

Redeemer Croydon Trust

Report and Accounts

year ended 31 December 2024

Westlands Accountants Limited

Office Suite 8, McMillan House, 6 Wolfreton Drive, Anlaby, East Yorkshire, HU10 7BY

REDEEMER CROYDON TRUST
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2024

ADDRESS FOR CORRESPONDENCE	Redeemer Croydon Trust School House Selbourne Road Croydon CR0 5JQ
GOVERNING DOCUMENT	CIO registered November 2015, amended March 2019 & April 2019
CHARITY REGISTRATION NUMBER	1164555
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Victoria Paxton Ramona Ramsahadeo Jack Popplewell
KEY STAFF	Mark Fossey Gina Somerton
INDEPENDENT EXAMINER	Stephen D S Baker ACA MAAT Westlands Accountants Limited Office Suite 8 McMillan House 6 Wolfreton Drive Anlaby East Yorkshire HU10 7BY
BANKERS	CAF Bank Limited The Charity Bank Limited

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**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
REDEEMER CROYDON TRUST**

I report to the trustees on my examination of the accounts of Redeemer Croydon Trust ('the charity') for the year ended 31 December 2024 on pages 3 to 7 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity'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 2011 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 accordance with section 130 of the 2011 Act; or
2. The accounts do not accord with the accounting records.

I have no concerns and 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.



Stephen D S Baker ACA MAAT

Westlands Accountants Limited
Office Suite 8 McMillan House
6 Wolfreton Drive
Anlaby
East Yorkshire
HU10 7BY

Date: 14 April 2025

REDEEMER CROYDON TRUST
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

			Unrestricted Funds			Year	Year
			General	Designated	Restricted	Ended	Ended
			Funds	Funds	Funds	2024	2023
Notes	£	£	£	£	£	£	£
Income receipts							
Donations and grants			157,524	-	-	157,524	154,302
Gift aid receipts			25,569	-	-	25,569	27,610
Events			4,395	-	-	4,395	1,148
Interest			8,252	-	-	8,252	7,192
Other			468	-	-	468	2,745
Total receipts			<u>196,208</u>	<u>-</u>	<u>-</u>	<u>196,208</u>	<u>192,997</u>
Payments							
Relating to direct charitable activities	2		163,311	-	-	163,311	167,292
Grants paid for charitable activities undertaken by others	3		1,980	-	-	1,980	2,043
Total receipts			<u>165,291</u>	<u>-</u>	<u>-</u>	<u>165,291</u>	<u>169,335</u>
Net of receipts/ (payments) before transfers			30,917	-	-	30,917	23,662
Transfers between funds	5		-	-	-	-	-
Net movement in funds			30,917	-	-	30,917	23,662
Cash funds as at last year end			329,614	-	16,598	346,212	322,550
Cash funds as at this year end	A		<u>360,531</u>	<u>-</u>	<u>16,598</u>	<u>377,129</u>	<u>346,212</u>

The notes on pages 5 to 6 form part of these accounts.

REDEEMER CROYDON TRUST
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

A	Unrestricted Funds			Year	Year
	General	Designated	Restricted	Ended	Ended
	Funds	Funds	Funds	2024	2023
	£	£	£	£	£
Cash funds					
Cash at bank with immediate access	148,899	-	16,598	165,497	170,503
Notice deposits	211,619	-	-	211,619	175,696
Petty cash	13	-	-	13	13
	<u>360,531</u>	<u>-</u>	<u>16,598</u>	<u>377,129</u>	<u>346,212</u>
Fund balances					
Unrestricted					
General	360,531	-	-	360,531	329,614
Designated	-	-	-	-	-
Restricted	-	-	16,598	16,598	16,598
	<u>360,531</u>	<u>-</u>	<u>16,598</u>	<u>377,129</u>	<u>346,212</u>

The accounts were approved by the trustees and signed on their behalf

by

date

Victoria Paxton

REDEEMER CROYDON TRUST
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1. Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a "true and fair" view and, as these receipts and payments accounts have not been (and cannot be) prepared in accordance with accounting standards, these accounts do not present a "true and fair view" of the charity's financial activities and state of affairs.

General funds are unrestricted funds, which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

2. Payments relating to direct charitable activities

	General Funds £	Designated Funds £	Restricted Funds £	Year Ended 2024 £	Year Ended 2023 £
Employment costs (Note 4)	107,505	-	-	107,505	113,583
Venue and office hire	32,273	-	-	32,273	32,628
Ministry and staff costs and training	6,881	-	-	6,881	6,280
Church events	7,245	-	-	7,245	1,769
Insurance	312	-	-	312	312
Administration and support services	273	-	-	273	302
Governance and professional fees	7,595	-	-	7,595	11,079
Website and publicity	848	-	-	848	894
Youth and children's work	379	-	-	379	445
	<u>163,311</u>	<u>-</u>	<u>-</u>	<u>163,311</u>	<u>167,292</u>

3. Grants paid for charitable activities undertaken by others

	General Funds £	Designated Funds £	Restricted Funds £	Year Ended 2024 £	Year Ended 2023 £
Organisations:					
Servants of the Word	1,980	-	-	1,980	1,980
Individuals	-	-	-	-	63
	<u>1,980</u>	<u>-</u>	<u>-</u>	<u>1,980</u>	<u>2,043</u>

4. Transactions with related parties

No amounts were paid or are payable to any trustee or to any person connected to them.

The charity incurred expenditure (see below) in respect of the provision of accommodation (which is customary for ministers) so that they could better perform their duties.

Breakdown of employment costs:

	Year Ended 2024 £	Year Ended 2023 £
Gross salaries and employer's NIC	65,746	70,817
Pension employer costs	5,375	7,834
Other employment expenses (provision of accommodation)	35,728	34,243
Payroll costs	656	689
Total employment costs	<u>107,505</u>	<u>113,583</u>

5. Movement of funds

	Balance at 31 Dec 2023 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2024 £
General funds	329,614	196,208	(165,291)	-	360,531
Restricted funds					
Property	16,598	-	-	-	16,598
Total funds	<u>346,212</u>	<u>196,208</u>	<u>(165,291)</u>	<u>-</u>	<u>377,129</u>

The property fund relates to funds donated towards the purchase of a church manse.

Trustees' Annual Report for the period						
From	Period start date			To	Period end date	
	01	Jan	2024		31st	Dec

Section A Reference and administration details

Charity name	Redeemer Croydon Trust		
Other names charity is known by			
Registered charity number (if any)	1164555		
Charity's principal address	School House		
	Selborne Road		
	Croydon		
	Postcode	CR0 5JQ	

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	Victoria Paxton			
2	Ramona Ramsahadeo			
3	Jack Popplewell			

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

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

Mark Fossey (Lead Pastor) Gina Somerton (Operations Director)
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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document	Redeemer is governed by the Redeemer Croydon Trust Constitution. The governing document dates from November 2015. Updates to the constitution were
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(eg. trust deed, constitution)	made in April 2019.
How the charity is constituted (eg. trust, association, company)	Redeemer Croydon Trust is a Charitable Incorporated Organisation.
Trustee selection methods (eg. appointed by, elected by)	New charity trustees are appointed by the existing charity trustees. In selecting individuals for appointment, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO. Trustees should also hold to the Trust's Statement of Beliefs and have lives with evidence of Christian profession.
Responsibilities of trustees under charity law	The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Charity law 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 charity as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to: 1. select suitable accounting policies and apply them consistently; 2. observe the methods and principles in the Charities SORP; 3. make judgements and estimates that are reasonable and prudent; 4. state whether the applicable accounting standards have been followed, material departures disclosed and explained in the financial statements; and 5. prepare the financial statements on a going concern basis unless it is in presume that the charity will continue in operation. The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. 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.

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.

Each person appointed trustee gives signed assent to the Christian faith as defined in the doctrinal basis as a condition precedent to his or her appointment. The constitution states that new trustees be given a copy of the constitution, as well as the latest CIO Trustees' Annual Report and statement of accounts. In addition to this, it is standard practice at Redeemer for new trustees to receive a copy of the minutes of the previous trustee meeting.

Redeemer Croydon Trustees oversee the Trust and take responsibility for the management of the Trust's resources. They ensure that the charity is complying with its governing document and the law, that it is accountable and that it is carrying out its purposes for the public benefit. Accountable to the trustees are the elders who are responsible for spiritual aspects such as teaching and for pastoral care. Redeemer Croydon Trust is a membership church and, upon joining, members are provided with an Introduction to Redeemer membership course, which sets out Redeemers' vision and values and its governance structure. Members' meetings are held on a termly basis.

Redeemer has been a member of the Evangelical Alliance since 2016 and became a member of the FIEC (Fellowship of Independent Evangelical Churches) in 2020 and the London Gospel Partnership in 2022.

There are three main risks identified by the trustees:

First, a reduction in giving, should a number of members leave Redeemer at the same time or members fall into financial difficulty. To address this, monthly giving (regular and external) and congregational levels are monitored carefully by the Treasury team, elders and trustees against projected giving. Reserve levels are

also maintained in accordance with the reserves policy. Savings levels are reviewed to ensure continuity. A new initiative, Friends of Redeemer, was launched in order to keep previous members, local and international supporters more aware of our activities and allow them means of donations to our causes. A second risk is key personnel leaving or becoming unwell. To mitigate against this, the trustees have discussed an emergency plan should either the Lead Pastor or Operations Director be out of action. In the case of the Lead Pastor, this would involve the eldership and small group leaders taking responsibility for the care of church members. In the case of the Operations Director, the trustees have familiarised themselves with the key operational and financial documentation, and all staff have had access arranged to Redeemer's administrative platform ChurchSuite. In the circumstances where the Lead Pastor would be more seriously out of action, the eldership would jointly step into the role of the Lead Pastor with Operations Director's assistance on operational matters and Trustees' assistance where required until such time as the Lead Pastor is able to resume their position or a new Lead Pastor is appointed. A third risk is security of the venue given that Redeemer does not have its own building in which to meet. In order to address this, the staff team work hard to build relationships and regular communication with those responsible for the venues. This ensures that any issues can be identified and addressed early on. Furthermore, rent hikes are taken into consideration in the budget and there is a contingency line for this. Redeemer has a list of alternative venues available which it can contact should Archbishop Tenison's no longer be a suitable location. Pandemic/Lockdowns: Regular reviews were made in the past years of the risks related to the COVID pandemic, which were actively monitored for financial and operational impact. In the event of further lockdowns, we are in a much stronger position to ensure continuity of our offering.

Section C	Objectives and activities
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Summary of the objects of the charity set out in its governing document

The object of RCT is supporting Redeemer Croydon Church for the public benefit and the advancement of the Christian faith in Croydon, and such other parts of the United Kingdom and the world as the charity trustees may from time to time decide.

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)

<i>Advancement of the faith for the public benefit and the advancement of the Christian faith in Croydon:</i> All these are open to the whole local Croydon community and many are attended online by those in the UK and further afield. Redeemer has a number of Sunday ministries such as the Sunday morning meeting including children's groups from age 0-teen, and monthly evening prayer meetings. It also has several weekday ministries, notably: • Seminar Series aimed at different ages and stages of life to better equip people to foster good habits and encourage each other. In 2024 these were held for those who are single and married couples. • Short term sessions with the lead pastor for incoming new congregants to act as an orientation and enable social in-person interactions with others • Men's and women's ministries, such as teaching, training and social activities. • 'Growth Groups' who meet together on a weekly basis to study the Bible, including a women's group meeting twice a month, and a Portuguese-language group. • Outreach social groups called H.O.P.E groups for example a rapidly-growing men's football regular night, museum visits etc.
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Other events include termly membership meetings, membership courses for new members, prayer triplets, youth group social events, and an annual retreat (last held in May 2024) with an external guest speaker.

During the year, a youth volunteering programme was initiated, affording the youth an opportunity to develop skills and teamwork in age-appropriate contexts across the different Sunday volunteering roles. They are able to join a rotational programme allowing them to experience several areas, as well as have adult role models get alongside them. Safeguarding safety stops are in place for this interaction with the congregation and so far the programme has led to two youths permanently joining a volunteer area that they have very much enjoyed.

We held widely attended Good Friday, Easter Sunday & Christmas carol services, including a children's choir, and a Christmas Eve service.

We continue with regular and popular 'Bring & Share' meals after church several Sundays a year, some of which are designated as 'World' meals where attendees bring foods from their countries and cultures, to celebrate our multi-cultural community and broaden understanding through sharing meals of attendees backgrounds. To further broaden the community spirit, particularly to welcome newcomers, is an initiative called Hospitality Sunday, a 'match-making' scheme between people wanting to host Sunday lunch and those wanting to attend as guests.

Teaching and training are provided by the church in a number of ways. This includes:

- The children's ministry on a Sunday morning at Redeemer, teaching young people about the Bible
- Pastoral work of the staff team in supporting members of Redeemer, in person where possible, online and via many forms of communication.
- Adhoc men's Bible study group
- A marriage session in March was held in to support those congregants who are married or considering marriage.
- Support provided to the volunteers who lead 'Growth Groups', ministries or services, both in the form of training and materials.
- Annual safeguarding training for those working with teams, children and vulnerable adults.
- Sharing of materials from training organisations such as Cornhill, The Proclamation Trust and FIEC.

Our Lead Pastor, with considerable experience in preaching, teaching and pastoral care, has brought a high quality of teaching through a number of teaching series on Sundays and in small group/1on1 settings. The lead pastor is supported in the teaching and preaching by a number of experienced church members as well as external qualified teachers and pastors with links to Redeemer Croydon via the FIEC or Evangelical Alliance networks. All guest speakers are well-known to us and vetted. The website and YouTube channel continue to be updated in order to reach out to the local community and to be a resource for Christian material and Biblical teaching.

Additional pastoral support is provided for members of the congregation suffering illness, mental illness or significant socio-economic issues. Volunteers also organise meal rotas and housework rotas for those in need for support. A new support group was created to focus on practical aid to the elderly in our congregation.

We were delighted to continue the partnership with Operation Forgiveness (OF), run by London City Mission, in a community outreach endeavour, to further their efforts to reduce knife crime by sending volunteers from Redeemer into local schools to talk about the issue in keeping with the mission of OF.

Advancement of the Christian faith in the United Kingdom and the world:

Redeemer supports a ministry school in the Gambia via a UK charitable organisation Living Word Ministries (and pre-covid ran annual overseas

missionary trips which are expected to resume). The church also has in-house missionaries from a UK organisation, London City Mission, who do outreach in the local schools.

Redeemer's social media and YouTube channel is widely accessed by the congregation, local community, in the UK and overseas. Our online services since then into 2024 saw a number of people join us live from across the UK and overseas. Many of these non-local visitors have continued to use our digital resources. Our social media, which exists for public benefit, has seen increased interaction and we now have over 1000 followers on Instagram.

In budgeting for activities for the year, trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Additional details of objectives and activities (Optional information)

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

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

Over 2024, the contribution from 76 volunteers at Redeemer Croydon played a large contribution to the church. In the reporting period, there were 63 members, many of whom served on teams including:

Sunday School & Youth Group
 Welcome Team
 Set Up Team
 Music and Sound Teams
 Recording Team
 Refreshments Team
 Small Group ('Growth Group') Leaders
 Elderly Care Team
 Baby Groups

Section D

Achievements and performance

Supporting the work of Redeemer Croydon

Redeemer Croydon Trust looks to ensure that there are a variety of opportunities for community members to meet together and participate in church life. This provision is tailored to meet the needs of a diverse congregation of different ages, cultures and educational backgrounds.

We continue to meet at a local secondary school, Archbishop Tenison's Church of England School and have built good links with them.

The children's Sunday school continues to grow and four groups are offered: Tots (Pre-School, Nursery & babies), Kids (Reception to Y2), Juniors (Y3-6) and Youth Y7+.

The children especially enjoyed diverse learning opportunities, special Christmas and Easter activities and parties. Over the summer they are offered a special programme and help is given to all children as they graduate up to the next group.

Youth are encouraged to serve on teams in an age-appropriate capacity and help at children's events. In addition, field trips and other midweek events have been offered to help the teens bond and enjoy a range of activities.

Aside from the regular Sunday meetings, growth groups meet weekly, on a monthly basis prayer meetings are held to provide adult members of the church an opportunity for quiet contemplation and prayer. We have been encouraging the congregation to more widely use our ChurchSuite app for broadening their communities and inviting friends and family in Croydon.

Missionary support

Redeemer supports a ministry school in the Gambia and, following a successful visit in 2018 & 2019, Redeemer arranged a further trip in 2020. Regular updates

Section D

Achievements and performance

are shared with the congregation on Sundays and at monthly prayer meetings. We increased links with London City Mission by welcoming a new mission link who partners with local Croydon schools to support them in their pastoral work internally. She provides the congregation with updates periodically.

Relief for those suffering hardship and physical distress

Pastoral and financial support was given to those in a position of disadvantage and hardship, including church attendees suffering with addiction and serious family social issues.

Redeemer continues to care particularly for members in need of regular pastoral care. Pastoral staff and volunteers provide support for those suffering social issues, illness and bereavement, as well as larger life events where help is needed practically, emotionally or financially.

Operations

In 2024, we continued to streamline financial and practical operations. Our CRM systems were continually updated for better member and volunteer management, further access was afforded to key members to better manage processes. Gift aid processing was continued within our ChurchSuite platform, as well as management of attendance records and volunteer rotas. Planning for services was additionally increased via the platform which allows for better functioning of services.

Policy & procedural updates were made to the Expenses Policy to include a section on Trustee expenses. New policies including Serious Incidents Reporting and one for Complaints and Procedures were published. Emergency procedures at our current venue were also updated and shared. The Safeguarding Policy was reshared to all existing members and also to all new starters on children's and other relevant teams.

We continually evaluate our technological systems, to allow for a better quality in the wider-reaching hybrid in-person and digital operation of the church to reach the community more effectively. We continued the trial to implement live translation to reach attendees with all levels of English and make services more accessible for those who feel more comfortable to follow along in their own language, especially important given the international demographic in Croydon as well as upgrading some minor items to better improve the quality of the digital offering. Consideration is being given to the use of AI platforms for our needs.

Health & Safety training was provided for the Tots team for allergies and usage of epipens. The Safeguarding Policy, Children's Ministry Expectations and the Emergency Procedures Policy for our venue were shared with relevant people. Walkie talkies are used onsite to ensure good communication for needs of the children's rooms on Sundays. We re-evaluated procedures for children on Sundays to ensure the volunteers were up to date on best practice.

Section E

Financial review

Brief statement of the charity's policy on reserves

The Redeemer policy on Reserves states that Redeemer must maintain a balance which equates to at least three months unrestricted payments.

Reserves are held to ensure availability of an internal source of funds to cover situations such as:

- An unanticipated loss or reduction in regular income.
- Significant cash flow fluctuations.
- A sudden increase in expenditure.
- One-off unbudgeted expenses.

The aim is to ensure stability in the operation of Redeemer Croydon, particularly in respect of the employment of staff engaged to advance the objects of the

Details of any funds materially in deficit	Trust. The Operating Reserves are not intended to replace a permanent loss of funds or eliminate an ongoing budget gap. Rather they are there to provide time, where necessary, for action to be taken to obtain additional funding and/or reduce further expenditure and revise assumptions in line with affordability. It is the intention of the Redeemer Croydon Trustees that any Reserves utilised should be replenished within a reasonably short period of time.
	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.	The primary source of giving is voluntary donations from the membership (with recovery of associated Gift Aid). A secondary source is external giving. The accounts cover all the church's activities including, but not limited to, Sunday worship services, staff financial packages, all events and premises rental, charitable donations to mission partners, congregational and external income from giving. Savings accounts rates in the growing interest rate environment were re-evaluated to ensure the best available rate for the savings and one account was switched to a higher rate. The purchase of a church manse was continued to be considered during this time but postponed again to ensure financial viability and going concern in the economic and falling donations climate. It is the desire of the Trust to actively pursue sustainable usage for its funds and continues to include this in discussions. Pensions auto-enrolment requirements were fulfilled with the Pensions Regulator. The level of reserves is monitored regularly and reported to the trustees for review at each of their meetings. At the report year end 2024 the level of the reserves stood at the equivalent of 30 months expenditure. During 2024, total Income was £196,208 (2023: £192,997) and total Expenditure was £165,291 (2023: £169,335), the cash funds at the end of the year were up compared to last year. RCT had 2 employees during this period. No amounts were paid to Trustees or to any person connected to them.
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Section F Other optional information

At present finances and regular giving look sustainable and Redeemer is a 'Going concern', but the trustees will continue to monitor this carefully on a monthly basis. Costs have been prioritised and spending freezes implemented across many areas. Funds will be used to relieve financial hardship as appropriate in keeping with the charity's objectives. The trustees are of the view that the charity can continue to meet its objectives.

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

Signed on behalf of the charity's trustees

Signature(s)	<i>Victoria Paxton</i>	
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Full name(s)	Victoria Paxton	
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Position (eg Secretary, Chair, etc)	Trustee	
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Date	07/04/2025
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