



Church of the Holy Cross, Felsted

**Annual Report
and
Financial Statements
of the
Parochial Church Council**

for the year ended 31st December 2022

Incumbent

Rev'd Colin J Taylor

Bank

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

Independent Examiner

Roy Mitchell
9a Station Road, Felsted, Dunmow, CM6 3EZ

Felsted Parochial Church Council is a registered charity No. 1132322



Annual Summary Report for 2022

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 assistant minister, 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 81.4%.

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):

<i>Incumbent:</i>	Rev'd Colin J Taylor	Ex Officio	
<i>Assistant Minister</i>	Rev'd James Wells	Ex Officio	from September 2022

<i>Wardens:</i>	Mr G Kelly	[2022]
	Dr M Sweeting	[2022]

Representatives of the Deanery Synod:

Mr M Campbell	[2020]
Mr R Bazlinton	[2022]

Elected Members:

Dr J Mackin	[2018]	Safeguarding Officer
Mrs A Little	[2019]	until April 2022
Mr M Crouch	[2020]	
Miss R Quilter	[2020]	
Mrs J Smylie	[2020]	
Mr J Tredwell	[2020]	Treasurer
Miss V Wallace	[2020]	Secretary
Dr G Anderson-Taylor	[2022]	Vice Chairman
Mrs K A Mitchell	[2022]	from April 2022
Miss L O Showunmi	[2022]	from April 2022

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
Assistant Minister
Churchwardens
Vice Chairman
Treasurer

Overall Annual Review

2022 brought the encouragement of familiar patterns and practices uninterrupted by social distancing. In particular, community facing activities built promising momentum.

In contrast, the House of Bishops advocating practices indicative of a departure from the doctrine of the Church of England on marriage has led to considerable disquiet within the parish and a resultant weakening of financial support.

Rev'd Colin Taylor

FINANCIAL REVIEW

Receipts and Expenditure

Total receipts to the General fund were £96,196, of which £56,860 was from regular planned giving and £7,737 from one-off donations and the cash plate. Gift Aid contributed a further £14,277, with charitable activities adding £3,180 and Trading Activities generating £4,565 of gross income. As regards the other funds, Designated income totalled £2,592, whilst Restricted income totalled £6,451, of which £2,880 was from planned giving, £2,000 from one-off donations and £1,208 from Gift Aid.

£98,538 of unrestricted funds were spent providing the Christian ministry of the Church, including the £70,540 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. During the year, a grant of £2,000 was made to support a family within the congregation.

The net result for the year was that General expenditure exceeded General income by £13,299.

With the PCC setting aside a further £1,000 as a provision for the cost of future decoration of the vicarage and other maintenance not covered by the Diocese, the overall result was that the General Reserve reduced by £14,299 to £21,062.

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

Looking Forward

The regular and generous giving by members of the Holy Cross Church has typically represented more than 80% of our total income. However, in recent weeks, approaching half this regular giving been suspended by members in the light of the General Synod's decision to lend its support to the House of Bishops' proposal to affirm and celebrate relationships outside marriage between one man and one woman ("Prayers of Love and Faith"), firmly believing that this is contrary to the established doctrine and teaching of the Church of England.

In the light of the expected material fall in income this year, the PCC will be considering how it will continue to provide for the ongoing ministry within the Parish.

Jon Tredwell
Treasurer

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31st December 2022

		General Fund	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2022	TOTAL FUNDS 2021
	Notes	£	£	£	£	£	£
INCOME AND ENDOWMENTS from:							
Donations, Legacies and Grants	2a	78,874	525	6,088	0	85,487	112,490
Charitable Activities	2b	3,180	240	150	0	3,570	3,861
Trading Activities	2c	4,565	0	0	0	4,565	2,867
Income from Investments	2d	534	1,827	213	0	2,574	2,090
Total Income		87,153	2,592	6,451	0	96,196	121,308
EXPENDITURE on:							
Cost of Raising Funds	3a	0	0	0	0	0	(74)
Charitable Activities	3b	(98,538)	(3,834)	(2,000)	0	(104,372)	(97,899)
Trading Activities	3c	(1,914)	0	(188)	0	(2,102)	(2,279)
Other Expenditure	3d	0	(11,543)	0	0	(11,543)	(424)
Total Expenditure		(100,452)	(15,377)	(2,188)	0	(118,017)	(100,676)
Net Income / (Expenditure) resources before transfers		(13,299)	(12,785)	4,263	0	(21,821)	20,632
TRANSFERS							
	6						
Gross transfers between funds – in		0	11,000	0	0	11,000	7,058
Gross transfers between funds – out		(1,000)	(10,000)	0	0	(11,000)	(7,058)
OTHER RECOGNISED GAINS / (LOSSES)							
Increase / (Reduction) in Value of investments	7	0	0	0	(2,915)	(2,915)	3,645
Net movement in funds		(14,299)	(11,785)	4,263	(2,915)	(24,736)	24,277
RECONCILIATION OF FUNDS							
Total funds brought forward	9	35,361	184,662	50,074	27,184	297,281	273,004
Total funds carried forward		21,062	172,877	54,337	24,269	272,545	297,281

BALANCE SHEET
As at 31st December 2022

	Notes	General Fund £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
FIXED ASSETS							
Investments	7	0	0	0	24,194	24,194	27,109
Total Fixed Assets		0	0	0	24,194	24,194	27,109
CURRENT ASSETS							
Debtors and Prepayments	8a	3,233	26	169		3,428	5,113
Cash at bank and in hand	8b	33,843	172,851	54,168	75	260,937	265,059
Total Current Assets		37,076	172,877	54,337	75	264,365	270,172
Less							
CURRENT LIABILITIES							
Creditors – amounts falling due in one year	9	(16,014)				(16,014)	0
Total Net Current Assets		21,062	172,877	54,337	75	248,351	270,172
TOTAL NET ASSETS		21,062	172,877	54,337	24,269	272,545	297,281
Represented by:							
Unrestricted Funds	10	21,062				21,062	35,361
Designated Funds	10		172,877			172,877	188,174
Restricted Funds	10			54,337		54,337	46,562
Endowment Funds	10, 11				24,269	24,269	27,184
Total Funds		21,062	172,877	54,337	24,269	272,545	297,281

Approved by the Parochial Church Council at the 6th March 2023 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 £1,500 or less are written off when the asset is acquired. There are no assets values in excess of £1,500 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 2022

2. INCOME and ENDOWMENTS

	General Fund £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
2a. Donations, Legacies and Grants						
Planned Giving	56,860	420	2,880	0	60,160	71,965
Income Tax Recoverable	14,277	105	1,208	0	15,590	18,582
Plate Collections at Services	3,033	0	0	0	3,033	1,923
Sundry Donations and Appeals	4,704	0	2,000	0	6,704	15,020
Legacies	0	0	0	0	0	5,000
Total	78,874	525	6,088	0	85,487	112,490
2b. Charitable Activities						
Fund Raising: Coffee Mornings	0	0	0	0	0	36
Fees for Weddings and Funerals	3,180	240	150	0	3,570	3,825
Total	3,180	240	150	0	3,570	3,861
2c. Trading Activities						
Smylie Hall Hire Fees	3,621	0	0	0	3,621	1,658
Away Weekend	0	0	0	0	0	647
Events	938	0	0	0	938	562
Merchandise	6	0	0	0	6	0
Total	4,565	0	0	0	4,565	2,867
2d. Income from Investments						
Dividends	427	0	0	0	427	413
Bank and other interest	107	1,828	213	0	2,148	1,677
Total	534	1,827	213	0	2,574	2,090
Total Income and Endowments	87,153	2,592	6,451	0	96,196	121,308

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
For the year ending 31st December 2022

3. Expenditure

	Note	General Fund £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
3a. Cost of Raising Funds							
Stewardship Costs		0	0	0	0	0	74
Total		0	0	0	0	0	74
3b Charitable Activities							
Mission and Charitable Giving	4	10,340	1,025	2,000	0	13,365	9,286
Family Purse		70,540	0	0	0	70,540	69,042
Clergy Expenses		866	0	0	0	866	840
Training		0	435	0	0	435	0
Mission / Outreach		1,428	0	0	0	1,428	1,185
Service Expenses	5	1,024	343	0	0	1,367	7,755
Utility Expenses		5,747	0	0	0	5,747	2,033
Insurance		2,834	0	0	0	2,834	2,710
Administration Costs		935	0	0	0	935	643
Equipment		2,099	1,794	0	0	3,893	1,659
Church Repairs and Maintenance		2,725	237	0	0	2,962	2,136
Vicarage Repairs and Maintenance		0	0	0	0	0	610
Total		98,538	3,834	2,000	0	104,372	97,899
3c. Trading Activities							
Smylie Hall		1,221	0	188	0	1,409	1,312
Away Weekend		0	0	0	0	0	657
Events		693	0	0	0	693	310
Total		1,914	0	188	0	2,102	2,279
3d. Other Expenditure							
Church – Repairs / Alterations		0	11,543	0	0	11,543	0
Smylie Hall – Repairs / Additions		0	0	0	0	0	424
Total Other Expenditure		0	11,543	0	0	11,543	424
Total Expenditure		100,452	15,377	2,188	0	118,017	100,676

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
For the year ending 31st December 2022

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 2021, the 10% of 'General Giving' came from the following areas of the General Fund:

	£
Planned giving	68,365
Tax thereon	<u>17,713</u>
Sub-total	86,078
Plate Collection	1,923
Other Donations	11,510
PCC Fees	3,345
Investment Income	<u>542</u>
Total	103,398

The distribution of 10% (£10,340) of General Giving was, as follows:

	2022	2021
	£	£
Total Mission Giving allocated for the year	10,340	9,858
Fund Raising Event	0	486
Unspent Mission Giving brought forward	<u>3,426</u>	<u>2,368</u>
Total Mission Giving Available	13,766	12,712
Mission Giving Grants made:		
Overseas Mission:		
Crosslinks 'Project Timothy' (Serbia)	(3,000)	(3,500)
Crosslinks 'Resourcing Mission'	0	(500)
Crosslinks 'Micev's Church Plant Building Fund'	(500)	0
Open Doors	(2,000)	(2,000)
Dan & Adrie van Aswegen (Zambia)	(1,500)	(2,000)
Bible Society	(65)	0
Home Mission:		
Hope Church, Easingwold	(2,500)	0
CofE Evangelical Council	(500)	0
ReNew Conference	(500)	0
Soldiers & Airmen's Scripture Readers Association	(500)	(500)
Church Pastoral Aid Society (our patron)	(300)	(300)
Secular Charities:		
Natasha Allergy Research	<u>0</u>	<u>(486)</u>
Total Mission Giving Grants made	(11,365)	(9,286)
Mission Giving Reserve carried forward	2,401	3,426

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
For the year ending 31st December 2022

5. Service Expenses

Within the Service Expenses figure for 2021 was a £5,550 compensation payment for loss of honorarium, which following legal advice costing £780, was paid to the organist upon termination of the arrangement.

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. Analysis of Transfers between Funds

	General Fund £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL 2022 £
<u>Year End Transfers Between Funds</u>					
Vicarage Fund	(1,000)	1,000	0	0	0
McGee Fund	0	(10,000)	0	0	(10,000)
Training Fund	0	10,000	0	0	10,000
Total	(1,000)	1,000	0	0	0

7. 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 2022				27,109	27,109
Net loss on revaluation				(2,915)	(2,915)
Market Value 31st December 2022				24,194	24,194

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
For the year ending 31st December 2022

8. Current Assets

	General Fund £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL 2022 £	TOTAL 2021 £
8a) Debtors less than one year						
Tax recoverable	3,075	26	169	0	3,270	3,573
Debtors	158	0	0	0	158	0
Prepayments	0	0	0	0	0	1,540
Total	3,233	26	169	0	3,428	5,113

8b) Cash at bank and in hand

CAF Bank	14,244	11,157	15,168	75	40,644	30,940
On Demand						
Shawbrook Bank	19,599	24,000	19,000	0	62,599	77,300
60 Day Notice						
Kingdom Bank	0	10,330	20,000	0	30,330	30,131
90 Day Notice						
United Trust Bank						
200 Day Notice	0	27,051	0	0	27,051	26,688
United Trust Bank						
12 Month Fixed Term to 12 th December 2023	0	25,313	0	0	25,313	25,000
Cambridge & Counties Bank	0	75,000	0	0	75,000	75,000
12 Month Fixed Term to 14 th December 2023						
Total	33,843	172,851	54,168	75	260,937	265,059

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

9) Current Liabilities

9a) Creditors less than one year

Away Weekend 2023	(16,014)	0	0	0	(16,014)	0
Total	(16,014)	0	0	0	(16,014)	0

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIESFor the year ending 31st December 2022**9. Statement of funds**

	Bal b/fwd 1 Jan 2022	Income	Expenditure	Gains / (Losses) and Transfers	Bal c/fwd 31 Dec 2022
	£	£	£	£	£
Unrestricted					
General Fund	35,361	87,153	(100,452)	(1,000)	21,062
Total	35,361	87,153	(100,452)	(1,000)	21,062
Designated					
Church Fabric Fund	16,962	58	(238)	0	16,782
Esme McGee Fund	153,199	1,739	(12,269)	(10,000)	132,669
Mission Giving Fund	3,426	0	(1,025)	0	2,401
Training Fund	0	0	(435)	10,000	9,565
Verger Fund	1,791	244	0	0	2,035
Vicarage Fund	2,080	4	0	1,000	3,084
Youth Fund	7,204	548	(1,411)		6,341
Total	184,662	2,592	(15,377)	1,000	172,877
Restricted					
Bell Fund	7,797	372	0	0	8,169
Care Fund	4,748	61	(2,000)	0	2,809
Choir Fund	24	0	0	0	24
Clock Fund	732	0	0	0	732
Church Fabric Fund	18,363	1,328	0	0	19,691
Growing Ministry Fund	3,512	2,500	0	0	6,012
Hall Fabric Fund	14,470	1,953	(188)	0	16,235
Organ Fund	428	237	0	0	665
Total	50,074	6,451	(2,188)	0	54,337
Endowment					
General Bequest	1,897			(223)	1,674
Hutley Bequest	2,881			(340)	2,541
Baker Bequest	1,920			(226)	1,694
Alan & Barbara Payne Bequest -	9,569			(1,126)	8,443
Tithe Chancel (Tithe Act 1936) -	10,842			(1,000)	9,842
Trow Bequest - Cash	75			0	75
Total	27,184			(2,915)	24,269
Total Funds	297,281	96,196	(118,017)	(2,915)	272,545

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.
Training Fund	Established in 2022 with a transfer from the Esme McGee Fund to provide funding for church members to attend training in support of developing Gospel ministry within the church.

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIESFor the year ending 31st December 2022**9. 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.
Care Fund	Established in 2020 to support members of the Holy Cross Christian community who are struggling with financial hardship.
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.
Growing Ministry	Established in 2021 for the purpose of growing Gospel leadership capacity within the parish. This fund was initially classified at 'Designated', but as donations to the fund were made with the expressed purpose of growing ministry within the parish, it was reclassified as 'Restricted' in 2022.
Organ Fund	The Established in 2016 for the repair and major maintenance of the church organ. Annual maintenance is financed by the General Fund.

10. Endowment, Investments and Bequests

		Cost	2022 Market Value	2021 Market Value
		£	£	£
General Fund	(81 CBFIF shares)	100	1,674	1,897
Hutley Bequest	(123 CBFIF shares)	152	2,541	2,881
Baker Bequest	(82 CBFIF shares)	102	1,694	1,920
Payne Bequest	(408.63 CBFIF shares)	5,000	8,443	9,569
Total CBFIF shares		5,354	14,352	16,267
Tithe Chancel Trust	(476.33 CBFIF shares)	82	9,842	10,842
Total Investments		5,436	24,194	27,109
Trow Bequest (cash)		75	75	75
Total Endowments, Investments and Bequests			24,269	27,184

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 2022

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

I report on the accounts for the year ending 31st December 2022, 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.



Roy Mitchell ATT
9A Station Road, Felsted, Essex. CM6 3EZ

Date: 6 March 2023

Sturgess and Co Ltd
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