

**CARAVANNERS AND CAMPERS
CHRISTIAN FELLOWSHIP**

**ANNUAL REPORT AND
STATEMENT OF ACCOUNTS
FOR YEAR ENDED
31ST DECEMBER 2024**

REGISTERED IN ENGLAND AND WALES
CHARITY REGISTRATION No: 281757

CARAVANNERS AND CAMPERS CHRISTIAN FELLOWSHIP

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CARAVANNERS AND CAMPERS CHRISTIAN FELLOWSHIP

LEGAL AND ADMINISTRATIVE INFORMATION

NUMBER IN ENGLAND AND WALES	281757
START OF FINANCIAL YEAR	1 st January 2024
END OF FINANCIAL YEAR	31 st December 2024

TRUSTEES AT 31ST DECEMBER 2024

Angela Hannay	Chair of Trustees
David Lewis	Vice Chairman
Paul Edwin Hannay	National Rally Officer
David Lynn	Trustee & National Treasurer from 30.05.2024
Rachel Clarke-Brookings	Trustee & National Treasurer until 30.05.2024 then General Secretary

The existing trustees appoint any new trustees following the provisions laid out in the Charity's governing instrument.

LEGAL STATUS	Unincorporated Charity
GOVERNING INSTRUMENT	Constitution adopted 1 November 1980, as amended 10 October 1992, March 1993, 30 May 2003, and scheme of the Charity Commissioners dated 11 November 2003.
OBJECTS	To advance the Christian Faith in accordance with the basis of faith.
CORRESPONDENCE ADDRESS	
PRIMARY BANKERS	Lloyds, Hitchin Branch
INDEPENDENT EXAMINER	Alison Ertl

CARAVANNERS AND CAMPERS CHRISTIAN FELLOWSHIP

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31ST DECEMBER 2024

Annual Report of the Trustees

In my role as Chairman of the Trustees and National Chairman I wish to thank all the Trustees and National Committee Members for their hard work in support of the fellowship. Their prayers, commitment and fellowship have been invaluable as we have worked together for the benefit of the CCCF members.

The Fellowship has been served in 2024 by the following Trustees: -

Angela Hannay	Chairman
David Lowis	Vice Chairman
Paul Hannay	Interim General Secretary January -June
Rachel Clarke Brookings	General Secretary June to December
Rachel Clarke-Brookings	National Treasure from January to June.
David Lynn	National Treasurer from June to December.
Paul Hannay	National Rally Officer

The Trustees have continued to ensure that the Fellowship as a charity has been managed and operated according to our Constitution and Rules through the National Committee and Regional Committees in a Godly and righteous way. Not forgetting our Vision Statement, we aimed to uphold the agreed objectives of the Fellowship to advance the Christian Faith as set out below.

- 1.** Bringing together Christian caravanners and campers and other Christian friends for devotional and evangelistic purposes
 - Meeting for Christian witness and fellowship by arranging rallies, reunions, and similar activities
 - Joining actively in outreach and in the service of the Lord Jesus Christ
 - Inviting where appropriate, local churches and members of the public in the vicinity of a rally or holiday activities, to join with and participate in Christian meetings that are organised
 - Engaging in such other charitable activities for the advancement of the Christian Faith as the Fellowship shall determine.
- 2.** The planning of a programme of rallies including weekend and mid-week rallies, holiday rallies, day rallies and the National Rally over the Spring Bank Holiday period with spiritual and social input at all rallies.
 - Through planning to share fellowship and worship with local fellowships and communities. Members at some rallies attend local church services and have always been warmly welcomed, with local Christians joining in with meetings and activities on the rally site.
 - Through the distribution of gifts and donations to individuals in Christian service and other missionary and charitable organisations from gifts made by members.
 - Through the Fellowship magazine 'Newsline' and regional magazines, and website, news of any changes and additions of rallies, news of individual members and other issues such as reports on National and Regional Committee meetings have been shared.
 - Through the continued care and concern offered through the Fellowship Prayer Support Network.
 - Through the loving concern of members for members both in regions and nationally.
- 3.** The National Treasurer's Report gives details of the financial position of the Fellowship and has the endorsement of the Trustees. I want to express our sincere thanks to Rachel Clarke-Brookings and David Lynn, who have served as our National Treasurers during 2024 for keeping the finances of the Fellowship in good order and to David for preparing the end of year accounts. We give

thanks to God for the finances as we continue to have sufficient reserves to survive a crisis of the sort we have recently encountered in 2020.

- 4.** Membership numbers reduced slightly in 2024 when compared to 2023. At the end of 2024 we had 200 members compared to 2023 when there were 211. We are sad to report about 40 members didn't rejoin, the main of these were due to age or not camping any longer but sadly some of these were due to us not being willing to change our constitution and rules. We are very encouraged by the 30 new members and families joining and participating at our rallies. It is the sincere hope of the Trustees that membership will again increase.
- 5.** The Trustees readily recognise the reliance that the Fellowship has on the dedicated and committed voluntary work of so many Fellowship members who serve in a wide range of ways at national and regional levels. The trustees record their warm and grateful thanks for these generous acts of service. The Trustees are sad to report that some of the regions have been struggling, and as a result it was decided that we needed to amalgamate them with other regions.
- 6.** The Trustees are pleased to report we have had no Safeguarding issues within CCCF to report in 2024. The Trustees realise the importance of keeping our Safeguarding policy up to date and we continue to look at this.

Angela Hannay
Chairman of the Trustees and National Chairman
May 2025

CARAVANNERS AND CAMPERS CHRISTIAN FELLOWSHIP

TRUSTEES ANNUAL REPORT (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2024

Chairman's Report

As you know this will be my last AGM as National Chairman. I am very grateful to all of you who have supported me in prayer and by encouraging me when things have been difficult. I have really enjoyed this role, something I could never imagined doing, but God sometimes calls you to do things that are out of your comfort zone, but He has not let me down by helping me with all I have had to do and I have learnt so much. It has been a real privilege to have been able to serve in this capacity, a fellowship that I have real love and passion for, and all of you as members. I am so grateful to Paul Wells and Alex Harries for their invaluable support. I feel that due to family circumstances I am unable to continue as National Chairman and so am sadly having to stand down today. Mark Russell has agreed to take up this position, depending on your vote, I do believe God is calling him to this role. I do ask you to pray for all who take up the trustees' positions, that you would pray for them and encourage them as it is a big responsibility.

Last year for our Spring Bank Holiday Rally we returned to another of our favourite sites, Burleigh Hill Farm, we were again made very welcome by Mark Schwier. I am sure you will agree we were really blessed to have Phil Kingham leading our Bible Studies, speaking about 'Waiting on God.' God moved among us in a special way, and it was exciting to see Him meeting people's needs each day. There were during the week 81 units, 158 adults and 71 under 18s. It was good to be able to welcome 16 units for the first time, and we had 9 sign up as members. The weather last year was not so good, but this did not dampen all that went on, we were blessed to have a mainly dry day for the Spring Bank Holiday Fete, we are again grateful to Ellie for organising this it was a lovely time when everyone joined in and had fun. As usual we had a good evening on the Tuesday when the Youth led the Service, this is always a great time when the young people share what they are learning and share testimonies and lead the worship, so much talent. It was really amazing to see the children and young people up the front sharing what they had learned during the week, we are so blessed to have so many children and young people coming to the Spring Bank Holiday Rally and this is mainly due to all the hard work of the Group Leaders and Ellie for all the hard work that they put into making it such an exciting time for them, we are indebted to all the teams that work with both the youth and the children, for all they do, thank you. 4Front Theatre Group came and shared their productions The Parable Keeper, which was really good, so we invited them back again this year, which I am sure you all enjoyed last night. We were able to use the Show Jesus Burger van again which was a real asset to the rally, we are grateful to Andy Goode for making this available to us. The region of Northern Ireland also held a rally at the same time as ours.

This year we have returned to another of our favourite sites, Oswestry Show Ground, we were last here in 2022 when we celebrated the Queen's Platinum Jubilee together, and I am sure most will remember the Hot Air Balloon landing very close to the caravans and tents which provided some unexpected entertainment. The theme this year has been 'An Authentic Life' and we have had the privilege of Matthew Skirton, Director of OM UK, sharing the Bible Studies with us. We have had during our time here 81 units, 158 adults and 64 under 18s, this was exactly the same as last year but a few less under 18's. Again, this year it is so good to be able to welcome 12 units for the first time, we hope that we will see them again next year. So far we have had 1 sign up for membership.

We are grateful to David Lynn for taking on the role as Treasurer again since the last AGM, keeping our finances in order, you will see from our accounts that he has done a good job. We again have been able to keep a good reserve for any unforeseen circumstances. We welcomed at the last AGM Rachel Clarke Brookings as our General Secretary, we are grateful to her for all she has done. Paul has continued in his role as National Rally Officer but has felt it is now time for him to step down from this role due to health issues and the increasing needs of his parents, I would like again on your behalf to thank him for all he has

done over the past 8 years in this post. We are very grateful that Andrew Bosier has come forward to offer his services as you will have seen in the Newsline his nomination form and depending on your votes we will have a new National Rally Officer.

I would also like to thank David Lowis who has been on the National Committee for a very long time and is stepping down this year, he has been Vice Chairman for the past 4 years and has held that position on several other occasions.

This year there are more than half of the team stepping down from the SBHR planning team, many have been on this team for a long time. This could be seen as a time for a fresh vision. If you feel you would like to be a part of this, please see the Planning Team Co-ordinator Andrew Bosier. In 2023 we told you all that we needed people to step up and take on roles within the planning team and as a result we have been able to hold 2 more SBHR's, again we have been in that position but over the past two days we have had a good number of members come forward and offer to be on the planning team, we are so grateful and this has really encouraged each of us who were on the team, this now means we have enough planning team members to go ahead for next year. There is always room for more if you want to bring fresh ideas to the team. We look forward to seeing what next year will be like.

I would like to thank on your behalf those who have served you on the planning team who are now standing down.

1st Paul Wells: Bookings and Hub, Paul served on the planning team from 1998-2003 then again from 2013 until now. Quite a stint, thank you Paul

Ellie Tod: Events Co-ordinator: Messy Church, Fete, Hog Roast and children's fun activities. She has been serving us since 2011. Thank you Ellie.

Stephen Adams: Programme and speaker contact.

Pat Adams: Children's co-ordinator. Stephen and Pat have served us since 2020. Thank you both.

Paul Hannay: Site Manager. Paul has led the Electric team since 2019 and the Site Manager for the past 4 years. Thank you, Paul. I will be also standing down with Paul.

We are grateful to all of them for the time spent and the input they have given over the years to make SBHR possible. I would also like to thank Andrew Bosier for co-ordinating the team this past year and to Stephen Miller and Rachel and Des Clarke for all they have done on the team. Billa and Sheila Duggal also helped for part of this year, we are grateful to each and everyone.

Alex Harries has been on the Council of Reference for many years we are grateful for all he has done. He is a mind of information having been in CCCF almost from the beginning, he was General Director from 93-99. He is now standing down from the Council of Reference. Also, Nigel Parrett has stood down and we are grateful for all he has done too. As you will have seen Noreen Carvel has agreed to stand on the council of Reference depending on your vote. We are grateful to her for being willing to take up this position, it will be good to have a female who you can go to if you have a problem that cannot be solved by the National Committee.

It is always a joy to welcome new members but also sad when we have to say goodbye to others due to many reasons but mainly due to health constraints. I do hope that you all feel part of a family rather than an organisation, we are truly part of a wider family when we are part of the family of God.

I do hope you enjoy reading Newsline, I want to thank Andy Moles for editing this for us, I know he has struggled at times with some technical issues but we are grateful for what he has achieved, this is a members magazine and Andy can only print what he receives so please send in articles and photos so he can print about the rallies you have attended.

The website continues to be our public face, and we are very grateful to David Lowis for the work he has done in maintaining the site. Dave along with his son Andrew set up the Website and has run it until now,

he is now standing back from this position, I want to thank him for willingly doing this over the years. We are pleased to report that Tony Humphries is taking over as Website co-ordinator. Dave will keep the old one running until the new site is ready. Tony is more than qualified for this position so we are looking forward to seeing what he will produce. You will notice that we now have a new video clip on the Website thanks to Eric Dawes being willing to edit this for us.

This year Sheila and Billa Duggal took trifold leaflets to give out at Awaken and they gave some to Des & Rachel Clarke to help, we are grateful for their help in promoting CCCF in this way. We are very grateful that Sheila Has been willing to take the position of Promotional Co-ordinator, she does need others to join her on the team, if you have any ideas of how to promote the fellowship, she will be grateful to hear from you. The most successful way of advertising the fellowship continues to be through word of mouth, be it friends or people you meet on a campsite or caravan park so if you have not picked up the trifold leaflet, or some CCCF business cards or a poster, please do. The business cards are brilliant to keep in your phone case or wallet so you will always have something about CCCF to give out with our details on, wherever you may be.

Merchandise: Our merchandise is a good conversational starter, so do order if you have not done so, clothing and flags etc. All very reasonably priced and look good.

The Prayer Support Network has a vital part to play in our fellowship, and we are grateful that Alex and Jennie Harries continue to co-ordinate the requests. If you have not yet signed up to receive prayer requests, you can do so at the hub. It is a special way we can care for each other through prayer. We had 38 requests and updates from members in 2024 and so far, this year 17 requests and updates.

During last year as a committee, we had to make decisions as to how we could manage the regions, as a few were becoming difficult to run due to lack of members or people willing to serve on their regional committees. As a result, it was decided to amalgamate some of these regions. You will have seen we now have North, South, East, West and Northern Ireland regions. From the North, South and East regions we have 2 Regional Elected Members from each and 1 from both West and Northern Ireland. This then maintains a good number of elected members on the National Committee.

We have now asked for the OSCR to remove CCCF from the Scottish Charity Register as we no longer have any bank accounts or assets in Scotland which they have accepted. As a result, we need to remove from all our documents the Scottish Charity number.

I am so grateful that over the past year so many of you have enjoyed the rallies that have been run. There were 48 rallies arranged across the country in 2024, but some had to be cancelled due to the weather and fields being waterlogged at Easter, also there were some rallies cancelled due to lack of bookings. It is always disappointing for those wanting to attend those rallies, for which we are sorry. It always helps those responsible for running the rallies when you book early as it is only fair to the landowners that we let them know in plenty of time how many we expect.

We have recently learned of the need to move the storage container that was kept on Mark Schwier's farm Burleigh Hill Farm, St. Ives, to another site. This has now been done and is now sited at a storage site near Shrewsbury.

We are indebted to all who have volunteered to help both regionally and nationally over the past year, as you know our fellowship would not exist without each of you who volunteer. When we work together, we can have fellowship at the same time and very often you get to know each other more.

My continued prayer is that God will be glorified and that we will lift Him high and that He will continue to Bless this very Special Fellowship.

Angela Hannay, Chairman of the Trustees and National Chairman

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of Caravanners and Campers Christian Fellowship on the accounts for the year ended 31st December 2023 set out on pages 8 to 13.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not requirements of Section 144(2) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the governing document or constitution of the Charity for the conducting of an audit. As a consequence, the trustees have elected that the financial statements be subject to independent examination.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for an independent examination, It is my responsibility to:

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

Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the organisation 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 the 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.

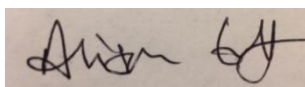
Independent examiner's statement

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 trustees have not met the requirements to ensure that:
 - proper accounting records are kept (in accordance with section 130 of the Act); and
 - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or
2. to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Alison Ertl
Woodlands Drive
Grantham
Lincs NG31 9DJ

Signed:



Date:

30 July 2025

CARAVANNERS AND CAMPERS CHRISTIAN FELLOWSHIP
STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
RECEIPTS :					
Voluntary Receipts	2a	8,846	2,537	11,383	12,646
Activities for Generating Funds	2b	1,473	0	1,473	966
Charitable Activities	2c	49,119	0	49,119	57,256
Investment Income	2d	27	0	27	14
Other Receipts	2e	114	0	114	218
TOTAL RECEIPTS		59,578	2,537	62,115	71,100
PAYMENTS :					
Costs of Generating Voluntary Income	3a	0	0	0	770
Costs of Charitable Activities	3b	58,593	2,327	60,920	70,096
Governance Costs	3b	1,070	0	1,070	940
TOTAL PAYMENTS		59,663	2,327	61,990	71,806
NET INCOMING / (OUTGOING) RESOURCES		-85	210	125	-706
Balances Brought Forward		35,732	2,812	38,544	41,453
BALANCES CARRIED FORWARD		35,647	3,022	38,669	40,747

The notes on pages 12 to 14 form part of these accounts.
All operations are continuing operations.

CARAVANNERS AND CAMPERS CHRISTIAN FELLOWSHIP
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31ST DECEMBER 2023

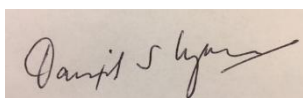
ASSETS		Unrestricted Fund £	Restricted Fund £	Total 2024 £	Total 2023 £
Cash Funds:					
Bank Accounts:					
Regional Bank Accounts (Love Offering & Goodwill)	4	15,940	999	16,939	15,780
General Current Account (Youth Fund)	4	6,881		6,881	6,718
Rally Account (Love Offering & Equipment Fund)	4	14,796	-158	14,638	15,039
Deposit Account		0		0	523
Subscriptions Account		529		529	59
		<hr/>	<hr/>	<hr/>	<hr/>
		38,147	841	38,988	38,119
 Other Monetary Assets:					
Tax Refund					0
		<hr/>	<hr/>	<hr/>	<hr/>
		0	0	0	0
 Assets retained for the Charity's own use:					
Fixed Assets		<hr/>	<hr/>	<hr/>	<hr/>
		0	0	0	0

TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

Charity Law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2011. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments and Statement of Assets and Liabilities which are set out on pages 10 and 11.

Signed on their behalf by

Signature:



Print name: David Lynn

Date of approval: 29 May 2025

CARAVANNERS AND CAMPERS CHRISTIAN FELLOWSHIP

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2024

1. BASIS OF ACCOUNTING

The accounts have been prepared under the "Receipts and Payments" basis as prescribed by the Charity Commissioners, and they meet the appropriate legal requirements.

2. RECEIPTS

	Note	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
a) Voluntary Receipts					
Subscriptions		4,607		4,607	2,809
Advance Subscriptions given for 2025/24		1,615		1,615	2,163
Donations	4	1,256	2,060	3,316	5,858
Advance Donations given for 2025/24		144		144	573
Gift Aid Tax Refund	4	1,224	477	1,701	1,243
		8,846	2,537	11,383	12,646
b) Activities for Generating Funds					
Membership Services		1,242		1,242	0
Commission and Franchises		230		230	966
		1,473	0	1,473	966
c) Charitable Activities					
Rally Fees		47,033		47,033	54,623
Events and Activities		2,086		2,086	2,633
		49,119	0	49,119	57,256
d) Investment Income					
Bank Interest		27	0	27	14
		27	0	27	14
e) Other Receipts					
Miscellaneous		70	0	70	218
Goodwill Fund		44	0	44	56
		114	0	114	218

CARAVANNERS AND CAMPERS CHRISTIAN FELLOWSHIP

**NOTES TO THE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31ST DECEMBER 2024**

3. PAYMENTS	Note	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023
a) Costs of Generating Voluntary Income					
Publicity		0		0	770
		0	0	0	770
b) Costs of Charitable Activities					
Adults & children's meetings		1,753		1,753	1,736
Newsline & Rallying		2,814		2,814	2,350
Travel and meeting Expenses		1,788		1,788	1,253
Set-up, Equipment and Maintenance	5	5,170		5,170	11,774
Site and Management Fees		37,040		37,040	39,570
Entertainment, Events and Actviities	5	3,326		3,326	3,831
Donations		255		255	105
Insurance		2,078		2,078	1,898
Membership Services		246		246	491
Fellowship Services		55		55	16
Non-membership fees		0		0	0
Support Costs:					
Adminstration	5	2,624		2,624	2,653
Office Accommodation		200		200	70
Advance payments for 2025		1,245		1,245	100
Restricted Funds	4		2,327	2,327	4,084
Miscellaneous				0	165
		58,593	2,327	60,920	70,096
c) Governance Costs					
Trustees Indemnity Insurance		960		960	100
Independent Examiners Fees		110		110	840
		1,070	0	1,070	940

CARAVANNERS AND CAMPERS CHRISTIAN FELLOWSHIP

NOTES TO THE ACCOUNTS (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2024

4. DESIGNATED AND RESTRICTED FUNDS

Current Year	Balance 01-Jan 2024 £	Income £	Expenditure £	Transfer £	Balance 31-Dec 2024 £
Equipment Fund	68	0	0		68
EM Region Fund	553	0	0		553
	621	0	0	0	621

Prior Year	Balance 01-Jan 2023 £	Income £	Expenditure £	Transfer £	Balance 31-Dec 2023 £
Equipment Fund	1,000	0	932	0	68
EM Region Fund	493	500	440	0	553
	1,493	500	1,372	0	621

Equipment Fund - an unrestricted fund for donations especially for purchasing equipment

EM Region Fund - Funds held pro tem in the National Rally Account

Restricted Funds

Current Year	Balance 01-Jan 2024 £	Income £	Expenditure £	Transfer £	Balance 31-Dec 2024 £
Goodwill Fund	854	46	0	0	901
Youth Fund	349	0	0	0	349
Love Offering Fund	737	2,537	2,327	0	948
	1,941	2,583	2,327	0	2,197

Prior Year	Balance 01-Jan 2023 £	Income £	Expenditure £	Transfer £	Balance 31-Dec 2023 £
Goodwill Fund	1,190	56	392	0	854
Youth Fund	349	0	0	0	349
Love Offering Fund	746	3,562	3,571	0	737
	2,284	3,619	3,963	0	1,941

The restricted funds are wholly represented by cash reserves of the charity.

Goodwill Fund - For supporting in hardship members to rally

Youth Fund - Designated for Youth Activities

Love Offering Fund - Collections are taken at Rallies to be given to other charities or those in the Fellowship in need

5. PAYMENTS TO TRUSTEES

Five trustees (Angela and Paul Hannay, David Lowis, David Lynn, Rachel Clarke-Brooking) were paid a total of £3,507 in 2024 for out-of-pocket expenses for travel, gifts, subscriptions, admin allowances, licences, materials, and food items for burger van and meal etc. while carrying their role as Chair, Vice Chair, National Officer, Treasurer and General Secretary respectively. (2023: £3,531)

6. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

7. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

8. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees Report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.