

# **Independent Wesleyan Church, High St, Rushden, Northants**

## **Trustees' Report for the year ended Oct 31<sup>st</sup> 2021**

The Trustees present their Annual Report and accounts for the 12-month period up to Oct 31<sup>st</sup> 2021.

### **Charitable Object**

The charity is governed by a constitution. This was amended in May 1984, and again in June 2008 and September 2009. The Objects of the Church are:

To advance the Christian faith in accordance with the Confession of Faith in such ways and in such parts of the United Kingdom (or the world in the case of Mission works) as the Trustees (acting according to the will of God as discerned by the Church Members) from time to time may think fit.

To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of advice and support in such parts of the United Kingdom or the world as the Trustees (acting as aforesaid) from time to time may think fit.

To advance Christian education and pursue and promote general charitable purposes consistent with the Christian faith in such ways and in such parts of the United Kingdom as the Trustees (acting as aforesaid) from time to time may think fit.

The Church occupies premises which are held by the above listed Property Holding Trustees and the Trust is entirely compatible with the above Objects.

### **Public Benefit**

The Trustees consider that the activities of the Charity are carried out for the public benefit. In particular, two of the charitable purposes as set out by the Charity Commission in its general guidance on public benefit are met:

The advancement of education and  
The advancement of religion

An explanation of these activities is given below in the section "Objectives and Activities"

**Coronavirus Effect** – Due to the restrictions placed on the Church during the twelve-month period, there were further restrictions applied to the Church meeting "physically" together. However, the rules were relaxed and many of our "Pre-Covid" activities re-commenced, with services being again held as normal. Unfortunately the attendance has not returned to the levels seen before the pandemic; the Sunday School suffering most badly, with only a few of the children now coming to Church. Services. It is difficult to know for certain what caused this change, but possibly people simply lost the habit of going to Church.

Despite these disappointments, the work of the Church has continued - sometimes meeting for week-night meetings via Zoom. Throughout this, our Minister and his family have done everything possible to normalise our Church-life. Services have been recorded and put on Youtube for anyone to tune into. Our Minister and his technically-minded son worked every week to make this possible, and we owe our thanks to them for their hard work on behalf of our Membership.

### **Organisational Structure and decision-making processes**

Members of the Church are accepted in accordance with our Constitution, which requires them to sincerely express their faith in the Lord Jesus Christ as their personal Saviour, and to give evidence of such faith by their life and conduct. During the year covered by this report, three new adults were accepted into membership,

The Members' Meeting normally takes place four times per year and has the responsibility for the overall policy of the Church. In accordance with the Constitution, the Members appoint up to 15 Leaders (Elders) who will concentrate on the spiritual side of Church life, and up to 8 Officers (Deacons) who will concentrate on the administrative and financial aspects of the Church (acting under the authority of the Trustees)..

We were sorry to lose one of our long-standing Trustees when a Member passed away in Sept 2021. He had been active in the Church for virtually all of his life, including being a Member and at times a Leader. He was also the Captain of our former Boys Brigade Company.

(Although not strictly pertinent to the year covered by this report, at our AGM in January 2022, two new Trustees were appointed by the Members, bringing the total to seven).

All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Members meeting by the Trustees for guidance, or may be raised by Members for consideration. The Constitution permits decisions to be made at Members meetings by appropriate majorities.

The Church, although independent, is attached to the Wesleyan Reform Union of Churches.

### **Objectives and Activities**

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as Living Lord. Our Mission Statement is "Seeking to love God, each other, and the wider community - through worship, discipleship, fellowship, service, and outreach"

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These take place each Sunday at 10.45am. There are also occasional services at other times which are advertised both in the Church and in the local press. The Church has a website at [www.weschurchrushden.org.uk](http://www.weschurchrushden.org.uk). A children's programme operates during the morning services. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

A house group meets on Wednesday evenings and this seeks to encourage Members to explore together how to live a Biblically-based Christian life, and to spend time in prayer together.

There is a Church prayer meeting on Tuesday mornings, where Members join together in one of three homes to pray for the work of the Church, and for situations & people in particular need.

The Church also runs the following activities:

A short-mat bowls group meets on Tuesday afternoons.

Two youth clubs on Thursday evenings (school years 1 to 6, and years 7 to 9).

Coffee mornings on Saturdays

A men's home-group meeting to plan events for all ages and study the Bible on alternate Sunday evenings

The Church operates systems to ensure that all people working with children and vulnerable people are appropriately vetted with regard to the Disclosure and Barring Service and Safeguarding Agencies.

### **Achievements and Performance**

The Church does not seek to measure its success solely by headcounts of those attending, neither by financial performance, but also in less tangible areas such as fellowship and encouragement. It is appreciated that these are difficult to measure, but the Trustees consider that 2020/21 was another positive period as far as the life of the Church is concerned.

The Minister has continued to play a key part in leading and guiding the Church through the year, and has also been involved in taking assemblies at local primary schools on a regular basis. He

continued to serve one of these schools as their Chair of Governors. The Trustees consider the Church very fortunate to have such a caring and hard-working person as our spiritual leader.

Harvest celebrations took place in September 2021, and gifts of produce from this day were given to The Rushden Food Bank; additionally, monetary gifts amounting to £288 were given for Water-Aid (via Tear Fund).

The Church has active Overseas and Home Missions funds – this money being made available by allocating 5% of church collections to each of these. Gifts from these funds have been sent to various deserving causes during the year..

### **Financial Review**

The Church continues to raise the funds which it needs to carry out its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying statements/accounts.

### **Income**

Overall income increased to £86,902 during the year.

Weekly offerings averaged £665, compared to £629 last year.

The two special “thankofferings” held during the year grew from £3,687 in 2019/20 to £4,038 in 2020/21; this money has been placed in our “Hall Extension Fund” for use, when the building works to change and extend our hall, begin (when sale of our existing church building materialise).

Church funds were given a boost by a surprise gift - a portion of the money realised by the sale of one of our Wesleyan Reform Churches in Wellingborough; gifts from this unexpected “windfall” were also sent for use by several Overseas Missions organisations.

The HMRC Job Retention Scheme Grant towards the cost of our Hall Manager/Caretaker being on furlough for much of the year increased from £4,255 to £5,941.

Gift-Aid refunded by the Inland Revenue amounted to £6,699.

Income from hiring out our hall reduced from £4,737 to £3,480 – this further reduction against last year’s total was due to the hall being closed during lockdown periods and other restrictions impacting the use by outside groups during the year. However, some of those groups are now returning to us (plus one or two new ones), and we expect the income from this source to return to pre-pandemic levels during 2021/22.

The Investment Fund contributed £2,160 again this year towards the Minister’s stipend.

Overall income increased to £86,902. Expenditure payments for the year totalled £52,966.

### **Expenditure**

The most significant areas of expenditure relate to the employment of the Minister and the Hall Manager/caretaker..

### **Exceptional Items of Expenditure**

There were few major exceptional items of expenditure this year. However, £980 was spent on a new carpet for our manse hall and stairs; also £289 for a new manse fridge/freezer.

### **Financial Reserves Policy**

The Church currently has no Reserves Policy.

**The Year Ahead / Sale of Church building**

The Trustees and Officers have continued to meet to discuss the sale of the church building. We have accepted an offer from a local company who have submitted plans for conversion to residential units. At the time of writing, the council have not approved the plans and negotiations between the company and the council continue. The scheme to change and extend the church hall to provide additional meeting rooms and storage space has not yet been put into action due to a lack of finance to pay for the work. However, a special "Hall Extension Fund" is slowly growing - amounting to £18,700 - this only being a small sum though, compared to the likely costs involved.

## **Independent Examiner's Report**

**to the**

### **Trustees and members of Rushden Independent Wesleyan Church**

This report on the accounts for the year ended 31 October 2021, which are set out on the attached pages.

#### **Respective responsibilities of trustees and examiner**

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

It is my responsibility to

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

#### **Basis of Independent Examiner's Report**

My examination was carried out in accordance with the general directions given by the Charity Commission. That examination includes a review of the accounting records kept by the Church Council and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

#### **Independent examiner's statement**

In connection with my examination, no matters have come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the Charities Act; or
- to prepare accounts which accord with the accounting records and comply with the requirements of the Charities Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Hannah Rawlings*

.....  
**H R Rawlings**

BTS Accountancy Services Ltd  
The Hall Thorpe Street  
Raunds  
Northants  
NN9 6LT

30 December 2021

**Rushden High St Independent Wesleyan Church**  
**Receipts and Payments Account for Year ended October 31st 2021**

**RECEIPTS**

|                                  | £         | £                       |                    |
|----------------------------------|-----------|-------------------------|--------------------|
| Collections                      |           | 34,618.00               | Weekly ave £665.73 |
| Thankofferings - Hall Extn Fund  |           | 4,038.00                |                    |
| Donations: general               | 27,552.97 |                         |                    |
| Funeral                          | 800.00    | 28,352.97               |                    |
|                                  |           |                         |                    |
| Legacies & Memorials             |           | 400.00                  |                    |
| Gift Aid - Church                | 6,073.83  |                         |                    |
| - Hall Extension Fund            | 625.75    | 6,699.58                |                    |
|                                  |           |                         |                    |
| From Investment Fund:            |           |                         |                    |
| Stipend                          | 2,160.00  |                         |                    |
| S.School prizes                  | 0.00      | 2,160.00                |                    |
|                                  |           |                         |                    |
| Hall income                      |           | 3,480.50                |                    |
|                                  |           |                         |                    |
| HMRC JRS Furlough grants         |           | 5,941.41                |                    |
|                                  |           |                         |                    |
| Sundry:                          |           |                         |                    |
| Easyfundraising                  | 37.45     |                         |                    |
| Sale of tomato plants            | 26.50     |                         |                    |
| Misc sundries                    | 0.00      |                         |                    |
| Scrap metal (to Hall Extn Fund)  | 0.00      | 63.95                   |                    |
|                                  |           |                         |                    |
| Bowls Club                       |           | 0.00                    |                    |
|                                  |           |                         |                    |
| Third party                      |           |                         |                    |
| My Christmas Wish                | 80.00     |                         |                    |
| Christingle                      | 24.00     |                         |                    |
| Karen Baxter (Wed Fellowship)    | 0.00      |                         |                    |
| Harvest - WaterAid               | 194.50    |                         |                    |
| Christmas cards, Missionary Fund | 100.10    |                         |                    |
| Allsorts Sponsored Child         | 120.00    |                         |                    |
| Funeral fees                     | 380.00    |                         |                    |
| Mission Church use of room       | 42.50     |                         |                    |
| Gift Aid for Investment Fund     | 50.00     | 991.10                  |                    |
|                                  |           |                         |                    |
| Donations to Hall Extn Fund      |           | 100.00                  |                    |
|                                  |           |                         |                    |
| NSI Interest Church              | 48.64     |                         |                    |
| Hall Extension Fund              | 8.09      | 56.73                   |                    |
|                                  |           |                         |                    |
| <b>Total Receipts</b>            |           | <b><u>86,902.24</u></b> |                    |

**PAYMENTS**

|                                   | £               | £         |
|-----------------------------------|-----------------|-----------|
| Minister - Stipend                | 19,221.70       |           |
| Expenses                          | 1,200.00        |           |
| Sundry costs (MPS)                | 12.00           |           |
| Pension costs                     | <u>1,693.98</u> | 22,127.68 |
| Hall Manager- Salary              | 12,389.52       |           |
| Pension                           | 184.44          |           |
| Phone                             | <u>60.00</u>    | 12,633.96 |
| Manse costs - Council Tax         | 2,376.56        |           |
| Water                             | 492.00          |           |
| New carpet                        | 980.00          |           |
| Insurance                         | 206.82          |           |
| New fridge/freezer                | 279.00          |           |
| Repairs                           | 149.75          |           |
| Boiler servicing and safety check | <u>0.00</u>     | 4,484.13  |
| Hall & Church Property Costs:     |                 |           |
| Rotowash service agreement        | 238.80          |           |
| Gas                               | 683.99          |           |
| Electricity                       | 850.61          |           |
| Water                             | 389.44          |           |
| Insurance                         | 2,258.27        |           |
| Fire ext other eqpt servicing     | 90.00           |           |
| Repairs - CCTV                    | 54.00           |           |
| Repairs & Servicing- boiler       | 453.20          |           |
| Repairs - other                   | 269.46          |           |
| Cleaning materials                | <u>91.00</u>    | 5,378.77  |
| Covid costs                       |                 | 153.60    |
| Equipment purchases -             |                 |           |
| New vaccuum cleaner               |                 | 99.99     |
| Assessment - WRU HQ               | 1,128.50        |           |
| Circuit                           | <u>0.00</u>     | 1,128.50  |
| Donations - WRU                   | 250.00          |           |
| Other                             | <u>100.00</u>   | 350.00    |
| Visiting Ministers                |                 | 175.00    |
| S. School - Teaching books/eqpt   | 0.00            |           |
| Prizes                            | <u>0.00</u>     | 0.00      |
| Third party:- My Christmas Wish   | 80.00           |           |
| Christingle                       | 24.00           |           |
| Karen Baxter (Wed Fellowship)     | 0.00            |           |
| Harvest - WaterAid                | 194.50          |           |
| Christmas cards, Missionary Fund  | 180.10          |           |
| Allsorts Sponsored Child          | 120.00          |           |
| Funeral fees                      | 380.00          |           |
| Mission Church use of room        | 42.50           |           |
| Gift Aid for Investment Fund      | 50.00           | 1,071.10  |

|  |                           |           |   |
|--|---------------------------|-----------|---|
| Sundry:                                    |                           |           |   |
|  | Good News papers          | 298.00    |   |
|  | Auditor                   | 150.00    |   |
|  | Christmas candles         | 39.00     |   |
|  | Mission Statement letters | 87.14     |   |
|  | Christmas banner          | 44.68     |   |
|  | Misc Sundry               | 201.74    |   |
|  | Offering envelopes        | 80.14     |   |
|  | Copyright Licence         | 322.83    |   |
|  | Website costs             | 165.58    | 1,389.11                                  |
|  |                           |           |   |
| Missionary Fund                            |                           |           | 3,231.77                                  |
|  |                           |           |   |
| Sale of church costs                       |                           |           | 743.04                                    |
|  |                           |           |   |
| Hall Extension costs                       |                           |           | 0.00                                      |
|  |                           |           |   |
| <b>Total Payments</b>                      |                           |           | <b>52,966.65</b>                          |
|  |                           |           |   |
| Excess of income                           |                           |           | 33,935.59                                 |
| Balances Brought Forward:                  |                           |           |   |
|  | Nat West                  | 13,714.54 |   |
|  | NSI Bond                  | 35,000.00 | 48,714.54                                 |
|  |                           |           |   |
| Timing Difference in Payments made to HMRC |                           |           | 9.80                                      |
|  |                           |           |   |
|  |                           |           | <b>82,659.93</b>                          |
|  |                           |           |   |
| Balances @ 31st Oct 2021                   |                           |           |   |
|  | Nat West                  | 32,658.93 |   |
|  | Redwood Bank              | 50,001.00 | <b>82,659.93</b>                          |
|  |                           |           |   |
| Bank Balances as above                     |                           | 82,659.93 |   |
| Unpaid Invoices @ 31st Oct 2021            |                           | 1,875.50  |   |
| Due to HMRC                                |                           | -235.41   |   |
| Due from HMRC                              |                           | 0.00      | <b>84,300.02</b>                          |
|  |                           |           |   |
| Church Funds                               |                           | 56,088.87 | Increase of £30168.61                     |
| Legacies & Memorials Fund                  |                           | 9,010.75  | Increase of £400                          |
| Hall Extension Fund                        |                           | 18,700.40 | Increase of £4,741.84                     |
| Bowls Club                                 |                           | 500.00    | No change                                 |
| <b>Grand total all funds</b>               |                           |           | <b>84,300.02</b><br>Increase of £35310.45 |



# Rushden Independent Wesleyan Church

## Statement of Assets and Liabilities as at 31<sup>st</sup> October 2021

### Bank Balances

|                           |                  |                  |
|---------------------------|------------------|------------------|
| Nat West Bank             | 32,658.93        |                  |
| Redwood Bank              | <u>50,001.00</u> | 82659.93         |
| Debtors – Unpaid invoices |                  | 1,875.50         |
| Creditor – HMRC           |                  | -235.41          |
| Total                     |                  | <u>84,300.02</u> |

|                          |               |                  |
|--------------------------|---------------|------------------|
| General Church Funds     | 56,088.87     |                  |
| Legacies & Memorial Fund | 9,010.75      |                  |
| Hall Development Fund    | 18,700.40     |                  |
| Bowls Club Funds         | <u>500.00</u> | <u>84,300.02</u> |

### Other Assets

Church Investment Fund (Accounts shown separately)

### Property

Church & Church Hall – High Street and Queen Street Rushden, Northants

Manse – 11 South Park, Rushden, Northants

### Equipment

Church organ

Electric piano

Loop system

PA system in the church

Portable PA system

Portable & wall-mounted screens

Projectors

Folding tables and chairs

Upholstered chairs

Dishwasher

Cooker

Rotowash floor cleaner

**Independent Examiner's Report  
to the  
Trustees and members of Rushden Independent Wesleyan Church**

This report on the accounts of the Investment Fund for the year ended 31 October 2021, which are set out on the attached pages.

**Respective responsibilities of trustees and examiner**

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

It is my responsibility to

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

**Basis of Independent Examiner's Report**

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**Independent examiner's statement**

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(1) which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the Charities Act; or
- to prepare accounts which accord with the accounting records and comply with the requirements of the Charities Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Hannah Rawlings*

.....  
**H R Rawlings**  
BTS Accountancy Services Ltd  
The Hall Thorpe Street  
Raunds  
Northants  
NN9 6LT

12 December 2022

# RUSHDEN INDEPENDENT WESLEYAN CHURCH TRUST FUND

(Established by endowment 1973 – 47 yrs 10 months)

Restricted Fund Charities Act 1993

## Main Statement of Accounts as at 31st October 2021

| <u>Liabilities £</u>               |                 | <u>Assets £</u> | <u>Nominal Value £</u>                    |                 |
|------------------------------------|-----------------|-----------------|---|-----------------|
| Gifts, Legacies, Gift-Aid          | 15100.53        | 25686.09        | Short term Government Stock               | 20978.05        |
| Donations received through year    | 200.00          | 18420.37        | Medium term Government Stock              | 16555.90        |
| Gift Aid refund, tax yr ended 4/21 | 50.00           | 987.36          | Long term Government Stock                | 732.04          |
|                                    | 15350.53        |                 |   |                 |
| Realisation Reserve                | 3170.60         |                 |   |                 |
| Profit/loss on realisation         | - 1491.60       | 1679.00         |   |                 |
|                                    |                 |                 | Lilian Freeman Trust                      |                 |
|                                    |                 | 6723.15         | Fund Assets                               | 5775.83         |
| General Reserve Fund               | 28699.67        |                 |   |                 |
| Nil                                |                 |                 | NSI Income Bond (closed)                  |                 |
|                                    |                 |                 | (£35k Church Money put into Redwood Bank) |                 |
| <u>Income, year to 31-10-2021</u>  |                 |                 |   |                 |
| Government Stock                   | 2174.38         | 1586.50         | NWB Reserve Account                       | 1586.50         |
| NSI Income Bond                    | 57.69           | 5429.22         | NWB Current Account                       | 5429.22         |
| Less church interest               | -48.64          |                 |   |                 |
| Less HEF Interest                  | -8.09           |                 |   |                 |
| NWB Reserve Account                | 0.39            |                 |   |                 |
|                                    | 2175.73         |                 |   |                 |
| <u>Less expenditure :</u>          |                 |                 |   |                 |
| Auditor                            | -45.00          |                 |   |                 |
| Payments to minister's stipend     | -2160.00        |                 |   |                 |
|                                    | -29.27          |                 |   |                 |
| Special Purposes Fund              | 3928.12         |                 |   |                 |
| Youth Holiday Account              | 504.78          |                 |   |                 |
| (lodged with Inv. Fund Oct 2012)   |                 |                 |   |                 |
|                                    | 8699.86         |                 |   |                 |
|                                    | <u>58832.69</u> | <u>58832.69</u> |   | <u>51057.54</u> |

### NOTES

The Balance Sheet is valued at cost. Market value at 31-10-2021 is £61,408.74, reducing by 6.4% from Oct 2020 value of £65,603.53. The balance at bank includes £1976.71 belonging to the Lilian Freeman Memorial Trust Fund. Return on capital employed = 4.23% (general fund) and 3.53% (Lilian Freeman Memorial Trust Fund). The undistributed interest, dividends & investment gains/losses from the general fund this year was again in negative territory @ - £29.58; this was set against General Reserves, so there will be no change this coming year to the Youth Holiday or Special Purposes sub-funds. Therefore the figures for these at 01-11-2021 will be - Youth Holiday – still £504.78; Special Purposes – still £3,928.12, with the General Reserves now standing at £28,699.67.

Trustees during 2020/21 - D.J.Trusler, A.E.Butler, R.W.Weekley.

Retiring Trustee eligible for re-election – D.J.Trusler

### Trustee Report

The Balance Sheet totals reduced this year by £1319.45, from £60152.14 to £58832.69. The purchase prices for stocks remain very high; consequently no purchases were made. Purchasing any Gilt Stock with a worthwhile rate of return involves paying a sizeable premium, leading to loss of capital – which the Trustees are required to maintain as far as possible. During the year, the fund continued to perform quite well – considering the negligible rates of interest/dividends that could be obtained, compared to the loss of capital that would be sustained at their maturity dates. This year, our 8% Treasury Stock 2021 matured, meaning the loss in future years of £300.38 income from the General Fund and £65.50 from the Lilian Freeman Fund. The only stock maturing in the next three years will be the 4% Treasury Stock 2022 – part of the Lilian Freeman Fund, which will mean the loss of £91.36 (29.6 % of the total L.F.Fund fund's income in 2021-22 and double this in future years if the stock is not replaced); any such replacement will again however involve a loss of capital as explained above). Following that, no further maturities are due until 2025. Expenditure over the past year was again slightly greater than income from investments; this trend is likely to continue unless further purchases of stock are made. Only a significant injection of new capital would facilitate greater overall investment income.

In view of the state of the Gilt market laid out above, the Trustees have taken the decision that the contribution to stipend for the 12 months from January 2022 will have to remain unchanged at £180 per month. Even then the overall size of the fund will continue to decrease. The CPI inflation @ 31<sup>st</sup> October 2021 was 4.2%.

Due to the Coronavirus pandemic, the Sunday School – which became much smaller following the lockdowns, with many children not returning – was unable to meet for a substantial part of the year. No prize-giving was held in September 2021 and no expenditure via the Lilian Freeman Memorial Fund was incurred by the Sunday School during the year.

For and on behalf of the trustees

*R.W. Weekley*  
3-1-22