

**THE WHITMORE TRUST**  
**ACCOUNTS**  
**FOR THE YEAR ENDED**  
**31<sup>st</sup> DECEMBER 2020**

## **THE WHITMORE TRUST**

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## **THE WHITMORE TRUST**

### **TRUST INFORMATION**

Principal Address    Whitmore Vale House  
Churt Road  
Hindhead  
Surrey GU26 6NL

Trustees             Ryan Kelley  
                             Sylvia Kelley  
                             Ruth Wilson

Bankers              HSBC Bank PLC  
                             Haslemere Branch  
                             110 High Street  
                             Godalming  
                             Surrey GU7 1DP

Auditors              Wise & Co.  
                             Chartered Accountants & Statutory Auditors  
                             Wey Court West  
                             Union Road  
                             Farnham  
                             Surrey GU9 7PT

Charity Registration Number    801203

## **THE WHITMORE TRUST**

### **TRUSTEES' REPORT FOR YEAR ENDED 31<sup>ST</sup> DECEMBER 2020**

#### **1. Legal Status**

The Whitmore Trust was constituted on 7<sup>th</sup> March 1989 and is governed by a Deed of Trust.

The Trust is a Registered Charity, charity number 801203.

#### **2. Trustees**

The Trustees are Ryan Kelley, Sylvia Kelley and Ruth Wilson. New trustees are nominated and appointed by existing trustees.

#### **3. Objects of the Trust**

The Objects of the Trust are

- a) To provide assistance for people with physical or mental disabilities or illness, including supporting other charities providing such support.
- b) the advancement of religion through supporting the Christian Church worldwide.
- c) The support of any other charitable purpose as the trustees may determine.

#### **4. Review of the Year/Application of Funds for Public Benefit**

##### Trustees' Priorities

The trust has continued through the year to support activities for the benefit of the communities in the United Kingdom and Africa in working within its stated objects.

The primary work of the Trust continued through the year to be supporting the work of Godalming United Church and the Methodist Church in The Gambia and the provision of support for educational, medical and development purposes in The Gambia, and supporting students in that country. Godalming United Church has continued its active support for work in The Gambia in partnership with the Trust.

The work of supporting people with disabilities is undertaken through other charitable channels.

##### Sources of Funds

The income through the year has been provided by the trustees and from a number of individual donors enabling funds to be applied for a wide variety of purposes. The individual funds received have been or will be applied in consultation with the donors through the trustee's direct local involvements and with local partners. The trustees' contributions have been applied in accord with the trustee's commitment to development in West Africa through the Methodist Churches, and through a number of personal contacts in those countries whose actions are carefully monitored.



### Impact of COVID-19

The pandemic has impacted negatively to a substantial degree on the activities of the trust. The initial impact was the cancellation of the visit by the trustees in April 2020. Covid was having a major impact in Europe but only a very small effect in Gambia which did not quickly escalate. At this stage it was thought that it would be over within a matter of months, and normal activities would be able to resume later in the year.

Covid has had a significant impact in the parts of Africa dependent on European tourism for their income. There have been a number of requests for direct financial assistance both in Gambia and Ghana.

In the absence of being able to travel, the trustees have engaged the Minister of Education in Gambia as our agent in receiving and distributing funds on our behalf. This arrangement has worked well in trying to maintain as much of the trust's activities as possible.

### Shipping – The Gambia

Due to the restrictions caused by COVID-19 in UK on groups meeting, there was no opportunity to pack any containers. This work will resume in 2021 when it is expected that it will be permitted for a large enough group to mix to make it possible.

The relationship with the Ministry of Basic and Secondary Education in the Gambia has continued to develop ensuring that some ongoing activity can continue.

Bicycles are still very much needed, but the lack of storage has restricted collection in UK.

In the absence of sending any containers, it was necessary to instruct the medication wholesalers to ship the supplies ordered in 2020 direct to the Methodist Mission Medical Services in Gambia.

### Education Sponsorships - The Gambia

In the absence of being able to meet, there has been no opportunity to consider any additional applicants. A number of students already on courses sponsored through the trust have been able to maintain contact through e-mail and have been able to be supported to continue to the next stages of their courses

### Aminata Mendy

Regrettably it has not proved possible to progress the plan for getting Aminata Mendy to Ghana for medical treatment. Further conversation will be needed with her parents.

### Ophthalmic Support – The Gambia

The main funding for this project is provided through Godalming United Church. Fortunately despite the church premises being closed, there has still been fund raising for sponsoring cataract surgery. Close contact has been maintained with Sheriff Bah, the cataract surgeon at Farafenni hospital in the North Bank Region who regularly sends photos of his patients after surgery. Sheriff maintains a waiting list of those who need surgery but cannot afford it until additional funds become available to him. It will be difficult to maintain the level of support as the social restrictions imposed by Covid -19 continue.



**Patients in recovery after cataract surgery at Farafenni Hospital**

### The Gambia - Educational Support

#### Bethel Nursery School (Banjul)

The Trust has continued to provide the financial functions of the "Friends of Bethel Nursery School" (FBNS). The FBNS ex-trustees are in regular contact with the Whitmore Trust advising on the continuing needs of the school and the payments they need from the Trust which are held within a designated fund.





**Class at Bethel Nursery School, Banjul**

**Emily Methodist Nursery School (Bajongkoto)**

With continuing support from the donors it has proved possible to maintain the feeding programme, through which it is guaranteed that the small children get at least one good meal five days per week.

**Gunjur Permaculture Development Association - The Gambia**

The demonstration garden continues to sell its produce in the local markets whilst assisting the community in better agricultural practices. This is positive, specifically supporting the Association's objective of empowerment of women through enabling them to develop a degree of financial independence.

The range of products being made by the women for sale is continuing to support their financial independence.

The Association is continuing to be funded by the Trust to run a series of workshops for the local community to address wider issues which are particularly relevant to women, drawing in expertise from the wider community. The Permaculture workshops are being coordinated by Sarjo Jabang who has provided the following reports is from two workshops -

## **November 2020**

*Ka-jabang is another community in Gunjur. It is a community that is divided into two (2) settlements, the one part is mostly Mandinkas and other ethnic groups (Muslims) while the other part is mostly Manjakos and Balantas (mostly Christians).*

*Our training on FGM and gender based violence was at Ka-jabang at the Christian side. To our surprise these ladies have never attended this type of training and to them anything that happened to them is God's decision. Most of them are not married but with their children and most of the fathers of those children are not taking their responsibly as a father. They don't even understand that they are abusive.*

*It was so sad but thank God we were able to make the 20 people selected understand the side effects of FGM and their rights in the society.*

*Our next training will be with the Alkalos (village headmen) and the counsels of elders.*

## **December 2020**

*Guided Initiative Reliance Leadership and Sustenance (GIRLS) is a voluntary organization established to promote women's rights, discouraging Female Genital Mutilation (FGM), gender based violence, leadership, early marriage, teenage pregnancy, child abuse, sexual harassment and associated matters. We have organized a FGM workshop on the 19th of December 2020 in Gunjur Kulukochi. The participants had been selected from different communities in Gunjur and they were 22 participants. Facilitators for the day were Fama Bary, Ahmed Manjang and Alasannna Gitteh.*

*For this workshop we were based on FGM. Each of the facilitators had a topic. The topics are:*

- 1: Abuse of women*
- 2: Challenges for women who went through FGM, face during giving birth*
- 3: Does FGM have a connection with Islam?*

*It was a great workshop!!! At the end recommendations were suggested and they are as follows*

- 1: we need to target the schools both Junior and Senior schools.*
- 2: engage the decision makers*
- 3: educate more and more youth*
- 4: house to house campaign*
- 5: engage the local authorities*
- 6: target the media houses.*

*Next proposed workshop will be on the 3rd of January 2021 if God permit.*

*Although it is illegal in Gambia, FGM is widely practised and is well embedded in the culture.*

## **Clean Water projects and sanitation – The Gambia**

**The Trust has planned continue clean water and sanitation projects in connection with school projects.**

The provision of clean water sources to provide potable standard water for people to drink is on-going in rural areas where there is no public water supply, through provision of boreholes with an emphasis on the need for clean water for hygiene purposes and particularly for encouraging school children to wash hands after toileting.

#### Gambia Methodist Medical Services

Support was requested for purchasing a suitable Land Rover engine for an old vehicle which had been donated. The request was for making all the arrangements, initially purchasing the engine and shipping it to Gambia. Payment would in due course be refunded to the Trust. An engine to the required specification was purchased and shipped to Gambia for the sum of £4130 which would be repaid to The Trust in local currency during 2021. Accordingly this had be regarded as a purchase, but accounted as a transfer of cash to The Gambia.

#### Ghana

Family support has been provided for a family in crisis due to the withdrawal of tourism due to Covid.

#### Cameroon

The Trust has continued to provide support for staff and students of Cameroon Christian University to undertake studies at educational establishments overseas whilst the Cameroon crisis continues.

#### Reserves

Work has continued with a number of partner organisations to achieve progress for a wide range of community benefits. The reserves of the charity have increased despite the planned project work undertaken during the year in The Gambia meeting a wide variety of activities within the objects of the Trust. The reserves at the end of the year stand at £16,867. These reserves are carried forward to meet future expenditure.

#### Trustees Expenses

During the course of the year trustees activities have been minimal with only minor car mileage expenses in UK within HMRC limits and no overseas travel.

### **5. Trustees Responsibilities**

The trustees are responsible for preparing the Trustee's Report and the Financial Statements in accordance with the applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).



The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

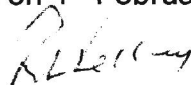
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed/constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## **6. Provision of Information to Auditors**

So far as each of the trustees is aware at the time that the report is approved there is no relevant audit information of which the charity's auditors are unaware, and the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Approved by the Trustees on 1<sup>st</sup> February 2021



**On behalf of the trustees:**

Trustee: R L Kelley

**THE WHITMORE TRUST**

**INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF THE WHITMORE TRUST**

**FOR YEAR ENDED 31<sup>ST</sup> DECEMBER 2020**

**OPINION**

We have audited the financial statements of The Whitmore Trust (the 'charity') for the year ended 31 December 2020 set out on pages 14 to 18. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

The financial statements have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards 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 been withdrawn.

This has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2020 and of its *incoming resources and application of resources for the year then ended*;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

**BASIS FOR OPINION**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**CONCLUSIONS RELATING TO GOING CONCERN**

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

## **OTHER INFORMATION**

The Trustees are responsible for the other information. The other information comprises the information included in the Annual report, other than the financial statements and our Auditors' report thereon. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

## **MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION**

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

## **RESPONSIBILITIES OF TRUSTEES**

As explained more fully in the Trustees' responsibilities statement, the Trustees are responsible for the preparation of financial statements which give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

## **AUDITORS' RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.



Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We gained an understanding of the legal and regulatory framework applicable to the charity and the objectives it operates for, and considered the risk of acts by the charity that were contrary to applicable laws and regulations, including fraud. We designed audit procedures to respond to the risk, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

We focussed on laws and regulations which could give rise to a material misstatement in the financial statements, including, but not limited to, the Charity Law. Our tests included agreeing the financial statement disclosures to underlying supporting documentation, enquiries with management and inspection of legal correspondence. In addition to this, during the course of the audit our testing reviewed grants payable and other expenditure to ensure they were relevant to its charitable activities.

As in all our audits, we also addressed the risk of management override of internal controls, including testing journals and evaluating whether there was evidence of bias by the trustees that represented a risk of material misstatement due to fraud.

There are inherent limitations in the audit procedures described above and, the further removed noncompliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. We did not identify any key audit matters relating to irregularities, including fraud.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Auditors' report.

## USE OF OUR REPORT

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an Auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

*Wise & Co.*

Wise & Co.  
Chartered Accountants and Statutory Auditors  
Wey Court West  
Union Road  
Farnham  
Surrey GU9 7PT

Date:

*22/10/2021*

Wise & Co. is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

# THE WHITMORE TRUST

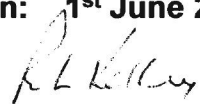
## STATEMENT OF ASSETS AND LIABILITIES AS AT 31<sup>st</sup> DECEMBER 2020

		2020	2019
	Notes	£	£
<b>Current Assets</b>			
Cash and Bank Deposits		6,524	15,915
Accrued Income – gift aid		8,318	3,058
Debtor		4,130	-
		<hr/>	<hr/>
<b>Net current assets</b>		18,972	18,973
		<hr/>	<hr/>
<b>Represented by:</b>			
Unrestricted Funds	4	11,580	13,991
Restricted funds	4	7,392	4,982
		<hr/>	<hr/>
<b>Charitable Funds</b>		18,972	18,973
		<hr/>	<hr/>

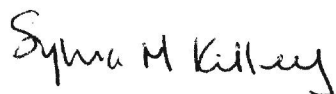
**On Behalf of the Trustees:**

**Approved by the Trustees on: 1<sup>st</sup> June 2021**

**Trustee: R Kelley**



**Trustee: S Kelley**



**THE WHITMORE TRUST**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2020**

	Notes	2020 Unrestricted Funds £	2020 Restricted Fund £	2020 Total Funds £	2019 Total Funds £
<b>Income</b>					
Donations		16,419	-	16,419	27,293
Gambia General Donations		13,060	3,410	16,470	30,753
Uganda & Zimbabwe Donations		-	-	-	-
Sierra Leone Donations		-	-	-	-
Ghana Donations		-	-	-	-
Cameroon Donations		25	-	25	746
South Africa Donations		-	-	-	-
<b>Total Income</b>		<b>29,504</b>	<b>3,410</b>	<b>32,914</b>	<b>58,792</b>
<b>Payments</b>					
Direct Charitable Expenditure:					
General Fund payments		314	-	314	5,201
Uganda & Zimbabwe Payments		-	-	-	-
Gambia General Fund Payments		26,399	1,000	27,399	49,134
Ghana Payments		202	-	202	-
Cameroon		5,000	-	5,000	2,351
718 South Africa Payments		-	-	-	-
		<b>31,915</b>	<b>1,000</b>	<b>32,915</b>	<b>56,686</b>
<b>Net incoming/outgoing resources</b>		<b>( 2,411)</b>	<b>2,410</b>	<b>(1)</b>	<b>2,106</b>
<b>Fund balances brought forward 4</b>		<b>13,991</b>	<b>4,982</b>	<b>18,973</b>	<b>16,867</b>
		<b>11,580</b>	<b>7,392</b>	<b>18,972</b>	<b>18,973</b>

**All the above results are derived from continuing activities. The charity has no other recognised gains and losses from those stated above**

*The notes on pages 16-18 form part of these accounts*

# **THE WHITMORE TRUST**

## **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2020**

The Whitmore Trust is an unincorporated charity. Its principal office is Whitmore Vale House, Churt Road, Hindhead, GU26 6NL

### **1 Accounting Policies**

#### **I. Basis of preparation of the financial Statements**

The Financial statements have been prepared in accordance with 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 the Republic of Ireland (FRS102) (effective 1 January 2015) - (Charities SORP (FRS102)), the Financial Reporting standard applicable in the UK and the Republic of Ireland (FRS102), incorporating Update Bulletin 1.

The Whitmore Trust meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy

#### **II. Cash Flow**

The financial statements do not include a cash flow statement because the charity, as a small charity, is exempt from the requirement to prepare such a statement under Update Bulletin 1

#### **III. Income**

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either, the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executors(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. When legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

#### **IV. Foreign currencies**

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate ruling on the date of the transaction. Exchange gains and losses are recognised in the Statement of financial activities.

#### **V. Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity.

All resources expended are inclusive of irrecoverable VAT

#### **VI. Financial Instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments.

Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

#### **VII. Fund Accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted Funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

#### **VIII. Going Concern**

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

### **3. CONTROLLING PARTY**

The Charity was under the control of the trustees during the year.

#### 4. FUND ANALYSIS

	Balance Brought Forward	Incoming Resources	Outgoing Resources	Fund Balance Carried Forward
General fund	13,991	29,504	31,915	11,580
Restricted fund (1)	1,724	-	-	1,724
Restricted fund (3)	3,258	3,410	1,000	5,668
	<hr/>	<hr/>	<hr/>	<hr/>
Total Funds	18,973	32,914	32,915	18,972
	<hr/>	<hr/>	<hr/>	<hr/>

##### Restricted Fund (1) Sarah Bown Memorial Fund

The restricted fund represents donations made towards the SB memorial fund. The residue of this fund is still in hand and consideration of its use by the Minister has been delayed by the COVID pandemic. The balance is in hand.

##### Restricted Fund (2) Bob Mann Memorial Fund

This fund was fully expended during 2018

##### Restricted Fund (3) Bethel Nursery School

This fund received restricted income during the year, and payments were made as instructed by the retired trustees of the "Friends of Bethel Nursery School".