



ANNUAL REPORT for 2023

GOVERNANCE AND MANAGEMENT

The Epping Forest Community Church (EFCC)-Trust was constituted by Deed of Trust on 5th January 1999 and is a registered charity No 1074617.

The Charity Trustees during the year to 31 December 2023 were as follows:

- Paul Blackham - Chairperson (elected 23.10.18)
- Gill Harryman - Treasurer (elected 27.08.18)
- Rachel Bartels (elected 13.01.19)

The Deed of Trust allows that any person over the age of 18 meeting the Trust's and the Charity Commissioners criteria is eligible to stand as a Trustee of EFCC. A new Trustee may be appointed by a resolution of the Trustees passed at a meeting of the Trustees at which there is the majority of the Trustees present. There must be a minimum of three Trustees at any one time with no maximum set.

Throughout the year the day-to-day affairs of EFCC were managed by our full-time employed Senior Church Leader, Rich Seaman and ably supported and assisted by the five-strong remaining voluntary Leadership Team.

EFCC owns, and is based out of, Grosvenor Hall, Grosvenor Drive, Loughton IG10 2LG.

SUMMARY OF THE PURPOSES OF THE CHARITY

The objects of the charity remain as:

- (a) to advance the Christian faith, in accordance with the Statement of Beliefs, in the Epping Forest District and in such other parts of the United Kingdom or the World as the Trustees may from time-to-time think fit
- (b) to relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the stress caused thereby in the said locality and in such other parts of the United Kingdom or the world as the Trustees may from time-to-time think fit
- (c) to promote and fulfil such other charitable purposes beneficial to the community in the said locality and in such other parts of the United Kingdom or the World as the Trustees may from time-to-time think fit.

In summary Epping Forest Community Church exists to advance the Christian faith and serve the local community (and wider) in accordance with the objects of the charity and provides:

- A public place of worship
- Multiple activities and projects to serve the local community
- International Support to those most marginalized
- A venue for other community organisations to use

WHAT WE HAVE BEEN DOING IN 2023....

Leadership & Staff

- Our Operations Manager continues to provide both general day to day administrative support to the leadership team as well as line management of the staff. Additionally, time has been spent writing new and updating our various procedures and policies, with one of our Trustees stepping into the role of Safeguarding Officer.
- Our Community Outreach Worker has continued to forge wider and deeper links within our local community. They also continue to organise a committed small group of people in a weekly gathering at the local shopping parade in the Broadway, the aim of which is to be a blessing to our community by being a Godly presence, a listening ear and to share the love and hope that Jesus gives.
- Our Senior Leader, Rich, became co-chair of the Churches Together in Loughton in November and continues to help ensure that the bond between the various local churches continues to deepen.
- We continued to fund the position of a Children & Families Worker from accrued surplus and they have overhauled and updated our procedures and brought much needed cohesion to our children's ministry, as well as building great relationships.
- Staff and Leaders continue to meet weekly ensuring great communication.
- During the year the Leadership Team have continued to explore a relationship with Stuart Lees, from Jesus Ministry / Project 40. Unfortunately, circumstances beyond his control, followed by health issues, prevented him from meeting with the whole church, he was however able to spend time with both our Senior Leader, and the Leadership Team as a whole.
- During the year we have been focusing on evangelism with the programme "To know Jesus – and make him known" as the basis for both much of our Sunday teaching, and as the basis for decision-making on how/why/whether we do other activities.
- Also during the year we have held a number of sessions to equip & train EFCC church members in their various roles within the church, including general safeguarding; prayer ministry & basic first aid.

Meetings

- Sunday Morning Meetings have continued to be held in Grosvenor Hall, along with Monday Prophecy and Tuesday women's group meetings. Occasional Sunday evening Worship Meetings also have continued to be held in Grosvenor Hall and, additionally, other regular meetings and small groups take place both in Grosvenor Hall and in peoples' homes throughout the week. These include a bible study group, a group for secondary school students held weekly after school, a recovery group to help those who are struggling with various issues, and an Alpha course.
- For those who are unable to attend Grosvenor Hall in person there are also mid-week regular online bible study groups.
- We were pleased to welcome visiting speakers from HeartCry International on 2 occasions, both bringing significant and welcome input into EFCC

Church Life

- During the year we have again had to say goodbye to some long-term members, but fortunately have continued to welcome more new members into the church family and it is a joy to see lives being changed by faith in Jesus and celebrate ever more baptisms throughout the year.
- Consequently, our discipling/mentoring initiatives together with training & equipping have continued through the course of the year.

Events & new initiatives

During the year we organised, or participated in, various in-house and external events including:

- How to study the Bible course.
- The annual Loughton Community Fun Day, run by Loughton Town Council, setting up & staffing a pop-up cafe and a prayer tent together with Restore church, and meeting and blessing hundreds of our local community.
- Many attended the New Wine bible week.
- We held various Men's events throughout the year including popular breakfast meetings.
- We also held various Women's events including a garden tea party, and a Christmas Wreath making craft event attended by approximately 50 local people
- In September some of our members were able to attend a national HeartCry Legacy Day in Oxford in September.
- At Christmas time approximately 100 people attended our annual family Carols by Candlelight service in Grosvenor Hall. Then, on Christmas Day itself, we provided our annual Community Christmas Day Lunch, run by a hospitality team from the church and enjoyed by up to 50 guests, most of whom may otherwise have been alone on Christmas Day.

WHO DID IT ALL IN 2023....

None of what took place in 2023 would again have been possible without the continuing unfailing generosity of everyone who supports us in whatever way they can, be it financially, in prayer, or by sacrificially giving their time. Once more this year we continue to be amazed by, and are so grateful for, all that has been given to us, especially in a year that has been so financially difficult for all.

FINANCIAL REPORT

The Trustees were again satisfied with the financial statement provided by our wonderful Treasurer, and we thank her most sincerely for all the work that she selflessly undertook for the Trust. As referred to above, the generosity of the members of EFCC and others continues to amaze us, and we remain so thankful for the financial investment people continue to make in EFCC.

In 2023 total income was **£130331** (a little down upon last year), and total expenditure was **£144799**, the shortfall (a larger proportion of which being due to our considered decision to fund our Children and Families worker out of our substantial accrued surplus).

(The detailed figures are contained in the following End of Year Financial Statements.)

Through special collections and love offerings included within the above figures we have been able to continue to provide support for the following projects:-

- Fountain of Life Hospice
- Indian orphanage appeal

Additionally, from the collections received, we have been able to continue to make regular monthly payments to the following people and projects:-

- Margaret Gordon (Central Asia/Interserve)
- Emily and Drew Maust (Cameroon/Wycliffe)
- Tough Talk (UK)

And in addition to the above, during the year we have also continued to tithe a total of 10% of our income out of General Funds to various local, national and international bodies.

AND FINALLY...

In conclusion I must again reiterate that all of the above represents just a fraction of the life and work of the EFCC Family, and I continue to count it a great privilege and honour to be a part of it.

Furthermore, I would like to once again express a great big "THANK YOU" to everyone who has made it happen in 2023!

A handwritten signature in black ink, appearing to read 'P. Blackham', with a long horizontal line extending from the end of the signature.

DATED 15th October 2023

Paul Blackham

Chairperson

For and on behalf of the Trustees of Epping Forest Community Church

EPPING FOREST COMMUNITY CHURCH

End of Year Financial Statements

Year ending 31 Dec 2023

Introduction

This year

Receipts and Payments Account

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Planned giving	76,805	-	-	-	76,805	78,347
Collections and other giving	-	-	21,075	-	21,075	18,984
Other voluntary receipts	-	325	-	-	325	1,906
Gift Aid recovered	15,709	69	4,131	-	19,909	24,009
Other receipts	18	-	-	-	18	11
Investment Income	12,129	70	-	-	12,199	10,138
Receipts from church activities	-	-	-	-	-	-
Activities for generating funds	-	-	-	-	-	-
Total Receipts	104,661	464	25,206	-	130,331	133,394

Payments

Cost of generating funds	-	-	-	-	-	-
Missionary and Charitable Giving	9,635	224	27,535	-	37,395	47,802
Clergy and Staffing costs	86,912	25	-	-	86,937	68,995
Church Running Expenses	7,434	100	-	-	7,534	6,219

Hall Running Costs	8,730	768	-	-	9,498	13,896
Coach/Minibus Costs	3,321	-	-	-	3,321	60
New Building work	-	-	-	-	-	-
Governance Costs	-	-	-	-	-	-
Assets	114	-	-	-	114	-
Parish Share	-	-	-	-	-	-
Church Repairs & Maintenance	-	-	-	-	-	-
Hall Repairs & Maintenance	-	-	-	-	-	-
General Expenditure	-	-	-	-	-	-
Total Payments	116,147	1,117	27,535	-	144,799	136,973

Excess of receipts over payments before transfer	(11,485)	(653)	(2,330)	-	(14,468)	(3,578)
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Transfers:

Gross transfers between funds - in	87,015	115,792	29,415	-	232,222	345
Gross transfers between funds - out	(88,311)	(113,409)	(30,501)	-	(232,222)	(345)
Excess of receipts over payments before other gains	(12,781)	1,729	(3,416)	-	(14,468)	(3,578)
Net movement in funds	(12,781)	1,729	(3,416)	-	(14,468)	(3,578)

Reconciliation of funds

Excess of receipts over payments at beginning of the year	602,456	85,289	8,785	-	696,529	700,107
Excess of receipts over payments for the year	589,675	87,018	5,368	-	682,061	696,529

Represented by

Unrestricted

General fund	589,675	-	-	-	589,675	602,456
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Designated

Building Fund	-	10,457	-	-	10,457	9,466
Fund for Danny Thompson	-	-	-	-	-	-
Jelly Babies	-	-	-	-	-	-
Jellytots	-	-	-	-	-	-
Kidz Club	-	-	-	-	-	(598)
leadershio training	-	-	-	-	-	-
Legacy Fund	-	76,491	-	-	76,491	76,421
Overseas Response Fund	-	-	-	-	-	-
Pastoral Care Fund Internal	-	70	-	-	70	-

	Tithes	-	-	-	-	-	-
	YOUNG AT HEART	-	-	-	-	-	-
	Youth Group	-	-	-	-	-	-
Restricted							
	Anchor Project	-	-	-	-	-	7,075
	Antonia	-	-	-	-	-	-
	CTL	-	-	-	-	-	-
	Emily & Drew	-	-	-	-	-	-
	Fountain of Life Hospice	-	-	-	-	-	101
	Hope House	-	-	38	-	38	(35)
	Indian Orphanage	-	-	1,693	-	1,693	1,318
	M Gordon	-	-	2,502	-	2,502	327
	Pastoral Care Fund External	-	-	376	-	376	-
	Samaritans Purse	-	-	-	-	-	-
	Special Collections	-	-	0	-	0	-
	Tough Talk	-	-	760	-	760	-
	Uganda Families	-	-	-	-	-	-

Statement of Assets and Liabilities (by fund)

			Balance	Previous balance
Tangible Assets				
6431: Freehold Building				
General fund	Unrestricted		500,000	500,000
			<u>500,000</u>	<u>500,000</u>
6432: Furniture, Fixtures & Fittings				
General fund	Unrestricted		15,000	15,000
			<u>15,000</u>	<u>15,000</u>
Tangible Assets			<u>515,000</u>	<u>515,000</u>
Cash At Bank And In Hand				
6501: NatWest current account 54005604				
Anchor Project	Restricted		-	7,075
Antonia	Restricted		-	(200)
CTL	Restricted		-	500

Hope House	Restricted	-	14,111
Fountain of Life Hospice	Restricted	-	238
Indian Orphanage	Restricted	-	490
Legacy Fund	Designated	-	76,421
M Gordon	Restricted	-	272
Emily & Drew	Restricted	-	359
Overseas Response Fund	Designated	-	(5,000)
Pastoral Care Fund External	Restricted	-	50
Samaritans Purse	Restricted	-	(25)
Special Collections	Restricted	-	557
Tough Talk	Restricted	-	25
Uganda Families	Restricted	-	(1)
General fund	Unrestricted	-	(78,575)
Youth Group	Designated	-	(2,260)
Pastoral Care Fund Internal	Designated	-	390
Fund for Danny Thompson	Designated	-	(1)
leadership training	Designated	-	(285)
Kidz Club	Designated	-	484
YOUNG AT HEART	Designated	-	14
Building Fund	Designated	-	(15,033)
Jellytots	Designated	-	395
		-	-
6505: NatWest Business Reserve 54005787			
CTL	Restricted	-	(500)
Hope House	Restricted	-	(14,411)
Fountain of Life Hospice	Restricted	-	(75)
General fund	Unrestricted	-	15,076
Kidz Club	Designated	-	(90)
		-	-
6510: Bank current - Kidz Club			
General fund	Unrestricted	-	(599)
Kidz Club	Designated	-	599
		-	-
6515: Bank current - Youth Group			
General fund	Unrestricted	-	(2,421)
Youth Group	Designated	-	3,058

Kidz Club	Designated	-	(638)
		<hr/>	<hr/>
		-	-
6520: Bank current - Jellytots			
General fund	Unrestricted	-	373
Jellytots	Designated	-	(373)
		<hr/>	<hr/>
		-	-
6521: S affron Building Society			
Indian Orphanage	Restricted	490	-
Legacy Fund	Designated	1,491	-
M Gordon	Restricted	2,502	-
Pastoral Care Fund External	Restricted	376	-
Tough Talk	Restricted	760	-
General fund	Unrestricted	12,359	-
Pastoral Care Fund Internal	Designated	70	-
		<hr/>	<hr/>
		18,048	-
6522: Kingdom Bank account 03278786			
General fund	Unrestricted	31,712	50,981
Building Fund	Designated	10,457	-
		<hr/>	<hr/>
		42,169	50,981
6525: Virgin Money			
Hope House	Restricted	38	265
Fountain of Life Hospice	Restricted	-	(63)
Indian Orphanage	Restricted	1,203	827
Legacy Fund	Designated	-	(75,000)
M Gordon	Restricted	-	54
Emily & Drew	Restricted	-	(359)
Overseas Response Fund	Designated	-	5,000
Pastoral Care Fund External	Restricted	-	(30)
Samaritans Purse	Restricted	-	25
Special Collections	Restricted	0	(432)
Tough Talk	Restricted	-	(25)
Uganda Families	Restricted	-	1
General fund	Unrestricted	1,345	70,339
Youth Group	Designated	-	(0)
Pastoral Care Fund Internal	Designated	-	445
Fund for Danny Thompson	Designated	-	1

leadershio training	Designated	-	345
YOUNG AT HEART	Designated	-	(0)
Building Fund	Designated	-	25,000
Jellytots	Designated	-	(1)
		<hr/>	
		2,585	26,393

6590: Petty Cash

Antonia	Restricted	-	200
Pastoral Care Fund External	Restricted	-	(20)
Special Collections	Restricted	-	(125)
General fund	Unrestricted	104	2,285
Youth Group	Designated	-	(798)
Pastoral Care Fund Internal	Designated	-	(835)
leadershio training	Designated	-	(60)
Kidz Club	Designated	-	(953)
YOUNG AT HEART	Designated	-	(13)
Building Fund	Designated	-	419
		<hr/>	
		104	100

6595: Cash - Jellytots

General fund	Unrestricted	-	21
Jellytots	Designated	-	(21)
		<hr/>	
		-	-

Cash At Bank And In Hand

 62,906 77,474

Debtors

6599: Loan given

General fund	Unrestricted	200	100
		<hr/>	
		200	100
		<hr/>	
Debtors		200	100

Investments

6506: Charity Bank fixed term bond

Legacy Fund	Designated	75,000	-
		<hr/>	
		75,000	-

6523: Mission Housing Equity Loan

General fund	Unrestricted	30,000	30,000
		<hr/>	
		30,000	30,000

6524: Cambridge and Counties Fixed rate Bond a

Legacy Fund	Designated	-	75,000
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			-	75,000
		Investments	105,000	105,000
Creditors: Amounts Falling Due In One Year				
Z04: Accounts Payable				
General fund	Unrestricted		-	(920)
Building Fund	Designated		-	920
			-	-
Z06: CTL balance				
General fund	Unrestricted		1,045	1,045
			1,045	1,045
		Creditors: Amounts Falling Due In One Year	1,045	1,045
		Grand Total	682,061	696,529

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
RECEIPTS						
Planned giving						
0001 - General Donations - imported from DC	76,755	-	-	-	76,755	78,347
0210 - General giving - sundry	50	-	-	-	50	-
Planned giving Totals	76,805	-	-	-	76,805	78,347
Collections and other giving						
0401 - Collection - ISF - M Gordon	-	-	8,638	-	8,638	4,484
0430 - Collection - Wycliffe - D Maust	-	-	5,173	-	5,173	5,402
0445 - Collection- Indian Orphanage	-	-	3,564	-	3,564	3,789
0460 - Collection - Tough Talk	-	-	1,910	-	1,910	1,460
0465 - Collections - Special	-	-	-	-	-	2,768
0480 - Fountain of Life - Hospice	-	-	-	-	-	300
0485 - Collection - Samaritan's Purse	-	-	-	-	-	300
0490 - Collection for Hope House	-	-	1,790	-	1,790	1,480
0491 - Collection for Anchor project	-	-	-	-	-	(1,000)
Collections and other giving Totals	-	-	21,075	-	21,075	18,984

Other voluntary receipts

0700 - Pastoral Care Fund - External	-	-	-	-	-	292
0701 - Pastoral Care Fund - Internal	-	325	-	-	325	1,614
Other voluntary receipts Totals	-	325	-	-	325	1,906

Gift Aid recovered

0601 - Tax recovered on Gift Aid	15,709	69	4,131	-	19,909	24,009
Gift Aid recovered Totals	15,709	69	4,131	-	19,909	24,009

Other receipts

1003 - cash advance	18	-	-	-	18	11
Other receipts Totals	18	-	-	-	18	11

Investment Income

1001 - Gross Interest	2,548	70	-	-	2,618	336
1030 - Income from Hall Bookings	9,581	-	-	-	9,581	9,802
Investment Income Totals	12,129	70	-	-	12,199	10,138
Receipts Grand totals	104,661	464	25,206	-	130,331	133,394

PAYMENTS**Missionary and Charitable Giving**

1801 - Gift - ISF - M Gordon	-	-	7,662	-	7,662	5,246
1802 - Gift for Hope House	-	-	2,163	-	2,163	1,840
1803 - Gift for Anchor project	-	-	4,113	-	4,113	-
1810 - Gift - Tough Talk	-	-	2,100	-	2,100	1,650
1815 - Gift - Wycliffe - D Maust	-	-	6,445	-	6,445	6,720
1825 - Samaritan's Purse	-	-	-	-	-	500
1831 - Special Collections	-	-	-	-	-	3,430
1841 - Tithe	8,371	-	-	-	8,371	18,457
1842 - Fountain of Life - Hospice	-	-	101	-	101	438
1843 - Gift- Indian Orphanage	-	-	4,953	-	4,953	4,324
1845 - Gifts from Pastoral Care Fund - Internal	297	224	-	-	521	3,196
1846 - Gifts from Pastoral Care Fund - External	388	-	-	-	388	1,214
1849 - Outreach Debden	373	-	-	-	373	579
1865 - Children's work (special events)	165	-	-	-	165	72
1889 - Afterschool club	41	-	-	-	41	137
Missionary and Charitable Giving Totals	9,635	224	27,535	-	37,395	47,802

Clergy and Staffing costs

2049 - Salaries - Outreach	20,778	-	-	-	20,778	-
2050 - Salaries - Leaders	34,843	-	-	-	34,843	53,824
2051 - Employer's Nat Ins	469	-	-	-	469	1,266
2056 - Salaries - Children & Families Worker	11,763	-	-	-	11,763	2,176
2060 - Salaries - Office Manager	4,944	-	-	-	4,944	7,539
2061 - Office staff	3,674	-	-	-	3,674	-
2062 - Cleaning Staff	5,242	-	-	-	5,242	-
2070 - Staff Pensions	4,767	-	-	-	4,767	3,883
2080 - Permanent Health Insurance	433	-	-	-	433	406
2090 - Training and development	-	25	-	-	25	(100)
Clergy and Staffing costs Totals	86,912	25	-	-	86,937	68,995

Church Running Expenses

1828 - Thankyou gift	62	-	-	-	62	344
1860 - Speakers	600	-	-	-	600	204
1870 - Alpha	-	-	-	-	-	247
1871 - Children's work(Sunday)	869	-	-	-	869	486
1877 - Events	852	-	-	-	852	1,969
1878 - Young at Heart	-	-	-	-	-	0
1882 - Youth Group Expenses	-	-	-	-	-	0
1885 - Church holiday - Nat Supernat/New Wine	558	100	-	-	658	-
1900 - Jellytots - Expenses	-	-	-	-	-	1
2310 - Telephone and Broadband	1,056	-	-	-	1,056	933
2360 - Office Supplies	616	-	-	-	616	185
2361 - Photocopier Costs	340	-	-	-	340	37
2366 - Web Site	163	-	-	-	163	179
2370 - Advertising & publicity	-	-	-	-	-	329
2380 - Subscriptions & licences	439	-	-	-	439	404
2441 - Equipment repairs & maintenance	650	-	-	-	650	-
2442 - Accounts software	50	-	-	-	50	-
2443 - PA/AV sundry equipment & repairs	40	-	-	-	40	53
2581 - Refreshments & Kitchen Supplies	1,008	-	-	-	1,008	758
2582 - Christian Resources	132	-	-	-	132	33

2703 - Bank charges and interest	-	-	-	-	-	57
Church Running Expenses Totals	7,434	100	-	-	7,534	6,219
Hall Running Costs						
2301 - Hall Insurance	1,585	-	-	-	1,585	1,772
2331 - Cleaning Supplies	1,225	-	-	-	1,225	6,036
2332 - Covid 19 exp	-	-	-	-	-	8
2340 - Caretaker	-	-	-	-	-	40
2399 - Miscellaneous	-	-	-	-	-	37
2401 - Electricity	1,555	-	-	-	1,555	1,565
2410 - Gas	2,523	-	-	-	2,523	3,572
2420 - Water	363	-	-	-	363	312
2440 - Hall Maintenance & Repairs	1,479	768	-	-	2,247	554
Hall Running Costs Totals	8,730	768	-	-	9,498	13,896
Coach/Minibus Costs						
2397 - Minibus Expenses	3,321	-	-	-	3,321	60
Coach/Minibus Costs Totals	3,321	-	-	-	3,321	60
Assets						
2920 - Office Equipment	114	-	-	-	114	-
Assets Totals	114	-	-	-	114	-
Payments Grand totals	116,147	1,117	27,535	-	144,799	136,973



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name

EPPING FOREST COMMUNITY CHURCH TRUST

On accounts for the year
ended

31ST DECEMBER 2023

Charity no
(if any)

1074617

Set out on pages

1-2

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 31/12/2023

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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

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:

25/7/2024

Name:

Colin Nicholas Corrigan

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

FCA FCCA

Address:

8 BROOKLYN AVENUE
LOUGHTON
ESSEX IG10 1BL

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.