

STOCKPORT FAMILY CHURCH

Charity Registration No: 1161763

TRUSTEES REPORT & ACCOUNTS

YEAR ENDED 31ST MARCH 2025

INDEPENDENTLY EXAMINED BY:-

**Karen Macintyre, MAAT
Orchards Business Support Ltd
95 Nangreave Rd,
Stockport, Cheshire SK2 6DQ**

STOCKPORT FAMILY CHURCH

Page 3	Legal and Administrative Information
Page 4	Independent Examiner's Report to the Trustees
Page 5 to 9	Trustees Report
Page 10	Statement of Financial Activities
Page 11	Balance Sheet
Pages 12 to 18	Notes to the Financial Statements

**STOCKPORT FAMILY CHURCH
LEGAL AND ADMINISTATIVE INFORMATION**

CHARITY NUMBER 1161763

START OF FINANCIAL YEAR 1 April 2024

END OF FINANCIAL YEAR 31 March 2025

TRUSTEES

Paul Leake (Chairman)
Patricia Maureen Elder (Treasurer till 16 April 2024)
Steve Leebetter
Hannah Ruth Anthony
Rita Kaydea
Tim Conry (Treasurer from 16 April 2024)

LEGAL STATUS Charitable Incorporated Organisation

GOVERNING INSTRUMENT Constitution dated 25th March 2015

OBJECTS

- a) To advance the Christian religion, to proclaim and further the gospel of God and of His Son the Lord Jesus Christ and to preach and teach the Christian faith.
- b) To provide assistance for aged persons and persons in need, hardship or distress arising therefrom whether in connection with housing, accommodation or shelter or any other purpose.
- c) To advance education, whether of children (above and below compulsory school age) or of adults.

CORRESPONDENCE ADDRESS

Stockport Family Church
Kingsburn Hall
814 Burnage Lane
Manchester
M19 1RS

PRIMARY BANKERS

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

INDEPENDENT EXAMINER

Karen Macintyre, MAAT
Orchards Business Support Ltd
95 Nangreave Rd, Heaviley,
Stockport, Cheshire SK2 6DQ

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF STOCKPORT FAMILY CHURCH FOR THE YEAR ENDED 31ST MARCH 2025

I report to the trustees on my examination of the accounts of **Stockport Family Church** for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity trustees of the Trust 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.



Karen Macintyre, MAAT
Orchards Business Support Ltd
95 Nangreave Rd, Heaviley,
Stockport, Cheshire SK2 6DQ

Date: 16TH December 2025

STOCKPORT FAMILY CHURCH

TRUSTEES REPORT

FOR THE YEAR ENDED 31ST MARCH 2025

This report is prepared by the Trustees of the Stockport Family Church CIO, charity number 1161763, for the financial year April 1st 2024 to March 31st 2025.

Trust Objectives

The Trust was originally created by a Declaration of Trust dated Oct 6th 1998. In 2015 it changed its structure to a Charitable Incorporated Organisation (CIO), the assets were officially transferred to the new CIO in 2016 and the old, unincorporated charity (no. 1073989) became dormant and was subsequently closed in February 2018.

Its main objectives are to advance the Christian faith, to provide assistance for aged persons and those in conditions of need, hardship or distress and to advance education of children and adults in the Christian faith. The Trust achieves these objectives by operating an evangelical Christian church in Stockport, organising training events and by funding a variety of projects and activities, both in the UK and abroad. The Trustees oversee a leadership team that meets on a monthly basis and directs the activities of the Trust.

The Trust is affiliated to Christ Central Churches, part of the "Newfrontiers" family of churches (see below) and is a member of the Evangelical Alliance.

Changes to Trustees

There were no changes to Trustees.

Review of Activities

Stockport Family Church continues to operate as an independent charity.

On April 1st 2016, the Trust formally changed to a Charitable Incorporated Organisation (CIO), charity no. 1161763. The accounts were transferred with CAF Bank to the new charity at that time also. The old charity has now been dissolved.

Financial overview

The total income of the Trust increased to £55,554 at 31 March 2024 from previous year, £52,453. The majority of this income comprises donations from members of the church with associated Gift Aid tax refunds. Total expenditure at £66,235 was higher than the previous year of £49,587 due to increased staffing costs, special offerings and evangelism and church planting. This led to a net deficit of £10,681 for the year (2023-2024 surplus £2,866) which decreased the reserves to £85,509 from £96,490.

Church activities

Church activities in Stockport include Sunday morning meetings (10:30 am at Disability Stockport – a new venue from January 2022 - including provision for crèche and children's activities up to age 11), a variety of mid-week "life groups", prayer meetings and outreach events, as well as specific children's and young people's activities, and a parenting course, including a monthly youth night for Stockport churches. The church also organises events specifically for men and women during the year.

**STOCKPORT FAMILY CHURCH
TRUSTEES REPORT
FOR THE YEAR ENDED 31ST MARCH 2025**

Church activities contd.

Gary Blackwell and Martin Elder continued as unpaid elders within Christ Central Churches and the wider Newfrontiers network.

Meryl Leebetter continued in her paid role as part time church administrator.

Mark Wakefield, continued as a paid youth worker. Mark's hours were increased from 16 to 24 hours per week in September 2024.

Paul Riley was employed as a paid church worker for 20 hours per week in March 2025.

The Trustees agreed the following events to be included in the end of year report to the Charity Commission:

- June/July a special offering was held for the building of a prayer room in Rwanda. A member of the congregation visited Rwanda to oversee the building and it is now completed.
- A new crèche has been started on a Sunday morning.
- The youth group had a sleep over at church as the last meeting of the year.
- Safeguarding training completed with all relevant workers attending.
- A first aid course was held and we now have 8 first aiders attending church.
- A men's gather meeting was commenced bi-monthly.
- Meals for 6 was held. Getting the congregation to meet and get to know each other.
- Seeking God's face meeting commenced on a monthly basis.
- SFC youth attended Newday festival in Norfolk show ground. Over 10,000 youth meeting together.
- Church weekend away was held at High Legh retreat.
- It was noted that there was 30 per cent increase in church attendance.
- Safeguarding Sunday was held in November. A service dedicated to informing about safeguarding
- A Light party for 5– 11 years olds was held in October.
- An Outreach Sunday was completed in December within Stockport town centre.
- A Carol Service was held for Christmas.
- Round the world Christmas meal together was held. People bringing foods from their native countries to share.
- New bigger room for crèche was required and obtained within Disability Stockport.

Foodbank

Throughout the year, Stockport Family Church has continued to operate one of the distribution centres for Stockport Foodbank (www.stockport.foodbank.org.uk), reg. charity number 1156261. This operates twice per week at St Martin's Church, Crescent Park, Heaton Norris, who have very kindly allowed them to store supplies and distribute them there. As well as providing a real lifeline for families in serious financial difficulties, this gives Stockport Family Church excellent opportunities to work with other churches in the area.

**STOCKPORT FAMILY CHURCH
TRUSTEES REPORT
FOR THE YEAR ENDED 31ST MARCH 2025**

Church connections

Stockport Family Church works in association with ChristCentral Churches (www.christcentralchurches.org), part of Newfrontiers International working together in the UK and overseas. Partnership with the Christ Central team, led by Jeremy Simpkins, provides extra support and focus for the Trust's objectives beyond the local community. The church is also partnering with Reach Stockport, an inter church initiative which organised prayer meetings at different church buildings around the town during 2024-5.

Stockport Family Youth employee holds a monthly Stockport joint youth evening at Disability Stockport bringing the youth from all churches together.

Financial controls

Trustees exercise their responsibilities through regular meetings and a financial review held at least twice a year (mid-year and at year end). An annual budget is set by the leadership in consultation with the Trustees and income and expenditure are reviewed regularly against the budget. Any budget variance is reported monthly to all of the Trustees.

Internal controls are exercised on income through two signatories to the Sunday meeting cash collection. The majority of income from members of the Church continues to be via regular bank transfers into the Trust's accounts.

Budgets for expenditure are allocated to "budget holders" with responsibility for particular areas of the Trust's activities. All expenditure is authorised by the identified budget holder with a second authorisation needed for any expenditure over £100. Any expenditure above £500 has to be specifically authorised by an elder. Electronic bank transactions and cheques have to be authorised by 2 approved signatories before a payment can proceed.

Trustees give regular updates and briefings within Sunday services to inform the congregation on incomings and out goings of church funds.

Safeguarding Policy

The church has a lively children's and young people's ministry and the Trustees and leadership team take seriously their responsibility to safeguard the welfare of all children and young people entrusted to their care.

STOCKPORT FAMILY CHURCH TRUSTEES REPORT FOR THE YEAR ENDED 31ST MARCH 2025

Safeguarding Policy contd.

The Leadership recognises that there is the potential for children and young people with whom the Trust works to have been the victims of neglect, physical, emotional and sexual abuse. Accordingly, the Leaders have adopted a policy that sets out agreed guidelines in the following areas:

- a. responding to allegations of abuse, including those made against members with specific responsibility and also members of the church generally
- b. appointing children's and young people's workers
- c. supervision of activities and practice issues
- d. helping victims of abuse
- e. working with previous offenders who become church members

In connection with items (d) and (e): where appropriate the church is able to draw on the in-house expertise of church members who are involved in the caring professions.

The Trust has a Child Protection Policy which the Trustees and leadership implement. A copy of this policy is made available to all involved in working with and caring for children and young people. The policy is based on a model child protection policy supplied by **thirtyone:eight** (<https://thirtyoneeight.org>), a project of PCCA Child Care. A copy of the policy has been filed with thirtyone:eight, PO Box 133, Swanley, Kent, BT8 7UQ. In accordance with this policy and current best practice, all adults with responsibilities for children's and young people's activities undergo a voluntary check with the Disclosure and Barring Service.

No serious incidents relating to Child Protection occurred during the year 1st April 2024 to 31st March 2025.

Vulnerable Adults Protection Policy

The Trustees continue to operate a Vulnerable Adults Protection Policy, similar to the Child Protection Policy mentioned above.

Reserves Policy

The Trust benefits from a reliable and regular income stream. Its overheads are managed carefully. Day to day operation of the Trust does not therefore rely on significant cash reserves. The Trustees consider that a cash reserve equivalent to about one month's overheads is sufficient. It therefore seeks to avoid cash reserves reducing to below £10,000. In addition to this, a "trigger" level of £15,000 was introduced.

When the reserves fall below this figure, the Elders and Trustees are automatically warned so that steps can be taken to deal with the situation.

The Trust has been able to maintain this level of reserve during the financial year and will continue to do so by carefully monitoring income and expenditure. Appropriate levels of cash reserve will be reviewed as part of annual budgeting.

STOCKPORT FAMILY CHURCH TRUSTEES REPORT FOR THE YEAR ENDED 31ST MARCH 2025

Investment Policy

The Trust does not hold or intend to hold significant investments. It may from time to time hold cash on deposit in furtherance of its objectives. Should the Trust require to make investments, it would favour guaranteed returns with a low risk profile.

Grant-making Policy

Although making grants is not one of the primary objectives of the Trust, it does from time to time make donations to organisations and individuals. Such donations are considered carefully by the leadership. Donations are only made to those organisations or causes which have common or complementary objectives to those of the Trust and where the leadership is satisfied as to genuine need and the sound administration of any donation made. Donations are from time to time also made to individuals who are in need, whether members of the church or not.

Where the Trust leadership is considering making a significant (>£1000) non-budgeted donation to a particular cause (including payments made from the Support Fund detailed below) this would first be agreed by the Trustees and, generally, be made known to the membership of the church. Such a donation may be the subject of a "special offering", where funds collected will comprise a restricted fund to be used for the identified purpose(s).

During the financial year ended 31st March 2018, the Trustees and elders set up a Support Fund for the alleviation of hardship and a policy was drafted to ensure this is used properly and in accordance with the church's charitable objectives. Discretion over the destination of moneys rests with the elders but with regular reporting to the Trustees.

Trustees' Responsibilities

The Charities Act 2011 requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the trust and of the surplus of the trust for that period. In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare financial statements on an on-going basis, unless it is inappropriate to assume that the Trust will continue in existence

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees:-

Paul Leake

Paul Leake, Chairman of Trustees

16th December 2025

**STOCKPORT FAMILY CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2025**

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
INCOMING RESOURCES					
Incoming Resources from Generated					
Voluntary Income	3a	46,761	7,779	54,540	51,392
Investment Income	3b	392	0	392	380
Incoming Resources from Charitable Activities					
	3c			0	0
Other Incoming Resources	3d	622	0	622	681
TOTAL INCOMING RESOURCES		47,775	7,779	55,554	52,453
RESOURCES EXPENDED					
Charitable Activities	4a	55,943	9,467	65,410	48,762
Governance Costs	4b	825	0	825	825
TOTAL RESOURCES EXPENDED		56,768	9,467	66,235	49,587
NET INCOMING/ (OUTGOING) RESOURCES					
		(8,993)	(1,688)	(10,681)	2,866
Total Funds Brought Forward		86,662	9,828	96,490	93,624
Transfers	5	(1,439)	1439	0	0
TOTAL FUNDS CARRIED FORWARD		76,230	9,579	85,809	96,490

Movements on all reserves and all recognised gains and losses are shown above. All of the organisations operations are classed as continuing.

The notes on pages 12 to 18 form part of these financial statements.

**STOCKPORT FAMILY CHURCH
BALANCE SHEET
AS AT 31ST MARCH 2025**

	Notes	Unrestricted Funds £	Restricted Funds £	31st March 2025 £	2024 £
Fixed Assets					
Tangible Assets		0	0	0	0
Current Assets					
Debtors	7	2,462	137	2,599	2,338
Cash at bank and in hand	6	76,478	9,442	85,920	95,152
Total Current Assets		78,940	9,579	88,519	97,490
Creditors:					
Amounts falling due within one year	8	(2,710)	0	(2,710)	(1,000)
NET CURRENT ASSETS		76,230	9,579	85,509	96,490
NET ASSETS		76,230	9,579	85,509	96,490
Funds of the Charity					
General Funds		76,230	0	76,230	86,662
Restricted Funds	5	0	9,579	9,579	9,828
Total Funds		76,230	9,579	85,809	96,490

Approved by the Trustees on (Date):

16th December 2025

Signed on their behalf by:

Paul Leake

Chairman of Trustees

**STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

1. ACCOUNTING POLICIES

Basis of preparation

The Financial statements are prepared under the historical cost convention. In preparing the financial statements the CIO follows best practices as laid down in the Statement of Recommended Practice Accounting and Reporting by Charities" (SORP) issued in 2015.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- The charity becomes entitled to the resources;
- The trustees are sufficiently certain they will receive the resources; and
- The monetary value can be measured with sufficient reliability

Incoming Resources with related expenditure

Where income resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included on the SOFA when the charity has unconditional entitlement to the resources

Tax reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA during the same period as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services have been delivered

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

1. ACCOUNTING POLICIES continued
Expenditure and liabilities (continued)

Expenditure and liabilities

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters

Going concern

The Trustees have reviewed the cash flow needs of the organisation for the next 12 months and on this basis the charity has sufficient resources to meet its foreseeable expenditure. The accounts have been prepared on a going concern basis.

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Changes in Accounting policies and previous accounts

There has been no change to the accounting policies (variation rules and methods of accounting) since last year, and no changes to the previous accounts except to identify investment income.

Assets

Tangible fixed assets for use by the charity:

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or, if gifted, at the value to the charity on the receipt.

1. TANGIBLE FIXED ASSETS

There are no tangible fixed assets.

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2025: None
(31st March 2024 : None)

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

2. INCOMING RESOURCES

	Unrestricted Funds	Restricted Funds	Total 2024/2025	Total 2023/2024
	£	£	£	£
a) Donations and legacies				
Gift aid and no Gift aid donations	36,596	6,355	42,951	41,149
Tax Recoverable	9,037	1,424	10,461	10,243
Other	1,128	0	1,128	0
	46,761	7,779	54,540	51,392
b) Investment income				
Bank interest	392	0	392	380
	392	0	392	380
c) Incoming Resources from Charitable Activities				
	0	0	0	0
d) Other Incoming Resources				
	622	0	622	681

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

4. RESOURCES EXPENDED

	Notes	Unrestricted Funds	Restricted Funds	TOTAL 2024/25	TOTAL 2023/24
		£	£	£	£
a) Charitable Activities					
Christ Central Churches Regular Giving		3,600	0	3,600	3,700
Visiting Speakers		1,591	0	1,591	916
Social Action - The Poor		1,500	0	1,500	600
Special Offerings	5	0	4,599	4,599	1,052
Ministry Support	5	0	3,125	3,125	3,683
Newday		2,190	0	2,190	1,447
Church weekend away		0	743	743	323
Staff salaries, social security & pensions	9	30,008	0	30,008	23,181
Church Events		57	0	57	100
Sunday Meetings - Venue Hire/catering		7,103	0	7,103	6,594
Sundries		296	0	296	258
Evangelism and Church Planting		2,117	1,000	3,117	68
Children's and Youth Work		1,696	0	1,696	1,071
Leadership training		1,944	0	1,944	1,696
Worship and PA		610	0	610	490
Pastoral		14	0	14	72
Operating Costs (incl. website)		3,157	0	3,157	3,451
Bank charges		60	0	60	60
		55,943	9,467	65,410	48,762
b) Governance Costs					
Accountancy and Independent Exam	8	825	0	825	825
		825	0	825	825

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

5. RESTRICTED FUNDS

		Balance	Gifts &	Expenditure	Transfers	Balance
		1 Apr 24	Offerings			31 Mar 25
		£	£	£	£	£
Ministry Support						
Tim and Rachel Heath	Note 1	(95)			95	0
Ali da Silva nee Young	Note 2	397	3,125	(3,125)	0	397
Benevolent fund	Note 3	600	125	(1,000)	275	0
Other funds						
Special Offerings	Note 4	67	4,529	(4,599)	3	0
Church life devoted		(323)	0	(743)	1,066	0
Building Fund		9,182			0	9,182
		9,828	7,779	(9,467)	1,439	9,579

The restricted funds are wholly represented by cash reserves of the charity.

Notes to ministry support:

1. Tim and Rachel Heath support from Stockport Family Church ended in 2023.
2. Ali da Silva nee Young is a missionary working in Brazil.
3. Benevolent fund is set up to assist church members in need
4. A special offering was taken for a Rwanda prayer room and for Zambia

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

6. CASH AT BANK AND IN HAND

	Unrestricted 31-Mar-25 £	Restricted 31-Mar-25 £	Total 31-Mar-25 £	Total 31-Mar-24 £
CAF Cash Current Account	76,183	0	76,183	85,672
CAF Gold Deposit Account	232	9,442	9,674	9,448
Cash in hand	63	0	63	32
	76,478	9,442	85,920	95,152

7. DEBTORS AND PREPAYMENTS

	Unrestricted 31-Mar-25 £	Restricted 31-Mar-25 £	Total 31-Mar-25 £	Total 31-Mar-24 £
HMRC Charities Gift Aid Tax Recoverable	2,462	137	2,599	2,338
	2,462	137	2,599	2,338

8. CREDITORS ACCRUALS AND DEFERRED INCOME: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted 31-Mar-25 £	Restricted 31-Mar-25 £	Total 31-Mar-25 £	Total 31-Mar-24 £
Independent Examiners Fees –	825		825	825
Social Security & Taxes & pensions	1,137		1,137	175
Church Venue Hire and other	748		748	0
	2,710		2,710	1,000

STOCKPORT FAMILY CHURCH
NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2025

9. STAFF COSTS AND NUMBERS

	Total 31-Mar 25	Total 31-Mar-24
	£	£
Wages and Salaries	28,045	21,664
Social security costs	0	0
Pension contributions	1,963	1,517
	<u>30,008</u>	<u>23,181</u>

Employees engaged in each of the following activities:

	Total 31-Mar-25	Total 31-Mar-24
Activities in furtherance of organisation's objectives:		
Administration	1	1
Youth worker/ Leader	2	1
	<u>3</u>	<u>2</u>

10. TRUSTEES AND OTHER RELATED PARTIES

No payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

11. RISK ASSESSMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

12. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or "aims" that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.