



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From January 1st 2023
Period end date

Period start date To December 31st 2023

Charity name: ST NICHOLAS WORLD DEVELOPMENT GROUP

Charity registration number: 1125836

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The Charity is motivated by the Christian faith to promote human development and social justice in underdeveloped countries by working with charities, aid workers and indigenous people in these countries so that it can :</p> <p>1] Promote sustainable development for the benefit of the local people by the relief of poverty and the improvements of conditions of life in socially and disadvantaged communities.</p> <p>2] Develop the capacity and skills of the of the socially and economically disadvantaged communities in the Developing World in such a way that they are able to identify and help meet their needs and to participate more fully in society,</p> <p>3] Relieve financial hardship, either generally or individually, of people living in the Developing World by making grants of money, for providing or paying for items, services and facilities.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p><u>1] FEED MY LAMB COMMUNITY SCHOOL IN UGANDA</u></p> <p>The school continues to cater for 140 vulnerable children, many of them were street children brought to Gweri in the district of Kabarole from the Nuguru slum in Kampala six years ago. The remainder are from local child-headed families who would otherwise not receive any education.</p> <p>The staffing of the school comprises of 7</p>

		<p>fully qualified teachers who specialise in particular aspects of the curriculum whilst some of them also have whole school responsibilities. There are also 2 Teaching Assistants to support the children's learning.</p> <p>The School Board includes a wide range of people from the local community who support the school; the School Administrator, Head Teacher, and one other teacher.</p> <p>We continue to provide accomodation in two hostels for the remaining street children from Kampala, those who have no Guardians, and, at times, for those at risk from abuse in the local community. Claire Dorcus , Founder and Administrator, arranges Guardian support for the local orphan children. We provide food for the whole school community.</p> <p>We provide medical insurance so the children and staff can be safe in the knowledge that they will receive free care when they need it.</p> <p>Other items we provide include teacher salaries, learning materials, examination fees clothing and toiletries.</p> <p>We have continued to provide some funding for the development of the arable, animal and fish farming and the hairdressing and tailoring projects which provide food, education and employment for pupils who have left the school and the local community. This year they have become more self-sufficient and used the profits from these ventures to create further developments.</p> <p><u>2] Support for Trafficked Adults and Children in Albania</u></p> <p>We continue to support the work of the Mary Ward Loreto Foundation [MWL] run by Sr Imelda. Their core mission is the eradication of human trafficking across Alabania, with specific emphasis on thwarting cases bound for the UK. MWL operates as a non-profit organization, dedicated to combatting this grave issue through a comprehensive three - fold approach encompassing advocacy, prevention, and support for potential victims and victims of trafficking.</p> <p><u>3] Support for Trafficked Women and Children in Romania</u></p> <p>We have continued to support the work of Fr</p>
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		Petru and Sr Kathleen which again has included help for a few Ukranian refugees. Help has also been needed for gas and electricity bills as prices have rocketed this year.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	wPara 1.18	In planning these activities for the public benefit, the Trustees have paid due regard to the Charity Commission's public benefit guidance.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	<p>The Trustees of St Nicholas World Development Group are committed to organising the support needed to raise funds for the World Development Projects identified by members of St Nicholas Parish. All funding is transferred directly to the Projects and any expenses are kept to an absolute minimum.</p> <p>Each Project chosen has to adhere to the following criteria :</p> <ul style="list-style-type: none"> a] It should have close links with St Nicholas Parish. b] There should be close links with the Project Manager in the field. c] There should be regular liaison between the Project Manager and the Trustees to ensure the best allocation of funds. d] It should be possible to transfer money easily and at a minimum cost e] Funds should go directly to the Project. <p>.</p>
Policy on social investment including program related investment	Para 1.38	The Charity does not normally make investments.
Contribution made by volunteers	Para 1.38	The Charity may seek the support of volunteers to assist with Charity events and activities.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>In Uganda the main achievements in 2023 can be seen in the excellent examination results by the children in P7. Fourteen of the twenty pupils gained scholarships to Secondary schools. The only cost was to cover bedding, towels, soap and books. This is the first time this has happened and is due to the high regard in which the school is now held.</p> <p>Moderators who came to the school praised the teaching and education received by the pupils.</p> <p>The school is now registered as an examination centre so all results will be published in their name.</p> <p>As in previous years, the health insurance policy has supported many of the children. We were also able to pay for the Administrator's hospital bills when she had a serious, but curable, health problem. thus ensuring the smooth running of the school.</p> <p>With our support the school has developed very detailed Safeguarding and Protection policies.</p> <p>A large shipment of books, shoes, clothes, sportswear and equipment was sent in September. This is cost effective as those items in Uganda are either expensive or of very poor quality.</p> <p>We are pleased to see that Feed My Lamb Kabarole Community School is becoming more self-sufficient. They are supporting their own projects and making a profit. These include extending their banana plantation and other vegetable production; increasing the sale of milk and eggs and the profits from the tailoring department. The Administrator, Dorcus Kobugabe, also charges for counselling members of the local community</p> <p>The Administrator has written a Business Plan which highlights their needs and plans for the next five years. Our continued support gives them the confidence to plan ahead practically when they can.</p> <p>In Albania, this year, we have supported the Mary Loreto Foundation in their development</p>

		<p>of a new NGO in the UK which is supporting the mission in Albania as many of those trafficked in Albania are brought to Britain. They have also developed a comprehensive approach to capacity building which has not only enhanced the skills and professionalism of the implementing organisation but also equipped staff members to navigate complex situations, maintain ethical standards, and deliver impactful support.</p> <p>The combination of supervision, training, strategical planning, and fostering an organizational culture that aligns with the project's values has empowered the organization to thrive in its mission to combat human trafficking and exploitation.</p> <p>In Rumania Fr Petru and Sr Kathleen continue to support some Ukranian refugees and single parents with housing and the costs of fuel which have increased greatly.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	Despite rising costs in the countries we support ,St Nicholas World Development Group has helped to sustain each of the projects we are committed to.
Performance of fundraising activities against objectives set	Para 1.41	This year, for the first time since Covid, we have been able to raise funding from a Quiz Evening, a Church Appeal and the sale of emergency food vouchers at Christmas. We continue to receive regular Planned Giving donations.
Investment performance against objectives	Para 1.41	Not applicable
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	We continue to support our three projects albeit with a reduced amount to Uganda due to some reduction in our trust funding, and have also been able to hold some reserve funds for 2024.
Statement explaining the policy for holding reserves stating why they are held	ewePara 1.22	The Charity aims to maintain a small working reserve to ensure the Charity account does not fall into deficit. The Charity produces regular financial plans. The Charity aims to avoid building up large reserves. Wherever possible funding will be allocated to projects for planned or immediate donations. However due to some reduction in Trust Funding, we felt keeping larger reserves was appropriate at this time.
Amount of reserves held	Para 1.22	£16232
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Planned Giving, Gift Aid, Trust Funding, Appeals, Quiz, Christmas Vouchers
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	<p>The Charity Trustees have given consideration to the major risks to which the Charity is exposed and satisfied themselves that systems or procedures are established in order to manage those risks.</p> <p>1] The risk of third party claim for loss arising from one of the Charities fundraising events. The Charity transfers this risk by purchasing Public Liability Insurance annually to protect itself from potential financial liability. Any event will be held in line with Government Charity Commission guide lines.</p> <p>2] The risk of reduced governance due to</p>

		<p>health concerns and other restrictions in Uganda. This means that it has not been possible to conduct a Feed My Lamb monitoring inspection in 2023. The Charity accepts the risk arising from the inability to perform on-site inspections and recognises that this element of risk increases year on year while inspections are not possible. However, close contact with the Administrator and regular reports throughout the year are maintained.</p> <p>3] The risk of failing to reach a quorum for scheduled meetings.</p> <p>As the Charity operates with a small management team, there may be times when the Group are unable to achieve a quorum for a scheduled governance meeting. If this were to occur, the available Trustees would decide whether to proceed or defer the meeting depending on the urgency of the scheduled business. All meetings and decisions are minuted to ensure transparency.</p>
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Appointment by committee of Trustees

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	All potential Trustees are initially members of the Management Committee for a period of at least two years in order that they become familiar with the ethos, the work of the Projects and the management of the Charity. Potential Trustees with specific skills and experience may be appointed earlier. All Trustees are requested to read the support and training materials provided by the Charity Commission.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The Charity has a Management Committee comprised of 8 Trustees who all meet regularly throughout the year. Working parties may be set up to deal with particular issues, for example, planning events, drawing up policies or applying for funding. Extra volunteers may help with fundraising events.
Relationship with any related parties	Para 1.51	We work closely with members of St Nicholas Parish, families, friends and the local community; Sisters of the Loreto Order and Sisters of St Paul.
Other		

Reference and Administrative details

Charity name	ST NICHOLAS WORLD DEVELOPMENT GROUP
Other name the charity uses	ST NICHOLAS WDG
Registered charity number	1125836
Charity's principal address	70 STATION ROAD WYLDE GREEN SUTTON COLDFIELD

	B73 5LA

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	Maureen Hickey	Chair		
2	Lesley Devlin	Secretary		
3	Steph Prestage	Treasurer		
4	Helen Middlemass	Publicity		
5	Peter Middlemass			
6	Julie Bleasdale			
7	Di Hitchcock			
8	Marianne Prince			
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20				

Corporate trustees – names of the directors at the date the report was approved

Director name		
N/A		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Advisory	Professor Samuel Hickey	14 Deeping Avenue, Whalley Range, Manchester M16 8GB

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

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Full name(s)

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Position (eg Secretary,
Chair, etc)

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Date

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St Nicholas World Development Group (Reg Charity: 1125836): 2023 finances exact/predictions

[illegible]

Monthly accounts 2023 St Nicholas WDG (Reg. Charity 1125836)

Jan-23	Balance	£ 17,920.64			
		Income		Expenditure	
	Standing orders	£ 1,081.35			
	Donations (from E Barker's funeral)	£ 556.60			
	JustGiving	£ 59.89			
	Amazon smile	£ 18.33			
		£ 1,716.17			£0.00
				New Balance	£ 19,636.81
Opening Balance + income		£ 19,636.81	Expenditure + New balance		£ 19,636.81
Feb-23	Balance	£ 19,636.81			
		Income		Expenditure	
	Standing orders	£ 910.85		FML Kabarole	£ 6,000.00
	Donation (Hickey)	£ 500.00			
	Donation (Devlin)	£ 100.00			
	Donation (Chris Ward)	£ 40.00			
	Donation (O'Sullivan, voucher)	£ 10.00			
	JustGiving	£ 58.65			
	Easy fundraising	£ 30.33			
		£ 1,649.83			£6,000.00
				New Balance	£ 15,286.64
Opening Balance + income		£ 21,286.64	Expenditure + New balance		£ 21,286.64
March-23	Balance	£ 15,286.64			
		Income		Expenditure	
	Standing orders	£ 930.85			
	JustGiving	£ 59.76		FML Kabarole	£ 6,000.00
	JustGiving (from R. Upham's funeral)	£ 251.72			
		£ 1,242.33			£ 6,000.00
				New Balance	£ 10,528.97
* listed in the accounts book for GA					
Opening Balance + income		£ 16,528.97	Expenditure + New balance		£ 16,528.97
April-23	Balance	£ 10,528.97			
		Income		Expenditure	
	Standing orders	£ 949.85			
	Donation (K Jackson)	£ 500.00			
	Donation (St Nicks Wednesday coffee)	£ 40.00			
	Donation	£ 20.00			
	JustGiving	£ 48.85			
	JustGiving	£ 23.75			
	JustGiving	£ 11.87			
	JustGiving	£ 58.41			
	Amazon smile	£ 13.04			
		£ 1,665.77			£ 0.00
				New Balance	£ 12,194.74
Opening Balance + income		£ 12,194.74	Expenditure + New balance		£ 12,194.74

May-23	Balance	£ 12,194.74			
		Income		Expenditure	
	Standing orders	£ 1,094.85			
	JustGiving	57.65			
	Amazon smile	46.69			
		£ 1,199.19			£ 0.00
				New Balance	£ 13,393.93
Opening Balance + income		£ 13,393.93	Expenditure + New balance		£ 13,393.93
June-23	Balance	£ 13,393.93			
		Income		Expenditure	
	Standing orders	£ 1,049.85		FML Kabarole	£ 5,000.00
	Souter Trust	£ 2,880.00		FML resources	£ 500.00
	Donation (C. Prestage)	£ 100.00			
	Hatfield Trust	£ 4,000.00			
<i>appeal</i>	Donation (Platt)	£ 25.00			
	St Nicholas Appeal	£ 1,041.17			
<i>appeal</i>	Donation	£ 1,000.00			
<i>appeal</i>	St Nicholas Porch Box	£ 226.63			
<i>appeal</i>	Donation (Devlin)	£ 200.00			
<i>appeal</i>	Donation (Jan Keegan)	£ 380.00			
<i>appeal</i>	JustGiving	£ 293.50			
	JustGiving	£ 58.30			
		£ 11,254.45			£ 5,500.00
				New Balance	£ 19,148.38
Opening Balance + income		£ 24,648.38	Expenditure + New balance		£ 24,648.38
July-23	Balance	£ 19,148.38			
		Income		Expenditure	
	Standing orders	£ 1,005.85			
	St Nicholas Appeal	£ 170.00			
	Donation	£ 500.00			
	JustGiving	£ 97.90			
	JustGiving	£ 94.99			
	JustGiving	£ 57.00			
		£ 1,925.74			£ 0.00
				New Balance	£ 21,074.12
Opening Balance + income		£ 21,074.12	Expenditure + New balance		£ 21,074.12
August-23	Balance	£ 21,074.12			
		Income		Expenditure	
	Standing orders	£ 1,105.85		FML Kabarole	£ 5,000.00
	HMRC Gift Aid	£ 6,738.31		FML Medical insurance	£ 2,550.00
<i>Monteiro's anniversary</i>	Donation (Davis)	£ 60.00			
	Donation (St Nick's coffee mornings)	£ 55.00			
	Donation (for shipping);	£ 10.00			
	JustGiving	£ 80.48			
<i>Monteiro's anniversary</i>	Donation (S Prestage)	£ 30.00			

	Easy fundraising	£	52.14			
	Donation (Hitchcock)	£	200.00			
		£	8,331.78			£ 7,550.00
					New Balance	£ 21,855.90
Opening Balance + income		£	29,405.90	Expenditure + New balance		£ 29,405.90
Sept-23	Balance	£	21,855.90			
		Income			Expenditure	
	Standing orders	£	925.85			
	JustGiving	£	41.30			
	JustGiving	£	56.93			
		£	1,024.08			£ 0.00
					New Balance	£ 22,879.98
Opening Balance + income		£	22,879.98	Expenditure + New balance		£ 22,879.98
Oct-23	Balance	£	22,879.98			
		Income			Expenditure	
	Standing orders	£	1,179.85		FML Kabarole	£ 5,000.00
	Quiz (cash banked)	£	983.00		Shipping	£ 1,177.75
	St Nicholas coffee morning	£	30.00		Albania	£ 1,500.00
<i>Monteiro's anniversary</i>	Donation (D Malin)	£	20.00			
	BACS Quiz Donations	£	110.00			
	Donation (E Heaven)	£	100.00			
	JustGiving	£	59.13			
		£	2,481.98			£ 7,677.75
					New Balance	£ 17,684.21
Opening Balance + income		£	25,361.96	Expenditure + New balance		£ 25,361.96
Nov-23	Balance	£	17,684.21			
		Income			Expenditure	
	Standing orders	£	1,149.85			
	JustGiving	£	59.47			
	Easy fundraising	£	39.58			
	CAF donation (Pat Perks)	£	300.00			
	Donation (St Nicks School)	£	80.80			
	Donation (M Hickey)	£	20.00			
	Donation	£	1,000.00			
		£	2,649.70			£ 0.00
					New Balance	£ 20,333.91
Opening Balance + income		£	20,333.91	Expenditure + New balance		£ 20,333.91
Dec-23	Balance	£	20,333.91			
		Income			Expenditure	
	Standing orders	£	1,039.85		FML Kabarole	£ 8,500.00
<i>Listed: cash book</i>	Donations	£	2,892.00		Romania	£ 1,500.00
	St Nicholas School (nativity play)	£	296.92			
	Church Porch box	£	238.17			
	Catholic peoples weeks (CPW)	£	422.92			

	St Nicholas coffee morning	£	30.00			
<i>Listed: cash book</i>	Vouchers	£	902.00			
	JustGiving	£	76.50			
		£	5,898.36			£ 10,000.00
				New Balance	£	16,232.27
Opening Balance + income		£	26,232.27	Expenditure + New balance		£ 26,232.27

St Nicholas World Development Group (Reg. Charity 1125836) 2023 End of Year Accounts

OPENING BALANCE	£	17,920.64			
		Income			Expenditure
Standing orders	£	12,424.70		Feed My Lamb School (FML)	£ 35,500.00
Donations from Trust funds	£	6,880.00		FML extra resources	£ 500.00
Donations	£	9,519.24		FML Medical Insurance	£ 2,550.00
JustGiving (donations + gift aid)	£	1606.05		Albania	£ 1,500.00
Easy Fundraising	£	122.05		Romania	£ 1,500.00
Amazon Smile	£	78.06		Shipping costs	£ 1,177.75
Events	£	1,093.00			
Church Appeal	£	1,211.17			
Church Porch Box	£	464.80			
Vouchers	£	902.00			
HMRC Gift Aid for 2022	£	6,738.31			
INCOME	£	41,039.38		EXPENDITURE	£ 42,727.75
				FINAL BALANCE	£ 16,232.27
OPENING BALANCE + INCOME	£	58,960.02		EXPENDITURE + FINAL BALANCE	£ 58,960.02

St Nicholas World Development Group (Reg. Charity 1125836) 2023 End of Year Accounts: comparison, previous years

		2022	2021	2020	2019	2018				2022	2021	2020	2019	2018	
Opening Balance	£	17,920.64	£29,042.90	£12,876.24	£3,824.34	£8,358.83	£21,235.07								
	Income								Expenditure						
Standing orders	£	12,424.70	£12,490.20	£12,719.20	£12,279.20	£11,385.20	£11,457.20	Feed My Lamb School	£	35,500.00	£37,500.00	£39,000.00	£37,000.00	£48,300.00	£42,800.00
Donations from Trust funds	£	6,880.00	£7,700.00	£32,160.00	£21,000.00	£25,000.00	£20,000.00	FML extra resources	£	500.00	£12,200.00	£7,350.00	£1,200.00	£1,600.00	£8,400.00
Donations	£	9,519.24	£16,061.00	£15,264.86	£14,806.00	£8,414.60	£4,246.42	FML Medical Insurance	£	2,550.00	£2,700.00	£2,550.00	£2,000.00	£3,300.00	£3,150.00
Stopped during 2021 Virgin Giving	£	0.00	£0.00	£979.52	£1,991.90	£380.54	£115.84	Albania	£	1,500.00	£1,500.00	£1,500.00	£3,500.00	£0.00	£3,000.00
GiftAid via Virgin Giving	£	0.00	£0.00	£160.01	£392.95	£38.60	£51.22	Romania	£	1,500.00	£1,500.00	£1,500.00	£1,500.00	£1,500.00	£0.00
JustGiving (donations+ gift aid)	£	1,606.05	£981.92	£923.98	£0.00	£0.00	£0.00	Event Expenses	£	0.00	£0.00	£0.00	£0.00	£546.98	£477.53
Easy Fundraising	£	122.05	£100.90	£125.22	£85.43	£83.13	£227.03	Shipping costs	£	1,177.75	£510.94	£710.13	£445.00	£2,340.35	£825.81
Stopped during 2023. Amazon Smile	£	78.06	£104.07	£112.62	£80.49	£35.37	£6.51	Bank Charge	£	0.00	£28.00	£21.00	£57.00	£21.00	£19.00
Vouchers	£	902.00	£20.00	£60.00	£0.00	£295.00	£435.00	Insurance	£	0.00	£66.00	£0.00	£257.32	£165.00	£160.00
Appeals	£	1,211.17	£0.00	£143.53	£0.00	£1,188.11	£836.08								
Events	£	1,093.00	£1,298.77	£550.50	£353.69	£3,465.50	£2,833.50								
Church Porch Box	£	464.80	£148.75	£43.15	£210.57	£87.41	£163.03								
HMRC Gift Aid	£	6,738.31	£5,977.07	£5,555.20	£3,810.99	£2,865.38	£5,584.27								
INCOME	£	41,039.38	£44,882.68	£68,797.79	£55,011.22	£53,238.84	£45,956.10	EXPENDITURE	£	42,727.75	£56,004.94	£52,631.13	£45,959.32	£57,773.33	£58,832.34
								FINAL BALANCE	£	16,232.27	£17,920.64	£29,042.90	£12,876.24		
INCOME + OPENING BALANCE	£	58,960.02	£73,925.58	£	81,674.03	£58,835.56		EXPENDITURE + FINAL BALANCE	£	58,960.02	£73,925.58	£	81,674.03	£58,835.56	

Independent examiner's report to the trustees of St Nicholas World Development Group (Registered Charity: 1125836)

I report to the trustees on my examination of the accounts of the Trust for the year ended 31st December 2023.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all 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 in connection with the examination giving me cause to believe that in any material respect:

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

Signed:



Name: Patricia A Perks

Relevant professional qualification: PhD

Address: 163 Walmley Rd, Sutton Coldfield, West Midlands, B76 1PX

Date:

6th March 2024