

The Fig Tree Project [Stonehouse]

[An Incorporated Charitable Organisation]

Annual Report and Financial Statements

Year Ended 31 March 2022

Contents

Reference & Administrative Details	2
Trustee's Report	3
Statement of Financial Activities	6

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[An Incorporated Charitable Organisation]

Reference & Administrative Details

Year Ended 31 March 2022

Trustees

Catherine Thompson
Marc Chevalier
Keith Creighton
Lesley MacLeod-Downes
Stephen Harrison
John Thompson
Lia Tonkins
Irwin Wilson

Secretary

John Thompson

Treasurer

Marc Chevalier

Registered Office

Hillgrove
Verney Road
Stonehouse
GL10 2QD

Charity Registration Number

1183851

Solicitors

Leeper Prosser
High Street
Stonehouse
GL10

Bankers

The Co-operative Bank plc
1 Balloon Street
Manchester
M60 4EP

The Fig Tree Project [Stonehouse]

[An Incorporated Charitable Organisation]

Trustees Report

Year Ended 31 March 2022

The Trustees present their annual report together with the financial statements for the year ended 31 March 2021.

Trustees' Annual Report 2021 - 2022

The Fig Tree Project is a Charitable Incorporated Organisation run in accordance with our Governing Document. Our Governance Structure comprises a board of trustees who are elected by the trustees for a three year term of office, which may be extended by subsequent terms. The board of trustees provide strategic overview of the work of the CIO, establish and maintain policies and guide the work and vision of the organisation.

The function of risk management lies with the trustees and is reviewed on a regular basis.

Charitable Objects and Objectives

The Objects of the charity as set out in our governing document are:

The advancement of the Christian faith in Stonehouse and the Severn Vale west of Stroud in such ways as the trustees think fit including through pastoral care and outreach into the community as a means of carrying out the mission and outreach work of the faith, for the benefit of the public.

The Fig Tree Project [Stonehouse]
[An Incorporated Charitable Organisation]

Trustees Report (Continued)

Year Ended 31 March 2022

Achievements during the year 2021 - 2022

Trustees were finally able to finalise the lease on 26 The High Street Stonehouse with the Midcounties Co-operative Society, refurbish the premises as planned and were able to open the project to the public on 19th July 2021.

The refurbishment was completed in line with the budget, and generous grant aid covered the expenditure. The Fig Tree opened with a welcoming community space, fully equipped kitchen and toilet and a well-stocked retail area selling quality greetings cards.

Retail sales have been well ahead of the business plan, which gives trustees confidence in making plans for the future as grant-aid decreases and a period of reduced rent comes to an end over the first three years.

The volunteer team - numbering almost 30 - was offered an additional evening of training, in view of the delayed opening and all of them have received appropriate Safeguarding training.

Activity groups started on 19th July 2021 and a full programme was quickly operating. Activity groups include Toddlers, Dads, and Memory Cafe. Some groups have been initiated by newcomers to the project. There have also been a number of popular 'one-off' meetings and events. Altogether over 100 households have registered for groups and activities.

The Fig Tree has already become well known throughout the area and has proved to be a positive presence at the heart of the community.

Priorities for 2022 - 2023

Trustees aim to build on the growing reputation of The Fig Tree as a place of welcome and sanctuary, building community networks within the town.

New opportunities for partnership will be explored and trustees remain open to suggestions of new activities and events. There is a particular awareness of the changed needs of the town as Covid-19 has faded and the trustees will seek ways of establishing the Fig Tree as a 'safe place' for those who feel isolated and disturbed by the pandemic.

Trustees will continue to build and develop the volunteer team, ensuring the safe, future operation of activities. Mindful of the need for financial security, they will continue to seek grant support to supplement the donations and retail income.

Public Benefit

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives and in planning future activities.

The Fig Tree Project [Stonehouse]

[An Incorporated Charitable Organisation]

Statement of Financial Activities

Year Ended 31 March 2022

Income:

Opening Balance 01/ 04 / 21: **£18,030.50**

Joseph Rank Trust	15,000.00
Barnwood Trust	5,000.00
Diocese of Gloucester	5,500.00
Stonehouse Town Council	972.00
Stonehouse Rotary Club	300.00
Disabilities Grant	200.00
Retail Sales Received	9,506.57*
Donations	2,011.81

TOTAL **£ 38,490.38**

** Note the sales (according to retail software) totaled £9,551.97. The value above represents the funds entering the bank account. The discrepancy is due to the cash float in the till at the end of the year (i.e. cash had not yet been banked) and small cash discrepancies over the year.*

Expenditure:

Rent	6,096.08
Legal Fees	2,490.00
Refurbishment and furnishing	23,689.37
Phone and Internet	272.11
Insurance	724.11
Licenses and Memberships	316.73
Stock	7,818.04
Card Sales Expenses	107.97
Other expenses/ Consumables	121.77
 TOTAL	 £ 41,636.18
 Net Cash Flow:	 -£ 3,145.80
 Closing Balance 31/03/2022:	 £ 14,884.70

The Fig Tree Project [Stonehouse]

[An Incorporated Charitable Organisation]

Statement of Financial Activities

Year Ended 31 March 2022

The financial statements on page 6 were approved by the Trustees, and authorised for issue on 25th May 2022 and signed on their behalf by:

C Thompson.....

Catherine Thompson - Chair of Trustees

The Fig Tree Project [Stonehouse]

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C Thompson.....

Catherine Thompson - Chair of Trustees

Independent Examiner's Report to the trustees of The Fig Tree Project [Stonehouse]

I report to the trustees on my examination of the accounts of the Fig Tree Project [Stonehouse] (FTP) for the year ended 31st March 2022.

Responsibilities and Basis of Report

As the charity trustees of FTP 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 FTP 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.

Scope

The scope of the Independent Examination has included a review of the following documentation:

- Letter of Appointment from J. Thompson, Clerk to the Trustees on behalf of the Fig Tree Project;
- Constitution of the Charitable Incorporated Organisation The Fig Tree Project [Stonehouse];
- Fig Tree Project Financial Policies Document, Version 03;
- The Fig Tree Project [Stonehouse] Annual Report and Financial Statements for Year Ended 31st March 2022 (as well as 31st March 2021 and 31st March 2020 for comparison);
- Minutes of The Fig Tree Project Trustee meetings from 2nd June 2021, 2nd September 2021, 24th November 2021 and 23rd February 2022;
- Record of Financial Transaction for the financial year to 31st March 2022.

The Examiner also engaged with Marc Chevalier, Treasurer for the Fig Tree Project with regard specific questions.

Lastly, the web address associated with the Fig Tree Project (<https://stonehousefigtree.org/>) was considered.

Please see Appendix 1 for a full record of items considered, as per "Independent Examination of Charity Accounts Checklist (CC32a)".

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 FTP as required by Section 130 of the Act; or
2. The accounts do not accord with those records.

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.

However, upon review of the accounts and documentation included within "Scope" above, a number of areas for improvement have been identified by the Examiner when compared with the guidance contained within "Independent Examination of Charity Accounts: Directions and Guidance for Examiners (CC32)". These have been detailed in Appendix 2.

Signed:



Name: Dr D. G. J. Hughes CMath CSci MIMA

Address: 68 Adelaide Street, Gloucester, Gloucestershire, GL1 4NW, UK

Date: 22nd February 2022

Appendix 1: Independent Examination of Charity Accounts Checklist (CC32a)

The Directions and documentation	Complete?
Direction 1: Check whether the charity is eligible to have an independent examination	
Checked the charity audit threshold applying to the accounts to be reviewed	Y
Checked an audit is not required for any other reason Examiner Note: Note required.	Y
Confirmed the charity is eligible for independent examination Examiner Note: As per Appendix 1 of CC32, FTP is eligible for an independent examination.	Y
Confirmed the amount of the charity's income to figure shown the accounts (including any branches) and confirmed that income and assets are below the audit threshold or, if applicable, obtained a copy of the letter from the Commission approving an audit dispensation Examiner Note: Per Annual Report and Financial Statements, total income for the financial year to 31st March 2022 was £38,490.38.	Y
If the charity has one or more subsidiaries confirmed that group accounts are not required by law	n/a
If a charitable company checked that the audit exemption statement has been made	n/a
If applicable, rechecked the threshold calculation during the examination	n/a
If the charity's income is more than £250,000 confirmed that the examiner is a member of one of the listed bodies	n/a
If applicable, informed the trustees that the charity is not eligible for an independent examination	n/a
If receipts and payments accounts have been prepared, checked that the charity's gross income is less than £250,000 and that it is not a company Examiner Note: Per Annual Report and Financial Statements, total income for the financial year to 31st March 2022 was £38,490.38.	Y
If receipts and payments accounts have been prepared, check that there is no requirement to prepare accruals accounts in the charity's governing document or for any other reason Examiner Note: No requirement identified.	Y
If applicable, informed the trustees that the charity is not eligible to prepare receipts and payments accounts	n/a
Direction 2: Check for any conflict of interest that prevents the examiner from carrying out their independent examination	
Confirmed that there are no close personal relationships with the trustees that compromise independence Examiner Note: Appointment as Independent Examiner requested by Marc Chevalier, a work colleague of Daniel Hughes. This does not constitute a "close relationship" as per "Independent Examination of Charity Accounts: Directions and Guidance for Examiners (CC32)" Direction 2. No relationship with any other identified trustees.	Y
Confirmed as having no the day-to-day involvement in the administration of the charity	Y
If providing other services to the charity then confirmed that all the criteria in Direction 2 necessary for independence are met Examiner Note: No other services being provided.	n/a
Identified that there are no circumstances in the examiner's judgment that would reasonably lead to the perception that the examiner is not independent	Y

Considered whether sufficiently skilled to carry out the examination and, where required, confirmed membership of a listed body	Y
Examiner Note: Examiner has a Doctorate in Mathematics from the University of Cardiff, is a Chartered Mathematician, Chartered Scientist and a Member of the Institute of Mathematics and its Applications. Further, the Examiner acted for several years as the Chair of the Finance Committee as a School Governor for Calton Primary School, for which his role was to review the school accounts. Therefore, as per Appendix 5 of CC32, noting that accounts are prepared on a receipts and payments basis, it is judged that the Examiner has the requisite ability to act as an independent examiner in this instance.	
If applicable, informed the trustees that you are not eligible to carry out the independent examination	n/a
Direction 3: Record your independent examination	
File of working papers prepared to document the work undertaken (see the Direction for guidance on key working papers)	Y
Examiner Note: Documentation as set out in the "Scope" section of the main report above has been retained.	
Evidence of appointment on file	Y
If issued, letter of engagement signed by the trustees on file	Y
Documentation of steps required by Direction 1 are all done	Y
Documentation that steps required by Direction 2 are all done	Y
Analytical review documented	Y
Areas of concern identified and noted whether these were resolved or if unresolved and significant have included them in the examiner's report	Y
Verification and vouching procedures undertaken and any checks made are on file	Y
Copy of approved accounts on file	Y
Copy of trustees' annual report on file	Y
Copies of information relied upon as part of the examination are on file	Y
If applicable, copies of written assurances given	Y
Recorded the conclusions drawn as an outcome of the independent examination that support the examiner's report are on file	Y
Recorded any matters of material significance about which a report must be made direct to the Commission	Y
Recorded whether to exercise discretion and report on relevant matters direct to the Commission	Y
Direction 4: Plan your independent examination	
Obtained an understanding of the charity's constitution, objectives, organisational structure, the funds managed, its activities and accounting records and systems	Y
Planned specific examination procedures appropriate to the circumstances of the charity	Y
Reviewed whether any areas for improvement were advised to the trustees in the previous year's independent examiner's report (or audit report and management letter) and looked to see if any action taken	n/a
Examiner Note: This is the first financial year where an Independent Examination has been required.	
Considered the financial risks identified and, where accruals account prepared, considered whether the trustees have evidence that shows that the charity is a going concern	Y
Noted any implications for the examiner's report and for separate reporting to the Commission	Y
Direction 5: Check that accounting records are kept to the required standard	

Checked that accounting records have been kept are complete and considered if they have been kept to the required standard	Y
Asked the trustees about how they ensure the accounting records are complete	Y
If corrections made or records created during the examination, the trustee approval for these has been sought and obtained	Y
Asked the trustees if they carried out a review of the charity's internal financial controls in the year reported	Y
Noted any implications for the examiner's report and for separate reporting to the Commission	Y
Direction 6: Check that the accounts are consistent with the accounting records	
Compared the accounts with the underlying accounting records	Y
Checked some entries from the listing of transactions of income and expenditure to vouchers such as invoices, bank statements, and receipts.	Y
If applicable, confirmed that the trustees have taken the necessary steps to ensure that restricted or endowed funds are correctly reported in the accounts	Y
If additional checks were necessary, the evidence was found that showed the accounting record was complete, voucher present, and both supported the entry in the accounts	Y
Direction 7: If the accounts are prepared on an accrual's basis and one or more related party transactions took place the examiner must check if these were properly disclosed in the notes to the accounts	
Checked that the disclosures required by the SORP have been made and are complete	n/a
Considered whether there are any implications for the examiner's report and reporting to the Commission	n/a
If receipts and payments account prepared and a related party transaction note was provided, then checked the note for any implications for the examiner's report	Y
Direction 8: Check the reasonableness of the significant estimates and judgments and accounting policies used in accounting for the types of funds held and in the preparation of the accounts	
Checked with the trustees that the separate funds of the charity have been correctly accounted for and reported correctly in the accounts	Y
Checked the reasonableness of any significant estimates or judgments that have been made in preparing the accounts	Y
Where accruals accounts are prepared, checked that the accounting policies adopted are consistent with the SORP and are appropriate to the activities of the charity	n/a
Where accruals accounts are prepared, checked that the accounts were prepared on a going concern basis	n/a
Noted any implications for the examiner's report and for separate reporting to the Commission	Y
Direction 9: The examiner must check whether the trustees have considered the financial circumstances of the charity at the end of the reporting period and, if the accounts are prepared on an accrual's basis, check whether the trustees have made an assessment of the charity's position as a going concern when approving the accounts	
Asked the trustees whether they expect the charity to be able to settle outstanding invoices, bills and commitments as and when they fall due	Y
Asked the trustees about the reserves policy and the adequacy of the level of reserves held	Y
Where accruals accounts are prepared, checked that the trustees' have made an assessment of going concern and that their assessment is reasonable given the information available	n/a
Where accruals accounts are prepared, checked that the SORP's disclosures about going concern have been made	n/a

Noted any implications for the examiner's report and for separate reporting to the Commission	Y
Direction 10: Check the form and content of the accounts	
Where receipts and payments accounts have been prepared, checked that the charity can lawfully prepare such accounts, that all the accounting statements are present and that the funds of the charity are correctly identified Examiner Note: Gross income is less than £250,000.	Y
Where accruals accounts are prepared, checked that they comply with the SORP and applicable accounting standard	n/a
If the charity is a company, checked that the accounts also comply with the applicable company law requirements	n/a
Noted any implications for the examiner's report and for separate reporting to the Commission	Y
Direction 11: Identify items from the analytical review of the accounts that need to be followed up for further explanation or evidence	
Carried out an analytical review	Y
Following the analytical review, selected material items in the accounts for further explanation or supporting evidence	Y
If the accounts could be materially misstated, additional checks were undertaken and the examiner is satisfied that the item(s) identified were satisfactorily explained and correctly included in the accounts	Y
Noted any implications for the examiner's report and for separate reporting to the Commission	Y
Direction 12: Compare the trustees' annual report with the accounts	
Checked that any figure for reserves quoted in the trustees' annual report is not materially inconsistent with the accounts Examiners Note: The Finance Policy states that 1.1. The Fig Tree Project will remain cash positive. No provision has been, or should be made to allow the charity to run into debt. 1.2. Minimum cash reserves to cover essential outgoing for at least a 3-month period should be maintained within the charity bank account at all times. 1.3. If the Treasurer or any other trustee has any reason to believe the charity will not maintain the minimum cash reserves within the next 6 months, a meeting of the Board of Trustees must be called as soon as practicable to discuss the actions which need to be taken. However, the annual report does not include a quoted figure for reserves, and it is not clear how much is required to cover essential outgoing for a three-month period. This is an identified area for improvement as per Appendix 2.	Y
Compared the trustees' annual report with the accounts for any material inconsistency	Y
Noted any implications for the examiner's report and for separate reporting to the Commission	Y
Direction 13: Write and sign the independent examination report	
Reviewed the conclusions from the independent examination	Y
Considered whether the examination has identified a matter of concern that should be reported in the examiner's report	Y
Checked that the examiner's report covers all of the matters required	Y
If relying on the work of others in undertaking the independent examination, the examiner is fully satisfied with their work and that work has been fully documented	n/a

Signed and dated the examiner's report	Y
Reported matters of material significance direct to the Commission	n/a
Exercised discretion and reported relevant matters direct to the Commission	n/a

Appendix 2: Recommendations

As part of the independent examination detailed in this report, a number of areas for improvement have been identified by the Examiner when compared with the guidance contained within "Independent Examination of Charity Accounts: Directions and Guidance for Examiners (CC32)". These have not been considered sufficient significant to warrant escalation at this time although reasonable attempts to either address or challenge should be made within a reasonable timeframe.

RECOMMENDATION	DESCRIPTION	SUGGESTED SIGNIFICANCE (H/M/L)
1	Any record of Receipts and Payments should include a description as to the purpose of the transaction to allow appropriate challenge and scrutiny by the Trustees and any future examiner.	H
2	Whilst the Finance Policy is clear on who has access to the bank account details and have the ability to spend money on the account, it does not appear to set any restriction on the ability to enter a legal agreement/commitment in the name of the charity. It is recommended that details to that effect are included in the Finance Policy.	M
3	It is noted in the Finance Policy that the Chair, Secretary, Treasurer and one other trustee of the Fig Tree Project (as agreed by the Board of Trustees), herein identified as the "Officers", have access to the bank account details and have the ability to spend money on this account. It is recommended that the fourth Officer be clearly identified both in the Finance Policy and the Annual Report.	L
4	The Finance Policy requires that records (receipts/invoices) of all purchases should be given to the Treasurer in a timely manner along with a form which captures key information about the expenditure. It is recommended that what constitutes a timely manner should be more clearly set out to allow the Receipts and Payments accounts to be kept as up to date as possible.	L
5	The Finance Policy does not make reference to a Financial and Non-Financial risk register? Further, when requested a Risk Management Policy could not be made available. It is recommended that a Risk Management Policy be produced, along with a Financial and Non-Financial Risk Register that can be interrogated by the trustees.	H
6	The Finance Policy does not include any process for how contracts are decided on by the charity – i.e., the process for determining that the charity is receiving value for money for, for example, utilities or renovations by obtaining multiple quotations prior to agreeing a supplier. It is recommended that such a process be included within the Finance Policy.	M
7	The Finance Policy notes that minimum cash reserves to cover essential outgoing for at least a 3-month period should be maintained within the charity bank account at all times. No indication is provided as to how that minimum cash level will be determined. It is recommended that a more robust reserves policy should be produced.	M
8	The minutes of trustee meetings reviewed as part of this Independent Examination show only limited evidence of challenge of the charity finances and risk. Further, it is not made clear what information is provided to the trustees in advance of the trustee meetings. This suggests an over-reliance on an individual (the Treasurer) to handle charity accounts. It is recommended that minutes make it clear what documentation was available to review regarding the finances and that a record of appropriate challenge and review of risk is recorded.	H