

**Leamington Spa
Baptist Church**



lsbc

ANNUAL REPORT AND ACCOUNTS

For the year ended 31st March 2021



Trustees' Annual Report for the period

| | | | | | | | |
|-------------------|----|-------|------|-----------------|----|-------|------|
| Period start date | | | | Period end date | | | |
| From | 01 | April | 2020 | To | 31 | March | 2021 |

Section A Reference and administration details

Charity name Leamington Spa Baptist Church

Other names charity is known by LSBC

Registered charity number (if any) 1134467

Charity's principal address Chandos Street,

Leamington Spa

Postcode

CV32 4RN

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 | Mr Stephen Morris | Treasurer | | Church Members |
| 2 | Rev Peter den Haan | Minister | From 1 st November 2020 | Church Members |
| 3 | Mr Paul Newton | Deacon | Until 31 st December 2020 | Church Members |
| 4 | Mr Simon Archer | Secretary | | Church Members |
| 5 | Mr Christopher Harris-Dewey | Deacon | | Church Members |
| 6 | Miss Ruth Kelly | Deacon | | Church Members |
| 7 | Mr Mark Lunn | Deacon | | Church Members |
| 8 | Mr Reg Overton | Deacon | | Church Members |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

Names of the trustees for the charity, if any, (for example, any custodian trustees)

| Name | Role |
|-----------------------------------|--------------------|
| Baptist Union Corporation Limited | Property trustees. |
| | |
| | |

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|----------------------|---------------|-----------------|
| Independent Examiner | Mr M. Harwood | Greville House |
| | | 10, Jury Street |
| | | Warwick |
| | | CV34 4EW |

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

| |
|--|
| |
|--|

Section B Structure, governance and management

Description of the charity's trusts

| | |
|---|---|
| Type of governing document <small>(if not a trust, please explain)</small> | Constitution. |
| How the charity is constituted <small>(if not a trust, please explain)</small> | Charitable unincorporated association. |
| Trustee selection methods <small>(if not a trust, please explain)</small> | Elected annually by Church Members for a three-year term. |

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Church is a member of the **Baptist Union of Great Britain** (Baptist Union) and the **Heart of England** Baptist Association.

The Church will normally promote, encourage, support and advance the work of the Baptist Union, the Association and BMS World Mission through prayer, through financial contributions and, where appropriate, by making personnel available from the membership of the Church. When it is able the Church will also support local Baptist and ecumenical gatherings.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Summary of the main activities undertaken for the public benefit in relation to these objects (Include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Activities may include but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians.

All Activities of the Church are designed for the public benefit, and Charity Trustees are mindful of this requirement in developing the program for the Church.

Additional details of objectives and activities (Optional Information)

You may choose to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

This financial year started in lockdown due to the Coronavirus pandemic. For much of the year our regular activities were suspended. We held no baptism services during the year, but hope to resume these in 2021

We appointed a new minister who started on 1st November 2020. Many of the usual duties of the minister have been restricted to online meetings and telephone contacts. But the minister has been able to preach and lead services for much of this time. He has also had limited outside pastoral meetings with members of the congregation.

Public worship has been available on Sunday mornings to our regular congregation through Zoom online. We also started making livestreaming of services available to anyone through the church Facebook page and as a recording on YouTube. We have had visitors join us from all over the world including Africa and Australia. Our evening meetings have taken a more informal style and have been run online.

Communion services have been managed monthly in homes and, when we could meet in the building, through separately bagged bread and wine. At Christmas time we held a Christingle service online. Families in contact with the church were invited to participate at home using materials that we delivered to them in the week preceding the event.

Prayer activity is focussed on the small groups that have met on Zoom. The Prayer Chain continues to encourage prayer for urgent needs daily, and a private Facebook group also supports prayer and fellowship. Deacons have met weekly online to pray for the needs of the fellowship.

We support Baptist Home Mission and BMS World Mission activities financially and in prayer. We have been supporting a missionary family in a Muslim-majority country during this period. We support a missionary family in Peru. We support a couple in mission in Kolkata.

Pastoral care is provided by the Leadership Team and through small groups in the Church. Concerns are regularly brought to the services and other meetings for prayer. Members have been regularly telephoning those in need of conversation and encouragement. Breakout groups on Zoom after the Sunday morning service have been times of sharing pastoral needs.

The Little Stars Christian Pre-School has met on the premises on school days under restricted conditions and is supported by the Church. Other youth activities have been suspended. We are keen to resume these as soon as possible when restrictions ease.

Some outside lets have continued during lockdown, but many community groups have been unable to meet. We have started taking bookings for the Autumn period in 2021.

There is a very active Churches Together organisation in Leamington. We have worked with other churches on the Easter and Christmas programs in the town, and this year we supported the Street Pastors initiative and the Food Bank. Many activities have been suspended for the last year, but we hope to resume these shortly.

This year our membership ended the year at 105, an increase of 2 from last year. There were 8 new members who joined this year, and 2 members died over the same period, while 4 members moved away.

We expect to resume regular activities in 2021 and continue to fulfil our stated objectives.

Section E

Financial review

Brief statement of the charity's policy on reserves

The Church's funds are divided between Unrestricted (which includes funds Designated by the deacons for a particular purpose) and Restricted funds which have been given for a specific purpose. The principal Unrestricted fund, known as the General fund, receives the normal giving to the church and pays the normal running expenditure. It is the Church's policy to endeavour to keep a balance of at least 4 weeks' expenditure on this fund.

Details of any funds materially in deficit

N/A

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

In view of the Covid-19 crisis much of the church's normal activity and use of the premises has been suspended during the year. Significant savings have therefore been made. On the income side we have been blessed by members of the regular congregation continuing to give and we have also benefitted from the government's furlough scheme to cover most of the cost of employing the administrator and caretaker. Our General Fund balance at the end of the year was therefore a healthy £20,243, which is nearly double compared with the same period 2 years ago. This represents 13 weeks expenditure. Other funds are also in a good position. We therefore expect the church to remain in a healthy financial position until such time as we can fully reopen for normal activities.

Section F


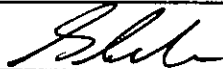
Other optional information

Section G

Declaration

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

Signed on behalf of the charity's trustees

| | | |
|--------------|---|--|
| Signature(s) |  |  |
| Full name(s) | Stephen P. Morris | Simon Archer |
| Position | Treasurer | Secretary |
| Date | 10 June 2021 | 10 th June 2021 |

Leamington Baptist Church - 1134465
Receipts and payments
Selected period: 01 April 2020 to 31 March 2021

| <i>Note</i> | <i>Totals adjusted for rounding</i> | From To | 01 Apr 20 31 Mar 21 | 01 Apr 19 31 Mar 20 | 01 Apr 18 31 Mar 19 |
|------------------------------------|--------------------------------------|--------------------|--------------------------------|--------------------------------|--------------------------------|
| General (Unrestricted) Fund | | | | | |
| 1 | Receipts | | | | |
| | Cash Offerings | | 6,251 | 8,182 | 10,039 |
| | Offerings-Gift Aid | | 41,552 | 45,732 | 50,241 |
| | Offerings - CAF,UKET | | 10,814 | 9,912 | 9,012 |
| | Tax refunds | | 11,482 | 13,231 | 14,917 |
| | Donations | | 7,088 | 5,294 | 10,353 |
| | <i>Total Voluntary income</i> | | <u>77,186</u> | <u>82,351</u> | <u>94,562</u> |
| | Interest on Deposits | | 63 | 117 | 94 |
| | Lettings | | 567 | 6,101 | 6,006 |
| | Catering | | - | 332 | 1,200 |
| | Other | | 367 | 660 | 1,616 |
| | Gifts for Anthony | | - | 2,815 | 635 |
| | Furlough Payments | | <u>10,012</u> | <u>-</u> | <u>-</u> |
| 2 | Total receipts | | 88,195 | 92,376 | 104,113 |
| | Payments | | | | |
| | Minister | | 16,143 | 9,020 | 38,445 |
| | Manse | | 3,191 | 2,178 | 7,170 |
| | Other Ministry | | 601 | 2,236 | 912 |
| | Resettlement/Removal | | 5,515 | - | - |
| 3 | MINISTRY | | 25,450 | 13,435 | 46,526 |
| | BMS | | 5,000 | 5,000 | 5,000 |
| | Home Mission | | 5,000 | 5,000 | 5,000 |
| | Outside Mission | | 945 | 1,105 | 1,161 |
| | Local Mission | | 643 | 980 | 2,686 |
| 4 | MISSION | | 11,589 | 12,085 | 13,847 |
| | Repairs | | 643 | 768 | 407 |
| | Cleaning and Caretaking | | 14,901 | 13,343 | 13,010 |
| | Equipment | | 354 | 509 | 616 |
| | Utilities | | 5,433 | 9,419 | 11,352 |
| | Servicing | | 4,220 | 4,655 | 2,894 |
| | Insurances | | 3,532 | 3,528 | 3,442 |
| 5 | PREMISES | | 29,083 | 32,220 | 31,720 |
| | Administrator | | 6,556 | 6,359 | 5,204 |
| | Office Costs | | 4,546 | 3,908 | 4,899 |
| 6 | ADMINISTRATION | | 11,102 | 10,268 | 10,103 |
| 7 | OTHER | | 1,536 | 2,892 | 2,446 |
| | Gift for Anthony | | - | 2,840 | 610 |
| | Examiner's Fees | | 360 | 360 | 360 |
| | Total payments | | <u>79,120</u> | <u>74,100</u> | <u>105,613</u> |
| | Excess of Income over Expenditure | | 9,075 | 18,276 | (1,500) |
| | Brought forward balance | | 17,168 | 10,892 | 12,392 |
| | Transfers to/(from) | | (6,000) | (12,000) | - |
| 8 | Total carried forward balance | | 20,243 | 17,168 | 10,892 |

| <i>Note</i> | <i>Totals adjusted for rounding</i> | From 01 Apr 20 To 31 Mar 21 | 01 Apr 19 31 Mar 20 | 01 Apr 18 31 Mar 19 |
|---|--------------------------------------|--|--------------------------------|--------------------------------|
| Mission (Restricted) Fund | | | | |
| | Receipts | | | |
| | Other Voluntary income | 751 | 964 | 1,557 |
| | Charlie & Jo Support | 3,350 | 3,005 | 1,100 |
| | Total receipts | 4,101 | 3,969 | 2,657 |
| | Payments | | | |
| | Other Charitable activities | 751 | 964 | 1,557 |
| | Charlie & Jo Support | 3,350 | 3,005 | 1,100 |
| 9 | Total payments | 4,101 | 3,969 | 2,657 |
| | Total carried forward balance | - | - | - |
| Ruth Abbot (Restricted) Fund | | | | |
| | Receipts | | | |
| | Interest on Deposits | 3 | 17 | 22 |
| | Payments | | | |
| | Thrive Youth Ministries | 1,200 | 1,200 | 1,200 |
| | Excess of Income over Expenditure | (1,197) | (1,183) | (1,178) |
| | Brought forward balance | 1,221 | 2,404 | 3,581 |
| 10 | Total carried forward balance | 24 | 1,221 | 2,404 |
| Repairs & Renewals (Designated) Fund | | | | |
| | Receipts | | | |
| | Fund Raising | - | 281 | 6,007 |
| | Interest on Deposits | 16 | 56 | 72 |
| | Total receipts | 16 | 337 | 6,079 |
| | Payments | | | |
| | Church Repairs & Redecorations | 150 | 2,971 | 5,272 |
| | Servicing | - | - | 1,195 |
| | Total payments | 150 | 2,971 | 6,467 |
| | Excess of Income over Expenditure | (134) | (2,633) | (388) |
| | Brought forward balance | 5,224 | 7,857 | 8,245 |
| 11 | Total carried forward balance | 5,090 | 5,224 | 7,857 |
| Special Purposes (Designated) Fund | | | | |
| | Receipts | | | |
| | Legacies | 30,253 | 2,000 | 22,013 |
| | Interest on Deposits | 147 | 264 | 146 |
| | Total receipts | 30,399 | 2,264 | 22,159 |
| | Payments | | | |
| | Manse Repairs | 23,635 | 2,474 | - |
| | Equipment Purchase | 664 | - | - |
| | Total payments | 24,299 | 2,474 | - |
| | Excess of Income over Expenditure | 6,101 | (210) | 22,159 |
| | Brought forward balance | 33,094 | 33,304 | 11,144 |
| 12 | Total carried forward balance | 39,194 | 33,094 | 33,304 |
| Assistant Minister (Designated) Fund | | | | |
| | Receipts | | | |
| | Interest on Deposits | 64 | 81 | 49 |
| | Transfers to/(from) | 6,000 | 12,000 | - |
| | Brought forward balance | 19,199 | 7,118 | 7,069 |
| 13 | Total carried forward balance | 25,262 | 19,199 | 7,118 |
| TOTAL CURRENT ASSETS | | 89,813 | 75,904 | 61,574 |
| <i>Change yr/yr</i> | | 13,909 | 14,330 | |

| <i>Note</i> | <i>Totals adjusted for rounding</i> | From 01 Apr 20 To 31 Mar 21 | 01 Apr 19 31 Mar 20 | 01 Apr 18 31 Mar 19 |
|--|--------------------------------------|--|--------------------------------|--------------------------------|
| FIXED ASSET FUNDS | | | | |
| Manse (Restricted) Fund | | | | |
| 14 | Brought forward balance | 419,127 | 405,344 | 391,638 |
| | Adjustments | 20,952 | 13,783 | 13,706 |
| | Total carried forward balance | 440,079 | 419,127 | 405,344 |
| Building- (Restricted) Fund | | | | |
| 15 | Brought forward balance | 4,402,594 | 4,299,127 | 4,131,420 |
| | Adjustments | - | 103,467 | 167,707 |
| | Total carried forward balance | 4,402,594 | 4,402,594 | 4,299,127 |
| Furniture & Equipment (Designated) Fund | | | | |
| 16 | Brought forward balance | 198,865 | 193,825 | 185,656 |
| | Adjustments | - | 5,040 | 8,169 |
| | Total carried forward balance | 198,865 | 198,865 | 193,825 |
| | TOTAL FIXED ASSETS | 5,041,538 | 5,020,586 | 4,898,296 |
| | <i>Change yr/yr</i> | 20,952 | 122,290 | |
| | TOTAL ALL ASSETS | 5,131,351 | 5,096,490 | 4,959,870 |

Leamington Baptist Church - 1134467

Balance Sheet detailed

| Note | | As at 31/03/2021 | As at 31/03/2020 | As at 31/03/2019 |
|-----------------------|--|---------------------|---------------------|---------------------|
| Fixed assets | | | | |
| 14 | Manse | 440,079 | 419,127 | 405,344 |
| 15 | Land | 320,000 | 320,000 | 320,000 |
| 15 | Buildings | 4,082,594 | 4,082,594 | 3,979,127 |
| 16 | Furniture | 82,825 | 82,825 | 80,725 |
| 16 | Equipment | 116,040 | 116,040 | 113,100 |
| | | 5,041,538 | 5,020,586 | 4,898,296 |
| Current assets | | | | |
| | Debtors | 0 | 425 | 940 |
| | Coventry Bldg. Soc. | 8,950 | 9,115 | 9,139 |
| | CAF Gold Account | 20,655 | 14,647 | 2,636 |
| | Baptist Union Corp. | 21,400 | 26,813 | 26,586 |
| | BU 3-month deposit A/C | 30,372 | 22,367 | 22,129 |
| | NatWest Bank Current A/c | 8,315 | 3,002 | 1,446 |
| | Cash in Hand | 121 | 73 | 113 |
| | | 89,813 | 76,442 | 62,989 |
| Liabilities | | | | |
| 17 | Creditors | 0 | 538 | 1,415 |
| | Total Liabilities | 0 | 538 | 1,415 |
| 18 | Current Assets less Liabilities | 89,813 | 75,904 | 61,574 |
| | Net Assets | 5,131,351 | 5,096,490 | 4,959,870 |

The accounts and statement of assets and liabilities set out on pages 6 to 9 and the notes on pages 10-13 relating to the year ending 31 March 2021 are as approved by the deacons.

Signed:



Stephen Morris, Treasurer

Date: 10 June 2021

Signed:



Simon Archer, Secretary

Date: 10 June 2021

Notes to the Accounts

1 Basis of the accounts

These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011

2 INCOME

The year was marked by the Covid-19 pandemic and associated lockdowns. Church activities were reduced largely to Sundays only and were conducted online with limited periods when people were allowed to meet in the building. Voluntary income was reduced by £5,165 compared with previous years, as offerings were reduced except offerings via banking system that do not attract gift aid.

Outside lets income reduced dramatically, but this was more than offset by furlough payments for staff not working their usual hours.

Other income decreased as we reduced church activities.

Total income decreased by £4,165.

3 Ministry

The new minister started in November 2020 and costs for removals and part of the year's salary arose in the year.

Total Ministry costs increased to £25,450,

above last year but less than the full year of ministry in 2018/19.

4 Mission

Mission giving to outside organisations has been maintained.

Local Mission was reduced to £643 as we scaled back activities.

Outside Mission was spent as follows:

| Organisation | 2020/21 | 2019/20 | 2018/19 |
|------------------------|------------|-------------|-------------|
| Regents Park Coll. | 300 | 300 | 300 |
| Missionary Gifts | 0 | 81 | 0 |
| BU Subscription | 512 | 524 | 540 |
| Churches Together | 133 | 200 | 321 |
| Outside Mission | 945 | 1105 | 1161 |

5 Premises

Overall costs were reduced by £3,137 compared with last year.

Utilities decreased by £3,986, and servicing contracts by £435.

Cleaning and caretaking were increased by extra Covid-19 cleaning measures by £1,558.

6 Administration

Administration costs were increased by £834 spent partly on faster broadband.

7 Other Costs

Increased costs for streaming licences of £606 were offset by savings on other activities, reducing other costs by £1,356 overall.

8 BALANCES GENERAL FUND

Expenditure increased by £5,020 compared with the previous year, as we only paid for a minister for part of the year.

We transferred £6,000 to the Ministry Assistance Fund to create savings to be used in future years.

The balance on the General Fund has increased to £20,243 which represents 13 weeks average expenditure.

9 Mission Fund

This fund is used for members to donate through the church to mission organisations such as BMS (Baptist Missionary Society). Funds given in the year are all sent on to the various organisations.

10 Ruth Abbot Fund

This fund was created by a legacy from the late Ruth Abbot to be used towards work among young people.

The church agreed to give £100 per month to Thrive Youth Ministries in recognition of the support for our youth work given by Thrive.

11 Repairs and Renewals Fund

This fund is used for major items of expenditure on the premises.

The only expenditure this year was the repainting of the Minister's office, costing £150, leaving a balance of £5,090.

12 Special Purposes Fund

This fund contains legacies and other special donations.

A legacy of £30,253 was received from the estate of Lois Godfrey.

During the year we continued renewal and essential maintenance on the manse, amounting to £23,635.

The balance on the fund is now £39,194.

13 Ministry Assistance Fund

This fund has been used to save towards supplementary ministries. During the year £6,000 was transferred from the General Fund towards the cost of paying the new minister in future years.

14 Manse Fund

This represents the value of the manse for insurance purposes.

15 Building Fund

This fund holds the value of the church premises, excluding fittings. The value is based on the insurance valuation updated by the Baptist Insurance Company. It also holds the land valuation of £320,000 from when the church purchased the land.

16 Furniture and Equipment Fund

This fund holds the fixed assets of furniture and equipment. The value is based on the insurance valuation updated by the Baptist Insurance Company.

17 Creditors

The church has 2 liabilities arising from leasehold agreements:

- | | |
|--|------------------------|
| 1 Siemens Financial Services for Photocopier | |
| Running for 5 years from 31/01/2019. | Annual cost is £541 |
| 2 Shire Leasing for Phone System | |
| Running for 5 years from 24/03/2016. | Annual rental is £242. |

18 Current Assets less Liabilities

The balance of net current assets has increased by £13,909. This is because the legacy income was more than we have spent on the manse.

19 Other Organisations at the Church

There were no activities for other organisations at the church for the last year.

Pension Scheme Liabilities

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was made by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £403.02, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £25,390 as at 31 March 2021.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 20 March 2021 was £52,400.

Independent Examiner's Report

Report to the trustees & members of Leamington Spa Baptist Church

On accounts for the year ended 31 March 2021. Charity Registration Number: 1134467.

Set out on pages 1-13.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's 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,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a 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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- 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 come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: 15th June 2021

Name: Mark Harwood

Relevant professional qualification(s) or body: FCA FMAAT

Address: Greville House
10 Jury Street
Warwick
CV34 4 EW