

Tabernacle Cardiff

Trustees Annual Report to March 31st, 2023

Tabernacle Cardiff,

Pen-y-Wain Road,

Roath,

Cardiff,

CF24 4GG

www.tabernaclecardiff.org

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PART ONE

Our Church:

Tabernacle Cardiff was formed in 2003. We are a committed, reformed, and independent church. Our Confession of Faith is based upon that of the Calvinistic Methodists of 1823. An additional statement on recognising believer's baptism has been added to the Confession. We believe in the inerrant word of God as contained in the Bible and preaching of the Gospel of salvation through the Lord Jesus Christ. This is expressed in our worship and services; we strongly believe in the practice of reverential worship and preaching from the Bible.

The Charity, its Objectives and Public Benefit:

The church is constituted as an unincorporated, registered charity in the UK (no. 1106761) and is governed by its constitution adopted on the 29th September 2004.

The main **objective** is to advance Christianity for the benefit of the public in accordance with the Statement of Belief as detailed in the Church Constitution.

The church officers are aware of the Charity Commission's guidance on public benefit in 'The Advancement of Religion for Public Benefit' and have due regard to it in the administration of the church.

We believe that this **benefit** is provided by:

- The provision of resources and facilities for public worship, pastoral care, and spiritual, moral, and intellectual development, both in respect of our own congregation, and for others who wish to benefit from the resources the church has to offer.
- The promotion of Christian values and service by the pastor and members of the congregation to the community, for the benefit of individuals and society in general.

In **practical terms**, we organise services throughout Sunday and have meetings throughout the week. We administer a diverse range of meetings and activities catering for all ages, groups and needs. Our services are broadcast live through the internet and can attain a worldwide audience. We are actively involved in other sources of Christian outreach and relate to other, like-minded organisations and churches. We also offer practical help to those in need, such as asylum seekers and refugees, both at home and abroad.

1.

How We Run Our Church and Charity:

The church is led by its Pastor, the Revd. Dewi Higham, and by officers elected by the membership for a three-year term. For the purposes of the Charity, the current trustees are:

Revd. Dewi Higham

Richard Dickinson

Alun Higham

Michael Johnson (Secretary)

Peter Millier

The Pastor is the elder of the church. He is responsible for the teaching and gospel ministry, the pastoral care and all matters pertaining to the spiritual condition of the church.

Church officers are the deacons of the church. They support the leadership of the pastor through the practical and organisational running of the church.

The sitting church officers were re-elected at the AGM on the 12th October 2022 for a further period of three years.

The Church Council (the Pastor and deacons) normally meets every month to consider the progress of the church, regulate its activities and to monitor business matters, including finance and premises.

The Church Council is also responsible for the ongoing review of risk, including public liability, matters of health and safety, child/elderly/infirm protection, and disabled access. Issues relating to the management of **financial risk** are considered on page 3.

Church Premises

Between 2003 and 2009 our congregation met in a rented hall in Heath Park in Cardiff. In the last three years of this period, we also rented a shop premises to support our growing activities.

We were greatly blessed by the acquisition of our chapel and hall from the United Reformed Church in 2009. These fine buildings were constructed in 1910 and 1927 respectively and occupy a prominent frontage on the approach to the city centre from the north. They have greatly increased our capacity to progress the witness of the church and extend its activities.

The buildings are designated as being listed of special architectural and historic interest and lie in a conservation area. The church is committed to a programme of ongoing sensitive repair of these important buildings and to date has invested over £400,000 in improvements. In January of this year, we commenced long awaited major repairs to the hall frontage at a cost exceeding £100,000. We continue to plan for ongoing repairs as finances permit, to sustain this important local resource, as a benefit to our local community, and as a Christian witness in our area.

2.

Church Finance

Risk Management

The church attains a consistent pattern of income through the generous, regular tithing of its members, by gifts and donations. The church has no financial investments other than in a charity savings account. The money contained in this account and in other bank accounts are protected by the UK Government's Financial Compensation Scheme.

We have identified the potential risk of the need for sudden expenditure which could arise through urgent, unforeseen repair to our large premises. In this respect, the Church Council regularly monitors the condition of the buildings; when resources permit, planned programmes of repair are undertaken. The church commissioned an independent Quinquennial Survey of the condition of its buildings in 2021. The survey identified repair and health and safety issues which need attention over the next five years.

The Church Council seeks to maintain a minimum reserve of funds not less than £30,000.

Church Council: Financial Responsibilities

The Finance Team and Church Council are responsible for the upkeep of proper accounting records at all times, which disclose with reasonable accuracy the financial position of the charity and to ensure compliance with the Charities Act, 2011. They are also responsible for:

- the safeguarding of the church's assets through using applicable accounting standards and through the exercise of reasonable and prudent judgement
- the prevention and detection of fraud, and other irregularities

The Church Council receives reports on its income and expenditure at its meetings.

Our Ongoing Activities

The main activities of our church are the worship services (held twice on Sunday) and the prayer meeting/bible study (held on a Wednesday evening).

In addition, we organise regular meetings throughout the week:

Sunday School and Sunday School Outreach

Tuesday Fellowship (generally for retirees, mothers and small children, Tuesday morning)

Young People's Meeting (Friday evening)

Bible Study in Farsi (Saturday morning)

Additional Church Fellowship and Prayer Meetings (occasional Saturdays, Sunday afternoon, including the Ladies' and Men's Prayer Breakfasts)

Church Website, Online Services and Transcription

The church manages its website (www.tabernaclecardiff.org) from which we run live broadcasting of our Sunday services and the Bible Study on Wednesday night, which are available on YouTube. The website provides a lively resource for recordings of our historic service archive, for Christian outreach and as a resource for our members.

A small group of members provide live transcription/translation of services held in the chapel which assists those with a different primary language to the one spoken in the service. This is displayed on screens within the sanctuary and relayed to the live broadcast, providing subtitles to those with hearing loss.

Bookstall and Library

The bookstall has experienced limited sales this year; we have decided to cease the purchase of new stock with the intention of shortly ending the facility.

The library contains a stock of exceptional reformed literature and children's books which is maintained for the use of the church congregation.

Church Minibus

We maintain and run a church minibus which is an asset to the church in supporting attendance at Sunday School and for our youth activities.

Capel-y-Rhath

The Welsh chapel meets weekly on Sunday afternoons in the chapel (capelyrhath.org). A monthly prayer meeting is held. Capel-y-Rhath services are available live on the internet.

4.

The Summer Conference

The Conference is managed and run annually from our premises. It features meetings over five days in late July/ August, during which reformed preaching and ministry are provided both in the morning and evening. A service in Welsh and a meeting in Farsi also take place.

The Conference meetings and church facilities are provided at no cost to delegates.

The W V Higham Trust

The Trust is dedicated to the recording of the ministry of Vernon Higham, and other like-minded ministers. It has a website (www.wvhigham.org) which provides historic recordings of sermons.

The Trust is managed by volunteers within the congregation. It is currently working on publishing a biography of Vernon Higham written by John Peters.

Other Associated Works

We are allied to other, like-minded churches in the UK and abroad.

We are closely allied to and support the work of the **Christian Worship Publishing Trust** which was established with the objective of creating a new hymn book designed to provide traditional, reverent hymns for worship in the 21st century. The church is involved in the work of the Trust through participation in its committee, the storage of the hymn books at its premises, and in the administration of orders and sales.

We support **Christian Worship Camps** (for young people aged 11+ and young adults 18+) which are held in the summer holidays. We host the 18+ camp and retreats for young adults at our premises.

Our church hall is made available at no cost for the use of other, associated church camps.

We also participate in the **Birmingham Conference**, held annually in March at Ebenezer Chapel, Old Hill, Dudley. The Conference holds meetings over two days.

We actively support the **Salisbury Reformed Seminary**. The Seminary has been established at premises related to Emmanuel Church, Salisbury and provides reformed teaching with an emphasis on heart religion. Our Pastor is the Registrar, and we help to provide administrative services in the running of the Seminary.

Through our links with the Christian Worship Publishing Trust and the Salisbury Reformed Seminary, we support the **Church Support Fellowship**. The Fellowship recognises our independency as a local church yet our interdependency with other, like-minded churches.

Through the CSF, support is given to the support of smaller churches, to the establishment of new churches, the calling of pastors, and to practical help and advice to other church fellowships.

We are privileged to be actively involved with giving assistance to Iranian asylum seekers and refugees in our church, and we support the work of the **Parsa Trust**. The Trust is a Christian Ministry with a desire to assist local churches in bringing the Gospel to the Persian (Farsi) speaking people of the world.

The church is pleased to support the work of **Romanian Ministries** and **Armenian Ministries** dedicated to the promotion of the Gospel and to missionary activities in their respective countries. We welcome other organisations to present their works in our meetings, including the Trinitarian Bible Society, Christian Institute, and Society for the Distribution of Hebrew Scriptures.

PART THREE

Church Diary This Year:

In Memorium

We record with sadness the deaths of Alan Lathey and Pastor Hywel Roberts.

Mr Lathey was known to us for his profound faith, scriptural knowledge, and commitment throughout his many years of witness. He will be greatly missed by us all.

We fondly remember Pastor Hywel Roberts too, for his enduring friendship with our former Pastor Emeritus, Vernon Higham, and as a good friend and supporter of our church over the years; we recall his preaching to us in both English and Welsh, most recently in October 2022. A memorial service for him was held in Southampton in March of this year.

Marriage

We extend our congratulations to Mary Polzer and Nicholas Lloyd who were married in the chapel on the 11th of June.

Review of Preaching Services

Throughout the year we were blessed by our **Sunday Services** which were led by our Pastor. In the evening teaching services the Pastor preached for much of the year from the Book of Acts. We also extend our thanks to Alun Higham and visiting preachers this year who were Alex Clarke, Geoff Marshall, John Saunders, David Kay, Philip Hopkins, Kevin Armstrong, Hywel Roberts, Justin Beach, Gearoid Marley and Jonathan Northern.

Our **Special Services** were held at Christmas (including our carol service) and on Easter Sunday and Good Friday. Our New Year's Eve watchnight service was undertaken online this year.

In the **Midweek Meeting**, we were rewarded by our Pastor's preaching. We were taught this year from scriptures in Ephesians, the Psalms ('Psalm Pickings') and on the theme of 'Glimpses of the Old Testament Saints'. We record with thanks the support of John Saunders and our church officers in leading occasional midweek meetings.

We heard from Geraint Howells on the progress being made with the work of the Society for the Distribution of Hebrew Scriptures (SDHS).

In November we held a **Baptism Service** in the chapel. We extend our thanks to Pastor Jonathan Munday for his assistance in the service.

Capel y Rhath

The Welsh language church met every Sunday afternoon in the chapel and was blessed by the leadership and preaching of Alun Higham; occasional Sundays this year were taken by our Pastor and Geraint Jones. Capel y Rhath held a Cwrdd Diolchgarwch (Thanksgiving Service) in October online. We also held our Christmas Carol service (Noson o Garolau), Christmas Eve (Croesawu'r Nadolig) and Easter special services.

Sunday School and Special Meetings for Young People

We continue to be encouraged by the work and witness of our Sunday School. We have attracted new attendees. We continue to support its numbers by the collection of children by our minibus.

This year we commenced a new outreach in our area in support of the church and Sunday School. The outreach has commenced a regular, monthly Saturday morning meeting providing contact, prayer, and visitation.

We are thankful for the young adults meeting which provided opportunities for social contact, fellowship, and Bible teaching at the home of Alun and Helen Higham. The meeting took place every Friday evening throughout the year.

Tuesday Fellowship

The Tuesday Fellowship, led by the Pastor, continued throughout the year and provided warm fellowship and discussion of the Scriptures.

The Summer Conference

This year we were able to host our regular Summer Conference following the interlude and challenges of the previous several years imposed on us by the Covid-19 pandemic. It was good to welcome old friends and attendees.

The guest preachers this year were pastors John Greer and Timothy Nelson from Northern Ireland, and Pastor William Macleod (Glasgow). The Wednesday lecture was undertaken by Pastor Greer on the topic of 'The Holy Spirit and the Struggling Christian'.

The Welsh Conference meeting was led by Geraint Jones (Trefor). A Persian meeting was conducted in Farsi by Pastor Pooyan Mehrshahi.

Help for Asylum Seekers and Meetings in Farsi

We were particularly mindful of those who attended our church who were seeking asylum and their circumstances.

Our church Practical Help Fund continued to provide small amounts of financial help for asylum seekers regularly attending our church.

We were pleased to be able to be of help in providing short term accommodation for some of our regular attendees in the church hall.

There was a weekly Zoom meeting with attendees from Cardiff and all over the country, which is translated into Farsi. We again extend our thanks to Pastor Pooyan Mehrshahi who was able to help with some of these.

Summer Camps for Young People

Camps were also able to resume this year after last year's restrictions. The Christian Worship Camp for the 10-17-year age group resumed at the Woodcroft Christian Centre in Chepstow in mid-August. The speaker was Pastor Jonathan Stobbs (Penzance).

The Camp for the 18+ age group was held in late August in our church hall here in Cardiff with Pastor David Kay as speaker.

A rally took place at the church in September for the younger age group at which Pastor John Thackway preached.

We were pleased to support the camp from Baldock Baptist Church which took place in the hall immediately after the Summer Conference.

Church Premises

Repairs to the hall frontage have been a priority for us for a long time given the occurrence of damp and ongoing damage to the building. Indeed, it is 10 years since we first commissioned a report looking at the cause of the disrepair, and potential solutions to the problem.

In 2016, plans for the wider works to the hall were primarily designed to allow camps to take place. However, the designs included the projected hall frontage repairs as well to allow us to obtain statutory consents for the repairs at that time. Even so, it wasn't until 2020 that we were able to put together enough finance to commission the detailed plans and specifications needed to tender the repairs. Covid-19 caused further delay to our plans due to the lock downs and the resultant disruption in the construction industry, leading to cost increases.

In January 2023 thanks to the generosity of donations, together with grants amounting to £34,000 from Cadw and the James Pantyfedwen Foundation, we were at last able to appoint David Siggery Ltd to commence these much-needed works. They involved the roof areas and upper levels of the frontage, including new flat roofs, leadwork, repointing, drainage improvements, internal repairs, and the provision of rooflights to allow future inspection and access for maintenance. The total cost of these improvements this year, including fees and VAT was £115,587.

In response to the findings of the Quinquennial Survey of the buildings undertaken in 2021, we commissioned structural engineers to make design recommendations for the repair of steelwork to the ceiling in the chapel basement and for alterations to the main central pendant light fitting in the chapel. The repairs have been costed and we remain committed to making these repairs soon.

Financial Statement:

Income

(£)

Regular Offerings	75,353
Gifts	121,315
Gift Aid	15,174
Practical Help Fund	190
Summer Conference	1,339
Capel-y-Rhath	1,080
Bookstall	244
WV Higham Trust	57
Other	1,416
<i>total</i>	216,168

Notes on Income

- Money received was significantly higher this year, by £70,974. This is a largely a reflection of donations and grant aid awarded for the hall frontage repairs. Receipts through regular offerings were slightly less this year.
- Regular monthly income through tithes continued to be steady throughout the year.

Expenditure

(£)

Salary/NI/PAYE (including employer's NI)	38,853
*Church Buildings	30,057
Miscellaneous	10,184
Mortgage Interest	2,511
Practical Help Fund	580
Summer Conference	2,849
Payments to Capel-y-Rhath	-
Payments to Other Causes/Individuals	4,860
Bookstall	425
WV Higham Trust	-
Mortgage Capital Repayments	31,689
Projects	117,459
<i>total</i>	239,467

Notes on Expenditure

- Expenditure was significantly higher this year (by £118,087), reflecting the sum expended on 'projects', specifically the hall frontage repairs.
- * Includes utilities and insurance.
- The Pastor is a trustee of the charity and a paid employee of the church. There are no other reimbursements made to trustees. The church continues to make advance payments on the mortgage of the buildings whilst interest rates remain at low levels. Mortgage debt was reduced from £66848 to £38,159.
- Gifts/donations and Gift Aid receipts remain of significance to the financial stability of the church, particularly to the ongoing repair/maintenance of the buildings and projects.

Current Cash Assets

As at the 31st March 2023, the church held £77,738 in cash assets, of which £1,109 is held in a charity investment account; there are no long-term investments.

In policy terms, the church retains a minimum reserve of £30,000.

£25,810 are restricted funds.

Conclusions to Financial Statement

We are pleased to report that our regular income (received from tithes and collections) remained stable in comparison to last financial year. It is of note that the mortgage debt on our buildings now stands at the very low figure of £35,159.

This year our accounts reflected the exceptional expenditure committed to the hall frontage repairs so that expenditure exceeded income by £23,298.

The church continued to hold a healthy level of cash; although, taking into consideration our minimum reserve (£30,000) and restricted funds (25,810), the true figure available for revenue expenditure and every day operating purposes is perhaps lower than we would like. This is relevant given our concern at the projected increases in running costs which have emerged due to the war in Ukraine, and other inflationary pressures as well. We expect that these factors may continue to create ongoing uncertainties in expenditure on utilities and, potentially in other areas of the accounts (such as insurances) in the year ahead. The trustees have, therefore, confirmed their commitment to caution regarding church expenditure for the immediate future.



Receipts and payments accounts

For the period from	Period start date	To	Period end date
	4/1/2022		3/31/2023

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					
Regular Offerings	75,353	-	-	75,353	76,830
Gift	1,415	119,900	-	121,315	29,759
Gift Aid	15,174	-	-	15,174	34,408
Hardship Fund	-	190	-	190	580
Summer Conference	1,339	-	-	1,339	-
Capel-y-Rhath	-	1,080	-	1,080	1,140
Bookstall	244	-	-	244	-
WVHigham Trust	-	57	-	57	350
Other	836	580	-	1,416	2,127
Sub total(Gross income for AR)	94,361	121,807	-	216,168	145,194
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	94,361	121,807	-	216,168	145,194
A3 Payments					
Salary/Ni & PAYE	38,853	-	-	38,853	39,474
Church Buildings (inc utilities, insurance)	30,057	-	-	30,057	32,251
Misc	10,184	-	-	10,184	9,187
Mortgage Interest	2,511	-	-	2,511	1,893
Hardship Fund	-	580	-	580	975
Summer Conference	2,849	-	-	2,849	717
Capel-y-Rhath	-	-	-	-	1,700
Payments to other organisations / individuals	4,180	680	-	4,860	8,707
Bookstall	425	-	-	425	9
WVHigham Trust	-	-	-	-	96
Sub total	89,057	1,260	-	90,318	95,009
A4 Asset and investment purchases, (see table)					
Mortgage capital repayments	10,689	21,000	-	31,689	16,307
Projects	1,150	116,309	-	117,459	10,064
Sub total	11,839	137,309	-	149,148	26,371
Total payments	100,896	138,569	-	239,466	121,380
Net of receipts/(payments)	6,536	- 16,762	-	- 23,298	23,814
A5 Transfers between funds					
A6 Cash funds last year end	58,463	42,572	-	101,035	77,221
Cash funds this year end	51,927	25,810	-	77,737	101,035

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	Bank accounts	51,907	25,605	-
	Cash	20	205	-
		-	-	-
	Total cash funds	51,927	25,810	-
	(agree balances with receipts and payments account)	OK	OK	OK
B2 Other monetary assets	Details	to nearest £	to nearest £	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
	Rev D.Higham	
	J.D.Lewis	

*Independent examiner's report
to The Church Council (Trustees) of Tabernacle Cardiff*

We report to the trustees on the examination of the accounts of Tabernacle Cardiff for the year ended 31st March 2023 which are set out on page 1 of the CC16a.

Responsibilities and basis of report

As The Church Council (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'). The Church Council (Trustees) considers that an audit is not required for the financial period (under the for mentioned act) and that an independent examination is required.

We report in respect of our examination of The Church Council's (Trustee's) accounts carried out under section 145 of the 2011 Act and in carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

We have completed the examination. We confirm that no material matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with those records.

We 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.

Signed: 

Name: David Lo

Johns Jones and Lo Chartered Accountants

16 Lambourne Crescent

Llanishen

Cardiff

CF14 5GF

Date: August 2023



Receipts and payments accounts

For the period	To
01/04/2022	31/03/2023

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					
Regular Offerings	75,353	-	-	75,353	76,930
Gift	1,415	119,900	-	121,315	29,759
Gift Aid	15,174	-	-	15,174	34,408
Hardship Fund	-	190	-	190	580
Summer Conference	1,338	-	-	1,338	-
Capel-y-Rhath	-	1,080	-	1,080	1,140
Bookstall	244	-	-	244	-
WVHigham Trust	-	57	-	57	350
Other	536	580	-	1,116	2,127
Sub total (Gross income for AR)	94,361	121,807	-	216,168	145,194

A2 Asset and investment sales, (see table).	-	-	-	-	-
Sub total	-	-	-	-	-

Total receipts 94,361 121,807 - 216,168 145,194

A3 Payments					
Salary/NI & PAYE	38,853	-	-	38,853	39,474
Church Buildings (inc utilities, insurance)	30,057	-	-	30,057	32,251
Misc	10,184	-	-	10,184	8,187
Mortgage Interest	2,511	-	-	2,511	1,693
Hardship Fund	-	580	-	580	975
Summer Conference	2,849	-	-	2,849	717
Capel-y-Rhath	-	-	-	-	1,700
Payments to other organisations / individuals	4,180	680	-	4,860	8,707
Bookstall	425	-	-	425	9
WVHigham Trust	-	-	-	-	96
Sub total	89,057	1,260	-	90,318	95,009

A4 Asset and investment purchases, (see table)					
Mortgage capital repayments	10,689	21,000	-	31,689	18,307
Projects	1,150	116,308	-	117,458	10,084
Sub total	11,839	137,308	-	149,148	28,391

Total payments 100,896 138,568 - 239,464 121,380

Net of receipts/payments - 5,536 - 16,762 - 23,296 23,814

A5 Transfers between funds					
A6 Cash funds last year end	58,463	42,572	-	101,035	77,221
Cash funds this year end	51,927	25,610	-	77,537	101,035

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

Category	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank accounts	61,907	25,605	-
	Cash	20	205	-
	Total cash funds	61,927	25,810	-

(agree balances with receipts and payments account)

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
	Rev D Higham	
	J D Lewis	