



Trustees' Annual Report for the period

	Period start date			Period end date			
From	01	01	2024	To	31	12	2024

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 as amended 29 th March 2021 (amendment related to Trustee discretion to hold meetings by any electronic method available should face to face attendance not be possible).
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 regularly and reissued every six months, and which contains details of all the policies in place, operational procedures, 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 completed a long term of office as a Governor of Pens Meadow Severe Special School in Wordsley, retiring in mid 2023. 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 has enabled the Chairman to be regularly updated on any new legislation relating to children/young people with disability. The Chairman is also a Trustee and Chairman 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 (and currently Chair, 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 Safeguarding 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 although this has not been necessary for many years and the Trustees have taken a decision that it must never occur. Accordingly, there will be no contact in future between any Trustee and any young person mentioned in an application to the Charity. In view of this, the Safeguarding Policy will be further reviewed during 2025 to reflect the change agreed.

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 Young People 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”.

Section C

Objectives and activities

Summary of the objects of the charity set out in its

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 its 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.

Its 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 the discretion of the Trustees is used, the stated age requirement is from 0 to 25 years although a young person over the age of 25 years but close to it could be considered within the Trustee discretion limit.

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 (covering 7,850 square miles which is over 75% by area of the entire Midlands region), 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)

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

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

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 supplier's competent person. If funding for the equipment is not available from the NHS, the family is in need, and there is no other funding, the Charity will consider approval of the application, subject to its own funding position, and certain checks having been carried out in accordance with the Grant Criteria. Then, if approved, a grant is made by 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.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Key Financial Highlights:

- The Charity began the year with funds of £23,283.27
- Income for the year was £86,299.99
- Grants made totalled 81 at a cost of £105,229.03
- Administration expenditure for the year was again zero
- Leaving total funds (Reserves) at the year end of £4,354.23

Significant fundraising events during the year were:

- Personal donations (both one off and regular monthly) continued to be a great help to us, raising just over £21,180.95 plus Gift Aid

where applicable (to be claimed April 2025).

- The Lady Captain of Stourbridge Golf Club, who took up her two year role in November 2022, chose the Charity as her nominated charity, and we continued to receive collections from her second year in office.
- The Stourbridge Golf Club new Captain (formerly the Men's "B" Team Captain) has also collected for us, adding his donations to the Lady Captain's total which has shown encouraging support.
- The Gift Aid Claim for April 2023 to April 2024 was again promptly paid by HMRC, amounting to £5,564.45.
- Charitable Foundations were a great help during the year. Fortunately, our work was well accepted, and we received total backing of £45,950.00.
- Company donations were again lower this year than we would like at £928.00 for the year, and this source does prove to be very volatile depending very much on the fortune of being selected to receive a donation in any year.
- We would like to thank the Clent Hills Rotary Club who again helped us on several occasions during the year with further funding. Towards the end of the year, one of their members sadly died, but a fundraising generated a Funeral Collection of £872.98, and further substantial donations were later also received in his memory.
- We received £7,000.00 from the estate of Alfie Johnson who also died during the year. We first helped the family many years ago with a special car seat for Alfie and his father subsequently set up a charity also helping local families with children with disabilities. We have always remained on good terms, and periodically co-fund more expensive purchases and this donation was extremely useful to us.
- Collection boxes raised £101.95, but this amount does vary and longer term with less use of cash, we see little prospect for growth in the amount collected.
- Fundraising event income was £2,127.15, and once again came from a number of sources. We hope to have a few more events in 2025, starting with a Quiz already organised by supporters for mid January.
- The sale of donated items, mainly Christmas cards which the Chairman arranged to have printed and then he donated them to the Charity, raised £549.00, an increase on 2023 (mainly due to excellent help from Clent Hills Rotary) and another small but useful addition to funds.
- Total grants completed were significantly up on 2023 at £105,229.03, but despite a similar spread of approx 50% "Small" grants (ie less than £1,000.00) to recent years, the average grant cost increased. This was not unexpected as prices have remained stable for a number of years and we were expecting some adjustment to take place. The overall result was that the 81 grants required approx. £18,500 of additional expenditure over previous recent years which further adds to the funding challenge we face in keeping up with requests for help.
- With the substantial demand we faced, we had to introduce a waiting list on several occasions, with delays ranging from 2 to 4 weeks. We always try to avoid any delays as the equipment requested is usually needed as soon as possible. Starting 2025 with Reserves lower than we would like, we anticipate that we will once again be facing the usual funding challenges.

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.

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, special exercise equipment to aid development, sensory equipment to help with challenging behaviour and equipment to help those with visual impairment and deteriorating sight conditions.

Safety Net:

The NHS 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 an equipment supplier for the identified needs of a specific child (or group of children).

Timescale:

We try to respond to a request within 24/48 hours. 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. As a result, every penny donated is put to the use that the donor intended.

General Data Protection Regulations:

This Act 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) *Chris Westwood*

Full name(s) **Christopher Westwood**

Position (eg Secretary, Chair, etc) **Chairman**

Date **31.12.24**



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name

No (if any)

Receipts and payments accounts

CC16a

For the period
from

01.01.24

To

31.12.24

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 Order Donations	5,886	-	-	5,886	5,866
Personal Donations	14,952	-	-	14,952	14,780
Online Donations – Everyclick/PayPal	343	-	-	343	164
Company Donations	928	-	-	928	1,511
Foundation Grants	45,950	-	-	45,950	61,500
Bank Interest	369	-	-	369	227
HMRC Gift Aid	5,564	-	-	5,564	5,790
Fundraising Events	2,127	-	-	2,127	5,367
Collections, Boxes, Commissions	129	-	-	129	124
Funeral Collections	873	-	-	873	nil
Deceased Estate Legacy	7,000	-	-	7,000	82
Extraordinary Income	1,629	-	-	1,629	777
Sale of Donated Items (Xmas Cards)	549	-	-	549	411
Sub total (Gross income for AR)	86,299	-	-	86,299	96,599
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	86,299	-	-	86,299	96,599
A3 Payments					
Grants Made during the Year	105,229	-	-	105,229	81,337
	-	-	-	-	-
	-	-	-	-	-
Sub total	105,229	-	-	105,229	81,337
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	105,229	-	-	105,229	81,337
Net of receipts/(payments)	- 18,930	-	-	- 18,930	15,262
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	23,284	-	-	23,284	8,022
Cash funds this year end	4,354	-	-	4,354	23,284

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		4,354	-	-
		-	-	-
		-	-	-
	Total cash funds	4,354	-	-
	(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	C Westwood	11.01.25	
	G K Wood	G K Wood	11.01.25	



CHARITY
FOR ENGLAND

**Independent
examiner's
report on
the
accounts**

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name **CHARIS WESTWOOD CHARITY FOR
CHILDREN WITH PHYSICAL DISABILITIES.**

**On accounts for the
year ended**

31 DECEMBER 2024

Charity no (if any)

1101230

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2024**.

**Responsibilities and
basis of report**

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

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

**Independent
examiner's
statement**

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

- 1* accounting records were not kept in
accordance with section 130 of the Act or
2* the accounts do not accord with the
accounting records

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

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

Signed:

T. Lloyd

Date:

9 January 2025

Name:

TERENCE LLOYD

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

**RETIRED FELLOW OF THE
CHARTERED INSTITUTE OF TAXATION.**

Address:

21 SWISS DRIVE

WORDSLEY STOURBRIDGE

WEST MIDLANDS DY8 5SL

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