



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	January	2021		31	December	2021

Section A Reference and administration details

Charity name

Mill Grove Christian Charitable Trust

Other names charity is known by

Registered charity number (if any) 01078661

Charity's principal address

8-26 Crescent Road

South Woodford

London

Postcode

E18 1JB

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	Judith Littlejohns MBBS MRCGP DRCOG			
2	Andrew Plowman MA FIA			
3	Anna White BA			
4	Richard Blackhurst BTh			
5	Jonathan White BA PGCE			
6	Sarah Reeves BA			
7	Martin Westbrook BA			
8	Keith White MA MPhil PhD (Director)			
9	Ruth White SRN SCCM			
10	Stephen Small BSc MA			
11	David Small BSc MSc(SW) PEPS			
12	Jeremy Curtis BSc MEng			
13				
14				
15				
16				
17				

18			
19			
20			

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Independent Examiner	Brendan Chambers FFA	Fusion Accountancy Ltd. Fountain Court, 2 Victoria Square, St Albans, Hertfordshire. AL1 3TF

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

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Mill Grove Christian Charitable Trust is a registered charity formed on 14 September 1999.
Trustee selection methods (eg. appointed by, elected by)	Under the terms of the Trust Deed, there is a requirement for there to be at least seven trustees at any one time. Trustees are appointed by resolution of the trustees passed at a special meeting.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Investment and distribution policies

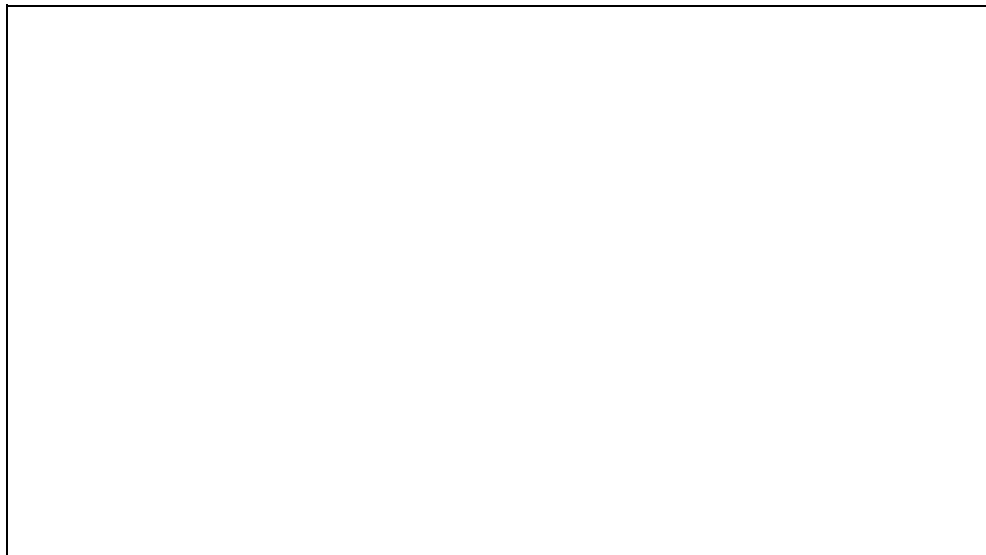
The trustees have considered the most appropriate policy for investing funds and have concluded that investing in the broad-based portfolio meets its requirements for income and growth with a wide spread of risk.

Risk management

The trustees have conducted a review of the major risks to which the charity is exposed and systems have been established to mitigate those risks. Periodic risk reviews are carried out by the trustees.

Other Charities

Mill Grove continues its longstanding links with the Evangelical Free Church, Abridge, which was established by Mill Grove's founder in 1924. The charity also provides a base for the Child Theology Movement.



Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The formal objectives are as detailed in the Trust Deed dated 14 September 1999

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Mill Grove Christian Charitable Trust constitutes a public benefit entity as defined by FRS 102. In particular, Mill Grove seeks to support and care for children, young people and families in need by providing them with a loving home and experience of family life, based on faith in God. The Director is responsible for the day to day running of the home and reports to the trustees bi-annually. In addition, the Trust is responsible for the administration of the nursery known as Mill Grove Pre-School and the Rose Walton Centre for those children suffering from cerebral palsy.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

The trustees produce the Links magazine in March of every year. This gives a detailed account of the achievements and performance of the charity over the year and copies are available on request. The website provides information and recordings of recent events, as well as a growing collection of archived resource material. During the year Mill Grove has provided a safe space and support for over 40 children, young people, and where appropriate, their families, as well as vulnerable adults. There have been four families/part families living at Mill Grove during 2021. Some have stayed throughout the year, others for shorter, usually regular and planned periods. This number includes several who are members of the extended family of Mill Grove (in that they are members of their families lived here as children). This reflects a commitment to be alongside a child and the child's subsequent family unconditionally. There is long term and prayerful support of the wider extended family of Mill Grove (i.e. those who have lived here as children, their spouses, and families through generations) practically, emotionally and spiritually, reflecting our commitment to be alongside a child and their subsequent family unconditionally.

Families and individuals in the locality regularly turn to us for help and support. There is consistent ministry in local churches and groups, as well as farther afield, as intended and modelled by the Founder Herbert White, grandfather of Keith White. During the second year of the Covid pandemic we have continued to serve and support the extended family of Mill Grove, adapting the way we live and operate, and ensuring careful guidelines and boundaries to reduce transmission of the virus. Adaptations to the properties in North Wales meant that the August summer holiday was able to go ahead as usual. We also organized Zoom gatherings at significant times of the year, such as Our Day in May, and Christmas. There was a face-to-face service at Tiptree on the Our Day weekend, and a tea for invited guests at Mill Grove on Founders' Day on 20th November, the 122nd anniversary of the beginning of the work.

The Mill Grove Pre-School and The Rose Walton Centre use the premises daily to serve young local children and their families in a variety of ways. Each is an integral part of Mill Grove, practically as well as legally. The work of the RWC continues to be supplemented by the regular presence of a professional physiotherapist. The Pre-School has continued to develop its outdoor summer curriculum. This makes use of the outdoor space and facilities at Mill Grove and proved an added advantage in achieving appropriate social distancing. Local groups, including the Maybank Community Association, hold meetings and activities at Mill Grove. Piano and music lessons have continued with a new teacher (and composer) living locally. We have links with several networks and organisations whose aims and values are consistent with ours (Children England, CTM, RCVS, WTL). Keith White serves as the Chair of Trustees of Abridge Evangelical Free Church, the church founded by Herbert White. Keith preaches and teaches extensively in London and the Home Counties based on his life and experience of God's faithfulness at Mill Grove. The Goddard Memorial Fund has been used to make grants to charities with similar objectives and individuals, and to support the publication of a new Anglicised edition of the Bible.

In addition to Links, literature and material describing the experiences and distilled wisdom of Mill Grove, including Know your Bible, The Bible (Narrative and Illustrated), A Place for Us (DVD), The Growth of Love, Reflections on Living with Children (Volumes I and II) and an autobiography Somebody's Son, continue to be distributed.

Maintenance of the properties in Woodford and North Wales continues, with several rooms redecorated and upgraded, and a new kitchenette installed. Maintenance has involved a combination of professional, paid labour, and the voluntary efforts of former members of the Mill Grove family, and we have now contracted with a former Trustee to manage and/or carry out much of this work. We actively explore ways of living more sustainably based on the recommendations of an energy audit in 2017.

We continue to rely on God to meet our needs and do not advertise or engage in fundraising.

Section E

Financial review

Brief statement of the charity's policy on reserves

Reserves policy

The Goddard Memorial Fund is a designated fund, normally reserved for project support and grants. The trustees aim to maintain other unrestricted funds, not committed, or invested in fixed assets, of between £150,000 and £300,000.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

We gratefully acknowledge another year of financial provision from God our heavenly Father.

Incoming resources were down 9% on last year, due largely to the effect of the pandemic on Pre-School children attendance and the curtailment of furlough grants. Voluntary contributions were not significantly affected. Investment values however grew by £64k, reflecting market movements generally. This mitigated somewhat the large fall in investment values in the previous year. We were able to progress building maintenance and improvements, including the maintenance of windows in the London properties and major improvements to the properties in Wales.

Section F

Other optional information

Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

KEITH JOHN WHITE

Position (eg Secretary, Chair, etc)

CHAIR

Date

23 . vi . 2022



CHARITY COMMISSION
FOR ENGLAND AND WALES

Mill Grove Christian Charitable
Trust

Charity
No (if
any)

107866
1

Annual accounts for the period

Period
start
date

01/01/2
021

To

Period end
date

31/12/2
021

Section A activities

Statement of financial

Notes
Guidance

Recommended
categories by
activity

Unrestri
cted
funds
£

Restric
ted
income
funds
£

Endowm
ent
funds
£

Total
funds
£

Prior
year
funds
£

Incoming resources

(Note 3)

Income and

endowments from:

F01

F02

F03

F04

F05

Donations and legacies

S0
1

90,6
83

2
,431

-

93,
114

102
,541

Charitable activities

S0
2

74,2
50

112
,355

-

186,
605

184
,360

Other trading activities

S0
3

-

-

-

-

-

Investments

S0
4

25,7
38

-

-

25,
738

24
,754

Separate material item
of income

S0
5

-

-

-

-

-

Other

S0
6

5
97

-

-

597

-

Total

S0
7

191,2
68

114
,786

-

306,
054

311
,655

Resources expended (Note 6)

Expenditure on:

Raising funds

S0
8

-

-

-

-

-

Charitable activities

S0
9

195,0
65

135
,037

-

330,
102

279
,561

Separate material item
of expense

S1
0

4,7
35

-

-

4,
735

5
,079

Other

S1
1

-

-

-

-

-

Total

S1
2

199,8
00

135
,037

-

334,
837

284
,640

Net income/ (expenditure) before investment gains/ (losses)

S1
3

-
8,532

-
20,251

-

-
28,783

27
,015

Net gains/(losses) on
investments

S1
4

63,7
36

-

-

63,
736

100,00
3

Net income/

S1
5

55,2

-

-

34,

-

(expenditure)

Extraordinary items

Transfers between funds

Other recognised gains/ (losses):

Gains and losses on revaluation of fixed assets for the charity's own use

Other gains/(losses)

Net movement in funds

Reconciliation of funds:

Total funds brought forward

Total funds carried forward

1

		04	20,251	-	953	72,988
S16		-	-	-	-	-
S17		- 3,417	3 ,417	-	-	-
S18		-	-	-	-	-
S19		-	-	-	-	-
S20		51,7 87	- 16,834	-	34, 953	- 72,988
S21		1,127,7 19	52 ,482	-	1,180, 201	1,253 ,189
S22		1,179,5 06	35 ,648	-	1,215, 154	1,180 ,201

Section B

Balance sheet

Guidance Notes

Fixed assets

Intangible assets
(Note 15)

Tangible assets
(Note 14)

Heritage assets
(Note 16)

Investments
(Note 17)

Total fixed assets

Current assets

Stocks

(Note 18)

Debtors

(Note 19)

Investments

(Note 17.4)

Cash at bank and in
hand (Note 24)

Total current assets

Creditors: amounts
falling due within one
year (Note
20)

Net current assets/ (liabilities)

Total assets less current liabilities

Creditors: amounts
falling due after one
year (Note

	Unrestrict ed funds	Restrict ed income funds	Endowme nt funds	Total this year	Total last year
	£	£	£	£	£
	F01	F02	F03	F04	F05
B01	-	-	-	-	-
B02	482,691	4,480	-	487,171	489,898
B03	-	-	-	-	-
B04	540,136	-	-	540,136	476,400
B05	1,022,827	4,480	-	1,027,307	966,298
B06	-	-	-	-	-
B07	52,225	540	-	52,765	56,048
B08	-	-	-	-	-
B09	121,133	30,628	-	151,761	164,306
B10	173,358	31,168	-	204,526	220,354
B11	16,679	-	-	16,679	6,451
B12	156,679	31,168	-	187,847	213,903
B13	1,179,506	35,648	-	1,215,154	1,180,201
B14	-	-	-	-	-

20)
Provisions for liabilities

B15	-	-	-	-

Total net assets or liabilities

B16	1,179,506	35,648	-	1,215,154	1,180,201
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Funds of the Charity

Endowment funds (Note 27)

Restricted income funds (Note 27)

B17	-			-	-
B18	-	35,648		35,648	52,482

Unrestricted funds

B19	1,179,506		-	1,179,506	1,127,719
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Revaluation reserve

B20				-	
-----	--	--	--	---	--

Total funds

B21	1,179,506	35,648	-	1,215,154	1,180,201
-----	-----------	--------	---	-----------	-----------

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

Signature	Print Name	Date of approval dd/mm/yy yy

Section C

Notes to the accounts

Note 1 Basis of preparation

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with*

ü

 the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
- and with*

ü

 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

ü

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;

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Disclosure of any uncertainties that make the going concern assumption doubtful;
Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note 2.

Yes*	<input type="checkbox"/>	* -Tick as appropriate
No*	<input type="checkbox"/>	

Please disclose:

<i>(i) the nature of the change in accounting policy;</i>	
<i>(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and</i>	
<i>(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.</i>	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*	<input type="checkbox"/>	* -Tick as appropriate
No*	<input type="checkbox"/>	

Please disclose:

<i>(i) the nature of any changes;</i>	
<i>(ii) the effect of the change on income and expense or assets and liabilities for the current period; and</i>	

<i>(iii) where practicable, the effect of the change in one or more future periods.</i>	
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1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*	<input type="checkbox"/>	* -Tick as appropriate
No*	<input type="checkbox"/>	

Please disclose:

<i>(i) the nature of the prior period error;</i>	
<i>(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and</i>	
<i>(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.</i>	

XSection C (cont)		Notes to the accounts			
Note 2		Accounting policies			
2.2 INCOME					
<i>This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.</i>					
Recognition of income	These are included in the Statement of Financial Activities (SoFA) when:				
	· the charity becomes entitled to the resources;				
	· it is more likely than not that the trustees will receive the resources; and	Ye s	No	N/a	
	· the monetary value can be measured with sufficient reliability.	ü			
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	Ye s ü	No	N/a	
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	Ye s ü	No	N/a	
	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).	Ye s ü	No	N/a ü	
Legacies	Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.	Ye s ü	No	N/a	
Government grants	The charity has received government grants in the reporting period	Ye s ü	No	N/a	
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the	Ye s ü	No	N/a	

	same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.				
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.		Yes	No	N/a
					ü
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.		Yes	No	N/a
					ü
	The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.		Yes	No	N/a
					ü
	Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.		Yes	No	N/a
					ü
	Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.		Yes	No	N/a
					ü
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.		Yes	No	N/a
					ü
Donated services and facilities	Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.		Yes	No	N/a
			ü		
	Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.		Yes	No	N/a
			ü		
Support costs	The charity has incurred expenditure on support costs.		Yes	No	N/a
				ü	
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.		Yes	No	N/a
			ü		
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.		Yes	No	N/a
			ü		

Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.		Yes	No	N/a
					ü
	Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.		Yes	No	N/a
					ü
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.		Yes	No	N/a
			ü		
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.		Yes	No	N/a
					ü
2.3 EXPENDITURE AND LIABILITIES					
Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.		Yes	No	N/a
			ü		
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.		Yes	No	N/a
			ü		
	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.		Yes	No	N/a
			ü		
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.		Yes	No	N/a
					ü
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.		Yes	No	N/a
					ü
Redundancy cost	The charity made no redundancy payments during the reporting period.		Yes	No	N/a
				ü	
Deferred income	No material item of deferred income has been included in the accounts.		Yes	No	N/a
			ü		
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts		Yes	No	N/a
			ü		
Provisions for	A liability is measured on recognition at its		Yes	No	N/a

liabilities	historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date			s		
				ü		
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.			Yes	No	N/a
				ü		
2.4 ASSETS						
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least					
	They are valued at cost.			Yes	No	N/a
				ü		
	The depreciation rates and methods used are disclosed in note 9.2.					
Intangible fixed assets	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 9.5			Yes	No	N/a
					ü	
	They are valued at cost.			Yes	No	N/a
						ü
Heritage assets	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.			Yes	No	N/a
					ü	
				Yes	No	N/a
	They are valued at cost.					ü
Investments	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.			Yes	No	N/a
				ü		
	Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments			Yes	No	N/a
						ü
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.			Yes	No	N/a
						ü
	Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.			Yes	No	N/a
						ü
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.			Yes	No	N/a

				ü
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	Ye s	No	N/a
		ü		
Current asset investments	The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.	Ye s	No	N/a
				ü
		Ye s	No	N/a
	They are valued at fair value except where they qualify as basic financial instruments.			ü
POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE				

Section C Notes to the accounts (cont)

Note 3	Analysis of income
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		Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
	Analysis				£	£
Donations and legacies:	Donations and gifts	87,683	2,431	-	90,114	99,544
	Legacies	3,000	-	-	3,000	2,997
		-	-	-	-	-
		-	-	-	-	-
	Total	90,683	2,431	-	93,114	102,541
Charitable activities:	Contributions re facilities provided	3,055	6,783	-	9,838	9,584
	Contributions from residents	64,568	-	-	64,568	45,250
	Fees received	-	39,614	-	39,614	30,860
	Grants and subsidies	6,627	65,958	-	72,585	98,666
		-	-	-	-	-
	Total	74,250	112,355	-	186,605	184,360
Other trading activities:	Sale of books	597	-	-	597	-
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
	Total	597	-	-	597	-
Income from investments:	Interest income	54	-	-	54	476
	Income from UK listed investments	25,684	-	-	25,684	24,278
		-	-	-	-	-
		-	-	-	-	-
	Total	25,738	-	-	25,738	24,754
Separate material item of income:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME		191,268	114,786	-	306,054	311,655

Other information:

All income in the prior year was unrestricted except for:
(please provide description and amounts)

£133,081 amounts received for restricted causes.

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

Section C	Notes to the accounts	(cont)		
Note 4	Analysis of receipts of government grants			
		This year	Last year	
	Description	£	£	
Government grant 1	Furlough claims	8,482	24,148	
Government grant 2		-	-	
Government grant 3		-	-	
Other		-	-	
	Total	8,482	24,148	
<i>Please provide details of any unfulfilled conditions and other contingencies attaching to grants that have been recognised in income.</i>				
<i>Please give details of other forms of government assistance from which the charity has directly benefited.</i>				

**XSection C
(cont)**

Notes to the accounts

Note 6

Analysis of expenditure

Expenditure on charitable activities :

Analysis	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Food	1,965	397	-	2,362	1,951
Other household items	574	-	-	574	486
Leisure holidays and outings	1,275	-	-	1,275	996
Rates and council tax	9,399	-	-	9,399	7,807
Gas and electricity	15,932	-	-	15,932	16,654
Repairs and maintenance	66,669	203	-	66,872	18,801
Printing, postage and stationery	5,032	220	-	5,252	7,198
General equipment and furnishings	7,092	3,466	-	10,558	6,492
Telephone, internet and TV licence	4,057	303	-	4,360	4,161
Depreciation and loss on disposals	2,055	672	-	2,727	3,439
Car maintenance and tax	2,652	-	-	2,652	1,989
Fares and petrol	431	-	-	431	890
Carer salaries	21,116	121,685	-	142,801	143,318
Carer employer national insurance	458	3,682	-	4,140	4,277
Carer pension costs	-	2,796	-	2,796	3,213
Counselling and training	1,455	392	-	1,847	1,548
Bank charges	354	84	-	438	403
Insurances	19,730	-	-	19,730	18,647
Subscriptions	118	970	-	1,088	987
Sundry expenses	-	167	-	167	345
Administrative salaries	29,350	-	-	29,350	28,988
Administrative employer national insurance	1,883	-	-	1,883	1,772
Administrative pension costs	1,468	-	-	1,468	1,449
Grants to other projects	2,000	-	-	2,000	3,750
Total expenditure on charitable activities	195,065	135,037	-	330,102	279,561

Expenditure on raising funds		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total expenditure on raising funds	-	-	-	-	-
Separate material item of expense	Accountancy	3,180	-	-	3,180	3,180
	Payroll bureau costs	1,555	-	-	1,555	1,589
		-	-	-	-	-
	Total	4,735	-	-	4,735	5,079

Other

	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Total other expenditure	-	-	-	-	-
	199,800	135,037	-	334,837	284,640

TOTAL EXPENDITURE

Other information:

Analysis of expenditure on charitable activities

Activity or programme	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Total prior year
	£	£	£	£	£
Activity 1					
Activity 2					
Other					
Total					

Prior year expenditure on charitable activities can be analysed as follows:

Within the expenditure items above the following items are material: (please disclose the nature, amount and any prior year amounts)

**XSection C
accounts****Notes to the
(cont)****Note 10
expenditure****Details of certain items of****10.1 Fees for examination of the accounts**

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

Independent examiner's fees**Assurance services other than audit or independent examination**

This year £	Last year £
3180	3180
1555	1899

**Section C
(cont)****Notes to the accounts****Note 11
Paid employees**

Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	172,151	172,306
Social security costs	6,023	6,049
Pension costs (defined contribution scheme)	4,264	4,662
Other employee benefits	-	-
Total staff costs	182,438	183,017

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

TRUE

Band	Number of employees
£60,000 to £69,999	
£70,000 to £79,999	
£80,000 to £89,999	
£90,000 to £99,999	
£100,000 to £109,999	

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity

11.2 Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	14	14
Governance	-	-
Other	-	-
Total	14	14

11.3 Ex-gratia payments to employees and others (excluding trustees)

Please complete if an ex-gratia payment is made.

Please explain the nature of the payment

Please state the legal authority or reason for making the payment

Please state the amount of the payment (or value of any waiver of a right to an asset)

11.4 Redundancy payments

Please complete if any redundancy or termination payment is made in the period.

Total amount of payment

The nature of the payment (cash, asset etc.)

The extent of redundancy funding at the balance sheet date

Please state the accounting policy for any redundancy or termination payments

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Section C		Notes to the accounts			(cont)	
Note 12		Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.				
12.1		<i>Please complete this note if a defined contribution pension scheme is operated.</i>				
Amount of contributions recognised in the SOFA as an expense		£4,264				
Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.						
12.2		<i>Please complete this section where the charity participates in a defined benefit pension plan but is unable to ascertain its share of the underlying assets and liabilities.</i>				
Please confirm that although the scheme is accounted for as a defined contribution plan, it is a defined benefit plan.						
Please provide such information as is available about the plan's surplus or deficit and the implications, if any, for the reporting charity						
12.3		<i>Please complete this section where the charity participates in a multi-employer defined benefit pension plan that is accounted for as a defined contribution plan.</i>				
Describe the extent to which the charity can be liable to the plan for other entities' obligations under the terms and conditions of the multi-employer plan						

(cont)

Note 14 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

	Freehold land & buildings	Computer equipmen t	Fixtures, fittings and equipmen t	Motor vehicles	Total
	£	£	£	£	£
At the beginning of the year	633,796	12,166	53,320	29,470	728,752
Additions	-	-	-	-	-
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	6,078	-	-	6,078
	-	-	-	-	-
At end of the year	633,796	6,088	53,320	29,470	722,674

14.2 Depreciation and impairments

**Basis	None	SL or RB	SL or RB	SL	SL or RB	Straight Line ("SL") or Reducing Balance ("RB")
** Rate	None			10% or 20%		

At beginning of the year	159,946	9,133	43,860	25,915	238,854
Disposals	-	-	-	-	-
	-	5,900	-	-	5,900
Depreciation	-	714	946	889	2,549
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
	-	-	-	-	-
At end of the year	159,946	3,947	44,806	26,804	235,503

14.3 Net book value

Net book value at the beginning of the year	473,850	3,033	9,460	3,555	489,898
Net book value at the end of the year	473,850	2,141	8,514	2,666	487,171

14.4 Impairment

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

--

14.5

Revaluation

If an accounting policy of revaluation is adopted, please provide:

the effective date of the revaluation

--

the name of independent valuer, if applicable

--

the methods applied and significant assumptions

--

the carrying amount that would have been recognised had the assets been carried under the cost model.

--

14.6 Other disclosures

(i) Please state the amount of borrowing costs, if any, capitalised in the construction of tangible fixed assets and the capitalisation rate used.

--

(ii) Please provide the amount of contractual commitments for the acquisition of tangible fixed assets.

--

(iii) Details of the existence and carrying amounts of property, plant and equipment to which the charity has restricted title or that are pledged as security for liabilities.

--

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.

XSection C (cont)		Notes to the accounts		
Note 17	Investment assets			

Please complete this note if the charity has any investment assets.							
17.1 Fixed assets investments (please provide for each class of investment)							
	Cash & cash equivalents	Listed invest ments	Invest ment proper ties	Social invest ments	Oth er	Total	
Carrying (fair) value at beginning of period	-	476,400	-	-	-	476,400	
Add: additions to investments during period*	-	-	-	-	-	-	
Less: disposals at carrying value	-	-	-	-	-	-	
Less: impairments	-	-	-	-	-	-	
Add: Reversal of impairments	-	-	-	-	-	-	
Add/(deduct): transfer in/(out) in the period	-	-	-	-	-	-	
Add/(deduct): net gain/(loss) on revaluation	-	63,736	-	-	-	63,736	
Carrying (fair) value at end of year	-	540,136	-	-	-	540,136	
*Please specify additions resulting from acquisitions through business combinations, if any.							
Please note that Fair Value in this context is the amount for which an asset could be exchanged between knowledgeable and willing parties in an arm's length transaction. For traded securities, the fair value is the value of the security quoted on the London Stock Exchange Daily Official List or equivalent. For other assets where there is no market price on a traded market, it is the trustees' or valuers' best estimate of fair value.							
17.2 Please provide a breakdown of investments shown above agreeing with the balance sheet row B04 differentiating between those held at fair value and those held at cost less impairment.							
Analysis of investments							
			Fair value at year end	Cost less impairment			
			£	£			
Cash or cash equivalents			-	-			
Listed investments			540,136	-			
Investment properties			-	-			

Social investments		-	-	
Other investments		-	-	
Total		-	-	
Grand total (Fair value at year end+Cost less impairment)				
17.3 If your charity holds investment properties, please complete the following note:				
(i) Explain the methods and significant assumptions in determining the fair value of investment property held by the charity				
(ii) Name or independent valuer, if applicable, and relevant qualifications				
(iii) Provide details of any restrictions on the ability to realise investment property or on the remittance of income or disposal proceeds				
(iv) Explain any contractual obligations for the purchase, construction or development of investment property or for repairs, maintenance or enhancements				
17.4 Please provide a breakdown of current asset investments, if applicable, agreeing with the balance sheet.				
Analysis of current asset investments			This year	Last year
			£	£
			-	-
Cash or cash equivalents			-	-
Listed investments			-	-
Investment properties			-	-
Social investments			-	-
Other investments			-	-
Total				
17.5 Guarantees				

Please provide details and amount of any guarantee made to or on behalf of a third party			
Name of the entity or entities benefitting from those guarantees			
Please explain how the guarantee furthers the charity's aims			
17.6 Concessionary loans			
Amount of concessionary loans made (<i>Multiple loans made may be disclosed in aggregate provided that such aggregation does not obscure significant information</i>).	Description	This year £	Last year £
	Total		
Amount of concessionary loans received (<i>Multiple loans received may be disclosed in aggregate provided that such aggregation does not obscure significant information</i>).	Description	This year £	Last year £
	Total		
Terms and conditions eg interest rate, security provided			
Value of any concessionary loans which have been committed but not taken up at the reporting date			
Amounts payable within 1 year			
Amounts payable after more than 1 year			
Amounts receivable within 1 year			
Amounts receivable after more than 1 year			
17.7 Additional information			

Please provide information about the significance of investments to the charity's financial position or performance eg. terms and conditions of loans or the use of hedging to manage financial risk.	
For all investments measured at fair value, the basis for determining the value, including any assumptions applied when using a valuation technique.	
Where a charity has provided financial assets as a form of security, the carrying amount of the financial asset pledged as security and the terms and conditions relating to its pledge.	

XSection C (cont)

Notes to the accounts

Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

This year	Last year
------------------	------------------

Gift aid recoverable

Prepayments and accrued income

Other debtors

Total

£	£
1,427	1,774
6,338	7,274
45,000	47,000
52,765	56,048

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

Trade debtors

Prepayments and accrued income

Other debtors

	This year £	Last year £
	-	-
	-	-
	-	-
	-	-
Total	-	-

XSection C					
(cont)					
Note 20		Creditors and			
accruals					
<i>Please complete this note if the charity has any creditors or accruals.</i>					
20.1 Analysis of creditors					
		Amounts falling due within one year		Amounts falling due after more than one year	
		This	Last	This	Last

	year	year	year	year
	£	£	£	£
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	13,965	3,915	-	-
Taxation and social security	2,714	2,536	-	-
Other creditors	-	-	-	-
Total	16,679	6,451	-	-
20.2 Deferred income				
<i>Please complete this note if the charity has deferred income.</i>				
<i>Please explain the reasons why income is deferred.</i>				
Movement in deferred income account			This year	Last year
			£	£
Balance at the start of the reporting period			-	-
Amounts added in current period			-	-
Amounts released to income from previous periods			-	-
Balance at the end of the reporting period			-	-

XSection C (cont)

Notes to the accounts

Note 24 and in hand

Cash at bank

Short term cash investments (less than 3 months maturity date)

This year £	Last year £
-	-

Short term deposits	48, 106	13, 079
Cash at bank and on hand	103, 655	151, 227
Other	-	-
Total	151, 761	164, 306

XSection C
(cont)

Notes to the accounts

Note 25

Fair value of assets and liabilities

25.1 Please provide details of the charity's exposure to credit risk (the risk of incurring a loss due to a debtor not paying what is owed) , liquidity risk (the risk of not being able to meet short term financial demands) and market risk (the risk that the value of an investment will fall due to changes in the market) arising from financial instruments to which the charity is exposed at the end of the reporting period and explain how the charity manages those risks.

The trustees have conducted a review of the major risks to which the charity is exposed and systems have been established to mitigate those risks. Periodic risk reviews are carried out by the trustees.

25.2 Please give details of the amount of change in the fair value of basic financial instruments (debtors, creditors, investments (see section 11, FRS 102 SORP)) measured at fair value through the SoFA that is attributable to changes in credit risk.

X

X

Section C	Notes to the accounts		(cont)					
Note 27 Charity funds								
27.1 Details of material funds held and movements during the CURRENT reporting period								
Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.								
* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds								
Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Pre school fund	R	Playgroup for pre school children	31,418	103,717	- 118,532	5,217	-	21,820
The Rose Walton Centre fund	R	Centre for those with cerebral palsy	21,064	11,069	- 16,505	- 1,800	-	13,828
Other funds	UR	Unrestricted funds	1,127,719	191,268	- 199,800	- 3,417	63,736	1,179,506
Total Funds			1,180,201	306,054	- 334,837	-	63,736	1,215,154

Section C		Notes to the accounts		(cont)					
Note 27		Charity funds (cont)							
27.2 Details of material funds held and movements during the PREVIOUS reporting period									
Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.									
* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds									
	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward	
Fund names			£	£	£	£	£	£	
Pre school fund	R	Playgroup for pre school children	36,961	117,251	- 117,994	- 4,800	-	31,418	
The Rose Walton Centre fund	R	Centre for those with cerebral palsy	27,266	15,830	- 20,232	- 1,800	-	21,064	
			-	-	-	-	-	-	
Other funds	N/a	Unrestricted funds	1,188,962	178,574	- 146,414	6,600	- 100,003	1,127,719	
Total Funds			1,253,189	311,655	- 284,640	-	- 100,003	1,180,201	

Section C		Notes to the accounts				(cont)
Note 27		Charity funds (cont)				
27.3 Transfers between funds						
	Reason for transfer and where endowment is converted to income, legal power for its conversion					Amount
Between unrestricted and restricted funds	There is normally a contribution from restricted funds to unrestricted funds to cover their share of overhead costs. This year a contribution was made to restricted funds to ease hardship caused by the pandemic.					
Between endowment and restricted funds						
Between endowment and unrestricted funds						
27.4 Designated funds						
Planned use	Purpose of the designation					Amount

Note 28

Transactions with trustees and related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.

28.1 Trustee remuneration and benefits

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

TRUE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		This year				Last year
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£		£	£

Please give details of why remuneration or other employment benefits were paid.

The trust deed of the Charity gives authority for the payment of remuneration to K White and his wife, R White for services actually rendered to the charity. Mr and Mrs White no longer receive a salary but receive accommodation, food when the year with the residents and access to the use of two vehicles owned by the Charity.

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.

28.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)

TRUE

Type of expenses reimbursed	This year	Last year
	£	£
Travel		
Subsistence		
Accommodation		

Other (please specify):		
TOTAL	0	0

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the charity

--

28.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

There have been no related party transactions in the reporting period (True or False)

--

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.



Section A

Independent Examiner's Report

Report to the trustees/
members of

Mill Grove Christian Charitable Trust

On accounts for the year
ended

31st December 2021

Charity no
(if any)

01078661

Set out on pages

1-21

Responsibilities and
basis of report

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

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 charity 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 am qualified to undertake the examination by being a qualified member of the Institute of Financial Accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the 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:

22/6/2022

Name:

BRENDAN CHAMBERS

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

F.F.A.

Address:

Fountain Court

2 Victoria Square, St Albans, Hertfordshire.

AL1 3TF

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.