



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	01	04	2021		31	03	2022

Section A Reference and administration details

Charity name	Cardington, Cople & Eastcotts Charity
Other names charity is known by	
Registered charity number (if any)	210585
Charity's principal address	30 Water End Cople Bedford Postcode MK44 3TY

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	Charles Whitbread	Co-optative	06.03.08	Southill Estate
2	Stephen Smith	Ex Officio	03-03-15	
4	Alan Apling	Councillor	01.09.05	Cardington Parish Council
5	Alan Nothard	Cardington PC Rep	14.01.15	Cardington Parish Council
6	Lesley Cole	Cople PC Rep	18.03.13	Cople Parish Council
7	David Small	Councillor	15.07.19	Cople Parish Council
8	Paul Goss	Councillor	09.11.20	Eastcotts Parish Council
9	William Wilson-Apperson	Councillor	08.06.15	Eastcotts Parish Council
10	Phillippa Martin-Moran-Bryant	Borough Councillor	25.07.19	Bedford Borough Councillor
11	Angela Stimpson	Councillor	11.07.19	Cotton End Parish Council
12	Lesley Seymour	Councillor	11.07.19	Cotton End Parish Council
13				
14				
15				
16				

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

Name	Dates acted if not for whole year
The Charity is the custodian of eight named Charities as stated in the Scheme	L1(R) 210.585. A/1

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

L1(R) 210.585. A/1
Scheme including appointment of Trustees and vesting in Official Custodian for Charities

How the charity is constituted
(eg. trust, association, company)

Trustee selection methods
(eg. appointed by, elected by)

Ex-Officio Trustee (1) Rev'd Stephen Smith, Vicar of St Mary's Church Cardington

Nominative Trustees

Bedford Borough Council (1)
Cardington Parish Council (2)
Cople Parish Council (2)
Eastcotts Parish Council (2)
Cotton End Parish Council (2)

Co-optative Trustees – persons residing or carrying on business in or near the area of benefit (2) Charles Whitbread
(First Co-optative Trustee shall be entitled to hold office for life)

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.

The Charity is a member of the Almshouse Association

Trustees are recruited through local Parish Councils, Cardington, Cople, Cotton End and Shortstown. Trustee meetings were held quarterly via virtual meeting

Member of the Almshouse Association

Annual property inspections take place by Trustees and Clerk
5 year electrical inspections are carried out by commercial electricians.
Annual inspection of smoke alarms by one nominated Trustee and Clerk.
Replacements are installed as and when necessary

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

Cardington Cople & Eastcotts Charity is the Official Custodian of 8 Charities as listed in the Charity's Constitution. The eight charities relate to the 8 Almshouses situated in the Parish of Cardington, Bedfordshire.

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)

The qualification of almspeople -The almspeople shall be poor persons who (except in special cases to be approved by the Commissioners) are resident in the area of benefit at the time of appointment.

Applicants are requested to complete an application form and attend an informal interview. They are also required to sign and abide by the Conditions of Residency.

Residents are required to pay a weekly maintenance contribution (WMC). This contribution goes towards the maintenance, upkeep, and management of the 8 properties. The WMC is reviewed every 3 years

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.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Commissioning an Architect to design major extensions to No 1 & No 2 Southill Road, Cardington, also a Structural Engineer. Full planning permission and Building regs received, total costs £10,222.

However, with spiralling building materials and difficulty in obtaining 3 quotes from builders, the Trustees were unable to attract sufficient funds. Also with two further properties becoming vacant, meant that the Charity finances were being stretched and unable to go ahead with the planned extensions. In the meantime, electricity standing charges had to be paid for in addition to the Borough Council Tax.

The roofing at Nos 1-4 The Green required attention at a cost of £5,435

At No 2 Jubilee Cottages a brick wall was taken down (old storage area). To enable the existing bedroom to be extended to create a 2 bed roomed property. Redecoration took place, replacement of storage heaters and kitchen and bathroom towel rails. New smoke alarms and heat detector installed. New carpet in small bedroom. A replacement higher toilet was installed. Total costs £13,195.

Section E

Financial review

Brief statement of the charity's policy on reserves

The Charity holds reserves as follows:-

Emergency Repair Fund (ERM) Investments relating to the charities listed in the constitution

Cyclical Maintenance Fund (CMF) in Virgin Savings Account

Routine Maintenance Fund (RMF) £5K held in Bank Account

Details of any funds materially in deficit

Almshouse Loan – repayments are made twice a year, balance outstanding at year end 31 March 2022 17,062.50.

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.

Weekly maintenance contribution (WMC) for the 8 properties. The WMC are reviewed every 3 years using the services of the VOA to establish equivalent fair rent.

Key objectives maintenance of the 8 Almshouses

Trustees invest in M&G investments £500 per month.

7 named investments as stated in the Charity Schedule on a monthly basis of £50 per Charity and £150 per month to the Emergency Repair Fund.

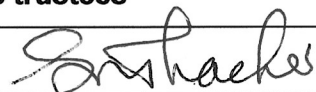
Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Sandra Margaret Thacker

Position (eg Secretary, Chair,
etc)

Clerk to the Trustees

Date

13/10/22

CARDINGTON, COPLE & EASTCOTTS CHARITY

Charity Commission Registration: 210585

ANNUAL REPORT & ACCOUNTS YEAR ENDING

31 MARCH 2022

CHAIRMAN OF THE TRUSTEES

**MRS LESLEY COLE
24 Woodlands Close
Cople, Beds MK44 3UE**

Appointed 15 September 2015

**CLERK TO THE TRUSTEES
Mrs Sandra Thacker
30 Water End
Cople Beds MK44 3TY
Email: smthacker@btinternet.com**

TRUSTES OF THE CHARITY

CO OPTATIVE TRUSTEE

Mr Charles Whitbread
Southill Park
Biggleswade, SG18 9LL
Appointed 06.03.08

EX OFFICIO TRUSTEE

The Reverend, Stephen Smith
The Vicarage, Faldo Road
Bedford MK42 0EH
Appointment Indefinite
From 3 March 2015

NOMINATED TRUSTEES

BEDFORD BOROUGH COUNCIL

Councillor Phillippa Anne Martin-Moran-Bryant
Bedford MK403SB
Appointed
25 July 2019 – 23 June 2023

CARDINGTON PARISH COUNCIL

Mr Alan Apling
8 Yeomans Gate
CARDINGTON MK44 3SF
Appointed 01.09.21 - 31.08.25

Mr Alan Nothard
10 Yeomans Gate
CARDINGTON MK44 3SF
Appointed 15.01.19- 14.01.23

COPLE PARISH COUNCIL

Mrs Lesley Cole
24 Woodlands Close
Cople
MK44 3UE
Appointed 18.03.21 – 17.03.25

Dr David Small
29 Water End
Cople
MK44 3TY
Appointed 15.05.19 – 14.05.23

COTTON END PARISH COUNCIL

Mrs Angela Stimpson
7 Manor Way
Cotton End
Bedford MK45 3AH
Appointed 11.07.19 – 10.07.23

Mrs Lesley Seymour
14 Trow Close
Cotton End
Bedford MK45 3BF
Appointed 11.07.19 – 10.07.23

SHORTSTOWN PARISH COUNCIL

Mr William Wilson-Apperson
1 Blenheim Road
Shortstown
Bedford
MK42 0UY
Appointed 10.06.21 – 09.06.25

Mr Paul Goss
2 Chamberlain Way
Shortstown
Bedford
MK42 0GN
Appointed 09.11.20 – 08.11.24

ALMSHOUSES

THE GREEN MK44 3TE

No 1 The Green

Constructed 1780

Sum insured £213,616

Listed Building Grade II

Rebuild costs £163,000

Vacant from 15th April 2022

No 2 The Green

Constructed 1780

Sum insured £210,994

Listed Building Grade II

Rebuild costs £161,000

Vacant from 26 March 2022

No 3 The Green

Constructed 1780

Sum insured £217,548

Listed Building Grade II

Rebuild costs £166,000

Occupied from 01 April 2017

No 4 The Green

Constructed 1780

Sum insured £231,964

Listed Building Grade II

Rebuild costs £177,000

Occupied from 1 September 2014

JUBILEE COTTAGES MK44 3SH

No 1 Jubilee Cottages

Constructed 1978

Sum Insured £133,674

Rebuild costs £102,000

Occupied from 25 February 2022

No 2 Jubilee Cottages

Constructed 1978

Sum Insured £133,674

Rebuild costs £102,000

Occupied from 8 September 2016

SOUTHILL ROAD MK44 3SZ

No 1 Southill Road

Constructed 1830

Sum Insured £123,190

Rebuild costs £94,000

Vacant from August 2020

No 2 Southill Road

Constructed 1830

Sum Insured £123,190

Rebuild costs £94,000

Vacant from 16 April 2021

NB Rebuild costs as per Robinson & Hall 18 April 2017– with recommendation that insurance costs be reviewed 5 yearly. (Next review 2022 – this will be deferred until Southill Road has been extended and refurbished)
VAT not included in the above rebuilding costs (in accordance with the HM Customs & Excise guidance notes).

**CARDINGTON COPLE AND
EASTCOTTS CHARITY**

Year End 31 March 2022

The 2021-2022 set of accounts have been prepared on a receipts and payments basis.

Finance

Income less Expenditure at 31 March 2022 is £10,406.54

Balance at Bank at 31 March 2022 £8,184.77 Routine Maintenance Fund (RMF)

Balance at Virgin Savings Account £62,956.29 Cyclical Maintenance Fund (CMF)

Interest accrued in May 21 £38.87 and November 21 £32.11

WMC – Residents are paying their contributions on the 15 of each month via standing order.
One Resident pays the WMC weekly.

No 2 Southill Road Resident was given notice to leave the property by 16 April 2021 as resident no longer qualified to remain.

Loan arrangement with the Almshouse Association

The existing AA loan was arranged in May 2015, the loan repayment is £1,312.50 at six monthly intervals by standing order. Payments made in June 2021 and December 2021 totalled £2,625

An additional interest free loan of £25,000, plus admin fee has been secured from the Almshouse Association to assist with the costs associated with the Southill Road properties and No 2 Jubilee Cottages. The first repayment of £1,313.50 will be payable in October 2022, six monthly thereafter, for ten years. To end of March £23,005.70 has been drawn down. The balance of £1,994.30 will be drawn down in April 2022.

Investments as at 31 March 2022

M&G Investments currently stand at –

£30,544.95 M&G Investments (written notice required for withdrawals).

– within this figure is £17,465.35 (Emergency Repair Fund (ERF)).

Trustees commit to investing £500 per month from the Current Bank Account via direct Debit to M&G Investments. Total invested in this financial year 6,000.

£5,000 to remain in the current account. Monies over and above this amount are to be deposited in the Virgin Savings Account. This account is currently paying 0.15% interest.

Repairs, Maintenance and Refurbishment Costs, for 8 Almshouses for the year ending 31 March 2021 totalled £32,883.11

Jubilee Cottages

No 2 Jubilee Cottages became vacant on 15th November 2021. Refurbishments have included taking down a wall to increase the size of the 2nd bedroom. Quantum energy efficient storage heaters replaced old style storage heaters. New towel rails in kitchen and bathroom, toilet replaced to a higher type, all walls have been decorated and a deep clean taken place. The telephone wiring has been re-sited and repaired. The fence at the front, side and back have been replaced. New flooring to kitchen and bathroom. An EPC was completed and the Valuation Office Agency were contacted as the property is now two bedroomed – they advised an increase of WMC and the new resident pays the new rate. The cost of the refurbishment totalled £13,000.

Southill Road

Two semi-detached Southill Road properties are vacant. Full Planning permission has been granted for both properties. The changes to each property include: - creating one double bedroom over the existing lounge. The lounge is at the front side of the property; improving the size of the existing bedroom; improve the safety of the stairs; the kitchen and bathroom moved to the rear extension. Driveway improvements to each property will be required.

Architect fees of £7,000 paid this year. In addition to £960 for the Structural Engineer and Bedford Borough costs of £545.40. Trustees are currently going out to tender.

A grant of £50,000 has been secured by Connelly Homes Foundation. Further grants will be explored.

Sandra Thacker
Clerk to the Trustees
Cardington Cople & Eastcotts Charity
May 2022

STATEMENT OF ASSETS & LIABILITIES

ASSETS

Robinson & Hall Property Rebuild figures, April 2017		Sum insured from June 2020 to June 2021	Sum insured from June 2021 to June 22
Property - Fixed Assets			
163,000.00	1 The Green	182,648.00	213,616.00
161,000.00	2 The Green	180,406.00	210,994.00
166,000.00	3 The Green	186,010.00	217,548.00
177,000.00	4 The Green	198,336.00	231,964.00
102,000.00	1 Jubilee Cottages	114,295.00	133,674.00
102,000.00	2 Jubilee Cottages	114,295.00	133,674.00
94,000.00	1 Southill Road	105,331.00	123,190.00
94,000.00	2 Southill Road	105,331.00	123,910.00
	Land adjoining		
1	1-2 Jubilee Cottages	1	1
1,059,001.00		Totals 1,186,653.00	1,388,571.00
Non-current Assets:-			
M&G Investments as at		31-Mar-21	31-Mar-22
<i>National Association Almshouses Common Investment Fund</i>			
Shares - Value as at 31 March		2021	2022
Thomas Forster Elder		1,005.50	1,742.16
Humphery Harleston		1,080.35	1,825.21
Widows Charity		1,019.13	1,757.28
Rev Maurice Farrel		922.69	1,650.27
Thomas Forster the Younger		986.22	1,720.76
Samuel Whitbread		1,867.27	2,698.42
Whitemans Charity		954.46	1,685.51
Emergency Repair Fund (Accumulation)		14,046.91	17,465.35
		21,882.53	30,544.96
Current assets:-			
Bank Current Account		8,849.21	8,184.77
Cyclical Maintenance Fund (Virgin a/c)		51,885.31	62,956.29
Current Liabilities			
Almshouse Assoc Repayments		-2,625.00	-2,625.00
Non-Current Liabilities			
Almshouse Assoc outstanding loan		-19,687.50	-17,062.50
TOTAL ASSET VALUE minus Liabilities		1,246,957.55	1,470,569.52

Cople Cardington and Eastcotts Charity**Year ended March 2022****Income and Expenditure**

2021		2022
	Income	
5,251.92	WMC 1 The Green	6,187.92
5,251.92	WMC 2 The Green	5,711.26
6,005.97	WMC 3 The Green	7,097.94
6,006.00	WMC 4 The Green	7,098.00
5,576.94	WWC No 1 Jubilee Cottages	6,647.30
5,578.26	WWC No 2 Jubilee Cottages	4,944.31
1,871.16	WMC No 1 Southill Road	0.00
5,199.96	WMC No 2 Southill Road	251.84
178.27	Interest Virgin	70.98
7.5	TV Licence payment received from No 4 TG	7.50
0	Donation	0.50
0	Received Lone in part	23,005.70
40,927.90		61,023.25
	Expenditure	
2,625.00	AA Loan repayments June and December	2,625.00
192	Almshouse Assoc Membership	197.00
120	Independent Examiner	120.00
1,142.90	Insurance	1,171.89
4,846.32	Clerk's Salary and PAYE	5,541.38
288.1	Clerk's Mileage/Postage/Expenses	378.81
320	Annual Benevolence	200.00
0	Plans & Land Reg fees No1-4 TG and SR	748.36
366	Repairs and Maintenance No 1 The Green	1,556.35
906	Repairs and Maintenance No 2 The Green	3,525.85
222	Repairs and Maintenance No 3 The Green	1,634.78
545.2	Repairs and Maintenance No 4 The Green	1,358.78
0	External Work at No 1-4 The Green	0.00
192	Repairs and Maintenance No 1 Jubilee	274.00
192	Repairs and Maintenance No 2 Jubilee	13,005.96
2,604.18	Repairs and Maintenance No 1 Southill Road	6,141.61
1,691.46	Repairs and Maintenance No 2 Southill Road	5,235.78
0.00	Reimbursement of WMC	671.66
0.00	Jubilee Car Park grass cutting	150.00
6,000.00	Funds to M&G Investments	6,000.00
72	External Payroll Services	72.00
7.5	TV Licence paid on behalf of No 4 TG	7.50
22,332.66		50,616.71
18,635.24	Income less expenditure	10,406.54

MAINTENANCE 2021-2022

No 1 The Green			
23-Apr-21	IntB8	Lead Flashings to Roof	1,358.77
22-Jun-21	IntB21	Replacement toilet seat	111.60
15-Dec-21	IntB74	Plumber	54.00
19-Oct-21	IntB56	Batteries for Smoke Alarms	13.98
30-Dec-21	IntB78	Valuation Office	18.00
			1,556.35
No 2 The Green			
9-Apr-21	IntB2	Roof repairs	102.00
23-Apr-21	IntB8	Lead Flashings to Roof	1,358.77
22-Mar-22	IntB118	Carpets	1,075.08
28-Mar-22	IntB119	Smoke detectors lights etc	918.00
30-Dec-21	IntB78	Valuation Office	18.00
15-Dec-21	IntB74	Plumber	54.00
			3,525.85
No 3 The Green			
9-Apr-21	IntB2	Roof Repairs	102.00
23-Apr-21	IntB8	Lead flashings to roof	1,358.78
20-Sep-21	IntB48	Replacement kitchen tap	156.00
30-Dec-21	IntB78	Valuation Office	18.00
			1,634.78
No 4 The Green			
23-Apr-21	IntB8	Lead flashing to roof	1,358.78
			1,358.78
No 1 Jubilee Cottages			
17-May-21	IntB12	Replacement Bathroom Taps	66.00
30-Dec-21	IntB78	Gardening	18.00
28-Feb-22	IntB106	Adjoining fence	190.00
			274.00
No 2 Jubilee Cottages			
24-Dec-21	IntB75	Kitchen and bathroom flooring	424.59
24-Dec-21	IntB76	Removal of toilet and sink	78.00
5-Jan-22	IntB79	Removal of heaters	72.00
11-Jan-22	IntB81	Wall removal	1,440.00
10-Jan-22	IntB84	Electricity	7.59
21-Jan-22	IntB90	Fencing	2,600.00
1-Feb-22	IntB92	Electricity	18.64
26-Jan-22	IntB93	Painting & decorating	1,680.00
26-Jan-22	IntB94	Mounter & Turner	265.91
7-Feb-22	IntB96	BT Line repair	125.00
9-Feb-22	IntB99	Reinstall sink and repl toilet	388.80
14-Feb-22	IntB100	Deep Clean	140.00
18-Feb-22	IntB102	Storage heaters and towel rails	4,800.00
23-Feb-22	IntB105	EPC	65.00
28-Feb-22	IntB106	Adjoining	190.00
2-Mar-22	IntB108	Electricity	21.23
10-Mar-22	IntB110	Smoke Alarms	396.00
11-Mar-22	IntB112	Shed roof repair	130.00
16-Mar-22	IntB115	Pen for door repair	19.20
18-Mar-22	IntB116	Power points	144.00
			13,005.96

No 1 Southill Road

13-Apr-21	IntB3	Council Tax	159.38	
23-Apr-21	IntB7	Electricity	11.71	
22-Apr-21	IntB9	Gardening	25.00	
6-May-21	IntB10	Council Tax	155.00	
14-May-21	IntB11	Gardening	20.00	
24-May-21	IntB13	Electricity	8.66	
1-Jun-21	IntB16	Gardening	20.00	
7-Jun-21	IntB17	Council Tax	155.00	
18-Jun-21	IntB18	Alarm cancellation of contract	39.24	
25-Jun-21	IntB23	Electricity	8.82	
7-Jul-21	IntB28	Council Tax	155.00	
8-Jul-21	IntB29	Gardening	40.00	
26-Jul-21	IntB34	Electricity	8.30	
9-Aug-21	IntB35	Council Tax	155.00	
24-Aug-21	IntB40	Gardening	20.00	
26-Aug-21	IntB37	Electricity	6.73	
7-Sep-21	IntB41	Council Tax	155.00	
24-Sep-21	IntB47	Gardening	20.00	
23-Sep-21	IntB49	Electricity	7.43	
9-Oct-21	IntB46	Council Tax	155.00	
27-Oct-21	IntB55	Electricity	8.11	
27-Oct-21	IntB56	Structural Engineer	480.00	
27-Oct-22	IntB57	Grass cutting	20.00	
25-Nov-21	IntB64	Hedge & Grass cutting	40.00	
9-Nov-21	IntB58	Council Tax	155.00	
24-Nov-21	IntB61	Electricity	7.60	
26-Nov-21	IntB66	Architect Fees	750.00	
9-Dec-21	IntB69	Council Tax	155.00	
24-Dec-21	IntB73	Electricity	7.59	
7-Jan-22	IntB82	Council Tax	155.00	
26-Jan-22	IntB85	Electricity	7.74	
14-Jan-22	IntB86	Architect Fees	1,500.00	
23-Feb-22	IntB104	Electricity	7.60	
7-Mar-22	IntB109	Architect Fees	1,522.70	6,141.61

No 2 Southill Road

14-May-21	IntB11	Gardening	20.00
1-Jun-21	IntB16	Gardening	20.00
6-Jul-21	IntB25	Electricity	14.81
8-Jul-21	IntB29	Gardening	40.00
5-Aug-21	IntB36	Electricity	8.52
24-Aug-21	IntB40	Gardening	20.00
23-Sep-20	IntB45	Electricity	11.28
24-Sep-20	IntB47	Gardening	20.00
11-Oct-21	IntB50	Electricity	6.39

Charity Commission Registration: 210585

27-Oct-21	IntB56	Structural Engineer	480.00	
27-Oct-22	IntB57	Grass cutting	20.00	
25-Nov-21	IntB64	Hedge & Grass cutting	40.00	
9-Nov-21	IntB59	Council Tax	177.18	
17-Nov-21	IntB60	Electricity	13.38	
26-Nov-21	IntB66	Architect Fees	750.00	
3-Dec-21	IntB68	Electricity	6.53	
9-Dec-21	IntB70	Council Tax	178.00	
7-Jan-22	IntB83	Council Tax	178.00	
14-Jan-22	IntB86	Architect Fees	1,500.00	
26-Jan-22	IntB91	Electricity	14.05	
7-Feb-22	IntB97	Council Tax	178.00	
7-Feb-22	IntB98	Electricity	7.41	
16-Mar-22	IntB114	Electricity	9.53	
7-Mar-22	IntB109	Architect Fees	1,522.70	5,235.78
29-Jul-22	IntB29	Grass cutting JC Car Park	30.00	
24-Aug-21	IntB40	Grass cutting JC Car Park	30.00	
24-Sep-21	IntB47	Grass cutting JC Car Park	30.00	
27-Oct-21	IntB57	Grass cutting JC Car Park	30.00	
25-Nov-21	IntB64	Grass cutting JC Car Park	30.00	150.00
				32,883.11

Independent examiner's report to the trustees of Cardington, Cople & Eastcotts Charity

I report on the accounts of the Trust for the year ended 31 March 2022, which are set out on the following pages.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

SJ Gilpin

Sally J Gilpin FCCA, ATT

S J Tax Limited

The Old Stable House, 3 Woodlands Close, Cople, Bedfordshire, MK44 3UE

27/07/2022