



Church of the Holy Cross, Felsted

Annual Report and Financial Statements of the Parochial Church Council

for the year ended 31st December 2020

Incumbent

Rev'd Colin J Taylor

Bank

CAF Bank Ltd
25 Kings Hill Avenue, Kings Hill,
West Malling, Kent.
ME19 4JQ

Independent Examiner

C. Anthony Robertson
10 Perry Road, Flitch Green, Dunmow, CM6 3GL

Felsted Parochial Church Council is a registered charity No. 1132322



Annual Summary Report for 2020

Background

Felsted PCC has the responsibility of co-operating with the incumbent in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical, within the ecclesiastical parish.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At the Holy Cross, the membership of the PCC consists of the incumbent (vicar), the churchwardens and members elected by those members of the congregation who are on the electoral role of the church. All members of the congregation are encouraged to register on the electoral role and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including on how the funds of the PCC are to be spent.

The full PCC met nine times during the year with an average level of attendance of 89%.

Membership

Members of the PCC are either ex officio, or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules. The following served as members of the PCC during the year (dates of election in brackets):

Incumbent: Rev'd Colin J Taylor

Wardens: Mr G Kelly [2020]
Dr M Sweeting [2020]

Representatives of the Deanery Synod:

Mr M Campbell [2020]
Mr B Peart [2020]

Elected Members:

Mrs E Mellish	[2017]		resigned April 2020
Mrs A-D Beaton	[2017]		resigned April 2020
Mr R Bazlinton	[2018]		
Dr J Mackin	[2018]	Child Protection Officer	
Dr G Anderson-Taylor	[2019]	Vice Chairman	
Mrs G Kirk	[2019]		resigned September 2020
Mrs A Little	[2019]		
Mr M Crouch	[2020]		appointed May 2020
Miss R Quilter	[2020]		appointed May 2020
Mrs J Smylie	[2020]		
Mr J Tredwell	[2020]	Treasurer	
Miss V Wallace	[2020]	Secretary	

Committees

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between meetings, subject to any directions given by the Church Council.

Membership: Incumbent
Churchwardens
Vice Chairman
Treasurer

In attendance: Vicar's PA

Overall Annual Review

These accounts are a humbling picture of a community serving and supporting each other and resourcing the mission and ministry of Jesus Christ in our village and beyond at a time of huge social upheaval and financial uncertainty.

Not meeting together in person as a large group from March 2020 has been a painful and costly experience. However, seeing fellow disciples continuing to grow in Christ's likeness in the midst of significant pressures has been a joy.

We look forward with confidence.

Rev'd Colin Taylor

FINANCIAL REVIEW

Receipts and Expenditure

Total receipts to the General fund were £121,257, of which £72,515 were unrestricted voluntary donations and a further £17,845 was from Gift Aid. Charitable activities added £2,383 and Trading Activities generated £22,670 of gross income having been boosted by the year's Away Weekend receipts. As regards the other funds, Designated income totalled £13,912, including a legacy of £10,000, whilst Restricted income totalled £9,913, of which £7,890 was from voluntary donations and £848 from Gift Aid.

£116,767 of unrestricted funds was spent providing the Christian ministry of the Church, including the £69,945 contribution to the Diocesan Parish Share that largely provides for the clergy stipends, housing and pensions. The amount that has to be found is shared between churches according to a formula heavily based on the headcount of the congregation.

The net result for the year on General funds was a surplus of income over expenditure of £4,490.

Covid-19 Pandemic

There was a concern that the closure of the church building for much of the year due to the Covid-19 pandemic would have a major impact on church finances and we are grateful to the Diocese for the offer to churches to reduce their monthly contribution to the Diocese, albeit only temporarily, to allow action to be taken to adjust ongoing cash flow. At Holy Cross, all outgoings were immediately reviewed and reduced wherever possible, although the move to providing regular services online did incur additional costs, as did the limited re-opening of the church building for services between August and October and in November.

Nevertheless, it was the immediate loss of income from the weekly plate collection at Sunday services that caused the biggest concern. Following an appeal to all regular members of the congregation, I am pleased to say that many changed to giving regularly by bank standing order. This, together with a number of one-off donations, enabled us pay our Parish Share in full by the year end and also report a small surplus for the year.

During the year, the PCC established a Hardship Fund to support members of the congregation who are experiencing financial difficulty. Funded by donation, this fund stood at £4,500 at the year end.

The balances on the various Designated and Restricted Funds are retained for the specific purposes outlined in the Financial Statements.

The PCC carried forward unspent charitable giving totalling £2,197 and also set aside £1,000 as a provision for the cost of future decoration of the vicarage and other maintenance not covered by the Diocese. Overall, this reduced the net outcome for the year to a surplus of £1,293, which increased the General reserve to £29,755.

Looking Forward

The budget for 2021 projects a small surplus for the year, although with the Covid-19 pandemic set to require continuing restrictions on church activities during 2021, this has been stressed to reflect a number of vulnerabilities. Not surprisingly, this stressing would result in a deficit for the year, but this should still be well within the level of our General reserves, which begins the year representing a comfortable 3.6 months of budgeted 2021 unrestricted expenditure. As such, due to the generosity of our congregation, the church's finances remain in good order.

Jon Tredwell
Treasurer

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31st December 2020

		General Fund	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2020	TOTAL FUNDS 2019
	Notes	£	£	£	£	£	£
INCOME AND ENDOWMENTS from:							
Donations, Legacies and Grants	2a	95,783	11,617	9,738		117,138	100,266
Charitable Activities	2b	2,383	180			2,563	3,647
Trading Activities	2c, 6	22,670				22,670	7,515
Income from Investments	2d	421	2,115	175		2,711	2,904
Other Income	2e						17,900
Total Income		121,257	13,912	9,913		145,082	132,232
EXPENDITURE on:							
Cost of Raising Funds	3a						(51)
Charitable Activities	3b	(93,316)	(7,258)	(570)		(101,144)	(116,875)
Trading Activities	3c, 6	(23,451)		(553)		(24,004)	(7,029)
Other Expenditure	3d			(1,455)		(1,455)	(4,173)
Total Expenditure		(116,767)	(7,258)	(2,578)		(126,603)	(128,128)
Net Income / (Expenditure) resources before transfers		4,490	6,654	7,335		18,479	4,104
TRANSFERS							
Gross transfers between funds – in	7		3,197			3,197	5,940
Gross transfers between funds – out		(3,197)				(3,197)	(5,940)
OTHER RECOGNISED GAINS / (LOSSES)							
Increase / (Reduction) in Value of investments	8				1,761	1,761	3,632
Net movement in funds		1,293	9,851	7,335	1,761	20,240	7,736
RECONCILIATION OF FUNDS							
Total funds brought forward		28,462	166,613	35,911	21,778	252,764	245,028
Total funds carried forward		29,755	176,464	43,246	23,539	273,004	252,764

BALANCE SHEETAs at 31st December 2020

		General Fund	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2020	TOTAL FUNDS 2019
	Notes	£	£	£	£	£	£
FIXED ASSETS							
Investments	8				23,464	23,464	21,703
Total Fixed Assets					23,464	23,464	21,703
CURRENT ASSETS							
Debtors	9a	4,111	26	205		4,342	7,335
Cash at bank and in hand	9b	25,644	176,438	43,041	75	245,198	249,384
Total Current Assets		29,755	176,464	43,246	75	249,540	256,719
CURRENT LIABILITIES							
Creditors: amounts falling due in one year	10						(25,658)
Net Current Assets		29,755	176,464	43,246	75	249,540	231,061
Total Net Assets		29,755	176,464	43,246	23,539	273,004	252,764
Represented by:							
Unrestricted Funds	11	29,755				29,755	28,462
Designated Funds	11		176,464			176,464	166,613
Restricted Funds	11			43,246		43,246	35,911
Endowment Funds	11, 12				23,539	23,539	21,778
Total Funds		29,755	176,464	43,246	23,539	273,004	252,764

Approved by the Parochial Church Council at the 6th April 2021 meeting and signed on its behalf by



Rev'd C J Taylor [Chairman]



Mr J H Tredwell [Treasurer]

The notes on pages 7 to 15 form part of these accounts

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the current Statement of Recommended Reporting for Charities (SORP 2005). The financial statements have been prepared under the historical cost convention, except for valuation of investment assets, which are shown at market value.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of informal gatherings of church members.

FUNDS

General Funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application for the general purposes of the PCC.

Designated Funds are general funds set aside by the PCC for use in the future. Designated Funds remain unrestricted and the PCC may move any surplus to any other general fund.

Restricted Funds comprise income from trusts or endowments, which is to be expensed only on the restricted purposes intended by the donor, and revenue donations, or grants, for a specific PCC activity intended by the donor. Any balance remaining at the end of the year is carried forward as a balance on that fund.

Endowment Funds are funds, the capital of which must be retained either permanently, or at the PCC's discretion. The income derived from the endowment is to be used either as restricted or unrestricted funds, depending on the purpose for which the endowment was established in the first place.

The purpose of all designated, restricted and endowment funds is noted in the Financial Statements.

INCOMING RESOURCES

Voluntary Income

Planned giving, collections and similar donations are recognised when received by, or on behalf, of the PCC. Planned giving is also only recognised when received. Income tax recoverable on gift aid donations is recognised when the incoming resources to which they relate is received. Grants and legacies to the PCC are accounted for when the PCC is entitled to use the resources, their ultimate receipt is considered reasonably certain and the amounts due are reasonably quantifiable. Funds raised by the sale of books, a fete and similar events are accounted for gross.

Other ordinary income

Parochial fees due to the PCC for weddings, funerals etc. are accounted for on an event-by-event basis.

Income from investments

Dividends and interest are accounted for when receivable.

Gains and losses on investments

Realised gains and losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31st December.

APPLICATION of RESOURCES

Grants

Grants and donations are accounted for when paid over.

Charitable Activities

The Diocesan Parish Share is accounted for when payable.

All other expenditure is generally recognised when it is incurred and is accounted for gross.

FIXED ASSETS

Consecrated and beneficial property is excluded from the accounts by Sections 10 (2) (a) and (c) of the Charities Act 2011. This includes the Smylie Hall built in 2016, which is annexed to the church.

Insurance cover is provided on a reinstatement value basis.

No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and moveable church furnishings whether maintenance or improvement is written off as expenditure in the SOFA and separately disclosed.

Individual items fixtures, fittings and equipment with a purchase price of £1,200 or less are written off when the asset is acquired. There are no assets values in excess of £1,200 at present.

Investments

Investments are valued at market value 31st December.

Current Assets / Liabilities

Amounts owing to the PCC at 31st December are shown as debtors. Amounts owed by the PCC at 31st December are shown as creditors.

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES**For the year ending 31st December 2020****2. INCOME and ENDOWMENTS**

	General Fund £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
2a. Donations, Legacies and Grants						
Planned Giving	72,515	420	3,290		76,225	70,282
Income Tax Recoverable	17,845	105	848		18,798	18,767
Plate Collections at Services	1,332				1,332	6,434
Sundry Donations and Appeals	4,091		4,600		8,691	3,588
Legacies		11,092	1,000		12,092	
Grants						1,195
Total	95,783	11,617	9,738		117,138	100,266
2b. Charitable Activities						
Fund Raising: Coffee Mornings	3				3	50
Fees for Weddings and Funerals	2,380	180			2,560	3,597
Total	2,383	180			2,563	3,647
2c. Trading Activities						
Magazine						2,994
Smylie Hall Hire Fees	1,601				1,601	2,708
Away Weekend	20,464				20,464	
2020 Events	569				569	
Christmas Pudding Evening						601
Merchandise	36				36	852
Youth Camp						360
Total	22,670				22,670	7,515
2d. Income from Investments						
Dividends	399				399	387
Bank and other interest	22	2,115	175		2,312	2,517
Total	421	2,115	175		2,711	2,904
2e Other Income						
Insurance Claim						17,800
Sale of fixed asset						100
Total						17,900
Total Income and Endowments	121,257	13,912	9,913		145,082	132,232

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIESFor the year ending 31st December 2020**3. Expenditure**

		General Fund	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2020	TOTAL FUNDS 2019
	Note	£	£	£	£	£	£
3a. Cost of Raising Funds							
Stewardship Costs							51
Total							51
3b Charitable Activities							
Mission and Charitable Giving	4	9,400				9,400	12,875
Family Purse		69,945				69,945	67,509
Clergy Expenses		593				593	1,176
Mission / Outreach		709	177			886	1,653
Service Expenses	5	4,638				4,638	5,723
Utility Expenses		2,469				2,469	2,544
Insurance		2,685				2,685	2,659
Administration Costs		558				558	288
Equipment		699		570		1,269	584
Church Repairs and Maintenance		1,620	6,991			8,611	17,542
Vicarage Repairs and Maintenance			90			90	4,322
Total		93,316	7,258	570		101,144	116,875
3c. Trading Activities	6						
Magazine							1,584
Smylie Hall		884		553		1,437	3,354
Away Weekend		21,447				21,447	
Youth Camp							669
2020 Events		1,120				1,120	
Christmas Pudding Evening							580
Merchandise							842
Total		23,451		553		24,004	7,029
3d. Other Expenditure							
Church – Repairs / Alterations							2,823
Smylie Hall – Repairs / Additions				1,455		1,455	1,350
Total Other Expenditure				1,455		1,455	4,173
Total Expenditure		116,767	7,258	2,578		126,603	128,128

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
For the year ending 31st December 2020

4. Mission Giving

Three types of grant are made to mission and charities:

- Sums collected from specific events and services, including funerals and memorial services;
- Contributions based on 10% of the previous year's 'General Giving to Holy Cross' (see below);
- One-off anonymous donations from members of the congregation;

In 2019, the 10% of 'General Giving' came from the following areas of the General Fund:

	£
Planned giving	66,472
Tax thereon	<u>17,244</u>
Sub-total	83,716
Plate Collection	6,434
Other Donations	1,168
Magazine Profit	1,410
PCC Fees	2,857
Interest	<u>390</u>
Total	95,975

The distribution of 10% (£9,597) of General Giving and one-off anonymous donations totalling £2,000 were, as follows:

	2020	2019
	£	£
Overseas Mission: Crosslinks 'Project Timothy' (Serbia)	3,000	3,000
Open Doors	1,400	1,400
Dan & Adrie van Aswegen (Zambia)	2,400	1,400
Home Mission: Edward Fenning Theological Training (part)		2,940
Iain Lingwood Theological Training	2,000	
SASRA	300	300
CPAS (our patron)	300	300
Sub-Total	9,400	9,340
Giving Reserve (still to be allocated)	2,197	0
Total	11,597	9,340

In addition, donations were made during the year from the Mission Giving Reserve, as follows:

	2020	2019
	£	£
Balance brought forward being Unallocated Giving from 2019	171	561
Home Mission: Edward Fenning Theological Training (part)		(60)
Edward Fenning Away Weekend		(330)
Unallocated Giving from 2020	<u>2,197</u>	
Balance carried forward being Net Unallocated Giving	2,368	171

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES**For the year ending 31st December 2020****5. Service Expenses***Ex-Gratia Payments*

Within the Service Expenses figure for the year are ex-gratia payments totalling £3,276 (2019 £4,296) made by the PCC to an organist.

Payments to PCC members

A small immaterial portion of expenses paid to the incumbent may have related to his services as chairman of the PCC. No other payments or expenses were paid to any other PCC members, persons closely connected to them, or other related parties.

6. Trading Activities

The Charities Act 1993 requires that all income and expenditure is shown gross in the accounts, so the following analysis has been added to show the net outcome of the year's individual Trading Activities.

2020	Income	Expenditure	Net Result
	£	£	£
Smylie Hall	1,601	(884)	717
Away Weekend	20,464	(21,447)	(983)
2020 Events	569	(1,120)	(551)
Merchandise	36		36
Total	22,670	(23,451)	(781)

7. Analysis of Transfers between Funds

	General Fund	Designated Funds	Restricted Funds	Endowment Funds	TOTAL 2020
	£	£	£	£	£
<u>Year End Transfers Between Funds</u>					
Charitable Giving	(2,197)	2,197			0
Vicarage Fund	(1,000)	1,000			0
Total	(3,197)	3,197			0

8. Investments

All investments are held on our behalf by the Diocesan Board of Finance in CBF Investment Funds.

	General Fund	Designated Funds	Restricted Funds	Endowment Funds	TOTAL
	£	£	£	£	£
Market value 1 st January 2020				21,703	21,703
Net gains on revaluation				1,761	1,761
Market Value 31st December 2020				23,464	23,464

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIESFor the year ending 31st December 2020**9. Current Assets**

	General Fund £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL 2020 £	TOTAL 2019 £
9a) Debtors less than one year						
Tax recoverable	4,111	26	205		4,342	3,971
Debtors – St Mary's, Little Dunmow						291
Prepayments – Action Centres UK						2,800
Colin Buchanan						273
Total	4,111	26	205		4,342	7,335
9b) Cash at bank and in hand						
CAF Bank	5,622	18,802	12,383	75	36,882	72,095
On Demand						
Shawbrook Bank		56,202	20,647		76,849	76,237
60 Day Notice						
Kingdom Bank	20,022		10,011		30,033	
90 Day Notice						
United Trust Bank		26,434			26,434	26,052
220 Day Notice						
Cambridge & Counties Bank		75,000			75,000	75,000
12 Month Fixed Term to 14 th December 2021						
Total	25,644	176,438	43,041	75	245,198	249,384

All bank deposits are covered by the Financial Services Compensation Scheme for deposits of up to £85,000.

10. Liabilities

	General Fund £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL 2020 £	TOTAL 2019 £
Creditors due in under one year						
Mission Giving: Fenning						(6,000)
Away Weekend 2020						(19,658)
Total						(25,658)

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES**For the year ending 31st December 2020****11. Statement of funds**

	Bal b/fwd 1 Jan 2020	Income	Expenditure	Gains / (Losses) and Transfers	Bal c/fwd 31 Dec 2020
	£	£	£	£	£
Unrestricted					
General Fund	28,462	121,257	(116,767)	(3,197)	29,755
Total	28,462	121,257	(116,767)	(3,197)	29,755
Designated					
Church Fabric Fund	8,895	10,000	(6,991)		11,904
Esme McGee Fund	148,813	3,166			151,979
Mission Giving	171			2,197	2,368
Verger Fund	1,365	180			1,545
Vicarage Fund	774		(90)	1,000	1,684
Youth Fund	6,595	566	(177)		6,984
Total	166,613	13,912	(7,258)	3,197	176,464
Restricted					
Bell Fund	7,093	266			7,359
Choir Fund	524				524
Clock Fund	732				732
Church Fabric Fund	13,866	3,173			17,039
Hardship Fund		4,500			4,500
Hall Fabric Fund	13,656	1,974	(2,578)		13,052
Organ Fund	40				40
Total	35,911	9,913	(2,578)		43,246
Endowment					
General Bequest	1,552			107	1,659
Hutley Bequest	2,358			162	2,520
Baker Bequest	1,572			108	1,680
Alan & Barbara Payne Bequest -	7,833			539	8,372
Tithe Chancel (Tithe Act 1936) -	8,388			845	9,233
Trow Bequest - Cash	75				75
Total	21,778			1,761	23,539
Total Funds	252,764	145,082	(126,603)	1,761	273,004

Definitions

Fabric Funds	Donations are allocated either to specific projects, if so stipulated (Restricted), or the upkeep of church fabric in general, if the PCC so decides (Designated). Routine maintenance, e.g. boiler servicing, is financed by the General Fund.
Esme McGee Fund	Established in 2016 following receipt of a large bequest from a former parishioner. Although there were no restrictions to the bequest, the PCC decided that the funds should be classified as 'Designated' to ensure that their use can be carefully monitored.
Mission Giving Fund	Established in 2016 as part of the church's revised approach to mission and charity giving, whereby monies specifically designated for this purpose are held pending grants being paid.

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
For the year ending 31st December 2020

11. Statement of funds continued

Definitions continued

Verger Fund	Established in 2016 with verger fees from weddings and funerals, this fund is used at the discretion of the vicar and churchwardens to support individuals and families attending specific church events, e.g. Away Weekend, where cases of hardship might otherwise prevent this.
Vicarage Fund	Established in 2018 to cover the decoration and minor maintenance costs of the Vicarage not covered by the Diocese.
Youth Fund	This fund was initiated in 2004 to help finance youth work.
Bell Fund	Donations are used for the maintenance of the bells, the training of bell ringers and other associated expenditure.
Choir Fund	Donations are used to defray associated expenditure such as the replacement of vestments and purchase of music. Copyright is charged to the General Fund.
Clock Fund	Established in 2014 for the repair and maintenance of the tower clock.
Hardship Fund	Established in 2020 to support members of the Holy Cross Christian community who are struggling with financial hardship.
Organ Fund	Established in 2016 for the repair and major maintenance of the church organ. Annual maintenance is financed by the General Fund.

12. Endowment, Investments and Bequests

		Cost	2020 Market Value	2019 Market Value
		£	£	£
General Fund	(81 CBFIF shares)	100	1,659	1,552
Hutley Bequest	(123 CBFIF shares)	152	2,520	2,358
Baker Bequest	(82 CBFIF shares)	102	1,680	1,572
Payne Bequest	(408.63 CBFIF shares)	5,000	8,372	7,833
Total CBFIF shares		5,354	14,231	13,315
Tithe Chancel Trust	(450.66 CBFIF shares)	82	9,233	8,388
Total Investments		5,436	23,464	21,703
Trow Bequest (cash)		75	75	75
Total Endowments, Investments and Bequests			23,539	21,778

The Tithe Chancel trust was set up under the Tithe Act 1936, whereby obligations to repair the Chancel were bought out via the deposit of a capital sum with the Diocese as custodian trustee, the income from which was to be used to keep the Chancel in good and substantive repair. The capital value of the trust is a permanent endowment and is invested in CBFIF shares.

The Payne bequest, in memory of Alan & Barbara Payne, was made in 2000 for the upkeep of the church linen, with any surplus going to the General Fund.

The remaining bequests have been in existence for more than 40 years. The original intention of these bequests is not known, although records show that the annual income has gone to the General Fund.

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31st December 2020

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS / TRUSTEES OF FELSTED PAROCHIAL CHURCH COUNCIL

I report on the accounts for the year ending 31st December 2020, which are set out on pages 5 to 15.

Respective responsibilities of Trustees and Independent Examiner

The charity's trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011 (the 2011 Act) and an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145 (5) (b) of the 2011 Act; and
- state whether particular matters have come to my attention;

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes the review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning such matters. The procedures undertaken do not provide all the evidence that would be required by a full audit and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has 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 s130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records to enable proper understanding of the account;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.



C. Anthony Robertson
10 Perry Road, Flitch Green,
Dunmow, Essex. CM6 3GL

Date: 24th March 2021