

CRANFORD COTTAGE HOMES
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

CRANFORD COTTAGE HOMES

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Stan Streater Father Michael Gill
Charity number	221526
Independent examiner	Azets Elizabeth House 13-19 London Road Newbury Berkshire United Kingdom RG14 1JL

CRANFORD COTTAGE HOMES

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CRANFORD COTTAGE HOMES

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The charity's objects are:

- Provide almshouses for the poor aged persons with a preference given to persons who have been inhabitants of the area of the former parish of Cranford for not less than twenty years preceding appointment.
- Provide almshouse accommodation for independent living, the warden lives on site to provide emergency care.
- Offer accommodation to new residents following relocation of existing residents to nursing homes when unable to any longer look after themselves.
- Ongoing care of existing residents.
- Maintain and upgrade residences and grounds as required.

There has been no change in these during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

During the year there have been the following achievements:

1. Offered accommodation to new residents following relocation of existing residents to nursing homes when unable to any longer look after themselves.
2. Ongoing care of existing residents.
3. Maintained and upgraded residences and grounds as required.

Financial review

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

The trustees who served during the year and up to the date of signature of the financial statements were:

Stan Streather

Father Michael Gill

The charity is effected by 3 trustees (including a Chair) nominated by Trustees from the local community.

CRANFORD COTTAGE HOMES

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

Rector of Cranford Parish traditionally holds the position of Chairman.

Other Trustees are appointed by existing Trustees from the local community.

Clerk to the Trustees deals with the administration of Cranford Cottages Homes.

Two trustees nominated from London Borough of Hounslow and London Borough of Hillingdon are responsible for the policies and procedures adopted for the induction and training of trustees.

The management company deals with day to day maintenance, repairs and collections of rents & the warden/ caretaker lives on site.

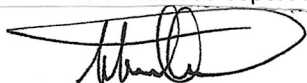
Supplier payment policy

The charity's current policy concerning the payment of trade creditors is to follow the CBI's Prompt Payers Code (copies are available from the CBI, Centre Point, 103 New Oxford Street, London WC1A 1DU).

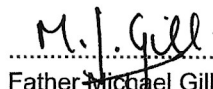
The charity's current policy concerning the payment of trade creditors is to:

- settle the terms of payment with suppliers when agreeing the terms of each transaction;
- ensure that suppliers are made aware of the terms of payment by inclusion of the relevant terms in contracts; and
- pay in accordance with the company's contractual and other legal obligations.

The Trustees' report was approved by the Board of Trustees.



Stan Streather



Father Michael Gill

Date: 31st December 2023.

CRANFORD COTTAGE HOMES

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CRANFORD COTTAGE HOMES

I report to the trustees on my examination of the financial statements of Cranford Cottage Homes (the charity) for the year ended 31 March 2023.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. 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

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Azets

Elizabeth House
13-19 London Road
Newbury
Berkshire
RG14 1JL
United Kingdom

Dated: 03-01-2024.

CRANFORD COTTAGE HOMES

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds 2023 £	Unrestricted funds 2022 £
<u>Income from:</u>			
Charitable activities	2	106,061	79,315
Investments	3	12	-
		<hr/>	<hr/>
Total income		106,073	79,315
		<hr/>	<hr/>
<u>Expenditure on:</u>			
Charitable activities	4	117,833	94,026
		<hr/>	<hr/>
Net gains/(losses) on investments	8	108	2,232
		<hr/>	<hr/>
Net movement in funds		(11,652)	(12,479)
Fund balances at 1 April 2022		129,821	142,300
		<hr/>	<hr/>
Fund balances at 31 March 2023		118,169	129,821
		<hr/> <hr/>	<hr/> <hr/>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

CRANFORD COTTAGE HOMES

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	9		229,195		229,195
Investments	10		9,736		9,628
			<u>238,931</u>		<u>238,823</u>
Current assets					
Debtors	11	6,605		15,366	
Cash at bank and in hand		6,709		3,224	
		<u>13,314</u>		<u>18,590</u>	
Creditors: amounts falling due within one year	13	(14,307)		(6,370)	
Net current (liabilities)/assets			(993)		12,220
Total assets less current liabilities			<u>237,938</u>		<u>251,043</u>
Creditors: amounts falling due after more than one year	14		(119,769)		(121,222)
Net assets			<u>118,169</u>		<u>129,821</u>
Income funds					
Unrestricted funds - general			118,169		129,821
			<u>118,169</u>		<u>129,821</u>

The financial statements were approved by the Trustees on 31st December 2023.

Stan Streather
Trustee

Michael Gill
Father Michael Gill
Trustee

CRANFORD COTTAGE HOMES

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

Charity information

Cranford Cottage Homes is a registered charity in England and Wales, The charity address is 46 The Avenue, Wraysbury, Staines-upon-Thames, TW19 5HA.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity.

Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

CRANFORD COTTAGE HOMES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	Not depreciated
-----------------------------	-----------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

CRANFORD COTTAGE HOMES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Charitable activities

	2023 £	2022 £
Charitable rental income	106,061	79,315

3 Investments

	Unrestricted funds general 2023 £	Total 2022 £
Interest receivable	12	-

4 Charitable activities

	2023 £	2022 £
Day to day maintenance	55,799	31,915
Services	42,606	43,010
	98,405	74,925
Share of governance costs (see note 5)	19,428	19,101
	117,833	94,026

CRANFORD COTTAGE HOMES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

5 Support costs

	Support costs £	Governance costs £	2023 Support costs £	Governance costs £	2022 £	Basis of allocation
Management fees	-	4,209	4,209	-	4,209	Governance
Insurance	-	2,116	2,116	-	1,971	Governance
Mortgage interest	-	11,603	11,603	-	11,721	Governance
Accountancy	-	1,500	1,500	-	1,200	Governance
	-	19,428	19,428	-	19,101	
Analysed between						
Charitable activities	-	19,428	19,428	-	19,101	

CRANFORD COTTAGE HOMES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

6 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

7 Employees

The average monthly number of employees during the year was:

2023 Number	2022 Number
1	1

There were no employees whose annual remuneration was more than £60,000.

8 Net gains/(losses) on investments

	Unrestricted funds general 2023 £	Unrestricted funds general 2022 £
Revaluation of investments	108	2,232

9 Tangible fixed assets

	Freehold land and buildings £
Cost	
At 1 April 2022	229,195
At 31 March 2023	229,195
Carrying amount	
At 31 March 2023	229,195
At 31 March 2022	229,195

10 Fixed asset investments

CRANFORD COTTAGE HOMES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

10	Fixed asset investments	(Continued)	
			Unlisted investments £
	Cost or valuation		
	At 1 April 2022		9,628
	Valuation changes		108
			<hr/>
	At 31 March 2023		9,736
			<hr/>
	Carrying amount		
	At 31 March 2023		9,736
			<hr/>
	At 31 March 2022		9,628
			<hr/>
11	Debtors	2023	2022
		£	£
	Amounts falling due within one year:		
	Other debtors	6,605	15,366
		<hr/>	<hr/>
12	Loans and overdrafts	2023	2022
		£	£
	Other loans	121,132	122,464
		<hr/>	<hr/>
	Payable within one year	1,363	1,242
	Payable after one year	119,769	121,222
		<hr/>	<hr/>
13	Creditors: amounts falling due within one year	2023	2022
		£	£
	Borrowings	1,363	1,242
	Other creditors	11,444	2,128
	Accruals and deferred income	1,500	3,000
		<hr/>	<hr/>
		14,307	6,370
		<hr/>	<hr/>

CRANFORD COTTAGE HOMES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

14 Creditors: amounts falling due after more than one year

	2023	2022
	£	£
Borrowings	119,769	121,222
	<u> </u>	<u> </u>

15 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Cranford Cottage Homes

No (if any)
221526

Receipts and payments accounts

CC16a

For the period
from

Period start date
01/04/2022

To

Period end date
31/03/2023

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Rent from charitable activities	60,462	-	-	60,462	-
Income from other charities	10,000	-	-	10,000	-
Bank interest received	12	-	-	12	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	70,474	-	-	70,474	-
A2 Asset and investment sales, (see table).					
Cash in M&G	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	70,474	-	-	70,474	-
A3 Payments					
Cost of charitable activities	54,055	-	-	54,055	-
Governance costs	12,935	-	-	12,935	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	66,990	-	-	66,990	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	66,990	-	-	66,990	-
Net of receipts/(payments)	3,484	-	-	3,484	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	3,225	-	-	3,225	-
Cash funds this year end	6,709	-	-	6,709	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Balances	6,709	-	-
		-	-	-
		-	-	-
	Total cash funds	6,709	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Cash with letting agent	6,607	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Freehold property	Unrestricted	137,475	229,195
	M&G Investment Funds	Unrestricted	9,736	9,736
			-	-
			-	-
			-	-

[illegible]

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Mortgage	Unrestricted	121,132	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of approval

M. J. Gell

FR. M. J. GILL

S. J. STREATER

31	12	23
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Trustees' Annual Report for the period

From 01.04.22

To

31.3.23

Charity name: Cranford Cottage Homes

Charity registration number: 221526

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Almhouses for the poor aged persons with a preference given to persons who have been inhabitants of the area of the former parish of Cranford for not less than twenty years preceding appointment.
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.	Para 1.17 and 1.19	Provide almhouse accommodation for independent living. Warden lives on site to provide emergency care. Offered accommodation to new residents following relocation of existing residents to nursing homes when unable to any longer look after themselves. Ongoing care of existing residents. Maintain and upgrade residences and grounds as required.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees confirm that they have had regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	

Other		
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Achievements and Performance

	SORP reference	
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.	Para 1.20	<p>Offered accommodation to new residents following relocation of existing residents to nursing homes when unable to any longer look after themselves.</p> <p>Ongoing care of existing residents.</p> <p>Maintain and upgrade residences and grounds as required.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity made a loss this year however the reserves are still adequate to maintain the financial position going forward.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	To keep the charity functioning and ensure properties are maintained in good order.
Amount of reserves held	Para 1.22	
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Rents are the main source of income
Investment policy and objectives including any social investment policy adopted	Para 1.46	Interest from investments for emergency repair fund and cyclical maintenance
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Scheme of 13.6.1983
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Trust Administered by Trustees
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	Nominated by Trustees from the local community

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Two trustees nominated from London Borough of Hounslow and London Borough of Hillingdon
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Rector of Cranford Parish traditionally holds the position of Chairman Other Trustees appointed by Existing Trustees from local community Clerk to the Trustees deals with the administration of Cranford Cottages Homes
Relationship with any related parties	Para 1.51	Warden/caretaker lives on site Management company deals with day to day maintenance, repairs and collections of rents
Other		

Reference and Administrative details

Charity name	Cranford Cottage Homes
Other name the charity uses	
Registered charity number	221526
Charity's principal address	46 The Avenue Wraysbury Staines-upon-Thames TW19 5HA

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	Rev Michael John Gill	Chairman		Trustee
2	Mr Stanley Streather	Vice Chairman		Trustee
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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		

Funds held as custodian trustees on behalf of others

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

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Building and Maintenance	HML Shaw	First Floor, 9-11 The Quadrant, Richmond, Surrey
		TW9 1BP

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

Ms Sarah Legister

Exemptions from disclosure

Reason for non-disclosure of key personnel details

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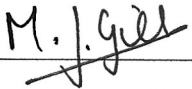
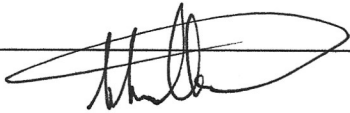
Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	MICHAEL JOHN GILL	STANLEY JOHN STREATER.
Position (eg Secretary, Chair, etc)	CHAIRMAN	VICE CHAIRMAN

Date

31st December 2023
