



**Ahenfie Chapel T/A Royalhouse Chapel International
Annual Report and Accounts
For the Year Ended 2020**

**Ahenfie Chapel
Charity No: 1109280**



Trustees' Annual Report For the year ended 31 December 2020

AHENFIE CHAPEL

Ahenfie Chapel trading as Royalhouse Chapel International is a charitable church organisation which provides hope and transforms lives through the gospel.

This is achieved through a threefold vision:

1. Bringing people into God's presence through worship, praise & prayer.
2. Preaching messages of hope, relevant to the needs of mankind.
3. Bringing comfort to the people of God and providing a place in an atmosphere of love, caring and fellowship for them.

Our Mission Statement is, "Touching our generation with the power of God!"

We are a collective of multicultural community-based churches comprising people of all ages and socio-economic and cultural backgrounds, living out their God-given purpose; a people who are passionate about social justice and committed to the spiritual transformation of society through the preaching of the gospel.

OBJECTIVE AND ACTIVITIES

Summary of the objects of the charity as set out in the governing document:

A) To advance the Christian faith and to fulfil such other purposes exclusively charitable and connected with the charitable work of the trust.

(B) To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby.

(C) To advance education in accordance with Christian principles by establishing and operating educational establishments.

(D) To provide, in the interest of social welfare, recreational and leisure time occupation for persons who have need due to their youth, poverty, or social and economic circumstances and with the objective of improving their conditions.

Activities

The main activities undertaken for public benefit to promote the Christian faith and help the less privileged and disadvantaged within the local and international community include:



Outreach and Community Ministry

- Worship, Teaching and Prayer Services.
- Outreach, as in of Conventions, Revival and Evangelistic Services, Seminars and Training Programs, and other Church events.
- Empowering Women, Men, Young Adults and Youth, and other events
- Providing support for the local Community.

Relief to Persons in Need

- Prayer Support
- Pastoral Care and Social Support (e.g. bereavement, childbirth, single parents)
- Counselling (e.g. Pastoral, Marital, Drug and alcohol addiction, Career, Debt, etc.)
- Visitation (e.g. Home and Hospital visits)
- Mission support (e.g. support for those in need)

Empowerment through Christian Principles

- Educational: The establishment of the Foundation and Discipleship School.
- Leadership Seminars, Retreats and Conferences
- Management of Personal Finances
- Self-Development

Public Benefit

The church continues to organise various practical programs for teenagers and young adults during academic breaks with the aim of keeping them focused on their academic work and off the streets and to equip them with the necessary knowledge and skills to help them excel. Various virtual Education Seminars were organized featuring speakers like education consultants and older church members who had achieved similar goals to help them with their GCSEs and other professional exams.

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The church also partnered with other organizations to support the homeless, single parents, abused women and children, and made various outreaches dropping off essentials at the doors of many to help with their sustenance during the pandemic lockdown.

Due to the UK COVID-19 pandemic lockdown, most of our events were virtual.



Volunteers

Special gratitude goes to our team of special volunteer workers who assist in various areas in various capacities for the charity to achieve its objects.

There are currently about 30 volunteer workers who make very useful contributions to the operations of the Charity. Some of the key ministry groups in the church include Young Adults and Professionals (Movers and Shakers Generation), The Royal Teens Connection Generation, Kings Ministry (Children's Church/Sunday school); Counseling; The Compassion Ministry, Royal Ladies Ministry, Men Makers Ministry, Music Ministry; Finance and Administration and more.

ACHIEVEMENT AND PERFORMANCE

The principal activities of the Charity are ministering the Gospel of our Lord Jesus Christ, counselling, (pre-marital, marriage, lifestyle, spiritual, etc.), charitable work and dealing with a variety of social challenges. The trustees are pleased to report that the charity continues to successfully achieve these objects in our community, even during the COVID-19 pandemic.

Christian Worship & Major Programs

Sunday worship services and teaching services were mainly virtual due to the pandemic lockdown. General attendance and participation were at an all-time low, yet the virtual option opened our events up to people outside London and the UK to participate via our online services. We launched various pastoral care programs including social distancing visits, virtual counselling, and welfare support. We also held virtual versions of our major events like our annual Camp Retreat Conferences and Conventions.

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The young adult's ministry is made up of university students and young professionals. This ministry continues to make positive impact in the lives of the young adults in the community. Our endless efforts to encourage young adults to pursue education and achieve academic excellence, has resulted in several of them graduating from university in bachelors and masters' degrees. This continues to inspire others to enrol in universities to pursue various degree programs to make their lives more purposeful and meaningful in society.

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We continued to partner with various charities and organizations like the Croydon Food Bank in Croydon and the Addington Food Stop in New Addington in Surrey even during the pandemic lockdown to support the needy and socially disadvantaged members of our borough with regular donations and the like as part of our community outreach project through our Compassion Ministry. Our community support extends to also raising funds to help the poor in Africa. We continued our support for a scholarship scheme in Africa to help rehabilitate and reintegrate ex-convicts back into the community (School of Restoration).



FINANCIAL REVIEW

The financial result for the year was a net result of £161.00. The total income for the year was £62,222 (2019 income of £101,188) which represents a decrease of 38% over the previous year. The decrease in income was mainly because the charity did not claim Gift Aid and because of the UK lockdown during the Covid-19 pandemic which resulted in a further reduction of income from our donors and supporters. Total expenditure for the year was £62,060 (2019 expenditure of £107,669) which represents a decrease of 42.36% over the previous year. The decrease in expenditure was due mainly to a massive cut-back in church programs, social support, and welfare.

Reserves

Brief statement of the charity's policy on reserves

The Trustees review the reserves policy each year. In conducting this review, they have taken account of the environment in which the charity operates as well as the risk that is inherent. The policy on free reserves is determined based on the charity's cost of generating funds.

The Charity's policy on reserves is to maintain unrestricted funds, which are the free reserves of the charity, at a level equal to at least three months of unrestricted expenditure of the cost of generating funds. This provides enough funds to cover administration and support costs and to respond to emergencies which may arise from time to time. The charity is taking steps to maintain this amount in a saving account.

Risk Management

The Trustees have conducted a review of the major risks to which the Charity is exposed. A risk register has been established which identifies the major risks by area of activity, the nature of those risks, the likelihood of their occurrence, and the measure taken to manage them. The Trustees have a risk management strategy and review the risk register regularly at their meetings and are satisfied that systems are in place to manage the risks that have been identified. Insurance cover is in place and the finances of the Charity are kept under review. Appropriate Disclosure & Barring Service check (DBS) supported by regularly reviewed policies are conducted for all those who work with children or other vulnerable groups within the Charity.

Where appropriate, systems have been established to mitigate the risks the Charity/Church faces. Internal control risks are minimized by implementing procedures for authorizing all transactions and projects. Procedures are in place to ensure compliance with health and safety of members, volunteers, and visitors to the Church.

The trustees are satisfied that there are adequate systems in place to identify and evaluate the major risk affecting the charity and have the necessary policies and procedures to manage this risk.



STRUCTURE, GOVERNANCE AND MANAGEMENT

Organizational Structure

Ahenfie Chapel trading as Royalhouse Chapel International is a Charitable Church Organisation governed by its Trust Deed. It is also registered with the Charity Commission.

Trustees are appointed on the recommendation of the Chairman of the Board of Trustees. All the Trustees are familiar with the workings of the church charity and its core values and are responsible for the general control and management of the charity.

Corporate Governance

The charity has four Trustees who meet twice a year to deliberate on strategies and policies of the church and make strategic decisions.

The Charity has different functional areas, each of which is headed by a trustee or an appointed official of the Trust Church according to the required expertise.

The trustees have set up sub-committees to oversee areas which could be exposed to risk such as finance and operations. The sub-committees ensure that set procedures are followed to guarantee effective internal controls.

Training of Trustees

Trustees are actively involved in training programmes run by the church and are offered professional advice and assistance by external consultants for the execution of their duties as charity trustees. The Board of Trustees also update themselves with a series of information provided by the charity's advisors and the Charity Commission.

Additional information

The Charity continues to explore ways of furthering its charitable objectives in an effective manner by ensuring there is awareness of its services and pro-actively seeking opportunities to be more involved in the community. The Charity seeks to provide services and activities that meet the needs of people and contribute to a positive change in the moral and spiritual climate of the local community which reflects its Christian ethos and beliefs.

TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the



assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable group's auditor is 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 auditor is aware of that information.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Reference and Administrative details

Charity name:	Ahenfie Chapel
Other names charity is known by:	Royalhouse Chapel International
Registered charity number:	1109280
Charity's Principal Address	Dalton House 60 Windsor Avenue London SW19 2RR
Bankers	Barclays Bank 4th Floor- 1 North End Croydon, Surrey CR9 1SX

Names of the charity trustees who manage the charity

Rev Sam Korankye Ankrah	(Chairman of Board Trustees)
Rev Dalkeith R Amanor	(General Secretary)
Rev Charles A. K Benneh	(Trust Church Pastor)
Rev Victor Opare-Addo	(Trustee)

Additional information



Ahenfie Chapel
T/A
Royalhouse Chapel International


Names and addresses of advisers

Type of adviser	Solicitors
Name	Stone King Solicitors
Address	16 St John's Lane London EC1M 4BS

Type of adviser	Accountants
Name	Hanson & Associates
Address	19 Anerley Business Centre, Anerley Rd, London SE20 8BD

Declarations

The trustees declare that they have approved the trustees report above.
Signed on behalf of the charity's trustees by:

Signature	
Full name	Charles A. K. Benneh
Position	Trust Church Pastor
Date	9 November 2019



INDEPENDENT EXAMINER'S REPORT

To the Trustees and Members of Ahenfie Chapel T/A Royalhouse Chapel International Charity No. 1109280. I report on the accounts for the year ended 31 December 2020, which are set out on pages 13 to 23.

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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 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 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 requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

Alfred Hanson

Alfred Hanson, FCCA (Senior Independent Examiner)

For and on behalf of:

Hanson & Associates,

Room 19, Anerley Business Centre

London, SE20 8BD

Date: 11 October 2020

AHENFIE CHAPEL T/A**ROYALHOUSE CHAPEL INTERNATIONAL.****STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020.**

	NOTES	UNRESTRICTED FUNDS 2020 £	RESTRICTED FUNDS 2020 £	TOTAL FUNDS 2020 £	TOTAL FUNDS 2019 £
INCOMING RESOURCES FROM					
DONORS	1.3	59,122		59,122	81,034
REPAYMENT FROM IR CHARITIES	1.4				
INVESTMENT INCOME					
OTHER INCOME	1.3	3,100		3,100	20,154
TOTAL INCOMING RESOURCES		62,222		62,222	101,188
RESOURCES EXPENDED					
MISSIONS SUPPORT		7,000		7,000	12,925
HONORARIUM					1,800
MINISTRY GIFT		1,730		1,730	4,300
MEDIA AND PUBLICITY		1,311		1,311	1,143
RENT AND RATES		23,483		23,483	23,417
DONATIONS		850		850	3,050
ROOM HIRE AND HOTEL EXPENSES		6,278		6,278	24,113
TRANSPORT AND TRAVELLING		2,701		2,701	2,517
HOSPITALITY AND CATERING		2,087		2,087	4,827
SOCIAL SUPPORT AND WELFARE		1,575		1,575	4,269
POSTAGE PRINTING AND STATIONERY		1,630		1,630	1,799
TELEPHONE		3,351		3,351	1,600
MOTOR EXPENSES		881		881	773
GENERAL OFFICE EXPENSES		607		607	3,062
BANK CHARGES		863		863	1,278
UTILITIES		446		446	1,168
CAR HIRE		744		744	1,050
SUNDRIES		288		288	268
STORAGE CHARGES					837
INSURANCE		1,536		1,536	1,804
REPAIRS AND RENEWALS		1,382		1,382	875
DEPRECIATION		1,015		1,015	6,533
INTERNET AND COMPUTER COST		440		440	264
WEBSITE COST		382		382	105
HIRE OF EQUIPMENT		1,480		1,480	3,891
		62,060		62,060	107,669
NET INCOMING RESOURCES		161		161	-6,481
TOTAL FUNDS BROUGHT FORWARD		5,143		5,143	11,624
TOTAL FUNDS CARRIED FORWARD		5,304		5,304	5,143

**AHENFIE CHAPEL T/A
ROYALHOUSE CHAPEL INTERNATIONAL
BALANCE SHEET AS AT 31ST DECEMBER 2020.**

	NOTES	2020	2019
FIXED ASSETS			
TANGIBLE ASSETS	4	1,402	2,417
TOTAL FIXED ASSETS		<u>1,402</u>	<u>2,417</u>
CURRENT ASSETS			
DEBTORS			
PREPAYMENT			
CASH AT BANK AND IN HAND		3,903	2,726
		<u>3,903</u>	<u>2,726</u>
CREDITORS:			
AMOUNT FALLING DUE WITHIN ONE YEAR			
NET CURRENT ASSETS		<u>3,903</u>	<u>2,726</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>5,304</u>	<u>5,143</u>
CREDITORS:			
AMOUNT FALLING DUE AFTER MORE THAN ONE YEAR			
NET ASSETS		<u>5,304</u>	<u>5,143</u>
REPRESENTED BY:			
RESTRICTED FUNDS			
UNRESTRICTED FUNDS		<u>5,304</u>	<u>5,143</u>
		<u>5,304</u>	<u>5,143</u>

**AHENFIE CHAPEL T/A
ROYALHOUSE CHAPEL INTERNATIONAL
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 BECEMBER 2020.**

1. ACCOUNTING POLICIES

1.1 Basis of accounts preparation

The financial statements are prepared under the historical cost convention and are in accordance with the Financial Reporting Standard for Smaller Entities(effective January 2005).

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting for Charities issued in 2005.

1.2 Funds accounting

Funds held by the charity are Unrestricted funds, comprising of funds which can be used in accordance with the charitable objects at the discretion of the trustees.

There were no Resticted funds held by the charity during the year.

1.3 Incoming resources

All incoming resources are included in the statement of financial activities(SOFA) when:

The charity becomes entitled to receive the resources

The trustees are virtually certain that they will receive the resources.

The amount can be quantified with reasonable accuracy.

Incoming resources from donors for the year is made up as follows:

Tithe	17,055.86
Offering	36,715.87
Pledges	5,350.00
	<u>59,121.73</u>

Other income: These are contributions received from other donors in support of the charitable objectives.

1.4 Repayment from IR Charities has been accounted for based on actual amounts received during the year.

1.5 Resources expended.

Resources expended are included in the Statement of Financial Activities on an accrual basis.

The charity has further classified resources expended into Governance cost and cost associated with the furtherance of the charity's objects.

1.6 Tangible fixed assets.

Tangible fixed assets for the use by the charity are stated at cost less depreciation.

Depreciation is provided at rates calculated so as to write off the cost of an asset, less their estimated residual value, over their expected useful lives on the following basis:

Fixtures and Equipments	25% straight line.
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1.7 value added tax.

Value added tax is not recoverable by the charity, and as such is included in the relevant costs in the Statement of Financial Activities.

2. Cost of furtherance of charitable objects.

Expenses directly in connection with charity's stated objectives is made up as follows

Missions Support	7,000.00
Media and Publicity	1,310.58
Rent and Rates	23,483.12
Donations	850.00
Transport and Travelling	2,701.00
Social Support and Welfare	1,575.20
Room hire and Hotel expenses	6,278.00
Hospitality and Catering	2,087.32
Repairs and Renewals	446.00
Website cost	382.21
Bank Charges	862.87
Insurance	1,536.41
Depreciation	1,015.00
Sundries	288.00
Ministry Gift	1,730.00

3. Governance.

Expenses in connection with Governance includes:

Telephone	3,351.32
Postage Printing and Stationery	1,629.66

4. Tangible fixed assets.

	Fixtures and Equipments
Cost at 1st January 2020	43,020.45
Additions during the year	
Cost at 31st December 2020.	<u>43,020.45</u>
Depreciation at 1st January 2020.	40,603.68
Charge for the year.	<u>1,015.00</u>
	<u>41,618.68</u>
Net book value at 31 December 2020	<u>1,401.77</u>
Net book value at 31 December 2019	<u>2,416.77</u>



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Brief statement of the charity's policy on reserves

The Trustees review the reserves policy each year. In conducting this review, they have taken account of the environment in which the charity operates as well as the risk that is inherent. The policy on free reserves is determined based on the charity's cost of generating funds.

The Charity's policy on reserves is to maintain unrestricted funds, which are the free reserves of the charity, at a level equal to at least three months of unrestricted expenditure of the cost of generating funds. This provides enough funds to cover administration and support costs and to respond to emergencies which may arise from time to time. The charity is taking steps to maintain this amount in a saving account.

Risk Management

The Trustees have conducted a review of the major risks to which the Charity is exposed. A risk register has been established which identifies the major risks by area of activity, the nature of those risks, the likelihood of their occurrence, and the measure taken to manage them. The Trustees have a risk management strategy and review the risk register regularly at their meetings and are satisfied that systems are in place to manage the risks that have been identified. Insurance cover is in place and the finances of the Charity are kept under review. Appropriate Disclosure & Barring Service check (DBS) supported by regularly reviewed policies are conducted for all those who work with children or other vulnerable groups within the Charity.

Where appropriate, systems have been established to mitigate the risks the Charity/Church faces. Internal control risks are minimized by implementing procedures for authorizing all transactions and projects. Procedures are in place to ensure compliance with health and safety of members, volunteers, and visitors to the Church.

The trustees are satisfied that there are adequate systems in place to identify and evaluate the major risk affecting the charity and have the necessary policies and procedures to manage this risk.



STRUCTURE, GOVERNANCE AND MANAGEMENT

Organizational Structure

Ahenfie Chapel trading as Royalhouse Chapel International is a Charitable Church Organisation governed by its Trust Deed. It is also registered with the Charity Commission.

Trustees are appointed on the recommendation of the Chairman of the Board of Trustees. All the Trustees are familiar with the workings of the church charity and its core values and are responsible for the general control and management of the charity.

Corporate Governance

The charity has four Trustees who meet twice a year to deliberate on strategies and policies of the church and make strategic decisions.

The Charity has different functional areas, each of which is headed by a trustee or an appointed official of the Trust Church according to the required expertise.

The trustees have set up sub-committees to oversee areas which could be exposed to risk such as finance and operations. The sub-committees ensure that set procedures are followed to guarantee effective internal controls.

Training of Trustees

Trustees are actively involved in training programmes run by the church and are offered professional advice and assistance by external consultants for the execution of their duties as charity trustees. The Board of Trustees also update themselves with a series of information provided by the charity's advisors and the Charity Commission.

Additional information

The Charity continues to explore ways of furthering its charitable objectives in an effective manner by ensuring there is awareness of its services and pro-actively seeking opportunities to be more involved in the community. The Charity seeks to provide services and activities that meet the needs of people and contribute to a positive change in the moral and spiritual climate of the local community which reflects its Christian ethos and beliefs.

TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the



assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable group's auditor is 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 auditor is aware of that information.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Reference and Administrative details

Charity name:	Ahenfie Chapel
Other names charity is known by:	Royalhouse Chapel International
Registered charity number:	1109280
Charity's Principal Address	Dalton House 60 Windsor Avenue London SW19 2RR
Bankers	Barclays Bank 4th Floor- 1 North End Croydon, Surrey CR9 1SX

Names of the charity trustees who manage the charity

Rev Sam Korankye Ankrah	(Chairman of Board Trustees)
Rev Dalkeith R Amanor	(General Secretary)
Rev Charles A. K Benneh	(Trust Church Pastor)
Rev Victor Opare-Addo	(Trustee)

Additional information



Ahenfie Chapel
T/A
Royalhouse Chapel International


Names and addresses of advisers

Type of adviser	Solicitors
Name	Stone King Solicitors
Address	16 St John's Lane London EC1M 4BS

Type of adviser	Accountants
Name	Hanson & Associates
Address	19 Anerley Business Centre, Anerley Rd, London SE20 8BD

Declarations

The trustees declare that they have approved the trustees report above.
Signed on behalf of the charity's trustees by:

Signature	
Full name	Charles A. K. Benneh
Position	Trust Church Pastor
Date	9 November 2019



INDEPENDENT EXAMINER'S REPORT

To the Trustees and Members of Ahenfie Chapel T/A Royalhouse Chapel International Charity No. 1109280. I report on the accounts for the year ended 31 December 2020, which are set out on pages 13 to 23.

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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 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 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 requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

Alfred Hanson

Alfred Hanson, FCCA (Senior Independent Examiner)

For and on behalf of:

Hanson & Associates,

Room 19, Anerley Business Centre

London, SE20 8BD

Date: 11 October 2020