

THE ST ALBANS & HARPENDEN CHRISTIAN EDUCATION PROJECT

England & Wales · Charity number 1091290

Details

Other names STEP

Status Registered

Legal form Other

Registered 2002-03-21

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

Contact

Address Step
c/o Verso Vineyard Church
7 Brick Knoll Park
St Albans
Herts
AL1 5UG

Phone 01727 893540

Email step@stepschoolswork.org.uk

Website www.stepschoolswork.org.uk

Activities

Objects: THE TRUSTEES SHALL HOLD THE TRUST FUND AND ITS INCOME UPON TRUST TO APPLY THEM FOR THE FOLLOWING OBJECTS (THE OBJECTS) IN THE CITY OF DISTRICT OF ST ALBANS AND IN OTHER PLACES AS THE TRUSTEES FROM TIME TO TIME DECIDE (THE AREA OF BENEFIT)¹ TO ADVANCE THE CHRISTIAN FAITH IN PARTNERSHIP WITH LOCAL CHURCHES AND IN ACCORDANCE WITH THE BASIS OF FAITH SET OUT IN THE FIRST SCHEDULE HERETO (THE BASIS OF FAITH)² IN PARTICULAR, TO TEACH AND PROMOTE THE CHRISTIAN FAITH AND CHRISTIAN STANDARDS IN SCHOOLS OR IN OTHER EDUCATIONAL ESTABLISHMENTS AS THE TRUSTEES FROM TIME TO TIME DECIDE

Activities: Step contributes to the life of schools by teaching lessons, taking assemblies and running whole-day interactive seminars. Topics include insights into Christian belief and practice and moral, cultural and social issues, to enable young people to take informed decisions. Step assists with pastoral work including by mentoring and one-to-one support and engages in the social life of schools.

Classification

- **How:** Provides Human Resources, Provides Services
- **What:** Education/training, Religious Activities
- **Who:** Children/young People

Geography

- **Area of benefit:** ST ALBANS
- Hertfordshire

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-08-31 | £226,234 | £267,348 | - | - |
| 2024-08-31 | £185,311 | £250,396 | - | - |
| 2023-08-31 | £374,641 | £226,800 | - | - |
| 2022-08-31 | £194,512 | £189,894 | - | - |
| 2021-08-31 | £218,002 | £169,207 | - | - |

Trustees

| Name | Role | Appointed |
|--------------------------------|-------|------------|
| WILL TREASURE | Chair | 2012-04-27 |
| Hannah Charlotte Goatly | | 2022-01-26 |
| Philip Nicholas Ioannou | | 2019-06-08 |
| Rev Graham Clarke | | 2015-06-10 |
| Richard Charles Patrick Clarke | | 2012-04-27 |

THE ST ALBANS & HARPENDEN CHRISTIAN EDUCATION PROJECT

England & Wales - Charity number 1091290

Accounts



Trustees' Annual Report for the period

| | | | | | | | |
|-------------------|-----|-----------|-----------------|----|------|--------|------|
| Period start date | | | Period end date | | | | |
| From | 1st | September | 2024 | To | 31st | August | 2025 |

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

| | |
|--------------------|---------|
| 7 Brick Knoll Park | |
| St Albans | |
| Herts | |
| Postcode | AL1 5UG |

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 | Philip Nicholas Ioannou | Secretary | | |
| 2 | Richard Clarke | Treasurer | | |
| 3 | Will Treasure | Chair | | |
| 4 | Graham Clarke | | | |
| 5 | Hannah Goatly | | | |
| 6 | | | | |

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 |
|-----------------|------|---------|
| | | |
| | | |
| | | |

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

Director: Mr Christopher Birch-Evans

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)

Trust

Trustee selection methods
(eg. appointed by, elected by)

Selected and appointed by existing trustees

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.

The induction of new trustees is arranged according to the familiarity they already have with Step and the role they are expected to play. To the extent that relevant ground had not already been covered in preliminary contacts, it would include briefings by the Chair of Trustees and the Director.

Training is undertaken as necessary to maintain the up to date knowledge and skills needed for the effective management of the charity.

Step's basic organisational structure remains fit for purpose and was unchanged, with the trustees exercising strategic oversight and the Director, assisted by the Associate Director, responsible for managing the charity on a day to day basis.

Step's wider network in the community included active connections with 47 local churches, of which 33 provided at least one volunteer to help deliver services to the schools.

The major risks identified by the trustees fall into two main areas: finance and safeguarding. Financial risk is managed at a number of levels; there are clear processes for approval of individual items of expenditure according to the sum involved and, more strategically, the Treasurer circulates regular reports to trustees and management giving a graphical, month by month summary of income and expenditure and, in particular, cash in hand.

Step's safeguarding obligations are fulfilled by the practical application of a suite of relevant policies and procedures, in particular the Safeguarding Policy. This is designed to ensure that all members of the Step team who have contact with young people are made clearly aware of their obligations and the appropriate responses in a range of contexts.

Section C

Objectives and activities

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

Step aims to promote the Christian faith, teach Christian truth and uphold Christian standards in secondary schools in the district of St Albans and Harpenden.

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)

In the course of the year Step worked in 15 of the 17 secondary schools in the district, contributing to their life through both formal education - typically teaching individual lessons and running half and whole-day retreats and interactive seminars - and also less formal, non-teaching activities, typically clubs, courses and mentoring.

Step continued to teach topics ranging from insights into Christian belief and practice to contemporary lifestyle issues and moral, cultural and social questions. In light of the current mental health challenges facing young people, our work has developed to involve equipping them with tools, values and beliefs that promote emotional resilience and hope. This is woven into lessons and presentations but more explicitly delivered through informal education and support including one-to-one mentoring, encouraging student-led Christian Unions, leading courses on leadership, loss, anxiety and Christianity, and a wide range of other lunchtime activities.

In addition, Step engaged with 14 local primary schools, offering 105 'Step Up' sessions to year 6 students transitioning to secondary schools.

Step also continued its mental health work, giving away 1,073 iMatter journals to students seeking further ways to develop resilience and self-worth.

The charity continued to take an active part in external initiatives where these complemented the work in schools, for example the "Verso Care" programme. This not only benefited those in particular areas of need in the wider community but also provided valuable learning experiences for the students, in particular opportunities to put into practice the Christian values of awareness and concern for others.

The Trustees confirm that in planning and implementing, these activities had due regard to the public benefit guidance published by the Charity Commission.

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.

The charity did not make grants to any other organisations or individuals.

The Charity invests in equipment not only to run the operation as efficiently as possible but also to facilitate lesson delivery, for example use of hand-held devices and laptops, as needs arise and as funds allow.

Step's body of 63 schools work volunteers have continued to play a critically important role in the delivery of the Charity's programme; 39 of these were involved in 10 or more activities. In addition, there are a further 8 volunteers who assist with administrative tasks.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Step's achievement during the year can be summed up as seeing steady demand in the scope and number of activities run in local schools. As an indicator of the scale of Step's operation, the total number of activities delivered for 2024/25 was 2,382. The biggest single category of activity was 1,156 lessons and workshops delivered alongside other activities as described in Section C above. Step has strategically sought to increase its delivery of courses, mentoring and lunchtime clubs, with a total of 977 sessions throughout the year.

We also ran a Leadership Conference for 16-18 year olds, which complimented our Leadership Foundations course. In addition, we coached a number of sixth formers from the Alban Learning Partnership (a sixth form consortium) to deliver a conference for their peers, which we hosted.

On an average term time week, Step engaged schools in 61 activities involving roughly 1,200 students usually in an hour long context.

As seen by Step and the schools concerned, the programme has seen young lives changed for the better and their education enriched.

Section E

Financial review

Brief statement of the charity's policy on reserves

The key indicator used by the trustees to monitor the charity's financial health is the period of time over which essential expenditure could be maintained while drawing on the cash in hand – the "cash cover". The targeted status is cover of at least three months; if it were to be less than this, the situation would be progressively more closely monitored as cover drops. A search for cost savings and/or further sources of income would be correspondingly ramped up.

Details of any funds materially in deficit

None.

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.

The principal sources of funding were:

- pledged funding from local churches and individuals sympathetic to the Charity's principles and objectives;
- one-off gifts from the same sources, generally designated for specific purposes or to meet particular needs made known by the charity; and
- grants from charitable foundations, which significantly increased this year.

Regular income from individuals and churches grew this year. The Charity normally undertakes at least one major fundraising event a year.

All expenditure was on the running costs of the Charity in pursuit of its objectives, with a majority on staff salaries.

Step holds surplus funds in savings accounts with institutions that are protected by the Financial Services Compensation Scheme.

Section F Other optional information


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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):

| | |
|-------------------------|--|
| Philip Nicholas Ioannou | |
|-------------------------|--|

Position:

| | |
|---------|--|
| Trustee | |
|---------|--|

Date:

| |
|-----------------|
| 14 October 2025 |
|-----------------|



CHARITY COMMISSION
FOR ENGLAND AND WALES

| | |
|--|-------------------------------|
| Charity Name ST ALBANS AND HARPENDEN CHRISTIAN EDUCATION F | No (if any) 1091290 |
|--|-------------------------------|

CC16a

Receipts and payments accounts

| | | | |
|---------------------|-------------------------------|----|------------------------------|
| For the period from | Period start date 9/1/2024 | To | Period end date 8/31/2025 |
|---------------------|-------------------------------|----|------------------------------|

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Bank interest | 6,665 | - | - | 6,665 | 9,553 |
| Designated income | - | 18,658 | - | 18,658 | 6,705 |
| Gift Aid tax received | 14,481 | - | - | 14,481 | 11,174 |
| Undesignated gift income | 186,430 | - | - | 186,430 | 157,879 |
| Furlough grant received | - | - | - | - | - |
| Covid statutory sick pay | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total (Gross income for AR) | 207,576 | 18,658 | - | 226,234 | 185,311 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 207,576 | 18,658 | - | 226,234 | 185,311 |
| A3 Payments | | | | | |
| Salaries and NI | 218,251 | 14,245 | - | 232,496 | 213,353 |
| Rent | 8,100 | - | - | 8,100 | 7,200 |
| Insurance | 1,420 | - | - | 1,420 | 1,104 |
| Team development and training | 3,550 | 526 | - | 4,076 | 5,207 |
| Office expenses | 5,897 | - | - | 5,897 | 6,535 |
| Work at schools | 11,403 | 334 | - | 11,737 | 14,198 |
| Communication | 3,622 | - | - | 3,622 | 2,799 |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | 252,243 | 15,105 | - | 267,348 | 250,396 |
| A4 Asset and investment purchases, (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 252,243 | 15,105 | - | 267,348 | 250,396 |
| Net of receipts/(payments) | - 44,667 | 3,553 | - | - 41,114 | - 65,085 |
| A5 Transfers between funds | - | - | - | - | - |
| A6 Cash funds last year end | 186,640 | 4,121 | - | 190,761 | 255,846 |
| Cash funds this year end | 141,973 | 7,674 | - | 149,647 | 190,761 |

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

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|----------------------|--|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | Business Reserve Account | - | - | - |
| | Current Account | 2,260 | 7,674 | - |
| | Deposit Account | 139,713 | - | - |
| | Total cash funds | 141,973 | 7,674 | - |
| | (agree balances with receipts and payments account(s)) | OK | OK | OK |

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

| Categories | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|---------|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

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

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

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

| Signature | Print Name | Date of approval |
|-----------|------------|------------------|
| | | |
| | | |



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/
members of

Charity Name
The St Albans and Harpenden Christian Education Project

On accounts for the year
ended

31/08/2025
Charity no (if any) 1091290

Set out on pages

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

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent
examiner's statement

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

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date: 11 September 2025

Name: Ian Michael LaRivière

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

BSc, BA, MSc, DMS.

Address: 141 Park Street Lane, Park Street, St Albans, Herts. AL2 2AX

Only complete if the examiner needs to highlight material problems.

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

[Empty rectangular box for disclosure details]

THE ST ALBANS & HARPENDEN CHRISTIAN EDUCATION PROJECT

England & Wales - Charity number 1091290

Accounts



Trustees' Annual Report for the period

| | | | | | | | |
|-------------------|-----|-----------|-----------------|----|------|--------|------|
| Period start date | | | Period end date | | | | |
| From | 1st | September | 2023 | To | 31st | August | 2024 |

Section A Reference and administration details

Charity name St Albans and Harpenden Christian Education Project

Other names charity is known by Step

Registered charity number (if any) 1091290

Charity's principal address

| | |
|---------------------------|---------|
| c/o Verso Vineyard Church | |
| 7 Brick Knoll Park | |
| St Albans | |
| Herts | |
| Postcode | AL1 5UG |

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 | Philip Nicholas Ioannou | Secretary | | |
| 2 | Richard Clarke | Treasurer | | |
| 3 | Will Treasure | Chair | | |
| 4 | Graham Clarke | | | |
| 5 | Hannah Goatly | | | |
| 6 | | | | |

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 |
|-----------------|------|---------|
| | | |
| | | |
| | | |

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

Director: Mr Christopher Birch-Evans

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) | Trust |
| Trustee selection methods (eg. appointed by, elected by) | Selected and appointed by existing trustees |

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.

The induction of new trustees is arranged according to the familiarity they already have with Step and the role they are expected to play but to the extent that relevant ground had not already been covered in preliminary contacts, it would include briefings by the Chair of Trustees and the Director.

Training is undertaken as necessary to maintain the up to date knowledge and skills needed for the effective management of the charity.

Step's basic organisational structure remains fit for purpose and was unchanged, with the trustees exercising strategic oversight, and the Director, assisted by the Associate Director, responsible for managing the charity on a day to day basis.

Step's wider network in the community included active connections with 43 local churches, of which 29 provided at least one volunteer to help deliver services to the schools.

The major risks identified by the trustees fall into two main areas: finance and safeguarding. Financial risk is managed at a number of levels; there are clear processes for approval of individual items of expenditure according to the sum involved and, more strategically, the Treasurer circulates regular reports to trustees and management giving a graphical, month by month summary of income and expenditure and cash in hand.

Step's safeguarding obligations are fulfilled by the practical application of a suite of relevant policies and procedures, in particular the Safeguarding Policy. This is designed to ensure that all members of the Step team who have contact with young people are made clearly aware of their obligations and the appropriate responses in a range of contexts.

Section C

Objectives and activities

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

Step aims to promote the Christian faith, teach Christian truth and uphold Christian standards in secondary schools in the district of St Albans and Harpenden.

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)

In the course of the year Step worked in 15 of the 17 secondary schools in the district, contributing to their life through both formal education, typically teaching individual lessons and running half and whole-day retreats and interactive seminars, and also less formal, non-teaching activities, typically clubs, courses and mentoring.

Step continued to teach topics ranging from insights into Christian belief and practice to contemporary lifestyle issues and moral, cultural and social questions. Informal education and support included one-to-one mentoring, encouraging student-led Christian Unions, leading courses on leadership, loss, anxiety and Christianity and also running a wide range of other lunchtime activities.

In addition, Step engaged with local primary schools, offering 117 'Step Up' sessions to year 6 students transitioning to secondary schools.

Step also continued its mental health work, giving away 923 iMatter journals to students seeking further ways to develop resilience and self-worth.

The charity continued to take an active part in external initiatives where these complemented the work in schools, for example the "Verso Care" (formally FEED) programme. This not only benefited those in particular areas of need in the wider community but also provided valuable learning experiences for the students, in particular opportunities to put into practice the Christian values of awareness and concern for others.

The Trustees confirm that in planning and implementing these activities they had due regard to the public benefit guidance published by the Charity Commission.

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.

The charity did not make grants to any other organisations or individuals.

The Charity invests in equipment not only to run the operation as efficiently as possible but also to facilitate lesson delivery, for example use of hand-held devices and laptops, as needs arise and as funds allow.

Step's body of 58 schools work volunteers have continued to play a critically important role in the delivery of the Charity's programme; 45 of these are "active", defined as being involved in 10 or more activities. In addition, there are a further 8 volunteers who assist with administrative tasks.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Step's achievement during the year can be summed up as seeing steady demand in the scope and number of activities run in local schools increasing by 15% compared to the end of the 2022/23 academic year. As an indicator of the scale of Step's operation, the total number of activities delivered for 2023/24 was 2,534. The biggest single category of activity was 1,165 lessons and workshops delivered alongside other activities as described in Section C above. Step has strategically sought to increase its delivery of courses, which has increased by 168 sessions, with a total of 688 sessions throughout the year.

On an average term time week, Step engaged schools in 65 activities involving roughly 1,300 students usually in an hour long context.

As seen by Step and the schools concerned, the programme has seen young lives changed for the better and their education enriched.

Section E

Financial review

Brief statement of the charity's policy on reserves

The key indicator used by the trustees to monitor the charity's financial health is the period of time over which essential expenditure could be maintained while drawing on the cash in hand – the "cash cover". The targeted status is cover of at least three months; if it were to be less than this, the situation would be progressively more closely monitored as cover dropped. A search for cost savings and/or further sources of income would be correspondingly ramped up.

Details of any funds materially in deficit

None.

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.

The principal sources of funding were:

- pledged funding from local churches and individuals sympathetic to the Charity's principles and objectives;
- one-off gifts from the same sources, generally designated for specific purposes or to meet particular needs made known by the charity; and
- grants from charitable foundations.

Regular income from individuals and churches held up well. The Charity normally undertakes at least one major fundraising event a year.

All expenditure was on the running costs of the Charity in pursuit of its objectives, with the majority on staff salaries.

Step holds surplus funds in savings accounts with institutions that are protected by the Financial Services Compensation Scheme.

Section F**Other optional information**


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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): | Philip Nicholas Ioannou |
| Position: | Trustee |

Date:

| |
|-----------------|
| 14 October 2024 |
|-----------------|



CHARITY COMMISSION
FOR ENGLAND AND WALES

| | |
|--|-------------------------------|
| Charity Name ST ALBANS AND HARPENDEN CHRISTIAN EDUCATION | No (if any) 1091290 |
|--|-------------------------------|

Receipts and payments accounts

CC16a

| | | | |
|---------------------|---------------------------------|----|-------------------------------|
| For the period from | Period start date 01/09/2023 | To | Period end date 31/08/2024 |
|---------------------|---------------------------------|----|-------------------------------|

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Bank interest | 9,553 | - | - | 9,553 | 1,246 |
| Designated income | - | 6,705 | - | 6,705 | 12,268 |
| Gift Aid tax received | 11,174 | - | - | 11,174 | 11,161 |
| Undesignated gift income | 157,879 | - | - | 157,879 | 349,966 |
| Furlough grant received | - | - | - | - | - |
| Covid statutory sick pay | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total (Gross income for AR) | 178,606 | 6,705 | - | 185,311 | 374,641 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 178,606 | 6,705 | - | 185,311 | 374,641 |
| A3 Payments | | | | | |
| Salaries and NI | 209,278 | 4,075 | - | 213,353 | 190,508 |
| Rent | 7,200 | - | - | 7,200 | 7,200 |
| Insurance | 1,104 | - | - | 1,104 | 1,081 |
| Team development and training | 1,891 | 3,316 | - | 5,207 | 3,598 |
| Office expenses | 6,535 | - | - | 6,535 | 10,525 |
| Work at schools | 10,681 | 3,517 | - | 14,198 | 12,095 |
| Communication | 2,799 | - | - | 2,799 | 1,793 |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | 239,488 | 10,908 | - | 250,396 | 226,800 |
| A4 Asset and investment purchases. (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 239,488 | 10,908 | - | 250,396 | 226,800 |
| Net of receipts/(payments) | - 60,882 | - 4,203 | - | - 65,085 | 147,841 |
| A5 Transfers between funds | - | - | - | - | - |
| A6 Cash funds last year end | 247,522 | 8,324 | - | 255,846 | 108,005 |
| Cash funds this year end | 186,640 | 4,121 | - | 190,761 | 255,846 |

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

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|----------------------|--|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | Business Reserve Account | - | - | - |
| | Current Account | 6,027 | 4,121 | - |
| | Deposit Account | 180,613 | - | - |
| | Total cash funds | 186,640 | 4,121 | - |
| | (agree balances with receipts and payments account(s)) | OK | OK | OK |

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

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|---------|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

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

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

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

| Signature | Print Name | Date of approval |
|-----------|------------|------------------|
| | | |
| | | |



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

The St Albans and Harpenden Christian Education Project

On accounts for the year
ended

31/08/2024

Charity no
(if any)

1091290

Set out on pages

1

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent
examiner's statement

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

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

30 September 2024

Name:

Ian Michael LaRivière

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

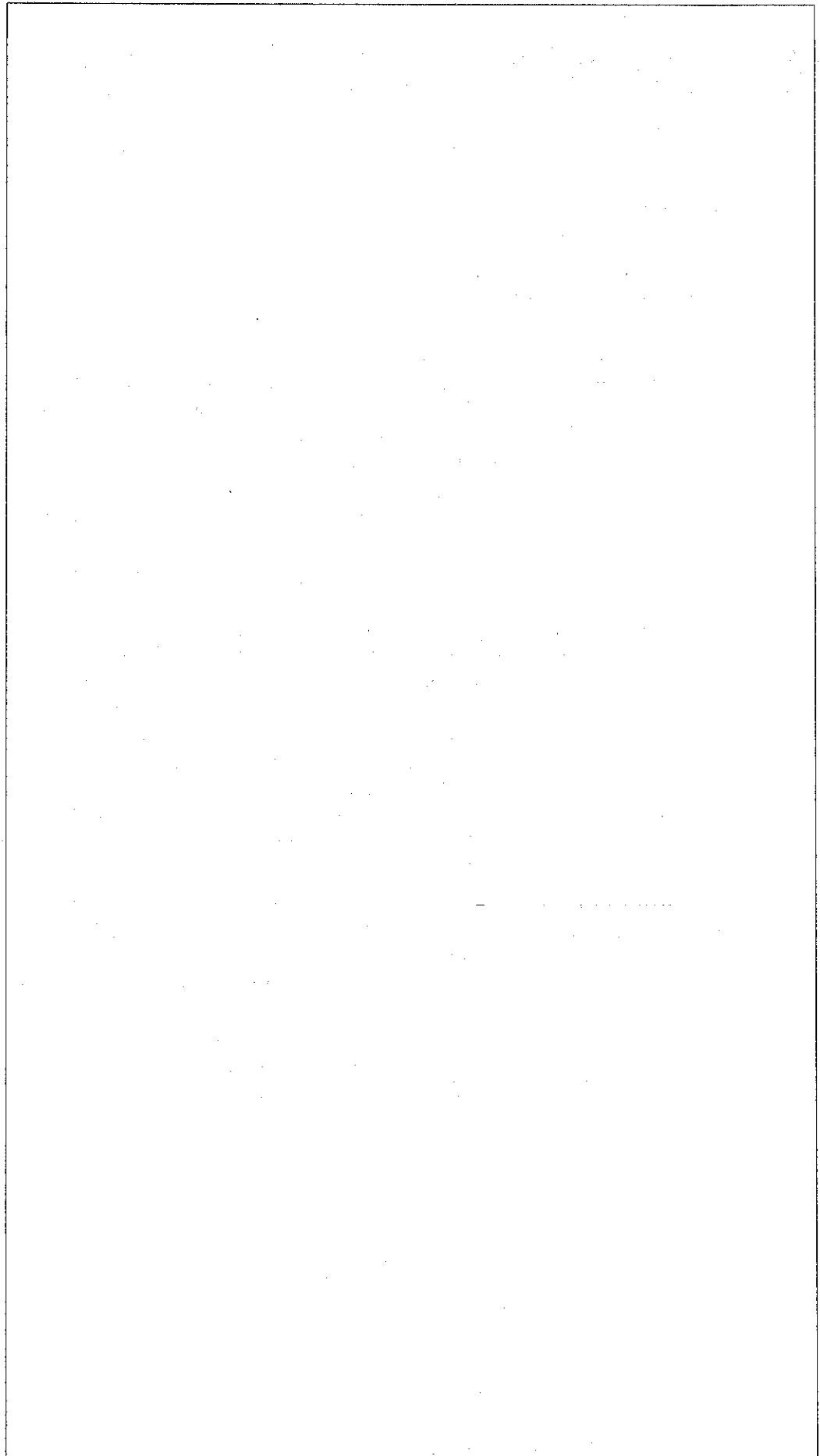
BSc, BA, MSc, DMS.

Address:

141 Park Street Lane, Park Street, St Albans, Herts. AL2 2AX

Only complete if the examiner needs to highlight material problems.

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



THE ST ALBANS & HARPENDEN CHRISTIAN EDUCATION PROJECT

England & Wales - Charity number 1091290

Accounts



Trustees' Annual Report for the period

| | | | | | | | |
|-------------------|-----|-----------|-----------------|----|------|--------|------|
| Period start date | | | Period end date | | | | |
| From | 1st | September | 2022 | To | 31st | August | 2023 |

Section A Reference and administration details

Charity name St Albans and Harpenden Christian Education Project

Other names charity is known by Step

Registered charity number (if any) 1091290

Charity's principal address

| |
|-------------------------|
| c/o Vineyard Church |
| 7 Brick Knoll Park |
| St Albans |
| Herts |
| Postcode AL1 5UG |

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 | Philip Nicholas Ioannou | Secretary | | |
| 2 | Richard Clarke | Treasurer | | |
| 3 | Will Treasure | Chair | | |
| 4 | Graham Clarke | | | |
| 5 | Hannah Goatly | | | |
| 6 | | | | |

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 |
|-----------------|------|---------|
| | | |
| | | |
| | | |

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

Director: Mr Christopher Birch-Evans

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) | Trust |
| Trustee selection methods (eg. appointed by, elected by) | Selected and appointed by existing trustees |

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.

The induction of new trustees is arranged according to the familiarity they already have with Step and the role they are expected to play but to the extent that relevant ground had not already been covered in preliminary contacts it would include briefings by the Chair of Trustees and the Director.

Training is undertaken as necessary to maintain the up to date knowledge and skills needed for the effective management of the charity.

Step's basic organisational structure remains fit for purpose and was unchanged, with the trustees exercising strategic oversight and the Director, assisted by the Associate Director, responsible for managing the charity on a day to day basis.

Step's wider network in the community included active connections with 46 local churches, of which 29 provided at least one volunteer to help deliver services to the schools.

The major risks identified by the trustees fall into two main areas: finance and safeguarding. Financial risk is managed at a number of levels; there are clear processes for approval of individual items of expenditure according to the sum involved and, more strategically, the Treasurer circulates regular reports giving a graphical, month by month summary of income and expenditure and, in particular, cash in hand.

Step's safeguarding obligations are fulfilled by the practical application of a suite of relevant policies and procedures, in particular the Safeguarding Policy. This is designed to ensure that all members of the Step team who have contact with young people are made clearly aware of their obligations and the appropriate responses in a range of contexts.

Section C

Objectives and activities

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

Step aims to promote the Christian faith, teach Christian truth and uphold Christian standards in secondary schools in the district of St Albans and Harpenden.

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)

In the course of the year Step worked in 15 of the 17 secondary schools in the district, contributing to their life through both formal education, typically teaching individual lessons and running half and whole-day retreats and interactive seminars, and also less formal, non-teaching activities, typically clubs, courses and mentoring.

Step continued to teach topics ranging from insights into Christian belief and practice to contemporary lifestyle issues and moral, cultural and social questions. Informal education and support included one-to-one mentoring, encouraging student-led Christian Unions, leading courses on leadership, loss, anxiety, Christianity and also running a wide range of other lunchtime activities.

In addition, Step re-engaged with the local primary schools, offering 103 'Step Up' sessions to year 6 students transitioning to secondary schools.

Step also expanded its mental health work, giving away 1049 iMatter journals to students seeking further ways to develop resilience and self worth.

The charity continued to take an active part in external initiatives where these complemented the work in schools, for example the "Feed" programme. This not only benefited those in particular areas of need in the wider community but also provided valuable learning experiences for the students, in particular opportunities to put into practice the Christian values of awareness and concern for others.

The Trustees confirm that in planning and implementing these activities they had due regard to the public benefit guidance published by the Charity Commission.

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.

The charity did not make grants to any other organisations or individuals.

The Charity invests in equipment not only to run the operation as efficiently as possible but also to facilitate lesson delivery, for example use of hand-held devices and laptops, as needs arise and as funds allow.

Step's body of volunteers which have continued to play a critically important role in the delivery of the Charity's programme has increased to 38 active volunteers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Step's achievement during the year can be summed up as seeing steady demand in the scope and number of activities run in local schools compared to the end of 2022 academic year. While schools were fully open, Step delivered an average of 56.5 activities with roughly 1100 students each week. As an indicator of the scale of Step's operation, the total number of activities delivered for 2022/23 was 2,204. The biggest single category was 1,129 lessons and workshops delivered alongside other activities as described in Section C above.

As seen by Step and the schools concerned, the programme has seen young lives changed for the better and their education enriched.

Section E

Financial review

Brief statement of the charity's policy on reserves

The key indicator used by the trustees to monitor the charity's financial health is the period of time over which essential expenditure could be maintained while drawing on the cash in hand – the "cash cover". The targeted status is cover of at least three months; if it is less than this the situation is progressively more closely monitored as cover drops. A search for cost savings and/or further sources of income is correspondingly ramped up.

Details of any funds materially in deficit

None.

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.

The principal sources of funding were:

- pledged funding from local churches and individuals sympathetic to the Charity's principles and objectives;
- one-off gifts from the same sources, generally designated for specific purposes or to meet particular needs made known by the charity; and
- grants from charitable foundations.

Regular income from individuals and churches held up well. The Charity normally undertakes at least one major fundraising event a year.

All expenditure was on the running costs of the Charity in pursuit of its objectives, with a majority on staff salaries.

Step holds surplus funds in savings accounts with institutions that are protected by the Financial Services Compensation Scheme.

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):

Philip Nicholas Ioannou

Full name(s):

Philip Nicholas Ioannou

Position:

Trustee

Date:

26 | 02 | 2024



CHARITY COMMISSION
FOR ENGLAND AND WALES

ST ALBANS AND HARPENDEN CHRISTIAN EDUCATION 1091290

Receipts and payments accounts

CC16a

| | | | |
|---------------------|------------|----|------------|
| For the period from | 01/09/2022 | To | 31/08/2023 |
|---------------------|------------|----|------------|

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Bank interest | 1,246 | - | - | 1,246 | 4 |
| Designated income | - | 12,268 | - | 12,268 | 642 |
| Gift Aid tax received | 11,161 | - | - | 11,161 | 22,842 |
| Undesignated gift income | 349,966 | - | - | 349,966 | 164,135 |
| Furlough grant received | - | - | - | - | 6,735 |
| Covid statutory sick pay | - | - | - | - | 154 |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total (Gross income for AR) | 362,373 | 12,268 | - | 374,641 | 194,512 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 362,373 | 12,268 | - | 374,641 | 194,512 |
| A3 Payments | | | | | |
| Salaries and Ni | 189,555 | 953 | - | 190,508 | 164,803 |
| Rent | 7,200 | - | - | 7,200 | 3,600 |
| Insurance | 1,081 | - | - | 1,081 | 1,026 |
| Team development and training | 2,846 | 752 | - | 3,598 | 2,027 |
| Office expenses | 10,525 | - | - | 10,525 | 7,590 |
| Work at schools | 9,222 | 2,873 | - | 12,095 | 8,559 |
| Communication | 1,793 | - | - | 1,793 | 2,289 |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | 222,222 | 4,578 | - | 226,800 | 189,894 |
| A4 Asset and investment purchases. (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 222,222 | 4,578 | - | 226,800 | 189,894 |
| Net of receipts/(payments) | 140,151 | 7,690 | - | 147,841 | 4,618 |
| A5 Transfers between funds | - | - | - | - | - |
| A6 Cash funds last year end | 107,371 | 634 | - | 108,005 | 103,387 |
| Cash funds this year end | 247,522 | 8,324 | - | 255,846 | 108,005 |

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

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|----------------------|---|---------------------------------|-------------------------------|------------------------------|
| B1 Cash funds | Business Reserve Account | - | - | - |
| | Current Account | 1,297 | 8,324 | - |
| | Deposit Account | 246,225 | - | - |
| | Total cash funds | 247,522 | 8,324 | - |
| | <small>(agree balances with receipts and payments account(s))</small> | | | |

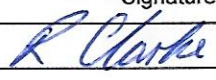
| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---------------------------------|---------|---------------------------------|-------------------------------|------------------------------|
| B2 Other monetary assets | | - | -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

| Categories | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|---------|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

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

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

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

| Signature | Print Name | Date of approval |
|---|----------------|------------------|
|  | RICHARD CLARKE | 24/09/23 |
| | | |

THE ST ALBANS & HARPENDEN CHRISTIAN EDUCATION PROJECT

England & Wales - Charity number 1091290

Accounts



Trustees' Annual Report for the period

| | | | | | | | |
|-------------------|-----|-----------|-----------------|-----------|------|--------|------|
| Period start date | | | Period end date | | | | |
| From | 1st | September | 2021 | To | 31st | August | 2022 |

Section A Reference and administration details

Charity name St Albans and Harpenden Christian Education Project

Other names charity is known by Step

Registered charity number (if any) 1091290

Charity's principal address

c/o Vineyard Church
 7 Brick Knoll Park
 St Albans
 Herts
Postcode AL1 5UG

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 | Philip Nicholas Ioannou | Secretary | | |
| 2 | Richard Clarke | Treasurer | | |
| 3 | Will Treasure | Chair | | |
| 4 | Graham Clarke | | | |
| 5 | Sarah Slater | | 1 September to 13 October 2021 | |
| 6 | Hannah Goatly | | 26 January 2022 to present | |

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 |
|-----------------|------|---------|
| | | |
| | | |
| | | |

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

Director: Mr Christopher Birch-Evans

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)

Trust

Trustee selection methods
(eg. appointed by, elected by)

Selected and appointed by existing trustees

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.

The induction of new trustees is arranged according to the familiarity they already have with Step and the role they are expected to play but to the extent that relevant ground had not already been covered in preliminary contacts it would include briefings by the Chair of Trustees and the Director.

Training is undertaken as necessary to maintain the up to date knowledge and skills needed for the effective management of the charity.

Step's basic organisational structure remains fit for purpose and was unchanged, with the trustees exercising strategic oversight and the Director, assisted by the Associate Director, responsible for managing the charity on a day to day basis.

Step's wider network in the community included active connections with 43 local churches, of which 24 provided at least one volunteer to help deliver services to the schools.

The major risks identified by the trustees fall into two main areas: finance and safeguarding. Financial risk is managed at a number of levels; there are clear processes for approval of individual items of expenditure according to the sum involved and, more strategically, the Treasurer circulates regular reports giving a graphical, month by month summary of income and expenditure and, in particular, cash in hand.

Step's safeguarding obligations are fulfilled by the practical application of a suite of relevant policies and procedures, in particular the Safeguarding Policy. This is designed to ensure that all members of the Step team who have contact with young people are made clearly aware of their obligations and the appropriate responses in a range of contexts.

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

Step aims to promote the Christian faith, teach Christian truth and uphold Christian standards in secondary schools in the district of St Albans and Harpenden.

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)

In the course of the year Step worked in 15 of the 17 secondary schools in the district, contributing to their life through both formal education, typically teaching individual lessons and running half and whole-day retreats and interactive seminars, and also less formal, non-teaching activities, typically clubs, courses and mentoring.

Step continued to teach topics ranging from insights into Christian belief and practice to contemporary lifestyle issues and moral, cultural and social questions. Informal education and support included one-to-one mentoring, encouraging student-led Christian Unions, leading courses on leadership, loss, anxiety, Christianity and also running a wide range of other lunchtime activities.

In addition, Step re-engaged with the local primary schools, offering 91 'Step Up' sessions to year 6 students transitioning to secondary schools.

Step also expanded its mental health work, giving away 750 iMatter journals to students seeking further ways to develop resilience and self worth.

The charity continued to take an active part in external initiatives where these complemented the work in schools, for example the "Feed" programme. This not only benefited those in particular areas of need in the wider community but also provided valuable learning experiences for the students, in particular opportunities to put into practice the Christian values of awareness and concern for others.

The Trustees confirm that in planning and implementing these activities they had due regard to the public benefit guidance published by the Charity Commission.

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.

The charity did not make grants to any other organisations or individuals.

The Charity invests in equipment not only to run the operation as efficiently as possible but also to facilitate lesson delivery, for example use of hand-held devices and laptops, as needs arise and as funds allow.

Step's body of volunteers have continued to play a critically important role in the delivery of the Charity's programme has increased from 20 to 25 active volunteers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Step's achievement during the year can be summed up as seeing steady demand in the scope and number of activities run in local schools compared to the end of 2021 academic year. While schools were fully open, Step delivered an average of 50 activities with roughly 1000 students each week. As an indicator of the scale of Step's operation, the total number of activities delivered for 2021/22 was 1,961. The biggest single category was 740 lessons and workshops delivered alongside other activities as described in Section C above.

As seen by Step and the schools concerned, the programme has seen young lives changed for the better and their education enriched.

Section E

Financial review

Brief statement of the charity's policy on reserves

The key indicator used by the trustees to monitor the charity's financial health is the period of time over which essential expenditure could be maintained while drawing on the cash in hand – the "cash cover". The targeted status is cover of at least three months; if it is less than this the situation is progressively more closely monitored as cover drops. A search for cost savings and/or further sources of income is correspondingly ramped up.

Details of any funds materially in deficit

None.

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.

The principal sources of funding were:

- pledged funding from local churches and individuals sympathetic to the Charity's principles and objectives;
- one-off gifts from the same sources, generally designated for specific purposes or to meet particular needs made known by the charity; and
- grants from charitable foundations.

Regular income from individuals and churches held up well. The Charity normally undertakes at least one major fundraising event a year.

All expenditure was on the running costs of the Charity in pursuit of its objectives, with a majority on staff salaries.

Step does not make investments.

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):

| | |
|-------------------------|--|
| Philip Nicholas Ioannou | |
|-------------------------|--|

Position:

| | |
|---------|--|
| Trustee | |
|---------|--|

Date:

| |
|-------------|
| 12 May 2023 |
|-------------|



CHARITY COMMISSION
FOR ENGLAND AND WALES

ST ALBANS AND HARPENDEN CHRISTIAN EDUCATION 1091290

Receipts and payments accounts

CC16a

| | | | |
|---------------------|------------|----|------------|
| For the period from | 01/09/2021 | To | 31/08/2022 |
|---------------------|------------|----|------------|

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Bank interest | 4 | - | - | 4 | 4 |
| Designated income | - | 642 | - | 642 | 3,167 |
| Gift Aid tax received | 22,842 | - | - | 22,842 | 9,378 |
| Undesignated gift income | 164,135 | - | - | 164,135 | 156,082 |
| Furlough grant received | 6,735 | - | - | 6,735 | 49,371 |
| Covid statutory sick pay | 154 | - | - | 154 | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total (Gross income for AR) | 193,870 | 642 | - | 194,512 | 218,002 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 193,870 | 642 | - | 194,512 | 218,002 |
| A3 Payments | | | | | |
| Salaries and NI | 164,803 | - | - | 164,803 | 149,005 |
| Rent | 3,600 | - | - | 3,600 | 8,280 |
| Insurance | 1,026 | - | - | 1,026 | 900 |
| Team development and training | 2,027 | - | - | 2,027 | 365 |
| Office expenses | 7,551 | 39 | - | 7,590 | 5,938 |
| Work at schools | 6,757 | 1,802 | - | 8,559 | 4,316 |
| Communication | 2,289 | - | - | 2,289 | 403 |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | 188,053 | 1,841 | - | 189,894 | 169,207 |
| A4 Asset and investment purchases. (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 188,053 | 1,841 | - | 189,894 | 169,207 |
| Net of receipts/(payments) | 5,817 | - 1,199 | - | 4,618 | 48,795 |
| A5 Transfers between funds | - | - | - | - | - |
| A6 Cash funds last year end | 101,554 | 1,833 | - | 103,387 | 54,592 |
| Cash funds this year end | 107,371 | 634 | - | 108,005 | 103,387 |

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

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|----------------------|--|---------------------------------|-------------------------------|------------------------------|
| B1 Cash funds | Business Reserve Account | 35,083 | - | - |
| | Current Account | 72,288 | 634 | - |
| | | - | - | - |
| | Total cash funds | 107,371 | 634 | - |
| | (agree balances with receipts and payments account(s)) | | | |

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

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|---------|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

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

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

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

| | | |
|-----------------|----------------|------------------|
| Signature | Print Name | Date of approval |
| <i>R Clarke</i> | RICHARD CLARKE | 23/11/22 |



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

The St Albans and Harpenden Christian Education Project

**On accounts for the year
ended**

31/08/2022

**Charity no
(if any)**

1091290

Set out on pages

1

**Respective
responsibilities of
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent
examiner's statement**

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

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

14th November 2022

Name:

Ian Michael LaRivière

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

BSc, DMS.

Address:

141 Park Street Lane, Park Street, St Albans, Herts. AL2 2AX

Only complete if the examiner needs to highlight material problems.

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

[Empty rectangular box for disclosure details]

St Albans & Harpenden Christian Education Project

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

for Financial Year ending August 2022

Date of completion of Examination: **14th November 2022**

Date Charity Commission Independent Examiner's Report signed: **14th November 2022**

1. CHARITY COMMISSION REPORT ON THE ACCOUNTS

Following a close examination of the STEP Accounts I have been able to complete the Independent Examiner's Report for the Charity Commission with no highlighting of any Material Problems. I have returned two signed copies of form IER (Oct 2018), *Independent Examiner's Report on the Accounts*, to the STEP Office, one for the Commission and one for STEP records..

2. QUERIES

A few queries of a relatively minor nature have been raised, but none that would prevent the signing of the IER for the Charity Commission.

SIGNED



Ian M. LaRivière

141 Park Street Lane, Park Street, St Albans, Herts. AL2 2AX

Tel: 01727 872187 / 07940 831693

Email: ianandvi@uwclub.net

THE ST ALBANS & HARPENDEN CHRISTIAN EDUCATION PROJECT

England & Wales - Charity number 1091290

Accounts



Trustees' Annual Report for the period

| | | | | |
|-------------------|--------------------|-----------------|-------------|------|
| Period start date | | Period end date | | |
| From | 1st September 2020 | To | 31st August | 2021 |

Section A Reference and administration details

Charity name St Albans and Harpenden Christian Education Project

Other names charity is known by Step

Registered charity number (if any) 1091290

Charity's principal address c/o Vineyard Church

7 Brick Knoll Park

St Albans

Herts

Postcode

AL1 5UG

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 | Philip Nicholas Ioannou | Secretary | | |
| 2 | Richard Clarke | Treasurer | | |
| 3 | Will Treasure | Chair | | |
| 4 | Graham Clarke | | | |
| 5 | Sarah Slater | | | |
| 6 | | | | |

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 |
|-----------------|------|---------|
| | | |
| | | |
| | | |

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

Director: Mr Christopher Birch-Evans

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) | Trust |
| Trustee selection methods (eg. appointed by, elected by) | Selected and appointed by existing trustees |

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.

The induction of new trustees is arranged according to the familiarity they already have with Step and the role they are expected to play but to the extent that relevant ground had not already been covered in preliminary contacts it would include briefings by the Chair of Trustees and the Director.

Training is undertaken as necessary to maintain the up to date knowledge and skills needed for the effective management of the charity.

Step's basic organisational structure remains fit for purpose and was unchanged, with the trustees exercising strategic oversight and the Director, assisted by the Associate Director, responsible for managing the charity on a day to day basis.

Step's wider network in the community included active connections with 43 local churches, of which 24 provided at least one volunteer to help deliver services to the schools.

The major risks identified by the trustees fall into two main areas: finance and safeguarding. Financial risk is managed at a number of levels; there are clear processes for approval of individual items of expenditure according to the sum involved and, more strategically, the Treasurer circulates regular reports giving a graphical, month by month summary of income and expenditure and, in particular, cash in hand.

Step's safeguarding obligations are fulfilled by the practical application of a suite of relevant policies and procedures, in particular the Child Protection Policy. This is designed to ensure that all members of the Step team who have contact with young people are made clearly aware of their obligations and the appropriate responses in a range of contexts.

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

Step aims to promote the Christian faith, teach Christian truth and uphold Christian standards in secondary schools in the district of St Albans and Harpenden.

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)

In the course of the year Step worked in 12 of the 17 secondary schools in the district, contributing to their life through both formal education, typically teaching individual lessons and running half and whole-day retreats and interactive seminars, and also less formal, non-teaching activities, typically clubs, courses and mentoring. Sadly, the impact of the Coronavirus and National Lockdown meant that many schools limited guests' access and Step saw reduced activity in schools during this academic year compared to pre-pandemic levels.

Step continued to teach topics ranging from insights into Christian belief and practice to contemporary lifestyle issues and moral, cultural and social questions. Informal education and support included one-to-one mentoring, encouraging student-led Christian Unions, leading courses on leadership, loss, anxiety, Christianity and also running a wide range of other lunchtime activities. Much adaption and flexibility was needed throughout the year since many activities transitioned between online and in person with little notice.

In addition, Step re-engaged with the local primary schools, offering 9 'Step Up' days to year 6 students transitioning to secondary schools.

Step also expanded the use of its App and created 25 online videos which were delivered through two campaigns during Advent and Lent.

The charity continued to take an active part in external initiatives where these complemented the work in schools, for example the "Feed" programme. This not only benefited those in particular areas of need in the wider community but also provided valuable learning experiences for the students, in particular opportunities to put into practice the Christian values of awareness and concern for others.

The Trustees confirm that in planning and implementing these activities they had due regard to the public benefit guidance published by the Charity Commission.

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.

The charity did not make grants to any other organisations or individuals.

The Charity invests in equipment not only to run the operation as efficiently as possible but also to facilitate lesson delivery, for example use of hand-held devices and laptops, as needs arise and as funds allow.

Step's body of volunteers, who have historically played a critically important role in the delivery of the Charity's programme has significantly diminished from 40 to 20 active volunteers as a result of Covid changing many volunteer practices. This change has reduced the scope of what Step was able to offer schools.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Step's achievement during the year can be summed up as seeing steady demand in the scope and number of activities run in local schools compared to the end of 2020 academic year. While schools were fully open, Step delivered an average of 30 activities with roughly 600 students each week. As an indicator of the scale of Step's operation, the total number of activities delivered for 2020/21 was 905. The biggest single category was 641 lessons and workshops delivered alongside other activities as described in Section C above. These included 15 Step Days, 9 Step Up Days and 82 individual sessions as part of various courses.

As seen by Step and the schools concerned, the programme has seen young lives changed for the better and their education enriched.

Section E

Financial review

Brief statement of the charity's policy on reserves

The key indicator used by the trustees to monitor the charity's financial health is the period of time over which essential expenditure could be maintained while drawing on the cash in hand – the "cash cover". The targeted status is cover of at least three months; if it is less than this the situation is progressively more closely monitored as cover drops. A search for cost savings and/or further sources of income is correspondingly ramped up.

Details of any funds materially in deficit

None.

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.

The principal sources of funding were:

- pledged funding from local churches and individuals sympathetic to the Charity's principles and objectives;
- one-off gifts from the same sources, generally designated for specific purposes or to meet particular needs made known by the charity; and
- grants from charitable foundations.

In addition, some income was received from the Government's Coronavirus Job Retention Scheme due to staff being temporarily placed on furlough as necessary between September and August.

Regular income from individuals and churches held up well. The Charity normally undertakes at least one major fundraising event a year however this did not prove possible due to Covid restrictions.

All expenditure was on the running costs of the Charity in pursuit of its objectives, with a majority on staff salaries.

Step does not make investments.


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): | Philip Nicholas Ioannou | |
| Position: | Trustee | |
| Date: | 8 February 2022 | |



CHARITY COMMISSION
FOR ENGLAND AND WALES

ST ALBANS AND HARPENDEN CHRISTIAN EDUCATION PROEJCT

1091290

Receipts and payments accounts

CC16a

| | | | |
|------------------------|------------|----|------------|
| For the period from | 01/09/2020 | To | 31/08/2021 |
|------------------------|------------|----|------------|

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|---|---|--|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Bank Interest | 4 | - | - | 4 | 8 |
| Designated Income | - | 3,167 | - | 3,167 | - |
| Gift Aid tax received | 9,378 | - | - | 9,378 | 10,738 |
| Undesignated gift income | 156,082 | - | - | 156,082 | 172,497 |
| Furlough Grant Received | 49,371 | - | - | 49,371 | 14,558 |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total (Gross income for AR) | 214,835 | 3,167 | - | 218,002 | 197,801 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 214,835 | 3,167 | - | 218,002 | 197,801 |
| A3 Payments | | | | | |
| Salaries & NI | 148,955 | 50 | - | 149,005 | 155,718 |
| Previous years liabilities paid | - | - | - | - | - |
| Rent | 8,280 | - | - | 8,280 | 8,212 |
| Insurance | 900 | - | - | 900 | 857 |
| Team Development and Training | 365 | - | - | 365 | 604 |
| Office Expeenses | 5,885 | 53 | - | 5,938 | 5,571 |
| Work at Schools | 3,056 | 1,260 | - | 4,316 | 5,214 |
| Communication | 403 | - | - | 403 | 1,506 |
| | - | - | - | - | - |
| Sub total | 167,844 | 1,363 | - | 169,207 | 177,682 |
| A4 Asset and investment purchases. (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 167,844 | 1,363 | - | 169,207 | 177,682 |
| Net of receipts/(payments) | 46,991 | 1,804 | - | 48,795 | 20,069 |
| A5 Transfers between funds | - | - | - | - | - |
| A6 Cash funds last year end | 54,563 | 29 | - | 54,592 | 34,523 |
| Cash funds this year end | 101,554 | 1,833 | - | 103,387 | 54,592 |

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

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|--|-------------------------|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | Business Reserve | 35,078 | - | - |
| | Current Account | 66,476 | 1,833 | - |
| | | | - | - |
| | Total cash funds | 101,554 | 1,833 | - |
| (agree balances with receipts and payments account(s)) | | | | |


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

| Categories | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|---------|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

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

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

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

| Signature | Print Name | Date of approval |
|---|----------------|------------------|
|  | RICHARD CLARKE | 23/12/21 |
| | | |

St Albans & Harpenden Christian Education Project

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

for Financial Year ending August 2021

Date of completion of Examination: **23rd December 2021**

Date Charity Commission Independent Examiner's Report signed: **23rd December 2021**

1. CHARITY COMMISSION REPORT ON THE ACCOUNTS

Following a close examination of the STEP Accounts I have been able to complete the Independent Examiner's Report for the Charity Commission with no highlighting of any Material Problems. I have returned a signed copy of form IER (Oct 2018), *Independent Examiner's Report on the Accounts*, to the STEP Office.

2. ACCOUNTS

The accounts are all in good order. No errors or queries have been raised.

3. RECORD KEEPING

I consider that credit is due to the Financial Administrator in keeping a busy accounting function under good control. No inaccuracies were discovered.

SIGNED



Ian M. LaRivière

141 Park Street Lane, Park Street, St Albans, Herts. AL2 2AX

Tel: 01727 872187 / 07940 831693

Email: ianandvi@uwclub.net



Section A Independent Examiner's Report

Report to the trustees/ members of

The St Albans and Harpenden Christian Education Project

On accounts for the year ended

31st August 2021

Charity no (if any)

1091290

Set out on pages

1

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/08/2021.

Responsibilities and basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect,:

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

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

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

Signed:

[Signature]

Date:

23rd Dec 2021

Name:

Ian Michael LeRivière

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

[Empty box]

Address: 141 Park Street Lane, Park Street,
St Albans,
Herts. AL2 2AX

Section B Disclosure

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

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