

# THE ZIBBY GARNETT TRAVELLING FELLOWSHIP

England & Wales · Charity number 1081403

## Details

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**Status** Registered

**Legal form** Trust

**Registered** 2000-07-03

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

## Contact

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**Address** 23 Knutsford Avenue  
Watford  
WD24 7EQ

**Phone** 01923245431

**Email** [info@zibbygarnett.org](mailto:info@zibbygarnett.org)

**Website** [www.zibbygarnett.org](http://www.zibbygarnett.org)

## Activities

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**Objects:** THE TRUSTEES SHALL HOLD THE TRUST FUND UPON TRUST TO APPLY THE INCOME AND ALL OR SUCH PART OR PARTS OF THE CAPITAL FOR OR TOWARDS THE PROVISION OF GRANTS AND BURSARIES TO STUDENTS AT ENGLISH UNIVERSITIES AND ALSO CRAFT APPRENTICES AND YOUNG PROFESSIONALS IN THE EARLY YEARS OF CAREER DEVELOPMENT WHO WISH TO TRAVEL ABROAD FOR GENERAL EDUCATIONAL PURPOSES CONNECTED WITH PRACTICAL STUDY AND RESEARCH INTO THE FOUNDATION'S FIELD OF INTEREST (AS HEREINAFTER DEFINED) IN SUCH MANNER AS THE TRUSTEES MAY IN THEIR ABSOLUTE DISCRETION THINK FIT PROVIDED THAT DURING THE ACCUMULATION PERIOD THE TRUSTEES MAY IN THEIR DISCRETION ACCUMULATE THE WHOLE OR ANY PART OF THE INCOME OF THE TRUST FUND BY INVESTING THE SAME AND THE RESULTING INCOME THEREOF IN OR UPON INVESTMENTS HEREBY AUTHORISED AND SHALL HOLD SUCH ACCUMULATIONS AS AN ACCRETION TO THE CAPITAL OF THE TRUST FUND AND AS ONE FUND THEREWITH FOR ALL PURPOSES.(2) THE FOUNDATION'S FIELDS OF INTEREST ARE: HISTORIC AND DECORATIVE CRAFTS, ARCHITECTURAL CONSERVATION, HISTORIC LANDSCAPE AND GARDENS, TRADITIONAL BUILDING SKILLS, SCULPTURE AND SUCH OTHER SIMILAR OR ASSOCIATED FIELDS OF INTEREST AS THE TRUSTEES MAY FOR TIME TO TIME DETERMINE PROVIDED THAT THE STUDY OF THESE OR SIMILAR OR ASSOCIATED FIELDS OF INTEREST WOULD BE CONSIDERED TO BE EDUCATIONAL ACCORDING TO CHARITABLE LAW.

**Activities:** Providing grants for overseas study travel for conservation students

## Classification

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- **How:** Makes Grants To Individuals
- **What:** Education/training, Arts/culture/heritage/science, Environment/conservation/heritage
- **Who:** Other Defined Groups

## Geography

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- Throughout England And Wales

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£6,587	£24,958	-	-
2024-03-31	£9,629	£19,444	-	-
2023-03-31	£68,956	£19,831	-	-
2022-03-31	£14,087	£8,960	-	-
2021-03-31	£9,145	£6,577	-	-

## Trustees

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Name	Role	Appointed
Paul Tear MBE	Chair	2016-06-02
Catrin Jones		2023-10-10
David Douglas		2023-09-21
Dr Christos Karydis PhD, MA		2021-02-02
Dr David Wheeler LVO		2016-06-02
Susan Garnett MBE		2023-01-21

**THE ZIBBY GARNETT TRAVELLING FELLOWSHIP**

England & Wales - Charity number 1081403

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# Accounts

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**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
Zibby Garnett Travel Fellowship

**On accounts for the year  
ended**

31<sup>st</sup> March 2023

**Charity no  
(if any)**

**Set out on pages**

1 to 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<sup>st</sup> March 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:**

6<sup>th</sup> November 2023

**Name:**

Paul Jackson

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

**Address:**

Jackson & Grimes Limited

22 St Georges Street

Stamford Lincolnshire PE9 2BU

**THE ZIBBY GARNETT TRAVELLING FELLOWSHIP**

**REPORT OF THE TRUSTEES  
TO ACCOMPANY THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2023**

**Robert David Vincent Garnett**

30<sup>th</sup> January 1939 – 17<sup>th</sup> October 2021

Fellow of the Institute of Chartered Surveyors

Freeman of the City of London

Liveryman of the Worshipful Company of Art Scholars

David Garnett, our founder, passed away peacefully on Sunday 17<sup>th</sup> October 2021.

**THE ZIBBY GARNETT TRAVELLING FELLOWSHIP  
REPORT OF THE TRUSTEES FOR THE  
YEAR ENDED 31 MARCH 2023**

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**LEGAL AND ADMINISTRATIVE INFORMATION**

Patrons:	Alan Baxter CBE; Geoffrey Bond OBE DL; Dr Peter Burman MBE; Gillian Hill; Dr John Martin Robinson, Officer of Arms; Hugh Matheson DL; Anne Riches OBE DL; Professor James Stevens Curl; The Rt Reverend Nigel Stock; Martin Williams FSA
Trustees:	Paul Tear MBE (Chairman) Susan Garnett MBE Prof Christos Karydis Ellen Leslie Dr John Lord Jessica Pollard Dr David Wheeler LVO
Administrator:	Julia Foster
Bankers:	Virgin Bank plc 8-10 Guildhall Street Lincoln LN1 1TT
Investment Advisers	CCLA Investment Management Limited 85 Queen Victoria Street London EC4V 4ET
Contact details:	Administrator Upper Morgans, Shortbridge Road, Piltdown, East Sussex, TN22 3XA T: +44 (0) 7702 302850 E: <a href="mailto:administrator@zibbygarnett.org">administrator@zibbygarnett.org</a> W: <a href="http://www.zibbygarnett.org">www.zibbygarnett.org</a>
Independent examiner:	Paul Jackson Esq Jackson & Grimes 22 St George's Street, Stamford, Lincs. PE9 2BU
Legal adviser:	Roger Peters Ince Gordon Dadds 6 Agar Street London WC2N 4HN
Registered charity number:	1081043

**THE ZIBBY GARNETT TRAVELLING FELLOWSHIP  
REPORT OF THE TRUSTEES FOR THE  
YEAR ENDED 31 MARCH 2023**

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**REPORT**

The Trustees of The Zibby Garnett Travel Fellowship (the “Fellowship”) present their Report and the Financial Statements for the year ended 31 March 2023.

*About the Fellowship*

The Fellowship was set up 22 years ago in memory of Zibby Garnett who administered the Historic Decorative Crafts course at the Lincolnshire College of Art & Design (subsequently part of Lincoln University) until her untimely death in 1999. A registered charity, it gives financial help to apprentices and individual students of conservation to enable them to travel abroad to widen their skills base, broaden their experience and deepen their knowledge of conservation. In the 22 years since its foundation, the Fellowship has made grants totalling more than £160,000 to 150 students.

*Trustees and Patrons*

The Trustees who served during the year were:

Susan Garnett MBE (appointed January 2023)  
Dr Christos Karydis (appointed February 2021)  
Ellen Leslie (appointed 2013)  
Dr John Lord (appointed 2002)  
Dr Campbell Norman-Smith (resigned February 2023)  
Jessica Pollard (appointed 24 October 2016)  
Paul Tear MBE (appointed 2 June 2016) (Chairman)  
Dr David Wheeler LVO (appointed 2 June 2016)

Since our last report it is with great sadness, that the Trustees must report the deaths of two Patrons: Dick Reid and our founder, David Garnett.

***Dick Reid OBE (1936-2021)***

A stone and wood carver who was made an OBE in recognition of his contribution to the art and craft of masonry. Apart from his renowned carving work, during his career Dick became involved with a number of institutions and considered it a great honour in 1989 to be invited by the then Prince of Wales to take an active part in the Prince's Institute of Architecture. Always generous with his time and his skills, Dick served on various committees and commissions, local and national, to share his knowledge and enthusiasm for his craft.

He was a Governor of Lincoln Art College, when they set up a Historic Decorative Craft course. He encouraged Zibby Garnett to undertake the role of administrator to the course, where she quickly assisted in raising the standards of the programme. Following her untimely death, he had no hesitation in becoming a Patron of the Fellowship, to honour her contribution to the Historic Decorative Craft course at Lincoln.

He was awarded the Duke of Gloucester Gold Medal in 2016, the highlight of his career because it was presented to him by his peers. It was awarded jointly by the Worshipful Company of Masons, of which Dick was Liveryman, and the Stone Federation Great Britain.

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*RDV Garnett 'David' (1939 - 2021)*

David was born in Stroud, the son of Robert Riley Garnett and Ida Nancy Fedden. Educated at Marlborough College he subsequently saw service in Cyprus as a Royal Marine. Following this he attended the Royal College of Agriculture, Cirencester where he qualified as a chartered surveyor.

After a spell as a land agent in North Wales and then in Sussex, he joined the National Trust, initially at Blickling, Norfolk then in Kent and finally in charge of the East Midlands area based at Clumber Park, Notts. When he retired from the National Trust he worked independently as a land agent for the Harper Crewe Estate, Calke Abbey and other properties in the area.

His marriage to Elizabeth 'Zibby' Stock ended with her untimely death in 1999 and it was shortly after that that David created the Zibby Garnett Travel Fellowship in her memory. The ZGTF was supported by a letter from King Charles when he was HRH The Prince of Wales. David was made a Freeman of the City of London in addition to being a Liveryman of the Company of Art Scholars. He died at his home of 43 years which he had shared latterly with his second wife, Sue.

The Trustees miss his contributions to their meetings.

*Constitution and Governance*

The Fellowship is a registered charity constituted by a Trust Deed dated 2 March 2000. This document named the first Trustees and subsequent Trustees have been appointed in accordance with the provisions thereof.

The day-to-day administration of the charity is delegated to a part-time administrator, Julia Foster, the Trustees wish to record their thanks for the calm, efficient and friendly way she carries out her duties.

*Objects and Policy*

The object of the Fellowship is the "provision of grants and bursaries to students at English, Welsh, Scottish universities and craft apprentices and young professionals in the early years of their career development, who wish to travel abroad for general educational purposes connected with practical study and research into the [Fellowship's] fields of 'interest'. These include historic and decorative crafts, architectural conservation, historic landscapes and gardens, traditional building skills, sculpture and such other associated fields of interest as the Trustees may ... determine.

During the year under review, it was, and continues to be, the Trustees' policy to fulfil the object of the charity by making modest grants to individual students, craftspeople and apprentices who wish to travel abroad on short (up to three months) placements intending to broaden their understanding of conservation and/or to improve and develop their practical skills. The Fellowship's scholars are expected to travel to relevant countries of interest, to

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study regional or national heritage craft and conservation techniques, and to bring these skills back to the United Kingdom.

The Trustees regard each application in a holistic way. They believe that it is not just the placement overseas that is important, but also the identification of a project, the writing up and submission of the application, being interviewed by the Trustees, making the practical travel and other arrangements, undertaking the project, and then writing up an illustrated report as well as making a short presentation to the Trustees on their return. In short, scholars will develop a range of life skills as well as acquiring new techniques and experience. Inevitably the bulk of the time-consuming process of guiding aspiring scholars through the steps falls mainly upon our administrator.

*Activities*

The closing date for applications for the 2022 awards was 18<sup>th</sup> March. 2022 applications were reviewed by the Trustees, and a short list of 9 applicants were interviewed by a minimum of three Trustees over two days in April at Alan Baxter's offices in Cowcross Street, London EC. The Trustees are very grateful to Alan for his generous support of the Fellowship as well as for making rooms freely available for its meetings. Awards totalling £9,607 were made to 8 students. Subsequently one student withdrew as they found full-time employment and another deferred until 2023; we therefore made 6 awards totalling £6,705.55.

*Shannon Cherry* (University of Glasgow, MPhil Textile Conservation), for a placement centring on the practical conservation of social historic objects with The Colonial Williamsburg Foundation.

*Angela Leersnyder* (University of Cardiff, MSc Conservation practice), for a conservation of archaeological artefacts internship with INSTAP (Crete).

*Jonathan Galloway*, (University of York, MA in Stained Glass conservation), for a placement centring on the practical conservation of historic stained glass in the commercial workshop of Glasmalerei Peters (Germany).

*Lauren Van Dessel* (University of Glasgow, MPhil Textile Conservation), for a placement centring on the practical conservation of social historic objects with Fine Arts Museum of San Francisco, USA.

*Maxim Chesnokov* (University of London, Msc Conservation for Archaeology and Museums), for a conservation of archaeological objects placement with the Kaymakçı Archaeological Project (KAP), Turkey.

*Orla Perdue*, (University of York, MA in Stained Glass conservation), for a placement centring on the practical conservation of historic stained glass in the commercial workshop of Mestdagh Studio (Belgium).

On Saturday 21<sup>st</sup> January 2024 Sue Garnett (Trustee) held a luncheon for Trustees, friends, family and supporters of the Fellowship to officially hand over ownership of the plaque that is displayed in memory of Zibby, outside the Zibby Garnett library, to Lincoln University. The Zibby Garnett Library houses the bound reports of the Zibby Garnett Scholars'

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placements, as well as the rarer conservation books owned by Lincoln University. David retained ownership of the plaque until his death. In his will he requested that Lincoln University accept responsibility for the plaque in perpetuity. Claire Arrand, Special Collections Librarian, accepted the letter of transfer of the plaque on behalf of Ian Snowley, Dean of Learning Skills & University Librarian, Lincoln University.

At the generous invitation of the Centre for Medieval Studies, King's Manor, University of York, on 21<sup>st</sup> January 2023, three scholars made their presentations to an audience of Trustees, patrons and guests. We thank Prof Sarah Brown for accommodating us for these presentations. A second group of three scholars presented to an audience of Trustees, patrons and guests on the 20<sup>th</sup> February 2023, at The Holburne Museum, Bath (by kind permission of Spencer Hancock). The Trustees would like to thank Sue Garnett for sponsoring these two events.

An essential part of an award from the Fellowship is the written report that each scholar has to produce on their project and the Trustees wish to thank one of their number, Paul Tear, who has volunteered to edit them prior to their deposit in the Zibby Garnett Library at the University of Lincoln. The Trustees also thank the Vice-chancellor and Governors of that institution for their continuing support.

*Publicity*

During the year, the website continued to be maintained by Bazoo and may be found at <http://www.zibbygarnett.org>. In addition, the Fellowship continued to grow its social media presence on Twitter (X) and Facebook where the accounts have been maintained by Ellen Leslie – a Trustee to whom the remaining Trustees extend their thanks.

An important element in its publicity and fund-raising is the Fellowship's occasional newsletter carrying news of the Fellowship's activities and its alumni. To celebrate the Fellowship twentieth Anniversary in 2020, an anniversary newsletter was produced and edited by Anna Joynt, to whom the Trustees are very grateful.

It was hoped that that we would hold a small party to celebrate this milestone, but due to Covid 19 restrictions, this was not possible, so an online celebration was held the highlight of which was a film. Past alumni brought us up to date with their career paths and explained how a ZGTF award helped shape their careers and, in some cases, their lives. The driving force behind the making of the film was Jessica Pollard, ably helped by her father Graeme Bowd. The Trustees are very grateful to them both for undertaking this task.

*Alumni*

During the year Trustee Jessica Pollard continued to keep in touch with the alumni group with updates on the Fellowship's activities.

*Fund-raising*

The Fellowship has always been very well supported by the friends and family of Zibby. When fund raising was challenging following Covid-19, we were grateful for their continued support. Over the succeeding months, a large number of donations both small and large were

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received from our supporters. Notable among them was a legacy from the estates of a Swiss based anonymous benefactor of £53,141.00 and £5,000.00 from the estate of the late David Garnett. The Trustees would also like to express their thanks to Mrs Rosemary Vere for her continuing support of the Fellowship with a donation of £6,000.00. The Trustees thank all the donors for their generosity which makes the work of the charity possible.

*Financial Review*

The outcome for the year was a surplus of receipts over payments of £49,125 (2021 Deficit £5,127). Taking one year with another and given the erratic timing of the grants and donations received, the Trustees consider that this outcome is excellent, due wholly to the two legacies received.

Income totalled £64,833 (2021: £17,214) reflecting the successful fund-raising operation described above.

Payments totalled £19,831 (2021: £8,960). The increase in the total expended was largely due to an increase in applications post Covid. Administrative costs were again well-controlled. Since the Fellowship's inception, the accounts have been prepared by the Fellowship's independent examiner, Paul Jackson of Messrs Jackson & Grimes and the Trustees thank Paul Jackson for taking on the task.

At the year-end the assets of the charity amounted to £66,339 (2021: £17,214). There were no significant liabilities at the year end.

*Investments and Reserves*

All the Fellowship's funds are unrestricted. Most monies are paid away within a reasonable time of receipt. Whilst they are held by the Trustees, they are represented by cash on deposit or by investments.

The latter are intended to provide a higher level of income than that obtainable on bank deposits coupled with a reasonable expectation of capital growth, which the Trustees regard as necessary to maintain and support the charity's operations.

The Fellowship's main sources of income are, firstly, the income arising from its investment portfolio and deposit interest and, second, grants and donations.

*Investment policy*

The Trustees have a balanced investment policy designed to achieve a balance between the charity's immediate income requirements and the maintenance of the value of the modest investment portfolio in real terms. To this end it is their policy to keep approximately two-thirds of the Fellowship's reserves in cash deposits with UK banks or deposit-taking institutions. and the balance invested in collective investment vehicles designed specifically for charities. In view of the modest sums involved, the Trustees manage the Fellowship's investments directly.

**THE ZIBBY GARNETT TRAVELLING FELLOWSHIP  
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Risk Management

The major risks to which the Fellowship is exposed, as identified by the Trustees, are reviewed on a regular basis and systems have been established to mitigate those risks.

*Responsibilities of the Trustees*

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Fellowship and of its surplus or deficit for that period. In preparing those financial statements, the Trustees were required to:

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

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Fellowship. The Trustees are also responsible for safeguarding the assets of the Fellowship and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

*Independent examination of the accounts*

The charity's accounts have been prepared on a receipts and payments basis. As, for the second time, the gross income of the charity for the period (as defined by the section 353(1) of the Charities Act, 2011) exceeded £25,000, the financial statements have been independently examined by Paul Jackson who has reported as follows:

“I report to the Trustees on my examination of the accounts of the Zibby Garnett Travelling Fellowship (the Trust) for the year ended 31<sup>st</sup> March 2023. 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect: 1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or 2. the accounts do not accord with those records. 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”.

Paul Jackson,  
Jackson & Grimes Ltd, 22 St Georges Street, Stamford Lincolnshire PE9 2BU.

6<sup>th</sup> November 2023

**THE ZIBBY GARNETT TRAVELLING FELLOWSHIP  
REPORT OF THE TRUSTEES FOR THE  
YEAR ENDED 31 MARCH 2023**

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Approved by the Trustees on 23<sup>rd</sup> October 2023 and signed on their behalf by:

Paul Tear MBE, MPhil  
Trustee and Chairman

ACCOUNTS  
YEAR ENDED 31 MARCH 2023

In accordance with the instructions given to me  
I have prepared, without carrying out an audit, the  
attached Income and Expenditure Account and  
Balance Sheet for the year ended 31 March 2023  
from the accounting records of  
The Zibby Garnett Travelling Fellowship  
and from the information and explanations supplied to me.

# THE ZIBBY GARNETT TRAVELLING FELLOWSHIP

## Income & Expenditure Account Year Ended 31 March 2023

	2023		2022	
	£	£	£	£
<b>INCOME</b>				
Donations - unrestricted funds	64,833		12,464	
Gain / (Loss) on Investments				
Investment Income	407		108	
Grants Repaid	1,547			
Tax Refunds	1,940		1,515	
Bank Interest	229			
		<u>68,956</u>		<u>14,087</u>
<b>CHARITABLE EXPENDITURE</b>				
Scholars' Grants	11,366		2,913	
Student Administration Fee & Expenses	3,534		2,827	
Marketing & Website	276		258	
General Administration Fee	1,821		1,457	
Administration Expenses	2,834		1,505	
		<u>(19,831)</u>		<u>(8,960)</u>
<b>SURPLUS / (DEFICIT) FOR THE YEAR</b>		<u>49,125</u>		<u>5,127</u>
Balance Brought Forward		17,214		12,087
<b>INCOME FUNDS CARRIED FORWARD (Unrestricted)</b>		<u><u>66,339</u></u>		<u><u>17,214</u></u>

# THE ZIBBY GARNETT TRAVELLING FELLOWSHIP

## Balance Sheet As at 31 March 2023

	2023		2022	
	£	£	£	£
<b>FIXED ASSETS</b>				
Investments		42,443		2,443
<b>CURRENT ASSETS</b>				
Debtors				
Cash at Bank	23,896		14,771	
	<u>23,896</u>		<u>14,771</u>	
<b>CURRENT LIABILITIES</b>				
Creditors & Accruals				
<b>NET CURRENT ASSETS</b>		23,896		14,771
<b>TOTAL NET ASSETS</b>		<u>66,339</u>		<u>17,214</u>
<b>INCOME FUNDS (Unrestricted)</b>		<u>66,339</u>		<u>17,214</u>

Approved by the Trustees and signed on their behalf on .....

Paul Tear - Chairman

The Zibby Garnett Travelling Fellowship

Independent Examiners Report

In accordance with the engagement letter we have prepared for your approval the financial information of The Zibby Garnett Travelling Fellowship for the year ended 31 March 2023 from the accounting records and from information and explanations supplied to us.

As a practising member firm of the Association of Chartered Certified Accountants, we are subject to its ethical and other professional requirements which are detailed at <http://rulebook.accaglobal.com/>.

This report is made solely to you, in accordance with the terms of our engagement letter. Our work has been undertaken solely to prepare for your approval the financial information of The Zibby Garnett Travelling Fellowship and state those matters that we have agreed to state to you in this report in accordance with the requirements of the Association of Chartered Certified Accountants as detailed at <http://www.accaglobal.com/factsheet163>. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than Trustees of The Zibby Garnett Travelling Fellowship for our work or for this report.

You have approved the financial information for the year and have acknowledged your responsibility for it, for the appropriateness of the financial reporting framework adopted and for providing all information and explanations necessary for its compilation.

We have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the financial information.



06.11.2023

Jackson & Grimes Ltd

Chartered Certified Accountant

22 St Georges Street

Stamford

Lincolnshire

PE9 2BU