

Trustees' Annual Report for the period

From **Period start date (1 April 2020)**

To **Period end date (31 March 2021)**

Charity name: Street Trees for Living

Charity registration number: 1185165

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>1) For the public benefit to promote the physical enhancement and beautification of publicly accessible spaces in such London Boroughs as the trustees shall determine, by the planting of trees and securing their guardianship.</p> <p>2) To promote the conservation, protection and improvement of the physical and natural environment for the public benefit, in particular by encouraging tree planting in publicly accessible spaces in such London Boroughs as the trustees shall determine to increase biodiversity and promote the benefits of a healthy relationship between trees and humans.</p>


<p>Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.</p>	<p>Para 1.17 and 1.19</p>	<p>Within the reporting period 1 April 2020 – 31 Mar 2021 the following activities were undertaken:</p> <ol style="list-style-type: none"> 1. Ongoing promotion of street tree planting through street tree labels, zoom events (a winter tree identification webinar by tree expert Greg Packman), online publications (a monthly newsletter) and by leaflets delivered to homes of residents. STfL also receives requests for trees from residents via Lewisham Council’s website, and STfL’s website. 2. STfL followed up requests for new trees from residents for the following autumn, including funds and commitments to water aforementioned trees. Funds are then transferred to the Council who plant the trees. 3. Volunteers/guardians were recruited to start watering in April 2020. All trees were audited by the charity’s volunteers and problems identified were dealt with by volunteers as appropriate. 4. A two-year project for planting 200 trees outside schools in Lewisham progressed into its second year with the intention both of protecting children from the adverse effects of traffic pollution and increasing their interest in trees and the natural environment. 95 trees have been planted outside 11 Primary schools in Lewisham in the winter months 2020/21: <ol style="list-style-type: none"> 1. Coopers Lane Primary 2. Dalmain Primary 3. Tidemill Academy
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<p>Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit</p>	<p>Para 1.18</p>	<p>1. Please consult the statement above of our charitable objectives to see how our tree planting meets the Charity Commission's definition of public benefit.</p> <p>2. The "beautification of streets" was achieved by planting 260 attractive trees on streets in Lewisham over the reporting period 1 Apr 2020- 31 Mar 2021. Of these 95 were School Trees and 34 were planted in soft verges next to streets.</p> <p>3. The promotion of "biodiversity" was achieved by planting approximately 28 different genera of trees. Biodiversity is an area of concern for the charity. Promoting biodiversity is one of our core objectives. In future planting years we intend to improve our biodiversity figures.</p> <p>4. The promotion of "the benefits of a healthy relationship between trees and humans" was achieved by the recruitment and subsequent support of volunteers/guardians to water approximately 450 trees starting in March 2020.</p> <p>5. Children at Rathfern Primary School were included in the watering and care of the 10 trees (Honey Locust) that we planted outside their school in 2019-20, and teaching plans were shared with the school to reinforce the children's understanding of the benefits of trees.</p> <p>6. The facts that all of our trees are planted in public places, and that they have been planted in all of the Borough's 18 wards shows that the benefits of our trees are enjoyed by a wide section of the public who live or work in Lewisham</p> <p>7. In these ways we consider that we have "had regard of to the guidance issued by the Charity Commission on public benefit"</p> <p>The Street Trees for Living Trustees</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	<p>There are at least 400 guardian volunteers whose main role is to water the trees in spring and summer.</p> <p>STfL charity coordinated volunteer roles of bookkeeping, gift aid submission, writing funding applications, helping to discuss and frame policies and procedures, continued to support a tree maintenance group, a social media group (twitter, instagram and Facebook, SEO development) and a business developer to work on a Corporate Sponsorship Package.</p> <p>Thirteen volunteer “Area-reps” (the operational team), surveyed and scanned streets and liaised with Lewisham council and street tree sponsors, initiated planting of up to 131 trees across the Borough during the winter 20/21. We consider it a fantastic achievement to plant record numbers of street trees during the pandemic year. The three main difficulties we faced were:</p> <ol style="list-style-type: none">1. Our tree officers were working from home and might not have completed their scanning and surveying of tree pits.

		<ol style="list-style-type: none"> 2. Many residents in Lewisham were hit hard by the pandemic losing jobs and needing to make use of food banks but the residents still managed to raise the funds to plant trees. 3. The tree planting teams were challenged by contracting Covid. Trees are heavy and need to be lifted by two men - social distancing was a challenge. Street Tree, the contractors, achieved the plantings even with these difficulties. 4. Fundraising for the School Trees was being mainly done by the school PTAs, who would normally host events to raise funds. These weren't possible due to Covid, however STfL still managed to secure a minimum match funding of £300 per school. <p>We regard our engagement of community volunteers one of our biggest achievements. Each year our numbers of volunteers increases, which in turn promotes and develops the depth and reach of the charity.</p>
 <p>Other</p>		<p>STfL has become a member of the London Tree Officers Association, and has worked at strengthening its role within Lewisham council taking on tree case study work as well as partaking in fortnightly meetings with Green Scene and 6 weekly meetings with The Tree Team. We have been invited to join The London Urban Forest Partnership, and are now working closely with Lewisham Homes, and Lewisham Council's Climate Resilience Green Infrastructure Working Group and Flood Mitigation Group and Lewisham as Borough of Culture Team. STfL is laying the</p>

		<p>foundations for a closer working relationship with Lewisham Highways and Planning and TfL, hoping to plant trees along red routes in the future. We continue to have a strong working relationship with the GLA and have formed a strong working partnership with The National Trust who will be funding an STfL tree planting project in winter 2021-22</p> <p>STfL has increased its online fundraising and networking opportunities and visibility through the creation of a JustGiving account, LinkedIn profile and Google Review page.</p>
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Achievements and Performance

	SORP reference	
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<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p>STfL won the Community Tree Award at the 2020 London Tree and Woodland Awards. Given by the Forestry Commission and Mayor of London.</p> <p>Against the background of consolidating its independence as a charity, STfL has continued its main service of liaison re street tree planting, between the Council and the people of Lewisham. Street trees benefit people who live in Lewisham, by screening homes from traffic pollutants, providing shelter and shade, bringing local communities together and contributing to improving quality of life.</p> <p>During this reporting period 1 Apr 2020- 31 Mar 2021 the following achievements were realised:</p> <ol style="list-style-type: none"> 1. 260 street trees were ordered and planted in Lewisham. (Note that the number of trees previously planted were: 1 in 2011/12, 3 in 2012/13, 13 in 2013/14, 39 in 2014/15, 33 in 2015/16, 72 in 2016/17, 230 in 2017/18, 205 in 2018/19, 239 in 2019/20). 2. These 260 street trees were planted across Lewisham, in seventeen of the eighteen wards of Lewisham. (Note that the number of wards trees were previously planted in were 1 in 2011/12, 1 in 2012/13, 2 in 2013/14, 2 in 2014/15, 3 in 2015/16, 9 in 2016/17 13 in 2017/18, 15 in 2018/19, 16 in 2019/20). 3. Individuals pruned back approximately 30 trees. 4. A DEFRA grant was applied for and won (up to £160,000 over two years). This is allowing street tree planting in new areas of the borough, and better responsiveness to residents thanks to a paid part-time Consultant. To be planted in 2020/21. 5. The Operational team (Area Representatives) was expanded from six to thirteen, reducing the pressure on existing team members, and thereby improving the service for residents. 6. New relationships with sponsors were begun to allow coverage of 17 of the 18 wards in the borough. 7. STfL successfully resolved contractors' problems with species availability affecting approximately 10-15 trees, by negotiating alternative choices. 8. 400 sites were surveyed and scanned with a C Scope street scanner by the charity's volunteers for potential planting in winter 2021/22. These were all photographed and submitted to the Council Tree Officer for assessment on behalf of sponsors. <p>Their results are extraordinary: in some boroughs, 30% of</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<p>We have achieved the objective agreed with the Council of planting 200+ trees on local streets.</p> <p>We have also focused on developing our strategy and good governance during our second year as a charity, using charity commission documents to guide us. Producing papers for Trustee meetings with reference to the Charity Governance Code has become normal practice.</p> <p>We have increased the number of Area Reps volunteering with us.</p>
Performance of fundraising activities against objectives set	Para 1.41	<p>We have fully funded all the trees planted and achieved a balanced budget by reviewing actual costs against donations. At present there is potential and resident desire to fund more trees than either the charity or Council has capacity to manage.</p>
Investment performance against objectives	Para 1.41	N/A
Other		<p><i>"You can see a tree from every house in the street now. They really help connect you with the seasons and feel pride in your road, plus we've all got to know each other better through the fundraising"</i> Anoushka Periyar. Lewisham resident 2021.</p> <p><i>"Street Trees for Living is unique in the respect that it is the only tree planting organisation in London working so closely with communities."</i> Quote from</p>

		<p>London's City Hall</p> <p><i>"The Street Trees for Living project is a way of getting residents involved directly in tree planting throughout the Borough of Lewisham. The working model has proven to be a very effective and significant way for communities and individuals to take control of their neighbourhoods. STfL liaises with sponsors, establishes local support for street tree planting, and supports and manages volunteers who perform essential watering for the first two years."</i> Quote from our principal partner, Lewisham Council</p> <p><i>"We LOVE the trees! We can't wait to see them in full bloom. Thank you, this is such a wonderful improvement to our street."</i> Paul Hooper, Headteacher, Coopers Lane Primary School, Grove Park</p>
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>In the 2020/2021, STfL had a total income of £49,975.19 of which £37,078.32 were restricted donations for the planting of trees and £12,896.87 were unrestricted donations.</p> <p>STfL's largest expense was £38,070, paid to Lewisham Council for the planting of trees. Unrestricted expenses during the period amounted to £4,118.98. £2,223 of this was for legal fees.</p>
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		The Charity has no current liabilities.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	STfL has a policy to hold unrestricted reserves to the value of at least 5 trees. Currently this would be £1,500. This amount would be sufficient to cover the annual running costs of the charity should there be no other unrestricted income in that financial year. The annual running costs include insurance, bank charges, IT services and other miscellaneous expenses. The reserve amount will be recalculated annually to take account of any changes to the following year's predicted expenses.
Amount of reserves held	Para 1.22	As of March 31st, we have £47,446.43 in our current account.
Reasons for holding zero reserves	Para 1.22	N/A, Reserves held
Details of fund materially in deficit	Para 1.24	STfL has no material deficit.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	We have no financial uncertainties about the Charity continuing as a going concern for the next 12 months. The Charity is run solely by volunteers and as such has no high fixed costs. Any annual expenses can thus be kept to a minimum and be funded if needed by reserve fund which will be created for the coming financial year.

Additional information (optional)

You may choose to include further statements where relevant about:

<p>The charity's principal sources of funds (including any fundraising)</p>	<p>Para 1.47</p>	<p>Over the reporting period the charity raised approximately £36,000 from local residents.</p> <p>Second year of a grant from Tideway PLC, £48,000 over two years, and up to £160,000 to be spent over two years from DEFRA/GLA.</p> <p>Work continued with The National Trust on a grant, delayed by the pandemic, of £12,000 to plant up to 19 trees in the borough of Evelyn in the winter 2021/22</p> <p>£2,839.88 of funds previously held by Brockley Society was transferred June 2020</p> <p>An anonymous donation of £5000 was received by the charity in December 2020</p> <p>£1972.89 of Gift aid was applied for and granted in May 2020</p> <p>£1555.00 of Gift aid was applied for and granted in February 2021</p> <p>£1,500 donation from private organisation for funding of school trees.</p> <p>A donation of £600 to buy a C Scope scanner was given by one of the trustees.</p> <p>£610 has been raised so far via STfL campaigns on the JustGiving page</p> <p>Approximately £450 has been donated via Paypal on our website.</p>
<p>Investment policy and objectives including any social investment policy adopted</p>	<p>Para 1.46</p>	<p>N/A</p>

<p>A description of the principal risks facing the charity</p>	<p>Para 1.46</p>	<p>The trustees maintain a risk register to log and assess the charity's principal risks. Our top three risks refer to maintaining a sustainable financial position; succession planning for trustees; and maintaining the health and longevity of the trees.</p> <p>One major risk identified by the Trustees over the reporting period was the high dependence of the charity on the volunteering by one of the founding Trustees. Successful attempts were made to recruit more volunteers in the community.</p> <p>This risk was particularly felt during the pandemic - we expected volunteers to stand down but the opposite was the case and many residents were keen to volunteer with us. Filling various roles which had not been filled previously.</p> <p>Recruitment for a new treasurer trustee began in January with the intention to widen the skills set of the trustee board. A new treasurer was successfully recruited.</p> <p>As with all charities, Covid 19 is the main risk facing the charity both in terms of fundraising becoming more difficult and also lockdown affecting our yearly timeline.</p>
<p>Other</p>		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Potential trustees put themselves forward and/or are encouraged to do so by trustees. Potential trustees are interviewed by current trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

<p>Policies and procedures adopted for the induction and training of trustees</p>	<p>Para 1.51</p>	<p>New trustees are provided with induction material (background information, The Essential Trustee, the constitution, safeguarding policy etc). New trustees are encouraged to investigate trustee training opportunities. New trustees also have a trustee 'buddy'.</p>
<p>The charity's organisational structure and any wider network with which the charity works</p>	<p>Para 1.51</p>	<p>The Trustees met quarterly over the reporting period.</p> <p>The Operational Group (Area Representatives) with responsibilities for a specific area of the Borough met more frequently (digitally) to coordinate their activities. Each Area-rep has a mentor available for advice and support. Area reps were able to continue working through the pandemic, following Covid regulations at all times.</p> <p>Our school trees manager/administrator works within Green Scene, the environmental department of the Council, and liaises with the council on STfL's behalf. She also oversees the tree planting contract with Street Tree. During the pandemic she was able to continue her work wholly from home.</p>

Relationship with any related parties	Para 1.51	<p>STfL has an established relationship with the London Borough of Lewisham (The Council). The street trees are planted on Council owned land, and the Council owns and is legally responsible for the trees. Over the reporting period, the Charity raised £350 towards the cost of each tree (£30 of which going towards the charity's core costs), Lewisham Council contributed £100 to the direct cost of each tree, and approximately £80 towards the indirect costs. The charity recruits sponsors who are local residents to fund the trees. The charity recruits and supports the volunteers who water each tree for two years (these are often the sponsors). The charity also audits the health of each tree each year. Externally funded grants can be held by either the Charity or the Council, but in the reporting period they were held by the Council. In the reporting period, some of these funds were used to employ the part-time consultant. The working relationship between the Council and the Charity was cited as an example of good practice both by DEFRA in their publicity material and by Paul Wood in his book "London's Street Trees" (2nd edition 2020).</p> <p>Paul Wood (author of 'London's Street Trees: A Field Guide to the Urban Forest' 2017, 'London is A Forest' 2019, 'The Great Trees of London Map' 2020 and 'London's Street Trees: revised edition' 2020) agreed to become STfL's patron. Not only promoting our name in the tree planting world but also sharing his arboricultural expertise.</p>
Other		

Reference and Administrative details

Charity name	Street Trees for Living
Other name the charity uses	NA
Registered charity number	1185165
Charity's principal address	27 Admiral Street SE8 4HZ London

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	Stuart Checkley			STFL Trustee board
2	CharalImpos Kemanes	Treasurer	Handed over to Charlotte Atkinson	STFL Trustee board

			March 2021	
3	Jo Goddard			STFL Trustee board
4	Elizabeth Blake			STFL Trustee board
5	Iliana Lemonia Koutsou	Secretary		STFL Trustee board
6	Xanthe Mosley	Chair		STFL Trustee board
7	Dom Eliot (currently on leave)		Until March 2021	STFL Trustee board
8	Charlotte Atkinson	Treasurer	March 2021	STFL Trustee board

Corporate trustees – names of the directors at the date the report was approved

Director name		
None		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
None		

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Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)			
Type of adviser	Name	Address	
Independent Examiner for STfL accounts	Andrew Stratton McMurtrie	6 Northwood Road, London, SE23 2HR	
Name of chief executive or names of senior staff members (Optional information)			

N/A	
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Exemptions from disclosure

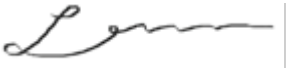
Reason for non-disclosure of key personnel details

N/A

Other optional information

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Declarations

<p>The trustees declare that they have approved the trustees' report above.</p> <p>Signed on behalf of the charity's trustees</p>	
Signature(s)	
Full name(s)	Iliana Lemonia Koutsou
Position (eg Secretary, Chair, etc)	Secretary
Date	13.7.21

Numbers Sheet Name

Numbers Table Name

SFA

Statement of Financial Activities
2020/21

All Transactions

All Bank Transactions

Excel Worksheet Name

[SFA - Statement of Financial Ac](#)

[All Transactions - All Bank Tra](#)

Statement of Financial Activities 2020/21

Receipts and Payments Account Between 1 April 2020 and 31 March 2021

Restricted£ Unrestricted£ Total 2021£

Income

Restricted Tree donations to STfL	37,078.32		37,078.32
Unrestricted Donations		12,896.87	12,896.87
Total Income	37,078.32	12,896.87	49,975.19

Expenses

Bank Fees (£5/£8 a Month)		-69.00	-69
Insurance		-446.88	-446.88
IT Services		-530.40	-530.40
Tree Maintenance costs (inc. Labels)		-114.30	-114.30
Legal Fees		-2,223.00	-2,223.00
Lewisham Council Planting	-38,070.00		-38,070.00
Advertising		-205.00	-205.00
IT Equipment		-530.40	-530.40
Total Expenses		-4,118.98	-42,188.98

Income Less Expenses

Income Less Expenses	7,786.21
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Statement of Financial Position

Cash Funds:

Amount in Bank Current account on March 31st 2021	47,446.43
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All Bank Transactions

<i>Date</i>	<i>Debit</i>	<i>Credit</i>	<i>Description</i>
15/4/20		5	Bank Fee
11/5/20			135 Tree
15/5/20		5	Bank Fee
19/5/20			1972.89 Gift Aid
19/5/20	1404		Wellers Law
19/5/20	296.36		Zoho Repayment
1/6/20			49.88 Tree
10/6/20	390		Wellers Law
15/6/20	5		Bank Fee
29/6/20			49.1 Tree
29/6/20	50		Donation Repayment
30/6/20			2839.88 Tree
6/7/20			625 Tree
8/7/20			150 Tree
8/7/20			50 Tree
8/7/20			300 Tree
9/7/20			100 Tree
9/7/20			300 Tree
10/7/20			68.67 Tree
10/7/20			300 Tree
13/7/20			300 Tree
13/7/20			900 Tree
13/7/20			600 Tree
13/7/20			325 Tree
13/7/20			300 Tree
13/7/20			600 Tree
13/7/20			300 Tree
14/7/20			300 Tree
14/7/20			300 Tree

14/7/20		300 Tree
14/7/20		300 Tree
14/7/20		300 Tree
15/7/20		325 Tree
15/7/20		325 Tree
15/7/20	5	Bank Fee
15/7/20		325 Tree
16/7/20		300 Tree
16/7/20		600 Tree
16/7/20		300 Tree
16/7/20		50 Tree
16/7/20		3000 Regular cleaning?
16/7/20		300 Tree
16/7/20		300 Tree
16/7/20		150 Tree
16/7/20		225 Tree
16/7/20		100 Tree
17/7/20		300 Tree
17/7/20		600 Tree
17/7/20		600 Tree
17/7/20		325 Tree
17/7/20		600 Tree
17/7/20		650 Tree
17/7/20		300 Tree
17/7/20		30 Tree
20/7/20		600 Tree
20/7/20		150 Tree
20/7/20		900 Tree
20/7/20		300 Tree
20/7/20		600 Tree
20/7/20		325 Tree
20/7/20		100 Tree
20/7/20		300 Tree
20/7/20		300 Tree

21/7/20		325 Tree
21/7/20		600 Tree
21/7/20		300 Tree
22/7/20		325 Tree
22/7/20		355 Tree
22/7/20		300 Tree
24/7/20		900 Tree
24/7/20		1200 Tree
27/7/20		330 Tree
27/7/20		325 Tree
27/7/20		300 Tree
28/7/20		300 Tree
29/7/20		300 Tree
3/8/20		1200 Tree
5/8/20		300 Tree
6/8/20		300 Tree
6/8/20		300 Tree
6/8/20	16	Maintenance Equipment
10/8/20		325 Tree
10/8/20		300 Tree
10/8/20		2025 ICS BACS
10/8/20		600 Tree
17/8/20	5	Bank Fee
19/8/20		35 Tree
21/8/20		300 Tree
21/8/20	98.3	R Freeston- Watering Eq
21/8/20		600 Tree
25/8/20		300 Tree
25/8/20	446.88	Insurance
25/8/20	216	Squarespace
28/8/20		250 Tree
28/8/20	38070	Lewisham Council
4/9/20		232.76 Tree
7/9/20	429	Stuart- Solicitors

15/9/20	5	Bank Fee
22/9/20		119.58 Tree
22/9/20		300 Tree
23/9/20		200 Tree
28/9/20		600 Scanners Donation
30/9/20	300	Refund
5/10/20		300 Benevity Charity Giving
7/10/20		325 Tree
8/10/20		900 Tree
12/10/20	600	Refund
15/10/20	5	Bank Fee
16/10/20		200 Tree
16/10/20	530.4	JB Sales Limited, Scanner
20/10/20		300 Tree
11/11/20	205	Flyers
16/11/20	5	Bank Fee
4/12/20		241 Tree
15/12/20	5	Bank Fee
21/12/20		5000 BACS?
4/1/21		119.56 Tree
15/1/21	8	Bank Fee
29/1/21		650 BACS Lewisham
15/2/21	8	Bank Fee
18/2/21		1555 Gift Aid
25/2/21	110	Smartsheets
2/3/21		9.61 Tree
10/3/21		1500 Tree
12/3/21	36	Wordpress
15/3/21	8	Bank Fee
16/3/21		361.93 Tree
23/3/21		146.55 Tree
24/3/21		104.46 Tree
30/3/21		19.42 Tree

Refunds	Bank Fees
950	69

Restricted	Legal Fees
38028.32	2223

Total?	Maintenance
37078.32	114.3

Unrestricted	IT Equipment
12896.97	530.4

IT Services
658.36

Advertising
205

Insurance
446.88

Lewisham Council
38070



Section A

Independent Examiner's Report

**Report to the
trustees/ members
of**

ty Name
Street Trees for Living

**On accounts for the
year ended**

31st March 2021

**Charity
no (if
any)**

1185165

Set out on pages

1-2

(remember to include the page numbers of additional sheets)

**Responsibilities and
basis of report**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

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 (other than that disclosed below *) which gives me cause to believe that in, any material respect:

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

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

2nd July 2021

Name:

Andrew Stratton McMurtrie

Relevant professional qualification(s) or body (if any):

Member of Chartered Institute of Securities & Investment

Address:

6 Northwood Road, London, SE23 2HR

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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

