
St Christopher's (Glossop) Limited
(A Company Limited by Guarantee)

Trustees' Report and Financial Statements
for the year ended 31 March 2021

St Christopher's (Glossop) Limited
(A Company Limited by Guarantee)

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St Christopher's (Glossop) Limited
(A Company Limited by Guarantee)

Reference and Administrative Details of the Charity, its Trustees and Advisers
for the year ended 31 March 2021

Trustees	Christine Lobley Joan Roebuck Anthony Wilkinson, Chairman Carol Reeds
Company registered number	0600800
Charity registered number	0527036
Registered office	Redcourt Hollincross Lane Glossop Derbyshire SK13 8JH
Company secretary	Mrs Emma Oakes
Senior management team	Emma Oakes, Finance Executive Susan Hammond, Head of Care Michelle Cuddy, HR Manager
Independent auditors	Hurst Accountants Limited Chartered Accountants & Statutory Auditors Lancashire Gate 21 Tiviot Dale Stockport Cheshire SK1 1TD
Bankers	National Westminster Bank Plc Norfolk Square High Street West Glossop Derbyshire SK13 8BR

St Christopher's (Glossop) Limited
(A Company Limited by Guarantee)

Trustees' Report
for the year ended 31 March 2021

The Trustees (who are also directors of the Charity for the purposes of the Companies Act) present their annual report together with the audited financial statements for the year 1 April 2020 to 31 March 2021, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, 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 2015).

The Trustees who served during the reporting period were:

Mr Anthony Wilkinson (Chairman)
Mrs Christine Lobley
Mrs Joan Roebuck
Ms Carol Reeds

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic Report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

The charitable objectives in the Memorandum and Articles for which the Charity is established are:

To provide care and support for adults with disabilities and the elderly for the public benefit and to provide social housing and housing support.

b. Strategies for achieving objectives

The philosophy of the Charity remains the same as when it was first founded, that all residents and service users should receive the necessary care, guidance, support and training to enable them to reach their full potential and to lead as normal a life as possible. The Charity is committed to providing the best possible care and support to achieve optimum outcomes for its residents and service users. The Charity is constantly working to raise standards and improve quality.

c. Activities undertaken to achieve objectives

The Charity's main activities are the provision of care and housing to adults with disabilities. It provides residential care to adults at Redcourt and it provides housing and domiciliary care for service users in 7 houses in the community. It also provides domiciliary care for people living in their own homes in the High Peak area.

d. Main activities undertaken to further the Charity's purposes for the public benefit

The Trustees confirm that they have complied with the duty under Section 4 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit. Although the Charity is a fee charging charity, no person is excluded from its services based on their financial situation, as the local authority is liable for the care cost and not the individual. The Charity provides specialist care for older adults with disabilities who would otherwise be given a bed in a standard care home for the elderly, which would be unable to meet their needs.

St Christopher's (Glossop) Limited
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Trustees' Report (continued)
for the year ended 31 March 2021

Achievements and performance

a. Review of activities

The charity's plan for the year was to continue looking for new clients to fill the newly refurbished care home, to promote its services and look for new clients and to fill vacancies in its housing. However, the risks posed by COVID-19 in the community and the care home have delayed this. Any clients that were due to move into the properties have been put on hold and all promotional work in the community has completely stopped. The Trust's main focus during the year has been to keep its clients and staff safe and well. The COVID-19 pandemic has dominated the trusts focus for the full year with safety being our main priority. A small number of clients and staff tested positive during the year but all have fully recovered.

b. Investment policy and performance

The Charity has approximately £2.85m of assets, most of which relate to properties used for charitable activities. In addition, it holds cash reserves to cover planned and unplanned expenditure. The Charity wishes to balance the needs of current and future beneficiaries.

The Trustees of the Charity are governed by the Trustee Act 2000 which sets out the general power of investment.

Investment objectives

The Charity seeks to produce the best financial return within an acceptable level of risk. The investment objective for the short term reserves is to preserve the capital value with a minimum level of risk. Assets should be readily available to meet unanticipated cash flow requirements.

Risk

The Charity holds assets to fund planned expenditure over the next three years. As such, capital volatility cannot be tolerated and assets should be invested to minimise risk. The Charity's short term assets are held in cash or near cash investments denominated in sterling.

Liquidity requirements

To allow for unexpected events, the Trustees wish to maintain at least 3 months worth of running costs in cash or lower risk liquid investments.

Time horizon

The Charity has divided its reserves into those expected to be held long term and those that may be needed in the short term.

Management reporting and monitoring

The Charity manages its own cash deposits and has nominated a list of authorised signatories, two of whom are required to sign instructions to the deposit-taking institution. The Finance Executive monitors the cash position and prospective cash flow schedule and reports this to the Board of Trustees at each monthly meeting.

Approval and Review

The investment policy was prepared by the Finance Executive of the Charity to provide a framework for the management of its assets. It will be reviewed on an annual basis to ensure continuing appropriateness.

St Christopher's (Glossop) Limited
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Trustees' Report (continued)
for the year ended 31 March 2021

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

At the start of 2020, the globe entered a period of uncertainty and concern with the outbreak of the COVID-19 pandemic. Following the UK Government's lockdown announcement on 23 March 2020, all non-essential businesses were forced to close and restrictions were implemented for care homes. During this period, the Charity utilised the support provided by the Government including the Coronavirus Job Retention Scheme to offset payroll costs.

As a result of the pandemic, staff costs and Personal Protective Equipment (PPE) costs increased towards the end of the FY20 however in the current year the Charity received financial support from the local authority to cover these increases and the Charity is now being supplied with free PPE from the Government which has eliminated the additional costs.

The support received has greatly improved the trust's financial position. It has offset the lost income and has provided the trust with financial stability in these difficult times. We cannot predict how long the COVID-19 pandemic will effect us but we feel confident that we have done everything we can to protect our clients and support our staff.

b. Financial review

This year's financial statements have been dominated by the effects of COVID-19. Some of the effects are quantifiable and others are not.

Any clients who would have moved into the charities properties in the year were postponed as the risk of them bringing COVID-19 into the property was too high. This resulted in lost turnover of at least £60,000. All the trusts domiciliary social hours were stopped due to lock down, this resulted in lost income of £18,000. The local authority closed its day services in lockdown, the trust had to provide extra support to its clients as a result which created additional turnover of £38,000. During the year the charity claimed £80,836 under the Coronavirus Job Retention Scheme. The charity also received a number of payments and grants from the local authority totalling £87,797 to cover the additional costs caused by the pandemic. These payments and grants were used for PPE, infection control, the costs involved with COVID-19 testing and to pay staff their full wages whilst having to self-isolate. The charity was also able to receive free PPE from the government during the year. All this additional funding has enabled the charity to end the year in a financially stable position.

The charity has made a surplus in the year of £89,477 this year, compared to last year's loss of £113,118. Without COVID-19 we believe our income from charitable activities would have been significantly higher and our staff costs would have been slightly lower.

Net assets have increased to £2,202,423 from £2,112,946 in 2020 due to the surplus for the year.

St Christopher's (Glossop) Limited
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Trustees' Report (continued)
for the year ended 31 March 2021

c. Principal risks and uncertainties

The Trustees have a risk management strategy that comprises a quarterly review of the risk matrix to identify and update current risks and the establishment of policies, systems and procedures to mitigate those risks.

The risk matrix covers financial, governance and operational risks in particular, and it has controls in place to minimise all known risks.

The main risks facing the charity are the lack of new business coming into the charity, the financial constraints placed on the local authority's social care budget, and COVID-19.

COVID-19 has impacted the trust over the past year. Most of the impacts surrounding COVID-19 such as PPE, testing and isolation are now part of our new way. We believe these measures will be with us for some time to come.

d. Reserves policy

The Trustees have set a free reserves policy of maintaining free reserves to provide working capital equivalent of three months' running costs for residential care, management and governance. At present, this amounts to £460,000. The Trustees think this is a prudent approach in view of the Charity's dedication to its beneficiaries. The Trust did not meet its reserves target at the year end, but it plans to rectify this in the coming year.

Total reserves at the year-end were £2,202,423 (2020: £2,112,946), including reserves locked up in fixed assets totalling £2,354,011 (2020: £2,448,994).

Structure, governance and management

a. Constitution

The Charity is registered as a charitable company limited by guarantee and was set up by a Memorandum of Association on 18/03/1958.

The Charity is a registered charity number 0527036, company number 0600800. The registered office is Redcourt, Hollincross Lane, Glossop, Derbyshire, SK13 8JH.

b. Methods of appointment or election of Trustees

Membership of the Charity is open to anyone wishing to contribute to the work of the organisation. Prospective Trustees are invited to attend the Management Committee for a probationary period before being formally invited for election at an AGM.

c. Policies adopted for the induction and training of Trustees

The Charity has assembled an information pack for Trustees. This contains details of the structure of, and post holders within, the establishment as well as copies of Charity Commission publications on the role of Trustees. Support for new Trustees is provided on request by the Chair.

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Trustees' Report (continued)
for the year ended 31 March 2021

Structure, governance and management (continued)

d. Organisational structure and decision making

The Charity is governed by a Council called The Management Committee. Four serving members of the Management Committee were elected at the last AGM. The Management Committee meets monthly with the Senior Management Team to review the Charity's performance and plan its future activities.

Council members act as Trustees and have the powers and obligations of company directors under the Companies Act 2006. No Trustee is entitled to or paid any remuneration, although they are entitled to reclaim expenses. During the year, two Trustees reclaimed travel expenses totalling £Nil (2020: £976). The Charity also purchased insurance to protect it from any loss which might arise from neglect or any default of its senior staff or Trustees and to indemnify the Trustees against the consequences of loss or default on their part.

e. Related party relationships

There were no related party transactions during this year (2020: £976).

f. Risk management

The Board has an established arrangement for the systematic assessment and periodic review of the risks facing the organisation, with appropriate measures being taken to prioritise, manage and minimise risks identified. In particular, it has considered financial, governance and operational risks and controls are in place to minimise all known risks.

Future developments

The charity's plan for the coming year was to continue looking for new clients to fill the newly refurbished care home, to promote its services and look for new clients and to fill vacancies in its social housing. The risks posed by COVID-19 in the community and the care home are likely to continue to impact this.

The Charity's focus for the year to March 2022 is to keep its clients safe and well. COVID-19 has put a lot of pressure on the care staff as they have tried their best to protect the clients and keep them safe. We cannot thank the staff enough for this commitment and dedication so far this year.

St Christopher's (Glossop) Limited
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Trustees' Report (continued)
for the year ended 31 March 2021

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, 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 of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) 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 keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and 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 Companies Act 2006. 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.

Disclosure of information to auditors

Each of the persons who are Trustees at the time when this Trustees' Report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Auditors

The auditors, Hurst Accountants Limited, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees and signed on their behalf by:

A D WILKINSON

.....
Anthony Wilkinson (Sep 25, 2021,
Mr Anthony Wilkinson
Chairman

Date: 25 Sep 2021

St Christopher's (Glossop) Limited
(A Company Limited by Guarantee)

Independent Auditors' Report to the Members of St Christopher's (Glossop) Limited

Opinion

We have audited the financial statements of St Christopher's (Glossop) Limited (the 'charity') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including a summary of significant accounting policies. 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).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure 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 Companies Act 2006.

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 charitable company 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

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

St Christopher's (Glossop) Limited
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Independent Auditors' Report to the Members of St Christopher's (Glossop) Limited (continued)

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, except to the extent otherwise explicitly stated in our report, 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.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters in relation to which Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' Report and from the requirement to prepare a Strategic Report.

St Christopher's (Glossop) Limited
(A Company Limited by Guarantee)

Independent Auditors' Report to the Members of St Christopher's (Glossop) Limited (continued)

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they 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 charitable company'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 charitable company or to cease operations, or have no realistic alternative but to do so.

St Christopher's (Glossop) Limited
(A Company Limited by Guarantee)

Independent Auditors' Report to the Members of St Christopher's (Glossop) Limited (continued)

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:

Identifying and assessing potential risks related to irregularities

In identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- The nature of the industry and sector in which the company operates; the control environment and business performance including key drivers for directors' remuneration, bonus levels and performance targets.
- The outcome of enquiries of local management and parent company management, including whether management was aware of any instances of non-compliance with laws and regulations, and whether management had knowledge of any actual, suspected, or alleged fraud.
- Supporting documentation relating to the Company's policies and procedures for:
 - Identifying, evaluating, and complying with laws and regulations
 - Detecting and responding to the risks of fraud
- The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- The outcome of discussions amongst the engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.
- The legal and regulatory framework in which the Company operates, particularly those laws and regulations which have a direct effect on the financial statements, such as the Companies Act 2006, Charities SORP, Charities Act 2011, Charity Commission, pensions and tax legislation, or which had a fundamental effect on the operations of the Company, including General Data Protection requirements, and Anti-bribery and Corruption.

Audit response to risks identified

Our procedures to respond to the risks identified included the following:

- Reviewing the financial statements disclosures and testing to supporting documentation to assess compliance with the provisions of those relevant laws and regulations which have a direct effect on the financial statements.
- Discussions with management, including consideration of known or suspected instances of non-compliance with laws and regulations and fraud.
- Evaluation and testing of the operating effectiveness of management's controls designed to prevent and detect irregularities.
- Enquiring of management about any actual and potential litigation and claims.
- Performing analytical procedures to identify any unusual or unexpected relationships which may indicate risks of material misstatement due to fraud.

St Christopher's (Glossop) Limited
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Independent Auditors' Report to the Members of St Christopher's (Glossop) Limited (continued)

We have also considered the risk of fraud through management override of controls by:

- Testing the appropriateness of journal entries and other adjustments to identify accounting transactions which may pose a heightened risk of material misstatement, whether due to fraud or error.
- Challenging assumptions made by management in their significant accounting estimates, and assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and
- Evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

There are inherent limitations in the audit procedures described above, and the further removed non-compliance with laws and regulations are from the events and transactions reflected in the financial statements, the less likely we would become aware of them. Also, 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.

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. This description forms part of our Auditors' Report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members 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 charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

HABesantRoberts

Helen Besant Roberts (Sep 27, 2021,
3:38pm)

Helen Besant-Roberts (Senior Statutory Auditor)

for and on behalf of

Hurst Accountants Limited

Chartered Accountants & Statutory Auditors

Lancashire Gate

21 Tiviot Dale

Stockport

Cheshire

SK1 1TD

Date: 27 Sep 2021

St Christopher's (Glossop) Limited
(A Company Limited by Guarantee)

Statement of financial activities (incorporating income and expenditure account)
for the year ended 31 March 2021

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from:					
Donations and legacies	3	54,781	118,444	173,225	7,910
Charitable activities	4	1,885,766	-	1,885,766	1,741,439
Other trading activities	5	32	-	32	2,253
Other income	6	74	-	74	128
Total income		1,940,653	118,444	2,059,097	1,751,730
Expenditure on:					
Governance costs		23,410	-	23,410	21,634
Charitable activities	7	1,946,210	-	1,946,210	1,843,214
Total expenditure		1,969,620	-	1,969,620	1,864,848
Net movement in funds before other recognised gains		(28,967)	118,444	89,477	(113,118)
Reconciliation of funds:					
Total funds brought forward		2,112,946	-	2,112,946	2,226,064
Net movement in funds		(28,967)	118,444	89,477	(113,118)
Total funds carried forward		2,083,979	118,444	2,202,423	2,112,946

The notes on pages 16 to 31 form part of these financial statements.

St Christopher's (Glossop) Limited
(A Company Limited by Guarantee)
Registered number: 0600800

Balance Sheet
as at 31 March 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	11	2,354,011	2,448,994
Current assets			
Debtors	12	127,395	121,521
Cash at bank and in hand	20	373,790	216,163
		<u>501,185</u>	<u>337,684</u>
Creditors: amounts falling due within one year	13	(251,526)	(241,988)
Net current assets		<u>249,659</u>	<u>95,696</u>
Total assets less current liabilities		<u>2,603,670</u>	<u>2,544,690</u>
Creditors: amounts falling due after more than one year	14	(401,247)	(431,744)
Total net assets		<u><u>2,202,423</u></u>	<u><u>2,112,946</u></u>
Charity funds			
Restricted funds	16	118,444	-
Unrestricted funds	16	2,083,979	2,112,946
Total funds		<u><u>2,202,423</u></u>	<u><u>2,112,946</u></u>

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

A D WILKINSON

...Anthony Wilkinson (Sep.25.2021,.....
9:51am)
Mr Anthony Wilkinson
Chairman

Date: 25 Sep 2021

The notes on pages 16 to 31 form part of these financial statements.

St Christopher's (Glossop) Limited
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Statement of Cash Flows
for the year ended 31 March 2021

	Note	2021 £	2020 £
Cash flows from operating activities			
Net cash used in operating activities	19	192,231	(79,494)
Cash flows from investing activities			
Purchase of tangible fixed assets		(6,548)	(50,894)
Net cash used in investing activities		(6,548)	(50,894)
Cash flows from financing activities			
Repayments of borrowing		(28,056)	(25,771)
Net cash used in financing activities		(28,056)	(25,771)
Change in cash and cash equivalents in the year		157,627	(156,159)
Cash and cash equivalents at the beginning of the year		216,163	372,322
Cash and cash equivalents at the end of the year	20	373,790	216,163

The notes on pages 16 to 31 form part of these financial statements

St Christopher's (Glossop) Limited
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Notes to the Financial Statements
for the year ended 31 March 2021

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 2015), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

St Christopher's (Glossop) Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

At the start of 2020, the globe entered a period of uncertainty and concern with the outbreak of the COVID-19 pandemic. Following the UK Government's lockdown announcement on 23 March 2020, all non-essential businesses were forced to close and restrictions were implemented for care homes. During this period, the Charity utilised the support provided by the Government including the Coronavirus Job Retention Scheme to offset payroll costs.

As a result of the pandemic, staff costs and Personal Protective Equipment (PPE) costs increased towards the end of the FY20 however in the current year the Charity received financial support from the local authority to cover these increases and the Charity is now being supplied with free PPE from the Government which has eliminated the additional costs.

The support received has greatly improved the trust's financial position. It has offset the lost income and has provided the trust with financial stability in these difficult times. We cannot predict how long the COVID-19 pandemic will effect us but we feel confident that we have done everything we can to protect our clients and support our staff.

St Christopher's (Glossop) Limited
(A Company Limited by Guarantee)

Notes to the Financial Statements
for the year ended 31 March 2021

1. Accounting policies (continued)

1.3 Income

Residential

Residential income is recognised on a monthly basis for each resident in occupancy in a given month. Alternations arising from rate increases are taken into account when they occur.

Domiciliary

Domiciliary income is recognised on a contractual basis, based on the number of chargeable hours at a predetermined hourly rate. Alternations arising from rate increases are taken into account when they occur.

Tenancy

Tenancy income is recognised on a time apportioned basis over the length of the tenancy agreements.

Grants

Grants are credited to the Statement of Financial Activities as the related expenditure is incurred.

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

1.4 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. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the proportion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

1.5 Government grants

Government grants of £129,553 (2020: £5,407) are credited to the Statement of Financial Activities as the related expenditure is incurred. The Government grant incurred is in relation to the Coronavirus Job Retention Scheme and Local authority grants to cover increased costs relating to infection control, rapid testing and workforce capacity.

St Christopher's (Glossop) Limited
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Notes to the Financial Statements
for the year ended 31 March 2021

1. Accounting policies (continued)

1.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £250 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

At each reporting date the Charity assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined to be the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount.

Land is not depreciated. Depreciation on other assets is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following bases:

Freehold property	- Over 15 years or 50 years straight line
Long-term leasehold property	- Over 50 years straight line
Leasehold improvements	- Over 6 years straight line
Office equipment	- Over 3 years straight line
Computer equipment	- Over 3 years straight line

Management reviewed the useful economic lives of the refurbished freehold property and determined that it should be depreciated over 15 years, to its residual value, as they believe this better reflects the useful economic life of the prior year refurbishment.

1.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

St Christopher's (Glossop) Limited
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Notes to the Financial Statements
for the year ended 31 March 2021

1. Accounting policies (continued)

1.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

1.10 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

1.11 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.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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.

St Christopher's (Glossop) Limited
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Notes to the Financial Statements
for the year ended 31 March 2021

2. Critical accounting estimates and areas of judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

Critical areas of judgement:

Accruals and deferred income

Accruals and deferred income are entered in the financial statements based on management expectations, taking into account various factors relevant to each individual item. The Charity recognised accruals and deferred income at 31 March 2021 of £33,336 (2020: £41,089).

Depreciation

The charity exercises judgement in estimating the useful economic life of leasehold improvements, motor vehicles and fixtures and fittings.

3. Income from donations and legacies

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Donations	4,591	-	4,591	2,863
Grants	50,190	118,444	168,634	5,047
	<hr/> 54,781 <hr/>	<hr/> 118,444 <hr/>	<hr/> 173,225 <hr/>	<hr/> 7,910 <hr/>
<i>Total 2020</i>	<hr/> 7,910 <hr/>	<hr/> - <hr/>	<hr/> 7,910 <hr/>	

St Christopher's (Glossop) Limited
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Notes to the Financial Statements
for the year ended 31 March 2021

4. Income from charitable activities

	Unrestricted funds 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Residential	550,098	550,098	446,599
Domiciliary	1,198,737	1,198,737	1,165,949
Tenancy	136,931	136,931	128,891
	<u>1,885,766</u>	<u>1,885,766</u>	<u>1,741,439</u>
<i>Total 2020</i>	<u><u>1,741,439</u></u>	<u><u>1,741,439</u></u>	

5. Income from other trading activities

Income from fundraising events

	Unrestricted funds 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Fundraising	32	32	2,253
	<u>2,253</u>	<u>2,253</u>	
<i>Total 2020</i>	<u><u>2,253</u></u>	<u><u>2,253</u></u>	

6. Other incoming resources

	Unrestricted funds 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Other income	74	74	128
	<u>128</u>	<u>128</u>	
<i>Total 2020</i>	<u><u>128</u></u>	<u><u>128</u></u>	

St Christopher's (Glossop) Limited
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Notes to the Financial Statements
for the year ended 31 March 2021

7. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Residential	646,243	646,243	631,854
Domiciliary	1,201,977	1,201,977	1,082,863
Tenancy	97,990	97,990	128,497
	<u>1,946,210</u>	<u>1,946,210</u>	<u>1,843,214</u>
<i>Total 2020</i>	<u><u>1,843,214</u></u>	<u><u>1,843,214</u></u>	

Summary by expenditure type

	Staff costs 2021 £	Depreciation 2021 £	Other costs 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Residential	488,902	61,933	95,408	646,243	631,854
Domiciliary	1,110,861	3,046	88,070	1,201,977	1,082,863
Tenancy	54,740	36,552	6,698	97,990	128,497
	<u>1,654,503</u>	<u>101,531</u>	<u>190,176</u>	<u>1,946,210</u>	<u>1,843,214</u>
<i>Total 2020</i>	<u><u>1,499,300</u></u>	<u><u>118,754</u></u>	<u><u>225,160</u></u>	<u><u>1,843,214</u></u>	

St Christopher's (Glossop) Limited
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Notes to the Financial Statements
for the year ended 31 March 2021

8. Analysis of expenditure by activities

	Activities undertaken directly 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Residential	646,243	646,243	631,854
Domiciliary	1,201,977	1,201,977	1,082,863
Tenancy	97,990	97,990	128,497
	<u>1,946,210</u>	<u>1,946,210</u>	<u>1,843,214</u>
<i>Total 2020</i>	<u>1,843,214</u>	<u>1,843,214</u>	

9. Auditors' remuneration

The auditors' remuneration amounts to an auditor fee of £6,600 (2020 - £6,720).

10. Staff costs

	2021 £	<i>2020 £</i>
Wages and salaries	1,508,368	1,376,173
Social security costs	115,572	94,873
Other pension costs	30,563	28,254
	<u>1,654,503</u>	<u>1,499,300</u>

The average number of persons employed by the Charity during the year was as follows:

	2021 No.	<i>2020 No.</i>
Employees	<u>81</u>	<u>89</u>

No employee received remuneration amounting to more than £60,000 in either year.

Key management personnel are considered to be the Trustees of the Charity and the senior management team and they received remuneration of £149,130 (2020: £129,931).

St Christopher's (Glossop) Limited
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Notes to the Financial Statements
for the year ended 31 March 2021

11. Tangible fixed assets

	Freehold property £	Long-term leasehold property £	Motor vehicles £	Fixtures and fittings £	Total £
Cost or valuation					
At 1 April 2020	1,795,335	1,081,997	17,583	154,746	3,049,661
Additions	950	-	-	5,598	6,548
At 31 March 2021	<u>1,796,285</u>	<u>1,081,997</u>	<u>17,583</u>	<u>160,344</u>	<u>3,056,209</u>
Depreciation					
At 1 April 2020	215,966	230,129	16,840	137,732	600,667
Charge for the year	80,526	6,059	743	14,203	101,531
At 31 March 2021	<u>296,492</u>	<u>236,188</u>	<u>17,583</u>	<u>151,935</u>	<u>702,198</u>
Net book value					
At 31 March 2021	<u>1,499,793</u>	<u>845,809</u>	<u>-</u>	<u>8,409</u>	<u>2,354,011</u>
<i>At 31 March 2020</i>	<u>1,579,369</u>	<u>851,868</u>	<u>743</u>	<u>17,014</u>	<u>2,448,994</u>

Included in freehold property is freehold land at cost £44,254 (2020: £44,254), which is not depreciated.

12. Debtors

	2021 £	2020 £
Trade debtors	95,322	84,132
Other debtors	21,393	27,493
Prepayments and accrued income	10,680	9,896
	<u>127,395</u>	<u>121,521</u>

St Christopher's (Glossop) Limited
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Notes to the Financial Statements
for the year ended 31 March 2021

13. Creditors: Amounts falling due within one year

	2021	<i>2020</i>
	£	<i>£</i>
Bank loans	30,177	<i>27,736</i>
Trade creditors	14,925	<i>22,061</i>
Other taxation and social security	58,527	<i>45,485</i>
Other creditors	114,561	<i>105,617</i>
Accruals and deferred income	33,336	<i>41,089</i>
	251,526	<i>241,988</i>

The bank loan is secured by means of a fixed and floating charge over the Charity's assets including 16 Hollincross Lane, 20 Hollincross Lane, 18 Hillside Close and 76 Green Lane, Glossop, Derbyshire.

14. Creditors: Amounts falling due after more than one year

	2021	<i>2020</i>
	£	<i>£</i>
Bank loans	401,247	<i>431,744</i>

Included within the above are amounts falling due as follows:

	2021	<i>2020</i>
	£	<i>£</i>
Between one and two years		
Bank loans	29,806	<i>27,831</i>
Between two and five years		
Bank loans	95,162	<i>90,027</i>
Over five years		
Bank loans	276,279	<i>313,886</i>

St Christopher's (Glossop) Limited
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Notes to the Financial Statements
for the year ended 31 March 2021

14. Creditors: Amounts falling due after more than one year (continued)

The aggregate amount of liabilities payable or repayable wholly or in part more than five years after the reporting date is:

	2021	<i>2020</i>
	£	£
Repayable by instalments	313,886	<i>345,025</i>

The bank loan is secured by means of a fixed and floating charge over the Charity's assets including 16 Hollincross Lane, 20 Hollincross Lane, 18 Hillside Close and 76 Green Lane, Glossop, Derbyshire.

15. Accruals and deferred income

	2021	<i>2020</i>
	£	£
Deferred income at 1 April 2020	-	<i>14,530</i>
Resources deferred during the year	8,600	-
Amounts released from previous periods	-	<i>(14,530)</i>
Deferred income at 31 March 2021	8,600	<i>-</i>

Deferred income relates to domiciliary income received in advance.

St Christopher's (Glossop) Limited
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Notes to the Financial Statements
for the year ended 31 March 2021

16. Statement of funds

Statement of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Balance at 31 March 2021 £
General funds				
General Funds	2,112,946	1,940,653	(1,969,620)	2,083,979
Restricted funds				
Coronavirus Job Retention Scheme	-	80,836	-	80,836
Adult Social Care Infection Control	-	31,501	-	31,501
Rapid Testing Fund	-	3,550	-	3,550
Workforce Capacity Fund	-	2,557	-	2,557
	-	118,444	-	118,444
Total of funds	2,112,946	2,059,097	(1,969,620)	2,202,423

St Christopher's (Glossop) Limited
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Notes to the Financial Statements
for the year ended 31 March 2021

16. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 April 2019 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2020 £</i>
General Funds	2,221,064	1,751,730	(1,864,848)	5,000	2,112,946
Restricted funds					
Restricted Funds	5,000	-	-	(5,000)	-
Total of funds	<u>2,226,064</u>	<u>1,751,730</u>	<u>(1,864,848)</u>	<u>-</u>	<u>2,112,946</u>

Restricted funds are funds that have been provided in support of specific projects. The Charity holds sufficient resources to enable each fund to be applied in accordance with the restriction and can be itemised as follows:

Coronavirus Job Retention Scheme: government wage support measure as a result of the COVID-19 pandemic.

Adult Social Care Infection Control: specific government grant to support wages and salaries staff in community care settings who are isolating in line with the government guidance.

Rapid Testing Fund: specific government grant to support rapid testing in care homes.

Workforce Capacity Fund: specific government grant to support measures that deliver additional staffin capacity to address COVID-related workforce supply issues.

17. Summary of funds

Summary of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Balance at 31 March 2021 £
General funds	2,112,946	1,940,653	(1,969,620)	2,083,979
Restricted funds	-	118,444	-	118,444
	<u>2,112,946</u>	<u>2,059,097</u>	<u>(1,969,620)</u>	<u>2,202,423</u>

St Christopher's (Glossop) Limited
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Notes to the Financial Statements
for the year ended 31 March 2021

17. Summary of funds (continued)

Summary of funds - prior year

	<i>Balance at 1 April 2019</i>	<i>Income</i>	<i>Expenditure</i>	<i>Transfers in/out</i>	<i>Balance at 31 March 2020</i>
	£	£	£	£	£
General funds	2,221,064	1,751,730	(1,864,848)	5,000	2,112,946
Restricted funds	5,000	-	-	(5,000)	-
	<u>2,226,064</u>	<u>1,751,730</u>	<u>(1,864,848)</u>	<u>-</u>	<u>2,112,946</u>

18. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2021	Restricted funds 2021	Total funds 2021
	£	£	£
Tangible fixed assets	2,354,011	-	2,354,011
Current assets	382,741	118,444	501,185
Creditors due within one year	(251,526)	-	(251,526)
Creditors due in more than one year	(401,247)	-	(401,247)
Total	<u>2,083,979</u>	<u>118,444</u>	<u>2,202,423</u>

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2020</i>	<i>Total funds 2020</i>
	£	£
Tangible fixed assets	2,448,994	2,448,994
Current assets	337,684	337,684
Creditors due within one year	(241,988)	(241,988)
Creditors due in more than one year	(431,744)	(431,744)
Total	<u>2,112,946</u>	<u>2,112,946</u>

St Christopher's (Glossop) Limited
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Notes to the Financial Statements
for the year ended 31 March 2021

19. Reconciliation of net movement in funds to net cash flow from operating activities

	2021 £	<i>2020</i> £
Net income/expenditure for the year (as per Statement of Financial Activities)	89,477	<i>(113,118)</i>
Adjustments for:		
Depreciation charges	101,531	<i>118,755</i>
Increase in debtors	(5,874)	<i>(79,800)</i>
Increase/(decrease) in creditors	7,097	<i>(5,331)</i>
Net cash provided by/(used in) operating activities	192,231	<i>(79,494)</i>

20. Analysis of cash and cash equivalents

	2021 £	<i>2020</i> £
Cash in hand	373,790	<i>216,163</i>
Total cash and cash equivalents	373,790	<i>216,163</i>

21. Analysis of changes in net debt

	At 1 April 2020 £	Cash flows £	At 31 March 2021 £
Cash at bank and in hand	216,163	157,627	373,790
Debt due within 1 year	(27,736)	(2,441)	(30,177)
Debt due after 1 year	(431,744)	30,497	(401,247)
	(243,317)	185,683	(57,634)

St Christopher's (Glossop) Limited
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Notes to the Financial Statements
for the year ended 31 March 2021

22. Pension commitments

The Charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity from unrestricted funds to the pension fund and amounted to £30,563 (2020 - £28,254). Contributions totalling £5,973 (2020 - £5,247) were payable to the fund at the balance sheet date and are included in creditors.

23. Operating lease commitments

At 31 March 2021 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2021	<i>2020</i>
	£	£
Not later than 1 year	5,748	<i>2,580</i>
Later than 1 year and not later than 5 years	19,533	<i>7,740</i>
	<hr/> 25,281 <hr/>	<hr/> <i>10,320</i> <hr/>

24. Related party transactions

During the year, two trustees received reimbursement of mileage expenses of £Nil (2020: £976). There was no other related party transactions.

Key management personnel remuneration can be found in note 10.



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Parties involved with this document

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Mon, 27th Sep 2021 15:38:00 BST	Joanne flynn - Copied In (b6590da68e72a81dddc8aea6f7c4506c)

Audit history log

Date	Action
Mon, 27th Sep 2021 15:38:00 BST	The envelope has been signed by all parties. (82.30.251.26)
Mon, 27th Sep 2021 15:38:00 BST	Sent a copy of the envelope to Joanne flynn (joanne.flynn@hurst.co.uk). (82.30.251.26)
Mon, 27th Sep 2021 15:38:00 BST	Helen Besant Roberts signed the envelope. (82.30.251.26)
Mon, 27th Sep 2021 15:37:54 BST	Helen Besant Roberts viewed the envelope. (40.94.100.64)
Mon, 27th Sep 2021 15:37:51 BST	Helen Besant Roberts viewed the envelope. (40.94.100.97)
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Sat, 25th Sep 2021 9:51:10 BST	Document emailed to hbr@hurst.co.uk (3.8.186.87)
Sat, 25th Sep 2021 9:51:10 BST	Sent the envelope to Helen Besant Roberts (hbr@hurst.co.uk) for signing. (188.30.108.52)
Sat, 25th Sep 2021 9:51:10 BST	Anthony Wilkinson signed the envelope. (188.30.108.52)
Sat, 25th Sep 2021 9:47:55 BST	Anthony Wilkinson viewed the envelope. (188.30.108.52)
Sat, 25th Sep 2021 9:43:45 BST	Anthony Wilkinson viewed the envelope. (188.30.108.52)
Fri, 24th Sep 2021 13:57:26 BST	Document emailed to tony@tonyonthenarrowboat.co.uk (18.132.209.90)
Fri, 24th Sep 2021 13:57:22 BST	Sent the envelope to Anthony Wilkinson (tony@tonyonthenarrowboat.co.uk) for signing. (80.192.23.32)
Fri, 24th Sep 2021 13:55:16 BST	Joanne flynn has been assigned to this envelope (80.192.23.32)
Fri, 24th Sep 2021 13:55:16 BST	Helen Besant Roberts has been assigned to this envelope (80.192.23.32)
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