

HARROW GOSPEL HALL TRUST
Report of the trustees and
unaudited financial statements
For the year ended 5 April 2021

Harrow Gospel Hall Trust

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Harrow Gospel Hall Trust

Reference and administrative details For the year ended 5 April 2021

Charity name	Harrow Gospel Hall Trust
Registered charity number	1159074
Trustees	Stuart Peter Barnes (Chair) Charles Hubert Kingston Neil Stuart Purdom Robert Michael Jay Lauren Paul Smith
Treasurer	Neil Stuart Purdom
Principal address	265 The Ridgeway North Harrow Harrow HA2 7DA
Independent examiner	Alexander J. Bell Mercer and Hole Chartered Accountants Batchworth House Batchworth Place Church Street Rickmansworth Hertfordshire WD3 1JE
Accountant	Mercer and Hole Chartered Accountants Batchworth House Batchworth Place Church Street Rickmansworth Hertfordshire WD3 1JE
Bankers	The Royal Bank of Scotland Harrow Branch 354 Station Road Harrow Middlesex HA1 2XZ

Harrow Gospel Hall Trust

Report of the trustees (continued) For the year ended 5 April 2021

The Trustees present their report along with the financial statements of the Charity for the year ended 5th April 2021. The financial statements have been prepared in accordance with the accounting policies set out in note 1 and comply with the Trust Deed and the applicable law.

Structure, governance and management

Governing document

The charity is controlled by a Deed of Trust, and constitutes an unincorporated charity.

The Harrow Gospel Hall Trust is constituted by a Deed of Trust dated 12th September 1979 amended by various Deeds and most recently by a Deed of Variation dated 15th August 2014. The Trust was registered with the Charity Commission for England and Wales on 5th November 2014 under Charity Registration Number 1159074.

Recruitment and appointment of Trustees

The Trustees who have served during the year and since the year end are set out on page 1. None of the Trustees, nor any person connected with them, received any remuneration from the charity in the year ended 5th April 2021 (2020: £nil). However some personal expenses were claimed as set out in note 2.

The Trust operates a Gospel Hall and Trustees are chosen from among the regular congregation of the hall. Trustees are selected according to their knowledge and experience in specialised fields and are expected to use that knowledge and experience in furthering the objects of the Trust. Checks are made to ensure that there are no legal or other barriers to their appointment. New Trustees are nominated by the existing Trustees and appointed by unanimous resolution of the Congregation. Incoming Trustees are made fully aware of their responsibilities by the existing Trustees, who ensure that they read the Trust Deed and the relevant guidance for charity Trustees published by the Charity Commission. No new Trustees have been appointed during the 2020-21 year.

Organisational structure

All major decisions, including those of a financial nature, are made by the Board of Trustees at their regular meetings, which are generally held approximately at monthly intervals. Owing to the current geographical distribution of the trustees, most meetings have been held by teleconference or video conference. More minor decisions may be made by individual Trustees in their particular field of responsibility. Jared Doouss acted as treasurer of the Trust during the early part of the year.

Wider network

The Trustees maintain informal links with Trustees of similar Trusts, such as Streamside and Elm Park Gospel Hall Trusts, with a view to pooling experience considered useful in pursuing the objects of the Trust.

Trust Policies

Trust Policies

The Policies adopted in 2015-16 and reviewed in 2017 covering Conflicts of Interest, Child Protection, Protection of Vulnerable Adults, Complaints, Financial Controls, Grant Making and Risks have been kept under review. No changes have been made during the 2020-2021 year.

Harrow Gospel Hall Trust

Report of the trustees (continued) For the year ended 5 April 2021

Objectives and activities

Objectives and aims

The Trust has the following charitable purposes:

1. The advancement of the Christian religion for the public benefit including by the carrying on of the service of God in accordance with the Old and New Testaments of the Holy Bible as followed by those Christians forming part of the world-wide fellowship known as the "Plymouth Brethren Christian Church (the "Brethren") whose Core Doctrine and whose proper purposes in furtherance of some of the aspects of that Core Doctrine ("Faith in Practice") is summarised in the two schedules to the New Trust Deed which is contained in the Second Schedule to the Deed of Variation dated 15th August 2014.
2. The object of the charity is to provide gospel halls for the celebration of the Lord's Supper, gospel preaching and addresses on the Word of God and other meetings of a Christian religious character according to the injunctions contained in the Holy Scriptures of those Christians forming part of the above-mentioned world-wide fellowship who hold and practice the teachings of Christ and His Apostles contained in the Holy Scriptures, as expounded by His servants the Ministers of the Lord in the Recovery.

Main Activities

The Trust provides and maintains Gospel Halls for the religious activities of Christians often referred to as "Brethren". Details of the origin, teachings, and way of life of the brethren can be found on their website: www.plymouthbrethrenchristianchurch.org.

Since the unlawful occupation of travellers of the site of the Trust's main Gospel Hall in 2019, use of this hall has been discontinued on security grounds and the additional activities by members of the congregation have been carried out in conjunction with the Watford congregation. Whilst the Covid-19 pandemic and subsequent lockdown imposed by the Government have obviously affected these activities, the trustees do not consider that this will have any effect on the ability of the trust to continue as a going concern.

Funds distribution

The distribution of funds to other Trusts with similar purposes mentioned in the Trustees' report for 2016-17, halted in 2017-18, has not been further continued in the 2020-21 year in order to conserve funds for necessary expenditure

Marketing of main gospel hall site

The work reported in 2018-19 and 2019-20 on producing a comprehensive development proposal for the site has continued during the 2020-21 year. Whilst this has involved substantial expenditure on professional fees, the Trustees remain of the view, after professional advice, that the development proposals will achieve a substantial uplift in the value of the site and provide the best outcome for the Trust's beneficiaries.

Public benefit

Support of the activities of the Rapid Relief Team, (an independent charity providing assistance to the emergency services when needed) by volunteers from the Harrow congregation has continued during the current year in conjunction with volunteers based in nearby areas. Support of the preaching of the gospel in the streets has largely had to be discontinued in response to government-imposed lockdowns

Harrow Gospel Hall Trust

Report of the trustees (continued) For the year ended 5 April 2021

The trustees of the Harrow Gospel Hall Trust confirm that they have complied with their duty under Section 4 of the Charities Act 2011 to have due regard to the Charity Commissioners' general guidance to charities on public benefit.

The life of a Christian

The following points are an extract from Schedule 1 of the 2014 Deed of Variation to the Trust Deed. They outline the way of life of the Brethren as supported by the Holy Scriptures and how it contributes to the public benefit;

1. We seek and are encouraged to live exemplary lives in all our relationships with others in the wider community (including former Brethren) in accordance with the teachings of Holy Scripture (1 Tim 2:2)
2. We regularly go out from our homes to preach on the streets, to distribute Christian literature and to engage with the wider community (including former Brethren) in order to present eternal salvation, available to all men by faith in Jesus Christ (2 Tim 4:2).
3. We seek as members of the public to lead Christian lives as husbands and wives, parents, children, employers, employees and neighbours (Col 3:22-25, Col 4:1).
4. The preservation and protection of the family unit is fundamental and children are prized as a blessing from God (Psalm 127:3-5). The elderly are valued members of the community, for whom both their family and the wider community are expected to care.
5. Holy Scripture commands us to be good neighbours to others, and deal with all other people (including former Brethren) openly, honestly and fairly and, consistently with these principles, we should give our time, talents and money to assist those in need in the wider community, insofar as is reasonable given our abilities and our available resources {Matt 7:12, Matt 22:39, Eph 4:28}.

Funding

Funding is sought through gifts and donations from the congregation. Grants are sometimes received from other charitable trusts with congruent objectives. Gift-aid is also claimed on relevant gifts. A grant of £40,000 was received from Elm Park Gospel Hall Trust during the 2020-21 year.

Achievement and performance

Charitable activities

So far as practical, the normal activities of the Trust were maintained throughout the year, primarily in conjunction with those of the Watford congregation. Owing to the Covid-19 pandemic and consequent restrictions, normal activities were severely limited, but distribution of food parcels to charities for the homeless was undertaken.

Financial review

Financial position

In the year ended 5th April 2021 the Trust had a deficit of income over expenditure. Total voluntary income received during the year was £40,000 (2020: £750,000) including a grant of £40,000 received from Elm Park Gospel Hall Trust during the year, being part of the proceeds of the sale of one of their Gospel Halls. During the course of the year the Trust's bank account was transferred from Royal Bank of Scotland to Clydesdale & Yorkshire Bank (since merged with Virgin Money) and an incentive payment of £4,200 was received. The principal expenses during the 2020-21 year were:

Harrow Gospel Hall Trust

Report of the trustees (continued) For the year ended 5 April 2021

- Legal and professional fees incurred in connection with the marketing of the Ridgeway Gospel Hall
- Grants to Elm Park and Streamside Gospel Hall Trusts to cover the running expenses of their Gospel Halls
- Ongoing expenses on security measures installed following the unlawful occupation of the Ridgeway Gospel Hall site during the 2019-2020 financial year.

All funds held were unrestricted funds.

Reserves Policy

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on its size and the level of financial commitments. The Trust aims to ensure that the charity will be able to continue to fulfil its charitable objectives at all times by holding sufficient funds in a current account to cover day-to-day expenditure, plus an allowance for any urgent repairs and capital expenditure that may arise.

Free reserves at the year-end were £33,193 (2020 - £252,096)

Statement of trustees' responsibilities

The Trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations and the provisions of the Trust Deed require the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure of the charity for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP 2019 (FRS102);
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities

On behalf of the board

N S Purdom

Trustee

Date:

Harrow Gospel Hall Trust

Independent Examiner's Report to the trustees For the year ended 5 April 2021

I report to the charity trustees on my examination of the accounts of the Harrow Gospel Hall Trust (the Trust) for the year ended 5 April 2021.

Responsibilities and basis of report

As the Charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. 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 no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

**Alexander Bell FCA (Senior Statutory Auditor)
For and on behalf of Mercer & Hole
Chartered Accountants**

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Batchworth House
Batchworth Place
Church Street
Rickmansworth
Herts WD3 1JE

Harrow Gospel Hall Trust

Statement of financial activities For the year ended 5 April 2021

	Notes	Unrestricted funds £	Restricted funds £	Total funds 2021 £	Total funds 2020 £
Income and endowments from:					
<i>Donations and legacies:</i>					
Grants from Affiliated Trusts		40,000	-	40,000	750,000
<i>Investments:</i>					
Bank interest		95	-	95	973
<i>Other Income:</i>					
Other Income		4,200	-	4,200	7,753
Total		44,295	-	44,295	758,726
Expenditure on:					
<i>Charitable activities</i>					
Donated services	9	6,652	-	6,652	21,903
Other expenses		104	-	104	4,081
Maintenance		6,187	-	6,187	445
Running expenses		14,796	-	14,796	37,987
Depreciation – hall		17,104	-	17,104	17,104
Depreciation – F&F		124	-	124	82
Insurance		1,597	-	1,597	884
Legal and professional		14,055	-	14,055	356
Bank charges		-	-	-	8
<i>Governance costs</i>					
Independent examiner's fee		5,874	-	5,874	3,465
Total	4	66,493	-	66,493	86,315
Net income/(expenditure)		(22,198)	-	(22,198)	672,411
Net movement in funds		(22,198)	-	(22,198)	672,411
Reconciliation of funds					
Total funds brought forward		2,278,414	-	2,278,414	1,606,003
Total funds carried forward		2,256,216	-	2,256,216	2,278,414

The notes on pages 9 to 16 form part of these financial statements. All of the above activities are classed as continuing and there are no gains and losses other than those included above.

All income and expenditure in the prior year was unrestricted.

Harrow Gospel Hall Trust

Balance Sheet

For the year ended 5 April 2021

		2021	2020
	Notes	£	£
Fixed assets			
Tangible fixed assets	5	2,223,023	2,026,318
Current assets			
Other debtors		234	5,806
Prepayments and accrued income		1,276	1,126
Cash at bank and in hand		63,450	372,189
		64,960	379,121
Current liabilities			
Creditors: amounts falling due within one year:			
Trade creditors		(16,121)	(86,202)
Accruals and deferred income		(15,646)	(40,823)
		(31,767)	(127,025)
Net current assets		33,193	252,096
Total assets less current liabilities		2,256,216	2,278,414
Net assets		2,256,216	2,278,414
Funds			
Unrestricted income fund		2,256,216	2,278,414
Restricted funds		-	-
Total unrestricted funds	7	2,256,216	2,278,414

The unaudited financial statements were approved and authorised for issue by the Harrow Gospel Hall Trust on and signed on their behalf by

S. P. Barnes

The notes on pages 9 to 16 form part of these financial statements

**Notes to the financial statements
For the year ended 5 April 2021**

1. Accounting policies

1.1 General information and basis of preparation

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and UK Generally Accepted Accounting Practice.

The Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

Harrow Gospel Hall Trust is a trust in England. The nature of the charity's operations and principal activities are detailed in the report to trustees on pages 2-5.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Income

Donations are recognised in the year in which the charity is entitled to and certain of receipt and the amount can be measured with reasonable certainty. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future year. Gift aid is added to the value of the donation to which it relates.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102).

**Notes to the financial statements
For the year ended 5 April 2021**

1.2 Income (continued)

Donated services are recognised as income and expenditure in the financial statements when organisations or individuals offer their services and support pro bono. The value of these donated services to Harrow Gospel Hall Trust is considered to be equal to market value which would be paid were the service formally procured. This includes services paid for by other trusts.

Investment income is accounted for on a receivable basis.

1.3 Expenditure

Expenditure is included on an accruals basis. Expenditure is recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources it is probable that the settlement will be required and the amount of the obligation can be measured reliably. Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the charity.

Charitable activities comprise those costs directly attributable to the fulfilment of the charitable objects.

1.4 Governance costs

Governance costs comprise all costs involving the public accountability of the charity and costs related to statutory requirements.

1.5 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost, less estimated residual value, of each asset over its expected useful life as follows:

Freehold buildings	3½% straight line
Equipment	25% straight line

Depreciation is being provided on the cost of the gospel hall at The Ridgeway, North Harrow, after excluding the cost of the site purchase, the roadworks and the football pitch. The property is registered under the title number NGL758049. Assets under construction are not depreciated until they are brought into use, at which time they are transferred to Freehold Buildings.

1.6 Taxation

The Trust is a registered charity and is not liable to United Kingdom income or corporation tax on charitable activities, provided income falls within the charitable exemptions and is spent on charitable purposes.

**Notes to the financial statements
For the year ended 5 April 2021**

- 1.7 Concessionary loans
Concessionary loans include those receivable and payable to a third parties which are interest free and are made to advance charitable purposes. All loans are repayable on demand within one year, the loan is measured at the transaction price.
- 1.8 Funds
The general unrestricted fund is free for the Trustees to use for any purposes in furtherance of the trust's charitable objects.
- Restricted funds arise from donations to the trust which are made for a specific purpose. Restricted funds can only be used for the purpose for which funds were given.
- 1.9 Debtors and creditors receivable / payable within one year
Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.
- 1.10 Impairment
Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or less unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.
- 1.11 Going concern
The financial statements have been prepared on a going concern basis as the trustees believed that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern. The Trustees do not consider that the COVID 19 pandemic will have any effect on the ability of the trust to continue as a going concern.

Notes to the financial statements
For the year ended 5 April 2021

1.12 Judgements and key sources of estimation uncertainty

The following judgements (apart from those involving estimates) have been made in the process of applying the above accounting policies that have had the most significant effect on amounts recognised in the financial statements:

The charity depreciates tangible assets over their estimated useful lives. The estimation of the useful lives of assets is based on expectations about future use and therefore requires estimates and assumptions to be applied by the trustees. The actual lives of these assets can vary depending on a variety of factors, including technological innovation, product life cycles and maintenance programmes.

Judgement is applied by trustees when determining the residual values for tangible fixed assets. When determining the residual value the trustees aim to assess the amount that the charity would currently obtain for the disposal of the asset, if it were already of the condition expected at the end of its useful economic life. Where possible this is done with reference to external market prices.

2. Trustees' expenses

No trustees received any remuneration or other benefits from employment with the charity. However personal expenses were claimed as follows:

S P Barnes	£239
R M Jay	£1,067

These were set out in writing and approved by two other trustees.

3. Wages and salaries

There are no employees (2020: none).

4. Expenditure

	Meeting rooms £	Other charitable activities £	2021 £	2020 £
Direct costs	44,967	15,652	60,619	82,850
Governance costs	-	5,874	5,874	3,465
	<u>44,967</u>	<u>21,526</u>	<u>66,493</u>	<u>86,315</u>

Notes to the financial statements
For the year ended 5 April 2021

4. Expenditure (continued)

Governance costs include £3,600 (2020: £3,465) in respect of independent examiner's fees.

5. Tangible fixed assets

	Freehold property & refurbishment £	Assets under construction £	Furniture, fixtures & fittings £	Total £
Cost				
At 6 April 2020	1,735,331	506,076	3,393	2,244,800
Additions	-	213,933	-	213,933
Carried forward at 5 April 2021	1,735,331	720,009	3,393	2,458,733
Depreciation				
Brought forward at 6 April 2020	215,501	-	2,981	218,482
Charge for the year	17,104	-	124	17,228
Carried forward at 5 April 2021	232,605	-	3,105	235,710
Net book value				
At 5 April 2021	1,502,726	720,009	288	2,223,023
At 5 April 2020	1,519,830	506,076	412	2,026,318

6. Net expenditure for the year

Net expenditure is stated after charging:

	2021 £	2020 £
Depreciation of tangible fixed assets	17,228	17,186

Notes to the financial statements
For the year ended 5 April 2021

7. Analysis of net assets between funds

7.1 Current year

	Unrestricted funds £	Restricted funds £	Total funds £
Tangible fixed assets	2,223,023	-	2,223,023
Current assets	64,960	-	64,960
Current liabilities	(31,767)	-	(31,767)
Total funds	2,258,216	-	2,258,216

7.2 Prior year

	Unrestricted funds £	Restricted funds £	Total funds £
Tangible fixed assets	2,026,318	-	2,026,318
Current assets	379,121	-	379,121
Current liabilities	(127,025)	-	(127,025)
Total funds	2,278,414	-	2,278,414

8. Movement in funds

8.1 Current year

	Balance at 6 April 2020 £	Income £	Expenditure £	Realised/ unrealised gains and losses £	Balance at 5 April 2021 £
Restricted funds	-	-	-	-	-
Unrestricted funds	2,278,414	44,295	(66,493)	-	2,256,216
Total funds	2,278,414	44,295	(66,493)	-	2,256,216

Harrow Gospel Hall Trust

Notes to the financial statements For the year ended 5 April 2021

8.2 Prior year

	Balance at 6 April 2019 £	Income £	Expenditure £	Realised/ unrealised gains and losses £	Balance at 5 April 2020 £
Restricted funds	-	-	-	-	-
Unrestricted funds	1,606,003	758,726	(86,315)	-	2,278,414
Total funds	1,606,003	758,726	(86,315)	-	2,278,414

The unrestricted funds are available to be spent on any purposes in furtherance of the trust's charitable objects.

9. Analysis of grants

	Grants to institutions £	Grants to individuals £	Support costs £	Total £
Donated services	6,652	-	-	6,652

Recipients of grants to institutions:

	Streamside Gospel Hall Trust £	Elm Park Gospel Hall Trust £	Total £
Donated services	1,989	4,663	6,652

10. Volunteers

Harrow Gospel Hall Trust relies entirely on volunteers to carry out the management, administration and general maintenance work. The Trust has no paid staff or paid Trustees.

11. Transactions with related parties

During the year a number of payments, totalling £1,872, were made to Elmcroft Construction Ltd, whose directors are close family members of Stuart Barnes, for works to maintain and improve the security of the trust's Gospel Hall site at The Ridgeway, Harrow.

An amount of £50 was paid to Mrs Esther Smith, a close family relative of Lauren Smith, for items contributed to Hillingdon Food Bank.

An amount of £242 was paid to Clive Barnes, a close family relative of Stuart Barnes and Neil Purdom, for hire of equipment for work on the Ridgeway site.

12. Exceptional circumstances caused by COVID 19 and lockdown

During the course of the year, in the exceptional circumstances obtaining in the Government-imposed lockdown affecting many businesses, it became impossible to pay many of the Trust's suppliers by cheque as their offices were closed. Furthermore many parties were extremely reluctant to accept cheque payments owing to the perceived risk of cross-infection. As the Trust's account with Royal Bank of Scotland did not provide any alternative method of payment, it was therefore decided, after taking advice, to transfer funds as necessary to a personal bank account in the name of one of the trustees, having facilities for internet banking, until the Trust's account could be switched to an alternative bank. All transactions made in this way were submitted to all trustees for scrutiny and approval.