



Trustees' Annual Report for the period

Period start date		Period end date	
From	01 01 2021	To	31 12 2021

Section A Reference and administration details

Charity name Chris Westwood Charity for Children with Physical Disabilities

Other names charity is known by Chris Westwood Charity for Children with Physical Disability

Registered charity number (if any) 1101230

Charity's principal address For the attention of Chris Westwood

PO Box 7131

STOURBRIDGE

Postcode DY8 9FP

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	Christopher Westwood	Chairman of Trustees		A Trustee is appointed by a resolution of the Trustees passed at a Special Meeting, called in accordance with Clause K of the Declaration of Trust dated 19 th November 2003.
2	Graham Kenneth Wood	Treasurer		
3	Dr Janine Margaret Barnes	Medical Adviser		
4	Richard Thomas Lewis Barnes			

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

Name	Dates acted if not for whole year
Not Applicable - None	

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Not Applicable - None		

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

Not Applicable – no employees, all work carried out voluntarily, at no cost to the Charity, by the Trustees. All Charity activities are under the control of the Trustees, chaired by the Founder (Chris Westwood).

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed dated 19 th November 2003
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Selection by the existing Trustees, in accordance with sections D to G inclusive of the Declaration of Trust dated 19 th November 2003.

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.

Policy Regarding Trustee Appointment: Trustees are selected on the basis of the expertise and experience that they are able to bring to the Charity. As the position is voluntary, and the current scale of operation is such that there is no need to employ any additional assistance, key attributes are the willingness to both provide the necessary time to carry out any tasks that arise, and to underwrite any incidental costs that result from those actions, so minimizing (and to date eliminating) any resultant costs to be met from Charity funds. Trustees are not subject to specific induction training, but all Trustees are supplied with the Charity Handbook which is updated every six months, and which contains details of all the policies in place, and details compliance with all of the current relevant legislation. The Handbook is always a specific item on the six monthly meeting agenda (being reviewed and updated as necessary before the meeting), and any changes are discussed to ensure that all Trustees are fully aware of the latest legal requirements, to ensure that the Charity is in full compliance with the Charity Commission guidance.

Organisational Structure: The Trustees constitute a governing board, which meets biannually (or additionally as may be required). Direct and e-mail contact is made between the Trustees on a regular basis to discuss and agree any actions, grant approvals etc. that may be required. These are subsequently reported formally, at the next Trustee meeting. The Charity is not part of any wider network, operates as a sole entity, and it is the specific wish of the Founder that it remains completely independent. Upon his death, his intention is that a permanent endowment from his estate will provide regular income from a suitably managed investment portfolio, which the Founder wishes to be used by the Trustees to continue the activities of the Charity, as an independent organisation, in perpetuity.

Relationship with Related Parties:

The Charity has no formal direct operating relationship with any other charity or organisation. Informal relationships exist with other local charities, such that suitable applications may be passed between them or very occasionally co-funded, where appropriate, and subject to approval of the applicant.

Several groups collect for the Charity, but, while any and all donations are very greatly appreciated, the Trustees retain sole control over decisions regarding the use of any funds donated. No payment is made to any organisation to raise funds for the Charity.

The Charity is occasionally approached by other charities for donations. In each case it is prepared to offer help only if a suitable case is referred directly to it, and it can then deal directly with the applicant, so that the effect of any administration expenditure by the original charity is avoided.

The Chairman is a Governor of Pens Meadow Severe Special School in Wordsley. The Charity periodically helps some of the children/young people attending the school, but all applications for help follow the standard procedure, and are considered by all of the Trustees. Assistance is granted only if any application satisfies the Grant Criteria, the necessary funding is available, and all the Trustees agree to proceed. This Governorship enables the Chairman to be regularly updated on any new legislation relating to children/young people with disability. The Chairman is also a Trustee of another local Charity, providing a wide range of general help. This Charity Secretary is head of Not for Profit at a large local Law practice, which also enables the Chairman to be regularly updated on any new legislative compliance requirements.

Trustees Consideration of Major Risks: The Trustees are aware of the guidance in "Charities and Risk Management" CC26 October 2012, and that a Charity is encouraged to make a statement regarding Risk Management as a matter of best practice. The Trustees consider that carrying out Risk Assessments on the major activities is a very worthwhile exercise, and, accordingly, operations are reviewed at the biannual meetings, and procedures are regularly updated and extended in the light of operational experience, revised legislation/guidance, and any relevant practices adopted by another charity of which the Chairman is a Trustee (as mentioned above).

The Charity has a comprehensive set of operating procedures, which are detailed in the Charity Handbook, and which are regularly reviewed and updated as required.

The Trustees also regularly review the Child Protection Policy, and while it remains a Charity requirement that all Trustees must satisfactorily complete a basic DBS check prior to appointment, this has subsequently been extended, with two nominated Trustees required to also complete an enhanced DBS check, and to act as the specified direct contacts with children when/if a requirement for such contact should arise. Since it is also policy that all direct contacts be avoided (and no actual contacts have taken place in the last 15 years of operation), and would never be unsupervised in any case, no further action is considered relevant at present.

The Trustees' Statement of the Consideration of Major Risks is:

"At the current scale of operation, with the only point of contact with the public normally being via the provision of grant aid finance, approval for which is only given following the receipt of external expert assessment, having an extensive Policy for Safeguarding Children in place, and in operation, a procedure for monthly reporting of the financial position and all transactions to Trustees, as well as the annual review by an Independent Examiner, current risks are assessed to relate to the ability to generate sufficient funding, generate a suitable level of grant requests, and ensure the long term continuation of the Charity. Operational objectives have already been set to address these risks".

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

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)

To provide financial assistance at the discretion of the Trustees to provide the relief of Physically Handicapped Children, within the United Kingdom, in particular but not exclusively to improve the quality of their lives by the provision of financial and other assistance, for example the purchase of equipment and modifications to improve access and mobility, or for any other purpose that the Trustees deem to be in accordance with the aims of the Charity, in Stourbridge and surrounding areas.

Public Benefit:

The Trustees are very aware of the requirements for the Charity to be able to demonstrate, explicitly, that its aims are for the public benefit, and for Trustees to report on their charity's activities for the public benefit.

Charitable Activity:

It is considered that the charitable purpose listed as "the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship, or other disadvantage" in the Charity Commission publication "Charitable Purposes and Public Benefit" issued 16.09.2013, covers the activities of the Charity, as detailed in it's stated objects. The Trustees conclude that this demonstrates that the Charitable Purpose is for the Public Benefit.

In order to demonstrate how the Charity's aims, and purpose, comply with Public Benefit requirement, its activities have been examined in more detail, in relation to the Public Benefit Principles.

Principle 1: There must be an identifiable benefit or benefits

Principle 1a: It must be clear what the benefits are:

The public benefit requirement is met by the clear stated aim of providing financial assistance to physically handicapped children.

Principle 1b: The benefits must be related to the aims

The stated aims cover the provision of financial assistance to provide the relief of physically handicapped children, and the activities of the Charity throughout the year have been solely related to the provision of financial assistance within the areas listed under Charitable Activity.

Principle 1c: Benefits must be balanced against any detriment or harm

The Charity carries out no direct activities other than the provision of financial assistance to help the relief of physically handicapped children.

It's actions are in response to requests for assistance which are supported, either initially, or following a Charity request, by information and advice from experts in the relevant areas, explaining why the assistance is required, the specification of the equipment to be purchased with the grant, and the cost. The Charity, therefore, provides finance only when suitable external expert advice has already been provided.

Principle 2: Benefit must be to the public, or section of the public

Principle 2a: The beneficiaries must be appropriate to the aims

The aims of the Charity are to provide relief to physically handicapped children. Accordingly, the benefit is available only to a section of the

public. This selected grouping has two restrictions:

Firstly, it is limited to children and young people. While there are no explicit age limits, the discretion of the Trustees is used, and ages up to 25 years would normally be considered.

Secondly, the child, or young person, must require assistance for the relief of problems associated with a physical disability, in order to be assessed for a grant, and be in a position where insufficient funding is available from other sources, to provide the relief requested.

It is considered that the restrictions are the result of a clear definition of the charitable purpose, and are reasonable and relevant to the Charity's aims. They define a potentially substantial class of people able to benefit, and anyone who could qualify for the benefit is eligible.

Principle 2b: Where benefit is to a section of the public, the opportunity to benefit must not be unreasonably restricted by geographical or other restrictions

While the Declaration of Trust Deed does allow the Charity to operate throughout the UK, the Charity's primary stated aim is to help children and young people with physical disabilities, in Stourbridge and the surrounding areas. The location of operation is at the discretion of the Trustees. In view of the size of the Charity, and current scale of operation, it was considered sensible and practical to concentrate initially on the local area. Accordingly, approval of applications to date has been restricted to only those within an approx. 50 mile radius of the registered office, any final decision on location remaining at the discretion of the Trustees. The Trustees consider that the area specified is of a very significant size, particularly in relation to the size of the Charity, and does not place unreasonable geographical restrictions on applicants.

Ability to pay any fees charged – While this section was withdrawn, the Charity wishes to state clearly that there are no fees charged for any of the activities of the Charity. Everything done is an outright gift to the recipient, with no retention of title, so this section was never applicable.

Principle 2c: People in poverty must not be excluded from the opportunity to benefit – Withdrawn by Charity Commission in 21.12.11 Guidance, but not applicable in any case since all activities are outright gifts, and the Charity has a specific Policy Statement that it does not retain title to any equipment purchased.

Principle 2d: Any private benefits must be incidental

The activities of the Charity are confined to the relief of physically handicapped children by the provision of relevant financial assistance. The assistance is generally for the direct purchase of an item of equipment, and, primarily, therefore, benefits only the recipient.

None of the Trustees is associated in any way with the assessment, manufacture, or supply of any equipment, or receives any payment associated with the provision of the financial assistance.

As a result, it is considered that the Charity operates only to help those specified in its charitable aims, and the Trustees do not obtain any private benefits from the Charity.

Conclusion:

The Trustees formally declare that they have had regard to the guidance issued by the Charity Commission on Public Benefit, and consider that the activities of the Charity are in full compliance.

Additional details of objectives and activities (Optional information)

Grant making: The grant criteria require two specific items of information to be supplied with an application, a supporting letter from a suitable Healthcare Professional explaining the problem, what is needed and why it will help, and a detailed quotation after assessment by the suppliers competent person. If the equipment is not available from the State, the family is in need, and there is no other funding, the Charity will consider approval of the application, subject to the funding position, and certain checks having been carried out. Then, if approved, a grant is made by cheque or BACS transfer, always payable direct to the supplier, as a gift outright with no retention of title.

Contribution made by Volunteers: The Charity operates with zero expenditure on administration. All work is voluntary, and can easily be carried out by the Trustees, so the Charity has no additional volunteer requirements. The Trustees meet any incidental expenses incurred, so that the Charity operates with no costs.

Policy Programme Related Investment: Not Applicable.

The Charity responds to applications made to it, and does not seek to make any other grants or form of support.

The Charity has no contracts with any group, and does not receive funds for any work carried out. All activities carried out by the Charity are voluntary, there are no paid employees, and the Charity operates solely as a grant making organisation, in response to requests for help in accordance with its Grant Criteria.

The only other activity is fundraising, where the Charity seeks to be involved in as many diverse fundraising options as possible, in order to raise the funding required for operation. Its grant making ability is limited solely by the amount of funding that can be raised, as there are no other sources of income.

As previously stated, the Charity makes no payment to any organisation to raise funds.

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

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

Summary of the main achievements of the charity during the year

Key Financial Highlights:

- The Charity began the year with funds of £12,588.55
- Income for the year was £105,235.84
- Grants made totalled 96 at a cost of £105,821.71
- Administration expenditure for the year was again zero
- Leaving total funds at the year end of £12,002.68
- During the year (Mid November and 18 years to the month from the Trust Deed being approved by the Charity Commission) the Charity reached £1 Million raised and grant with zero administration cost. The first major milestone since inception.

Significant fundraising events during the year were:

- Personal donations continued to be a great help to us, raising £20,180.91 plus Gift Aid where applicable (to be claimed April 2022). With the disruption to fundraising caused by the COVID19 Pandemic, this really helped throughout the year
- The Gift Aid Claim for April 2020 to April 2021 was again promptly paid by HMRC, amounting to £5,471.09. Further Gift Aid was claimed by Everyclick for direct donations to our fundraising pages.
- The total raised from our regular donors reached £7,262.00, plus Gift Aid to be claimed in April 2022. This area is a much appreciated, and increasing, stable source of funds, although we would like to see it grow much further, if possible.
- Charitable Foundations were again a great help during the year. Fortunately, our work was well accepted, and we received total backing of £51,250.00. We would particularly like to mention the Robert McAlpine Foundation, who continue to support us substantially every year, and their donation is very important to us, and a very great help.
- Company donations also increase significantly to £7,700.00, with some very welcome help from Alloy Wire International once again.
- There were no Deceased Estate Legacies or Funeral Collections this year, which is not an area we wish to see anyway, although a decision to select us as a recipient charity does provide useful funds from time to time.
- Collection boxes, raised a further very useful £256.00, although down on last year and likely to continue to decline with increasing restrictions on cash use.
- Fundraising event income was £4110.06, a significant reduction, inevitable as COVID restrictions made holding any event difficult. The bulk of this funding came from a retirement party held by one of our supporters, and was gratefully received.
- The sale of donated items, mainly Christmas cards which the Chairman arranged to have printed and then he donated them to the Charity, raised £276.00, a further small but useful addition.
- Our total grants exceeded income by £585.87 funded by drawing down on the reserves this year, leaving a reserve of £12,002.68 to carry forward for the start of 2022. Once again, timing has an effect. We have been promised a donation as soon as we are clear of the Christmas period (expected to be £1,000.00), which brings the year's activities into approximate balance, and we are aware of several grant applications just awaiting Healthcare

Section D

Achievements and performance

Professional reports before submission.

Our biggest achievements during the year was:

- After 18 years of operation (the original Deed of Trust was dated 19th November 2003), in November we completed £1 Million raised and granted, with zero administration cost, and helping around 850 cases. With some cases involving equipment for Special Schools, we have helped somewhere between 1,000 and 1,500 children/young people over that time.
- This is the first major milestone we have reached, and we now start all over again on the next £1 Million, which we expect to take probably less than 10 years to reach with the level of activity the Charity now faces. As always, dependent on the level of support that we receive to provide the funding needed.

Grants Made during the year

- We made 96 grants, and we have a number pending, awaiting medical reports or detailed quotations before they can be considered.
- Our detailed analysis has shown that 54.2% of our grants by number are classified as "Small", only requiring 26.6% of our expenditure, which reinforces our view that targeted funding, direct to the family is a major source of need, and a major benefit to many families.

Section E

Financial review

Brief statement of the charity's policy on reserves

The primary objective of the Charity is to ensure that the funding raised is directed to those in need. If an application fulfils the Grant Criteria, and the Trustees, at their discretion, consider that a grant should be made, then provided sufficient funds are available, help will be given, even if it reduces the reserves to zero. With no operating costs, we have no minimum reserves requirements, and the Trustees consider that all funds held should be used for the purpose for which they were donated, with no minimum retention level. The Charity can stop and restart operations at any time, with no financial implications other than a delay in helping those in need. Should the level of grant requests fall significantly below income at any time, allowing a cash reserve to accumulate, the Trustees have the discretion to consider longer term investment, in accordance with the criteria in the Investment Policy.

Mindful of the increased level of risk that would then be involved, the policy requires the Trustees to consider if they need to seek additional expert advice, at that point, before taking any action, although, as stated above, the objective of the Trustees is to ensure that funds raised are directed to those in need, at the earliest opportunity, and not accumulated in the Charity's reserves.

Currently, the Trustees aim to hold any cash reserves in instant access accounts, to enable the Charity to respond to requests arising for grant assistance, as they arise.

Accordingly, the Trustees consider that the current policy on holding reserves is prudent and in accordance with the objectives of the Charity.

Details of any funds materially in deficit

None - not applicable.

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 Charity has continued to try to develop a wide range of sources of funding, and these have been detailed in Section D Achievements and Performance.

We constantly seek new sources of funding, so that we can respond to the level of requests for help that we receive.

All of our expenditure has been by outright gifts, with no retention of title, and paid directly to the supplier of the specified item of mobility sensory or vision equipment, all in accordance with the aims and objectives of the Charity.

Section F

Other optional information

The Charity considers that its method of operation offers four points of possible differentiation from other charities, which might be worthy of consideration to potential donors:

Targeted:

We are a local charity, targeting small sums for specific uses, which can make a dramatic difference to both the life of the individual, and the family. Typically this will involve the purchase of a special piece of equipment to help with daily life, which can range from a special car seat, special support chair, a walker to aid mobility, to special exercise equipment to aid development.

Safety Net:

The State systems often have gaps which leave individuals with little hope of receiving help, and it is in these areas that the Charity operates. The special equipment required often has to be funded from a general budget of the special school attended by the child (and available funding is usually limited), or by the parents for home use (and again, some parents circumstances are such that they are unable to fund the equipment recommended). The Charity can help by providing the required funding directly to the individual children with the identified needs.

Timescale:

We try to respond to a request within 24/48 hrs. Larger organisations often have quarterly cut off dates for applications, and periods of 3 to 4 months before a determination is made. When a young child needs exercise equipment for development, we believe that speed is critical, particularly when they have a degenerative or life limiting condition, and for suitable applications, we can give a fast response, allowing improvements to start much earlier.

No Costs:

We operate without any overhead costs. All the Trustees, and their friends, provide the necessary services free of charge, and no person receives any payment from the Charity. This includes office services, printing, postage, website development etc. As a result, every penny donated is put to the use that the donor intended.

General Data Protection Regulations:

This came into force on 25.05.18. Deemed consent disappeared, which meant that we required positive consent from our supporters for them to receive any further communication from us. We also had to have procedures in place stating exactly what data we hold, why we need to hold it, how we protect it, and how our supporters may unsubscribe from future contact, if they wish. Only those contacts who have provided a positive response are on our circulation list, and contacted by us when a new report on progress is available. We have also published our detailed policy on Data Protection and handling on our website.

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)	Christopher Westwood	
Position (eg Secretary, Chair, etc)	Chairman	
Date	02.01.22	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Chris Westwood Charity for Children with Physical
Disabilities

1101230

CC16a

Receipts and payments accounts

For the period from	Period start date	To	Period end date
	01.01.21		31.12.21

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					
Regular Standing Orders	7,262	-	-	7,262	4,983
Personal Donations	20,181	-	-	20,181	8,271
Online Donations to Everyclick	3,496	-	-	3,496	50
Company Donations	7,700			7,700	1,930
Collection Boxes	256			256	326
Foundation Grants	51,250			51,250	46,520
Bank Interest	2			2	18
HMRC Gift Aid	5,471			5,471	4,831
Fundraising Events	4,110	-	-	4,110	8,102
Collections, Commissions, Other Income	682	-	-	682	568
Funeral Collections	Nil	-	-	Nil	150
Co-fund Receipts	4,550	-	-	4,550	558
Sale of Donated Items	276	-	-	276	358
Sub total (Gross income for AR)	105,236	-	-	105,236	76,665
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	105,236	-	-	105,236	76,665
A3 Payments					
Grants Made during the Year	105,822	-	-	105,822	83,253
Administration Costs	Nil	-	-	Nil	Nil
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	105,822	-	-	105,822	83,253
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	105,822	-	-	105,822	83,253
Net of receipts/(payments)	- 586	-	-	- 586	- 6,588
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	12,589	-	-	12,589	19,177
Cash funds this year end	12,003	-	-	12,003	12,589

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		12,003	-	-
		-	-	-
		-	-	-
	Total cash funds	12,003	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
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 asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	C Westwood	Christopher Westwood	02.01.22	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

CHAS WESTWOOD CHARITY FOR
CHILDREN WITH PHYSICAL DISABILITIES

On accounts for the year
ended

31 DECEMBER 2021

Charity no
(if any)

1101230

Set out on pages

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

Responsibilities and
basis of report

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

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

Independent
examiner's statement

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

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

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

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

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

Signed:

Date:

4 January 2022

Name:

TERENCE LLOYD

Relevant professional
qualification(s) or body

RETIRED CHARTERED TAX ADVISER

(if any):

Address:

21, SWISS DRIVE

WORDSLEY, STOURBRIDGE

WEST MIDLANDS DY8 3SL

Section B

Disclosure

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

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