

Trustees Annual Report and Financial Report

of the Parochial Church Council of the Ecclesiastical Parish of West Chiltington

St Mary's Church, West Chiltington

Generous in Prayer and Giving

St Mary's Church, Church Street, West Chiltington, RH20 2JW

Registered Charity no. 1138034

For the year ended 31 December 2022

CONTENTS

	Page
Trustees annual report	2
Statement of financial receipts and payments	9
Statement of assets and liabilities	10
Notes of the accounts	11
Report of the independent examiner	16

Website: www.stmaryswestchilt.co.uk

Incumbent: Father Stephen Merriman, The Rectory, East Street, West Chiltington, RH20 2JY

**Independent
examiner:** Mr Adrian C Radford, 7 Curbey Close, West Chiltington, RH20 2HU

Bankers: The NatWest Bank, 5 East Street, Chichester, PO19 1HH

Trustees Annual Report for 2022

Our aims and purposes as a charity

The PCC has the responsibility of co-operating, with the Rector in

- The promotion of the gospel of the Lord Jesus Christ according to the doctrines and practices of the Church of England;
- Promoting in the parish the whole mission of the church, pastoral, social, evangelistic and, ecumenical;
- To know Jesus better and make Him better known;
- Practical support and care for people in the parish, from the youngest to the eldest, irrespective of level of need or, ability to pay;
- Providing support for those in need and, to other organisations with similar objectives.
- To promote a generosity in giving: in Prayer, in Time and Financial.

What we planned to do to achieve our charitable objectives

When planning our activities for the year, the PCC have considered the Charity Commission's guidance on public benefit and the specific guidance on 'charities for the advancement of religion'. For 2022 we discussed and planned the following objectives and activities to fulfil our aims:

Enabling all in our church

- Work with our Rector to extend the Christian influence in the village;
- Opening our Church every day for prayer, reflection and well-being;
- Teaching, baptising, and nurturing new and existing believers within the parish;
- Working with our community school and youth organisations;
- Considering how services can involve the many groups that live within the parish;
- Putting faith into practice, through Sacrament, prayer, scripture and Worship.
- Taking communion to those at Home, Nursing Home, celebrating the Eucharist within the community and House groups;
- Assisting people from all walks of life to develop their knowledge of, and trust in, Jesus;
- Provision of pastoral care for people living in the parish and those in need of specific support.
- Helping the vulnerable of the parish;
- Encourage charitable giving through our services and other activities within the parish;

- Outreach to the encouraging all to use the Church and Hall facilities, which includes the Friendship lunch and Refresh! Café.
- Maintaining the fabric of the church building as a historic centre and focus of life in the village.

What we achieved and how we affected beneficiaries' lives

Overview of the Year

This year is the first year since the Covid-19 pandemic began the Church was able to implement and maintain a full act of Worship and events that encouraged the Villagers to enjoy acts of worship and community events led by the Church family of St Marys these have included:

- Weekly Eucharist's being celebrated not just within the Church building also at other venues;
- Weekly time of silent prayer and meditation;
- Monthly services of Healing and Requiem;
- Monthly Friendship Lunch and Refresh! Café;
- Lent Course at the Rectory and Lent Lunches in the Church Hall;
- Holy Week and Easter services and a Easter Party
- The Queens Platinum Jubilee celebration, including Organ Recital, Coffee Morning, Lunch, and a special Sunday Service of celebration;
- Confirmation of church members;
- Patronal Festival;
- The Church building hosted and was used as a venue for a number of community events throughout the year;
- Pet Service with blessing of family pets which came to Church;
- Harvest Festival celebrations in the local School and Church;
- Armistice Day and Remembrance Sunday services;
- Mulled wine and Mince pies at the Rectory
- Carols in the Village, throughout Advent at Kensington Close, The Roundabout Hotel and Church.
- Crib and Christingle Service.

Attendance at worship

The church family welcomes visitors from in and outside the Church parish. All attend by personal choice and it is our great pleasure to welcome those from all walks of life and we contend that this voluntary attendance to worship the Lord Jesus Christ is major public benefit. The pattern of worship in church is 8am Book of Common Prayer and 10am Common Worship both Eucharist services. Midweek services are on Wednesday and Thursday 10am. We have also established Exposition of the Blessed Sacrament on Wednesday mornings. This is a wonderful time to be still in the busy life we lead and many who come have expressed their delight to just be still and calm

before God as Sunday mornings can be more hectic and busy. Thursday mornings during Lent we introduced Stations of the Cross and outside Lent the Rosary, this service is a wonderful time to reflect upon the life of Jesus Christ in prayer, it has also become a source of ecumenical service, as we are joined regularly from a member of the Roman Catholic church. The Church remains open daily for private prayer and those visiting are freely able to light a candle as an act of prayer. The average count during October was 52, which was lower than last year, as in 2021 we held two funerals during October and the number of members on the electoral role decreased by 3 to 122. All of the special services associated with the church festivals were well attended especially the Armistice day service and Christmastide services, with more visitors than regular worshippers.

Teaching, baptising and nurturing new and existing believers

There have been regularly two home groups, but due to ill health only one of the study groups currently meets regularly. As part of our nurturing new believers and teaching we have a well-established monthly service at Kensington close a housing association, where the Eucharist, prayer and biblical teaching occur monthly. This has grown in number over the year meeting the spiritual needs of those who attend, especially for those within the village who do not come to St Mary's Church, this has been a great source of outreach by the Church into the community.

We celebrated 5 baptisms, 6 Confirmation Candidates, and 4 Weddings, 4 Church funerals, 2 Crematorium Funerals and 10 interment of Ashes.

We are pleased the church is open daily, and in the winter months to open the Church as part of a Warm Space, Warm Welcome. For all to enjoy God house and encounter God in the stillness within its peacefulness walls and for those interested in History to marvel at the 12th and 13th century wall paintings.

Provision of Church facilities

The church hall bookings had been affected, by a good number of groups not resuming after the Covid-19 pandemic. Despite this effect we have been able to welcome back a good number of groups back including the Rainbows & Brownies, the West Chiltington Cavaliers, the Downs Art and West Chiltington Art Group and now have Ladies that Boogie and West Chiltington Silver Band as new regular users.

The Friendship lunch and the Refresh! Café has been well supported throughout the year, these two events happen monthly on alternative Thursdays.

The Refresh Café occurs on the first Thursday of the month, in the morning. This is a free café, serving homemade cakes, tea and coffee, this is for all villagers to gather, to talk, and it has been especially beneficial for those who live alone.

The Friendship lunch occurs on the third Thursday of the month, at 12:30pm it is a lunch time meal, with is charged at a very reasonable price, and monies raised goes to various charities, with seasonal meals being served and the highlight must be the Christmas lunch.

Provision of pastoral care for people living in the parish

The Pastoral Team offers pastoral support within the parish and they support the Rector in the outreach of pastoral and practical support within the village. Home communion is also made available to those unable to attend public worship. Those receiving Communion at Home has more than doubled throughout the year 7 communicants monthly receive Holy Communion at home. The Family Support work has once again been well supported through the year, a large wicker basket is left within the Church porch for donations and the Harvest Festival donations went to the Family Support Work.

Communications

We publish a monthly Church village magazine; this has been available for many years and it is widely read by villagers of the Church and wider community. It is a greatly appreciated as a way and mean for the village to share their news and events as well as the Church family sharing and advertising forthcoming events and services.

Our web site has been a vital way to communicate with everyone within and outside the village, this is well maintained and updated regularly with church services, events and information to access the life of the Church here in West Chiltington. It has proven to be a valuable asset to the life of the Church. Alongside these means of communication, a monthly Church life newsletter is also available, for those who attend regularly or visitors to pick up and take home so they are aware of all our activities.

Other charitable giving

- Christian Aid week
- Family Support Work
- The British Red Cross Ukraine Appeal
- Save the Children Ukraine Appeal
- ABC Sanctuary West Chiltington
- St George's Hospital Neonatal Unit
- The Children's Society
- Horsham Matters

Maintaining the fabric of the church building as a historic centre and focus of life in the village

An inspection was carried out back in September 2020 by the church Architect, as part of the quinquennial report on the fabric of the building with no immediate work required, the Church has continued to keep the fabric of the Church building updated, the repointing of the masonry wall adjoining Church Street was resumed this year. In February 2022 lead was stolen from part of the flat roof which adjoins the Church the Sacristy and Choir vestry, work is now in place to replace and make good the roof once again after this vandalism.

Financial Review

Incoming and outgoing resources

The total receipts on general unrestricted funds were £102,049 and are detailed in the Financial Report. This is an overall increase of £15,444 compared with 2021. Regular givings were down £158, however there was an increase of £1,204 in the total received in ad-hoc donations.

The PCC was very grateful to receive a legacy of £5,000 from the estate of John Michael Richardson, who lived in the village for a number of years. In accordance with his wishes that this be used for the repair of the fabric of the church, this money has been allocated to the Restoration Fund.

Sharing the ministry costs of the Diocese of Chichester

The largest expenditure of the PCC was the sum of £69,000 paid to the diocese for our share of all churches' Parish Ministry Costs. This PMC covers the housing, stipend and pension costs of the clergy, and a standard sum for diocesan central costs, clergy training and a contribution to national church funds. It is also important to note that approximately 80% of the PMC relates directly to the clergy costs of this parish, the remainder being the shared costs of the Christian family throughout the whole Church of England, including helping churches less able to manage than ourselves.

Staff costs

The PCC pays for a secretary to assist the Rector in the church office located at the Rectory, a cleaner for the church hall and new vestry and an organist. Further details are provided in the notes to the accounts.

Trustee payments and expenses

We pay Council, Water, and Environmental rates for the Rectory and electricity to heat the parish office. Mrs Brenda Bull, who is also a trustee, received £3,600 for duties as parish Secretary. There were no other payments to persons related to or connected to the current trustees.

Repairs to the fabric of the church building

No major work was carried out during the year to either the Church or Church Hall during 2022. However, a cost of £15,495 was incurred completing the demolition of the old 'Youth Building', which was the responsibility of the Church.

Why we hold some money in reserve

It has been PCC policy to maintain a balance on the general unrestricted funds (excluding property) which equates to approximately **three months' worth of unrestricted payments as contingency against unforeseen situations**. The impact of Covid has forced careful consideration of future finances and a reserve of about 6 months income will be retained. As we face significant repair costs to the buildings which are our responsibility, part of the reserve will be held in a Designated Building Fund. The closing balance of this year is in line with this policy.

It is PCC policy to invest surplus funds with the CBF Church of England deposit fund, returning proportionately these funds to our current account, as they are needed, to pay larger bills.

As well as holding the above general reserves, from time to time the PCC receives restricted legacies for expenditure on purposes defined by the donor. We aim to expend such money as soon as possible after receiving the legacy, depending on the specific objectives of the donor. Where we have identified that the specific purpose can only be achieved by delaying the expenditure, we invest the legacy temporarily until such time as the need for appropriate expenditure is identified.

Footnote

Our report above sets out a valuable support to the parish during a year of significant changes in individual freedoms and we would wish to thank our Rector, Church Wardens, and PCC Officers for the way they have steered us through this year with many changes to the regulations. Also, a thank you to our members for their steady support in spite of the ever-changing situation and into the forthcoming year. Thank you.

Structure, governance, and management of the charity

The Parochial Church Council (PCC) is registered with the Charity Commission as required by the Charities Act 2011. Its governing document is the Parochial Church Councils (Powers) Measure 1956.

During the year the following served as members of the Parochial Church Council:

Ex Officio members

Incumbent:	The Revd. Stephen Merriman	Chairman
Wardens:	Mrs Diane Bennett Mr Patrick Higham	
Lay Reader:	Mr Jim Latter	
<i>Elected Members</i>	Mrs Andrea Carlson-Hedges Mrs Ann Chapman Mr Martin Littleboy Mrs Alison Littleboy Mrs Vanessa Llambias Mrs Claire Roake Mrs Penny Wilson Dr Tim Fooks	Safeguarding Officer
Deanery Synod:	Mrs Diane Bennett Mrs Pam Wells Mrs Brenda Bull - PCC Treasurer	
PCC Secretary:	Mrs Fiona Hardy	

Membership of the PCC is determined under the Church Representation Rules and consists of certain ex-officio members (the incumbent/priest-in-charge, curate, lay readers licensed to officiate in the church), the churchwardens and members of the Deanery, Diocesan or General Synods and 8 members of the church who are elected at the Annual Parochial Church Meeting (APCM).

Members are warmly encouraged to stand for election to the PCC and we try to ensure a balance of skills and experience where possible.

During the year the PCC reviewed both their Safeguarding policy and their policy under the General Data Protection Regulations, both of which are available in the church porch.

This Trustees' Annual Report was approved by the PCC and signed on their behalf by The Revd. Stephen Merriman, Chairman

signed The Revd Stephen R Merriman

Dated

Annual Financial Report

of the Parochial Church Council of the

St Mary's Church, West Chiltonington

Generous in Prayer and Giving

St Mary's Church, Church Street, West Chiltonington, RH20 2JW

Registered Charity no. 1138034

For the year ended 31 December 2022

CONTENTS

	Page
Statement of financial receipts and payments	10
Statement of assets and liabilities	11
Notes of the accounts	12
Report of the independent examiner	17

Trustees Annual Report for 2022

Statement of Financial Receipts and Payments

Statement of Financial Receipts and Payments

	Unrestricted							
	General Fund	Designated Building Fund	Designated Hall Fund	Restricted funds	Endowed Funds	Total All Funds 2022	Total All Funds 2021	Notes
	£		£	£	£	£	£	
Income and endowments from:								
Donations and legacies	64772	0		5000		69772	72784	
Charitable activities	4214					4214	6379	
Other trading activities	17777		4757			22534	10281	
Investments	498		1	907		1406	875	
Other receipts	9950		80			10030	2115	
Total received	97211	0	4838	5907	0	107956	92434	
Expenditure on:								
Cost of raising funds	0					0	0	
Charitable costs	97583		4,596	288		102467	102204	
Trading costs	4688		851			5539	4672	
Other payments	770	15495	22			16287	8672	
Total paid	103041	15495	5469	288	0	124293	115548	
Reconciliation of funds:								
Net income or (net expenditure)	-5830	-15495	-631	5619	0	-16337	-23114	
	-5830	-15495	-631	5619	0	-16337	-23114	
Transfer between funds	-15000	14000	1000					
Net movement in funds	-20830	-1495	369	5619	0	-16337	-23114	
Bank accounts at 1 January 2022	47188	2540	2000	79833		131561	154675	
Bank accounts at 31 December 2022	26358	1045	2369	85452	0	115224	131561	

Statement of Assets and Liabilities

Statement of Assets and Liabilities

	Unrestricted						
	General Fund	Designated Funds	Restricted funds	Endowed Funds	Total All Funds 2022	Total All Funds 2021	Notes
	£		£	£	£	£	
Assets							
Bank current account	26358	3329	55009		84696	101429	
CBF Deposit Fund		85	30443		30528	30132	
PCC-owned bank balance	26358	3414	85452	0	115224	131561	
Chancel Fund Deposit Account					0	0	
Total bank and deposit accounts	26358	3414	85452	0	115224	131561	
Float for Choir Wedding Fees					0	0	
Tradecraft stock & float					0	0	
Gift Aid recoverable					0		
Debtors	0	0	0	0	0	0	
407 CBF shares Francis Charity (at cost)				324	324	324	
970 CBF Investment Fund shares (at cost)			4400		4400	4400	
Diocesan Fixed Interest Fund	800				800	800	
Investment assets at cost	800		4400	324	5524	5524	
Kensington Memorial Hall at cost		4612			4612	4612	
Total assets	27158	8026	89852	324	125360	141697	
Liabilities:							
Electricity used since last bill (est.)					0	0	
Magazine printing / advertising in adv	10750				10750	5780	
Total Liabilities	10750	0	0	0	10750	5780	

CONTINGENT LIABILITY

In February 2022 lead from the church roof was stolen and damaged was caused and redecoration is required to the Church. The maximum that the insurers will pay as regards the stolen lead is £7,500. The costs of the repair to the roof and the redecoration are still to be finalised. The redecoration should be covered by insurance. The net cost to the charity could be as much as £16,000 but due to the uncertainty in terms of the final cost and the total amount recoverable no actual liability has been shown in the assets and liabilities statement.

Notes to the Financial Report

1. The financial statements of the PCC have been prepared in accordance with the Charities Act 2011 and current Church Accounting Regulations, using the Receipts and Payments basis.
2. The following assets are recognised but not valued in the Statement of Assets and Liabilities: Movable church furnishings held by the churchwardens on special trust for the PCC, which require a faculty for disposal.

3. Analysis of total received

	Unrestricted							
	General Fund	Designated Building Fund	Designated Hall Fund	Restricted funds	Endowed Funds	Total All Funds 2022	Total All Funds 2021	Notes
	£		£	£	£	£	£	
Planned giving (excl tax refunds)	36441					36441	36903	
Planned giving (no tax refunds)	4458					4458	5433	
Loose cash collections	7400					7400	6121	
Donations (excl tax refunds)	653					653	539	
Donations (no tax refunds)	3308					3308	2218	
Church Concerts						0	0	
Gift Aid recovered	10812					10812	11570	
Legacies				5000		5000	10000	
Grants	1700					1700	0	
Donations and legacies	64772	0	0	5000	0	69772	72784	
Fees for weddings and funerals	4214					4214	6379	
Charitable activities	4214	0	0	0	0	4214	6379	
Special Events	1011					1011	1537	
Church & hall hiring fees	285		4837			5122	2049	
Traidcraft Stall Sales						0	0	
Other trading receipts	472					472	315	
Funds raised for others	1942					1942	188	
Magazine advertisement fees	10750					10750	5780	
Magazine sales	3317					3317	412	
Other trading activities	17777	0	4837	0	0	22614	10281	
Bank & CBF deposit interest	248		1	282		531	288	
CBF investment fund dividend	250			624		874	587	
Investments	498	0	1	906	0	1405	875	
Other receipts	9950					9950	2115	
Total received on all funds	97211	0	4838	5906	0	107955	92434	

4. Legacies include a bequest from the estate of the late Mr John Michael Richardson.

Notes to the Financial Report

5. Analysis of total paid:

	Unrestricted			Restricted funds	Endowed Funds	Total All Funds 2022	Total All Funds 2021	Notes
	General Fund	Designated Building Fund	Designated Hall Fund					
	£		£	£	£	£	£	
Other appeals expenses						0		
Cost of raising funds	0	0	0	0	0	0	0	
Charitable grants and donations	1941					1941	268	
Parish contribution to Diocese	69000					69000	66950	
Salaries and honoraria inc. NI	7075					7075	5883	
Clergy and other people's expenses	4674					4674	4226	
Rectory redecoration						0	0	
Mission & evangelism costs						0	0	
Service running costs	2573					2573	2575	
Insurance	1739		850			2589	2234	
Church Water, Gas & Electricity	2380		879			3259	2585	
Office running costs	1795					1795	1189	
Churchyard maintenance	5230			288		5518	14588	
Accounting and Examiner's fees						0	0	
Legal & professional fees						0	0	
Church maintenance and redecoration	1176					1176	1706	
New building work						0	0	
Charitable costs	97583	0	1729	288	0	99601	102204	
Special event costs, etc.						0	0	
Hall salary and honoraria			2400			2400	2114	
Hall maintenance and redecoration			1317			1317	518	
Magazine printing	4688					4688	1836	
Traidcraft supplies						0	0	
Other trading costs						0	204	
Trading costs	4688	0	3717	0	0	8405	4672	
Other payments	770	15495	22			16287	8672	
Total paid on all funds	103041	15495	5469	288	0	124293	115548	

6. Charitable grants and donations were made to Family Support Work, Save the Children and The British Red Cross for their Ukraine appeals, St George's Hospital Neonatal Unit, The Children's Society, the ABC Animal Sanctuary and Horsham Matters.

7. The Parish share to the Chichester Diocese is for the payment to Clergy and other central costs. The full cost of parish ministry amounts to approximately £76,967.

Notes to the Financial Report

8. The church hall is on a freehold property also used as a church car park which is owned by the PCC adjoining the church and cost £4,612 to build.
9. The Restricted fund represents accumulated donations and appeals for the maintenance of the church building.
10. Gift Aid is recovered on donations received up to year end, the last claim was submitted mid-December 2022, covering donations to that date.
11. Payment to PCC employees:

	2022	2021
	£	
Wages, salaries and honoraria	9475	7936
Employer National Insurance		
	9475	7936

12. Payments to PCC members:

Mrs Brenda Bull received £3,600 for Secretarial support to the Rector.

13. Transactions with persons related to PCC members:

There were none.

14. Transactions with related charities:

There are no related charities.

15. Statement of funds:

Endowment funds are required by the donors to be invested and the income spent on specific objectives.

The Francis Charity is an endowment invested in CBF Investment Fund shares, with the income to be spent on churchyard maintenance.

Restricted funds are not invested permanently but are to be spent within reasonable timescales.

The longstanding Restoration Fund is invested in CBF Investment Fund shares with the income to be spent on the fabric of the Church.

The other restricted funds comprise the Church Restoration Fund.

The Richard Legacy fund is to be spent on the organ and Audio-visual improvements in the church.

The Church IT Fund is to be used towards the installation of audio / visual equipment in the church.

Unrestricted funds are not subject to any donor restrictions and can be spent as the PCC decides.

The General Fund received the normal church income to cover the day-to-day activities of the church.

The Hall Fund is used to cover the running of the hall as a designated fund to clearly identify the finances of this important outreach activity.

The Building Fund is money set aside to cover anticipated expenditure on either making safe or demolishing the old youth building and possible repairs to the church hall.

Whilst the final cost of replacing the stolen lead on the vestry roof and repairing the associated damage has not yet been finalised, the standard level of insurance cover for the theft of lead will not be sufficient to fully cover the cost of materials, and it is expected that the additional cost could be in the region of £16,000.

The summary of all funds appears on the next page.

Notes to the Financial Report

16 Summary of funds

Fund income and expenditure and final balances are as follows:

	Balances b/f 1 Jan 2022	Income	Expenditure, Transfers, Other Gains and Losses	Balances c/f 31 Dec 2022
	£	£	£	£
Francis Charity at cost	324			324
Total of all endowed funds	324	0	0	324
Restoration Fund Investment at cost	4400			4400
Church Restoration fund	73703	5907	-288	79322
Richards Legacy	5130			5130
Church IT Fund	1000			1000
Total of all restricted funds	84233	5907	-288	89852
Fixed interest investment at cost	800			800
General fund	47188	82211	-103041	26358
Designated Building Fund	2540	14000	-15495	1045
Designated Church Hall fund	2000	5838	-5469	2369
Total of all unrestricted funds	52528	102048	-124005	30573
Total Funds	137085	107955	-124293	120748

17 Market value of investments @ 31st December 2022

The market value of shares shown in the Statement of Assets and Liabilities at cost is as follows:

	Number held	Original cost £	Value 2022 £	Value 2021 £
CBF Francis Charity	407	324	8403	9518
CBF Restoration	970	4400	20027	22685
Diocesan Fixed Interest Fund	713	800	978	1129
		5524	29408	33332

Independent Examiner's Report to the PCC of St Mary's Church, West Chiltington for the Year Ended 31st December 2022

Section A

This is my report to the Parochial Church Council of the Ecclesiastical Parish (PCC) of St Mary West Chiltington on the annual report for the year ended 31st December 2022 set out on pages 11 to 16.

Respective responsibilities of trustees and examiner

The PCC members are responsible for the preparation of the annual reports. The PCC members 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:

1. examine the accounts under section 145 of the Charities Act,
2. 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
3. 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 seeks 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- a. accounting records were not kept in accordance with section 130 of the Charities Act; or
- b. the accounts do not accord with the accounting records

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.

Examiner's signature

Examiner's name CAPITALS

Address 7 Curbey Close, West Chiltington RH20 2HU

Relevant professional **Dated**

qualification or body

Section B

Disclosure

Only complete if the examiner needs to highlight material problems *for example*:

- accounting records have not been kept in accordance with s132 of the Charities Act 2011 and those accounts do not comply with the requirements of the 2008 Regulations setting out the form and content of charity accounts;
- any material expenditure or action which appears not to be in accordance with the trusts of the charity;
- any failure to be provided with information and explanations by any past or present trustee, officer or employee; and
- any material inconsistency between the accounts and the trustees' annual report.

Give here brief details of any items that the examiner wishes to disclose