees consider the investment assets to be in the nature of an endowment fund to fund the continuing activities of the charity whilst maintaining the real value of the original endowment.</p> <p>The cash reserves of £60,046 are considered sufficient but not excessive to meet the immediate needs of the charity. In reaching this view, the trustees are mindful of the greater calls on the trust's funds as a result of the German churches becoming dependant on their own resources and no longer subsidised from Germany.</p>
Amount of reserves held	Para 1.22	The charity has cash reserves of £58,748 and Investment Assets of £3,963,629.
Reasons for holding zero reserves	Para 1.22	The charity does not hold zero reserves, see section above
Details of fund materially in deficit	Para 1.24	No funds are in deficit
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	No such concerns are noted

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The investment objectives of the charity are to achieve balanced growth of capital and income. The trustees regularly review the performance of the charity's investments which remain invested in COIF Charity Funds and in Schroder Charity Multi-Asset Units. The trustees believe these funds to be appropriate for the purposes of the trust.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The market value of the charity's investments at 31 December 2020 was £3,963,628.72 (31 December 2019:£3,945,115). Investment income dropped slightly during the year from £36,989 in 2019 to £ 35,804 in 2020.
A description of the principal risks facing the charity	Para 1.46	
Other		Since the Protestant Church in Germany ceased subsidising the German Churches in London there has been a continual demand on the Trust for funding, which it has sought to meet where possible and appropriate.

		<p>The Trustees are actively exploring other areas of support for the work of the Church in London which would accord with the charitable spirit and traditions of the original St Paul's German Church congregations.</p> <p>Of particular interest is the potential for working with churches supporting the homeless in London and suitable new projects are being sought.</p>
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## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Charity Commission Scheme sealed 2 July 1998
How is the charity constituted?	Para 1.25	Charitable Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Individual trustees are invited to propose names of suitable potential trustees for approval by the trustees

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		The trustees regularly review the risks to which the charity is exposed and consider that the only major risk faced by the charity are those to which the investment portfolio is exposed, namely maintenance of capital values and income levels. In order to mitigate these risks, the charity's investment portfolio is managed by two well-known firms of investment managers specialising in investment for charities and the trustees monitor their performance regularly.



Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A		

### Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Investment managers	CCLA Investment Management	Senator House, 85 Queen Victoria Street, London, EC4V 4ET
Investment managers	Schroder Unit Trusts Limited	1 London Wall Place, London, EC2Y 5AU
Principal Bankers	Barclays Bank PLC	128 Moorgate, London, EC2M 6SX

#### Name of chief executive or names of senior staff members (Optional information)

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### Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A
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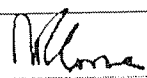
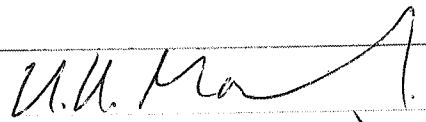
### Other optional information

N/A
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# Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	DIETER RONALD LOSSE	ULF-MARTIN MANNARD
Position (eg Secretary, Chair, etc)	CHAIRMAN	TREASURER
Date	13. 09. 2021	



## Receipts and payments accounts

CC16a

For the period from	01-Jan-20	To	31-Dec-20
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
	-	-	-	-	-
Investment Income	35,804	-	-	35,804	36,989
Bank interest	90	-	-	90	216
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>35,894</b>	<b>-</b>	<b>-</b>	<b>35,894</b>	<b>37,205</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
Transfer of asset to cash	300,000	-	-	300,000	-
<b>Sub total</b>	<b>300,000</b>	<b>-</b>	<b>-</b>	<b>300,000</b>	<b>-</b>
<b>Total receipts</b>	<b>335,894</b>	<b>-</b>	<b>-</b>	<b>335,894</b>	<b>37,205</b>
<b>A3 Payments</b>					
	-	-	-	-	-
Donations and grants to further charitable objectives	331,332	-	-	331,332	62,332
Accountancy fees	600	-	-	600	600
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>331,932</b>	<b>-</b>	<b>-</b>	<b>331,932</b>	<b>62,932</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>331,932</b>	<b>-</b>	<b>-</b>	<b>331,932</b>	<b>62,932</b>
<b>Net of receipts/(payments)</b>	<b>3,962</b>	<b>-</b>	<b>-</b>	<b>3,962</b>	<b>- 25,727</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	54,786	-	-	54,786	80,513
<b>Cash funds this year end</b>	<b>58,748</b>	<b>-</b>	<b>-</b>	<b>58,748</b>	<b>54,786</b>

## Section B Statement of assets and liabilities at the end of the period

	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds			
Barclays Community Account	14,925	-	-
Barclays Business Saver Account	325	-	-
COIF Charities Deposit Fund Account	43,498	-	-
<b>Total cash funds</b>	<b>58,748</b>	<b>-</b>	<b>-</b>

(agree balances with receipts and payments accounts(s))

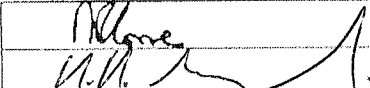
	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets			
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			
COIF CIF Accumulation Units	Unrestricted	-	895,247
COIF CIF Accumulation Units	Unrestricted	-	2,073,847
COIF CIF Income Units	Unrestricted	-	86,465
COIF CPF Income Units	Unrestricted	-	793,466
Schroders CMAF Distribution Units	Unrestricted	-	114,604

	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	DIETER RONALD LOSSE LWE-KOI MARYMARL	13.09.21 13.09.21