

**Watford and Three Rivers Refugee Partnership : Accounts for year ended 31
December 2017**

	Note	2017	2016	2015
Income		47,741	37,722	13,462
Donations		46,795	34,744	12,495
<i>Individuals</i>	1	10,639	8,794	5,517
<i>Groups/churches</i>		16,933	8,330	4,898
<i>Donations in kind - rent of drop in centre</i>		2,080	2,080	2,080
<i>Donations in kind - food</i>	2	17,143	15,540	-
Events		946	2,978	967
Expenditure	3	43,440	32,469	11,472
Charitable activities		40,545	30,191	10,481
<i>Befriending</i>	4	27,032	25,036	8,528
<i>Casework</i>		13,513	5,060	1,796
<i>Education</i>		-	95	157
Management of the Project		2,895	2,278	991
<i>Administration & publicity</i>		483	620	459
<i>Overheads</i>		2,412	1,658	532
Surplus for the year		£ 4,301	£ 5,253	£ 1,990
Bank balance at the end of year		£ 14,305	£ 10,004	£ 4,750

Notes to the accounts:

- The income amount shown includes the element that we are able to claim back as a charitable organisation as gift aid for 2016 and 2017 amounting to £1,960. The 2015 contribution of £479 was received in 2016.
- The income figure includes £17,143 for food donations received in the year. This figure has been estimated by the Watford Food Bank.
- Summary of Expenditure:

Befriending includes payments made to our clients to cover subsistence for essential items, volunteers' travel costs, rental of the storage facility in Abbots Langley, the telephone referral line and the notional cost of the food items and the drop in center rreferred to above.

Casework refers to the contributions made to Clients for Home Office applications, NHS fees etc. The charity has contributed £500 and latterly increased this sum to £800 per application.

Overheads include insurance costs and fees payable to the Post Office for the charity's PO Box facility.
- The cost of the rent of the drop in centre and the food donations (£2,080 and £17,143 respectively) are included within the befriending line above. The effect on the overall surplus is therefore nil.

Paul Shaw, 15 February 2018.

**Independent examiner's report to the trustees of Watford and Three Rivers Refugee Partnership
On the accounts for the year ended 31 December 2017 (Charity Number 1162226) set out on
page1.**

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 under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention.

Basis of 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 qualified statement

In connection with my examination, no matter has come to my attention 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 2011 and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met.

However, whilst carrying out my examination I noted that the trustees had not retained sufficient records to support £5,442 of payments made in the year.

No other matter has come to my attention in connection with my examination to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Philip Bond
3 Denmark Street
Watford
WD17 4YA
5 March 2018

WATFORD AND THREE RIVERS REFUGEE PARTNERSHIP

Annual Report for 2017

A fragile safety net

A real problem, well known to the clients of the Watford and Three Rivers Refugee Partnership (WTRRP), is the way in which our Welfare State has gradually but surely made life harder for anyone seeking asylum or Leave to Remain in this country.

Over the last five years or so, what used to be a relatively nominal application fee to UK Visas and Immigration has increased to £993 per person (as on the 5th of April 2017). A couple of years ago, additional legislation introduced the £200 per person (doubled in early 2018), per year Immigration Health Surcharge. Most applicants are required to pay three years' worth. Finally, the limited legal aid that was once available has long gone, so the £1,000-£2,000 in legal fees are now part of the application cost – meaning a grand total of £3,000 or more

The safety net offered to vulnerable families and individuals who find themselves in the UK then, is unfortunately, a fragile one.

How WTRRP makes a difference

If reform is of interest to you, do look online at City of Sanctuary, Refugee Action, Free Movement and many other organisations. WTRRP is not a pressure group; we concentrate, with your help, on providing as much immediate relief as we can, with the aim of getting as many of our clients into a position where they are permitted to earn, integrate, and become productive members of society here.

This annual report lets you know how we have been able to help 245 people in various ways throughout the year, from helping with fees, providing essential food items, and providing access to some light relief for families who may not often have reason to celebrate. Please read on...

Annual General Meeting

We look forward to seeing you at our **2018 AGM on Monday the 19th of March at 7.30pm**. As last year, the meeting will be at the Nascot Recital Hall (next to the Junior School), Nascot Wood Road, Watford WD17 4YS.

Our guest speaker will be David Smith of the Boaz Trust. Dave founded the Boaz Trust in 2004 to accommodate destitute asylum seekers and refugees in Greater Manchester. He also founded and now coordinates the National No Accommodation Network (NACCOM), which links over 35 organisations from across the country that provide accommodation to destitute refugees and migrants.

Please come and join us, and hear from one of this country's 'fragile safety net' experts.



We're proud to have helped 245 people in need during the year

Year	2017	2016	2015	2014	2013	2012	2011	2010
Total caseload	83	74	79	55	40	29	28	10
Adult-only cases	17	41	29	15	16	9	7	3
Number of adults	118	107	82	77	47	33	35	13
Number of children	127	105	98	69	42	33	37	13
Total number of clients	245	212	180	146	89	66	72	26

The Drop-In centre – our first point of contact with clients

Paul Tucker

It's the individual stories that touch and inspire you the most. The family that has lived in the UK for several years and are still waiting to hear from the Home Office if they will be allowed to stay. The single parent with two children, desperate not to go back to the country where she had been abused. The person who converted to a different religion and faces persecution, and another who can find no one who will help him find a place in his community because he is gay.

These stories and many other like them are the bread and butter of the Drop-In centre at St John's Church, Watford which meets every Tuesday and Friday between 11.00 and 1.00pm. Volunteers come from a variety of backgrounds, some are retired and others fit it into their working lives. All though have a commitment to each person as an individual in their own rights, entitled to make their claim to remain in the UK and be supported throughout the process.

As volunteers together we are constantly amazed at people's resourcefulness, their determination and their courage in the face of so many obstacles. How do they survive? – we often say. Where does the money come from to feed the family? Why are they treated in this way? Some answers are clear as we talk with them about their circumstances; family, religious groups, and friends help to keep them afloat. For others we just don't know and worry as to how they will get through the day.

Although we can't do everything we can do something. Volunteers listen, make calls, follow up afterwards and give practical advice. The Food Bank that operates out of the Drop-In can offer food on a regular basis. ESOL classes that also meet there help people develop their English so they can represent themselves. And other arms of the Partnership like the befriending scheme can give longer term help.

We also work alongside others who can help. This year we stepped up our legal support with a solicitor coming in twice a month to give free advice. Whilst it doesn't answer all their queries and some costs are still likely, for a number it gives them back a sense of control and ownership often taken away from them by bureaucracy and complicated processes. We are very grateful to Shiraz and Sam from Peer and Co. for giving us this invaluable service. We are also indebted to many external organisations such as the Red Cross, New Hope Trust and many more who so often are a 'port in a storm' for people for people with nowhere else to go.

Our thanks also go to our friends at St John's who allow us to use the church facilities for free and see it as part of their service to the community and the overall mission of the church.

A big thank you also to our volunteers. So supportive of each other they have a real heart for refugees and like a jigsaw fit together so well to provide this help.

The figures below give an overview of the clients we see and the reasons they come to the Drop-In. It's good to know this but the most important part are the stories the refugees bring with them and the changes that can be made when appropriate support is given. Do join us, as it is immensely rewarding.

Reason that clients visit the Drop-In

Over the period 6th June to 22 December 2017: new clients 25, existing clients 122

Reasons for visiting the Drop-In	2017	2016
Need for food and personal items apart from regular food parcel collection	7.5%	17.5%
Need for clothing and furniture	1.4%	10%
Seeking legal advice	20%	17.5%
Advice about accommodation and housing problems	9%	8%
Financial advice and urgent financial support	14%	19%
Enquiring about language tuition	6%	11%
Help with filling in official forms and writing letters	9%	6%
Regular callers for food parcels:	19%	
Enquiries about volunteering:	3%	
Other support and information	11%	11%

Every volunteer makes a difference

Marie-Jo Churchill

The refugee crisis may have been eclipsed by other headlines in 2017 but there was no shortage of enthusiasm among our volunteers – and no shortage of work to do!

14 new volunteers joined our ranks in 2017, bringing our total number of active volunteers to 79. We have a dynamic team of volunteers; their enthusiasm and dedication is a tribute to the level of awareness and empathy for the plight of refugees and asylum seekers in our area. Some volunteers had to take more of a back seat due to pressure of work or personal circumstances but all have continued to support WTRRP whenever possible. I would like to take this opportunity to thank Mahesh Chauhan who is handing over to Paul Shaw after more than three years as WTRRP Treasurer. We are all immensely grateful for his hard work and dedication.

Every volunteer has a role - sometimes more than one! 22 support clients at the Drop-In centre, a further 22 are engaged in befriending or case work, 7 pack and distribute food, and 5 teach English Language for Speakers of Other Languages (ESOL) classes. Many play equally important roles behind the scenes - fundraising, website support, writing birthday cards or participating in committee meetings. Whatever the role, every volunteer makes a difference.

All of our volunteers come together and work as a team several times a year to organise clients' social events; providing transport, greeting clients and helping with food and entertainment. Close links with churches, schools, The Justice and Peace Group, the Watford Quakers and the Watford Foodbank enabled us to organise more activities in 2017 than ever before - 4 parties plus 2 summer events. With well over 100 attendees for the larger events, a 2-hour party now requires months of planning and all hands on deck.

A notable development during last year was the establishment of a women's group. The group offers female clients the opportunity to come together and socialise, while taking part in a range of activities such as arts and crafts. The group is vital in the fight against isolation and as it grows more volunteers will be needed to assist.

Moving goalposts

The charity's core activity remains as it always has been – helping our clients, who often find themselves with no recourse to public funds – to navigate the legal and financial challenges of putting their case for asylum or residency to the Home Office and supporting them as they adapt to the challenges of daily life in the UK.

We received support from Peer & Co solicitors during the year, with representatives coming to our Drop-In centre twice a month to offer legal advice. Representatives of Peer & Co also gave their time to answer volunteers' questions during a special training session in November, providing us with an important reminder that as we grow, our goal posts continue to move. Home Office and legal fees are increasing, the costs of living are rising and more clients are coming to us for support.

Our volunteers not only perform their designated roles but continuously work as ambassadors for the charity. As a result of their fundraising, we have been able to raise the level of financial support we can give towards Home Office applications and legal fees, help more families move and buy more essential equipment for their home.

Several clients finally obtained Leave to Remain in 2017 after many years of waiting. The support and encouragement they received from our volunteers has sustained them through the more difficult times.

My heartfelt thanks to all volunteers for a truly remarkable 2017 and for all the support given to me as Volunteers' Coordinator.

So what of 2018? More and better! We need to recruit more volunteers with expertise in housing and knowledge of social services to help us deal with complex cases. We also need more help with admin,

and with fundraising to ensure that we maintain and ultimately increase the level of support we offer. Providing more training for Drop-In centre volunteers and others also remains on my priority list.

If you are interested in joining us, we would love to hear from you. Please get in touch using volunteers@wtrrp.co.uk.

Who to turn to when the bottom falls out of your world: Matilda's story *Joy Hobbs*

Matilda, like so many other immigrants, wanted to contribute to the country that had given her refuge. She worked hard, leaving her children in their father's care when at work and paid all her family's bills. They managed.

Then one day her husband disappeared. He had returned to their home country, leaving his pregnant wife and two children behind. Matilda delivered her baby safely four weeks early but the children soon missed their father.

Matilda herself didn't know how to cope. African culture breeds independence, but with no family in the UK and minimal outside help, Matilda was struggling. All she could do was push on and put on a brave face at the school gates.

When one of Matilda's children started to play up, throwing furniture in anger and proving a danger to other children, the school became concerned and contacted us. In so many parts of the world, there is no support network available when life turns upside down – how was Matilda to know that the UK was different, and that organisations like WTRRP existed?

We first met Matilda after the school encouraged her to attend our Drop-In centre. Shortly after our first meeting, the family were evicted, as with only Discretionary Leave to Remain, Matilda could not have the tenancy transferred into her name. The social services assessment team instructed Matilda to live on her maternity allowance; about £300 per month for food, transport, telephone, clothing and school expenses for a family of four. One of our partners, Christians Against Poverty, drew up a budget to point out how difficult this would make life for Matilda, which a family law solicitor was able to use in negotiations with social services.

The family were put up in a local guest house, where a fellow guest would frequently try to break down the door of their room at three in the morning, further traumatising Matilda's children.

School offered the family's only stability, yet social services decided that the family could be accommodated more cheaply in Luton. We arranged for a family law solicitor to challenge that decision in the hope of avoiding having to move the children again and the judge ruled in the family's favour. Hurray! A sympathetic social worker moved the family to better accommodation still within striking distance of school and we helped the family move.

Next, we assisted Matilda with her application to have her 'No Recourse to Public Funds' (NRPF) ruling lifted and helped pay legal fees. Eventually, after social services were encouraged to pay the remaining £200 of the application fee, the solicitor released the judgement and NRPF was lifted.

Matilda and her family now qualified for state benefits and temporary housing was found in Watford soon afterwards. The downside – the family was expected to live together in one



room, which they did for almost three years. We obtained a grant for bunk beds, a folding table and chairs to help them make the best of the situation.

Very recently the family was allocated a house and mum is retraining in her original profession. Things are looking up. WTRRP has been privileged to offer some support to the family during their testing journey. We will be there to help in any way we can as they take their next steps.

Our casework, and the Case Review Committee

Sara Barratt

I took over as chair of the Case Review Committee in February 2016 from John Shaw, who had been skilfully steering the team for seven years. He has been a very hard act to follow.

We meet approximately every two months to review the clients on our caseload, how they are getting on and to discuss their current needs. We also review the new referrals from the Drop-In centre. The team meets to share information, raise problems and dilemmas that we are encountering. We consider the resources we are providing, what else may be needed and whether families are sufficiently stable for us to close their cases. Alongside talking about the inevitable housing and Leave to Remain crises that our clients face in an increasingly hostile environment, we review whether they are collecting their food boxes, attending English for Speakers of Other Languages (ESOL) classes and make sure we follow up on those who have not been in touch.

The structure of our meetings

As, at the time of writing, we are supporting 84 individuals and families, we realised that it is impossible to review all cases at every meeting. Sometimes I feel very bossy in trying to keep us to task! So, the structure has changed in the past year and we now make sure that everyone is discussed every second meeting and that we prioritise discussing the needs of those newly referred, usually from the Drop-In centre, and those we know to be in particular difficulty. Thus we probably discuss around 60 cases in each meeting. We are aware of the dedicated work of the Drop-In centre volunteers and a list is now updated after each meeting, whereby Drop-In centre volunteers can find out who, in the organisation, is involved with any particular client. We have tried to make sure that we are offering some coherence between the different services that are offered.

Themes from our work

The issues discussed are many and varied. Many clients are seeking financial help for their Leave to Remain applications, which are increasing in cost each year. We are now able to provide £800 towards an individual's fee and more for family applications. We try to make sure that those who need support in attending appointments have someone to go with them, and provide fares for the many different appointments. We try to support those moving house and consider what they may need, checking that, if needed, someone can accompany them to the different charity shops for furniture and household items and, together with many in the partnership, lugging beds, furniture and belongings from place to place as so many of those we support have to move frequently.

We are aware that the problem that may be brought to the Drop-In centre may be only the tip of the iceberg, and that clients may be fearful and need to feel they can trust us in order to be open about the extent of their needs. Many have questionable landlords and are fearful that they will be made homeless; others find themselves with complicated financial difficulties and need the expertise of our caseworkers to extricate themselves, and the addition of legal support at the Drop-In centre has helped us to be confident in the knowledge that we have expert, trustworthy advice.

We talk about what people may need; has anyone got a single bed? Why has this client's attendance at ESOL suddenly dropped off? Would this client welcome a befriender? If so, whom? Despite trying, we haven't had any contact with this client for ages, should we discharge him/her? There is no room in the New Hope for this homeless person: who could take him to the Red Cross in Luton for support and advice? This client needs help with money matters (Council Tax, benefits, rent arrears, NHS charges, debt more generally): who is best able to advise? Will you write a letter of support for this client? Who

will support this client at her next Children in Need meeting? This client needs to go on the food parcels list. And so on.

The team members have a wealth of expertise and I have learned so much from being part of this team. I am grateful to everyone for their support in the past year. It has been a challenging and rewarding experience.

More than 10 tonnes of food distributed during the year!

Jeanette Hayter, Mick Hayter & John Gray

We give monthly food boxes to all clients who need them, and many do, given that only a small number are granted government asylum support subsistence payments – and when they do get this, it's meagre £36.95 a week.

Yet again the number of clients requesting help increased in 2017, but our boxes remained full to bursting point thanks to the generous support of our donors.

We were able to help an average of 70 adults and 70 children each month. Each box weighs 12 - 15kg, and has a value of between £25 and £50 depending on family size, which means we distributed over 10 tonnes of food in the year (not including toiletries and nappies) with an estimated total value of £17,000!

How we work

Our volunteers collect donations, then sort and pack goods at Watford Foodbank's premises. Twice a month, we transport the boxes (around 35 on each occasion) to St John's Church – where our Drop-In centre is held.

Those clients who can, come to collect the contents of their boxes when the Drop-In centre is open. For other clients this can prove tricky, when they are usually travelling on foot or by bus, so our volunteers deliver boxes to those clients who are less able to travel.

In a new initiative last year, we have been trying to persuade clients to bring their own reusable bags with some success. Another highlight was our Harvest Appeal, with the quantity of goods donated greater than in any year to date.

We must thank Watford Foodbank for allowing us to store our donations there and making up any shortfalls when necessary. Thanks also to St John's Church for providing us with somewhere our clients can collect their boxes from and the schools, churches and individuals who support us so generously throughout the year.

Grateful looks and words are what keep us going. They remind us just how vital these boxes are for families and individuals with no or little income, just as the boxes remind our clients that there are people thinking about them and concerned for their welfare.

The Partnership's first Christmas Party

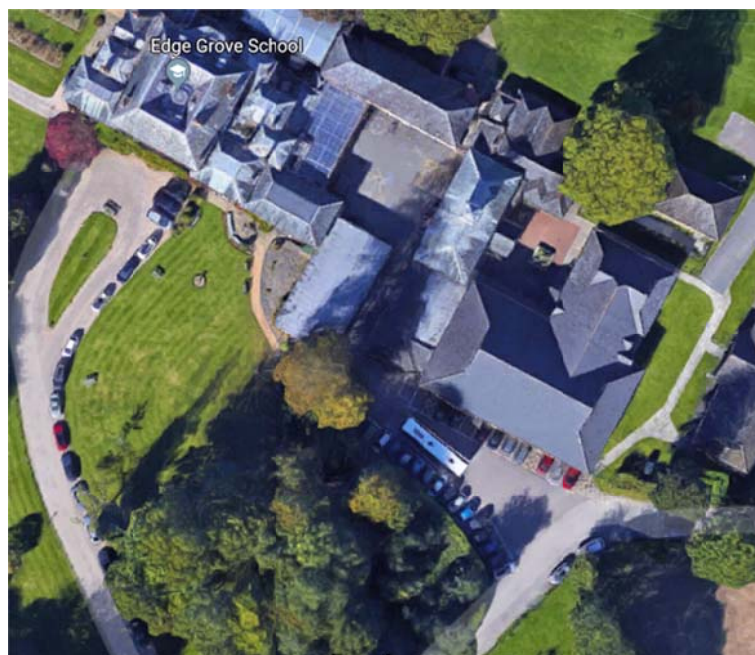
Marie-Jo Churchill

We received an offer to visit Edge Grove School with a view to using the sports hall and other facilities for family games and activities back in summer. The idea that the school might be the ideal site for a Christmas party soon began to form.

The September volunteers' evening became a brainstorming exercise. The date was set; Saturday 16th December, and games, a Santa's grotto and music were all suggested. The idea grew and after discussions with Edge Grove, it became a reality.

Our Casework Coordinators Joy's house was turned into Santa's workshop and a large number of volunteer elves started to collect presents from our kind donors (Rudolf Steiner School, St John's School, St Joan of Arc school, Home Start and Stanborough Church to name just a few). Presents were transported to Edge Grove and wrapped by others.

Rather worryingly, just 10 days before the event we only had 15 official confirmations, but then all of a sudden they came flooding in! 130 clients (59 adults and 71 children and teenagers) made it on the day, making this our largest event to date! Of course, I had been crunching numbers for a week and planning transport but it really hit home when I entered the huge sports hall and saw the place teeming with people happily chatting to each other, children playing table tennis, throwing balls around and practising gymnastics on huge crash mats.



Santa had installed his grotto in the adjacent chapel. I am reliably informed that he also answered to the name Graham! Groups of 20 were ushered in to meet Santa who read them a story and gave them a small present.

Then off to another hall where drinks, pizzas, cakes and snacks were being served continuously by another team of five.

In all, it took a team of 34 volunteer elves from WTRRP and 4 from Edge Grove to cover all the catering, wrapping, supervision and transport, some of whom delayed holidays to be with us. Thanks to them, the first WTRRP / Edge Grove Party was a brilliant success. The party spread a great deal of festive happiness and will be remembered for a long time!

Finances

Mahesh Chauhan & Paul Shaw

The financial strength of the charity continues to improve with a surplus (defined as the difference between income and expenditure in the bank account) in 2017 of £1,973. The bank balance has increased from £11,343 at the beginning of the year to £13,316. This is considered to be a healthy position as the bank balance is the equivalent of six months' average expenditure.

Year	2017	2016	2015	2014
Balance b/f	11,343	4,749	2,759	2,155
Income	26,748	20,102	11,382	9,169
Expenditure	24,775	13,508	9,392	8,565
Surplus / (deficit)	1,973	6,594	1,990	604
Balance c/f	13,316	11,343	4,749	2,759

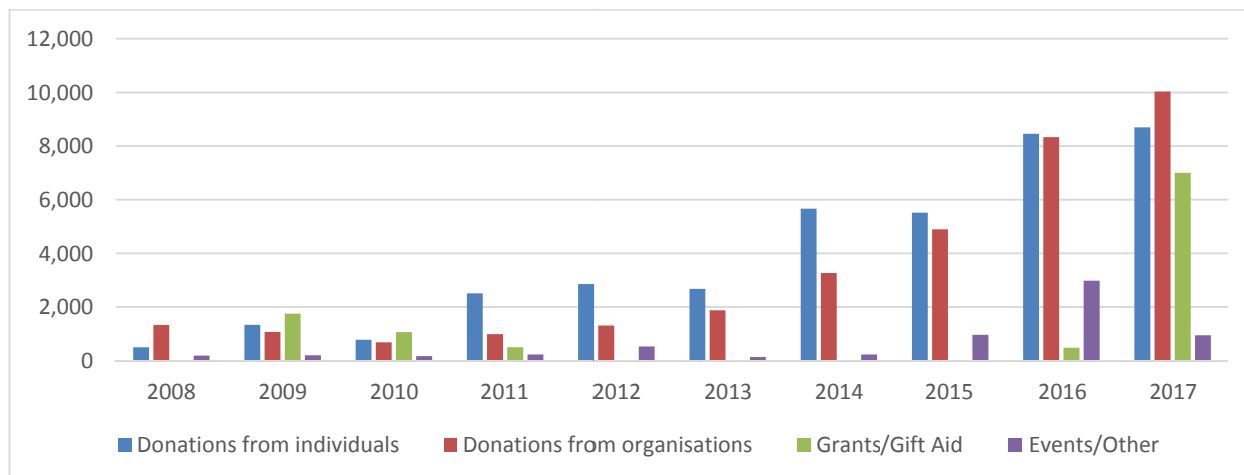
Income

The annual income for the year of £26,748 represents an increase of £6,646 or 33% over the previous year. Income has therefore trebled in the last three years in which time WTRRP has become a registered charity (June 2015). The charity continues to be generously supported by a range of sources including local churches, individuals (both standing orders and one off donations) and fundraising events.

The income figures do not as yet include retrospective claims for Gift Aid from Her Majesty's Revenue and Customs (HMRC) for both 2016 and 2017 - expected to result in a refund in the region of £2,000. In

addition, these figures do not include the value of food donations through the Watford Foodbank received from the public: these will be included in our accounts presented at the AGM and then published.

As in last year's report, we have included a graph that shows our sources of income since 2008.



We would like to thank the individual donors (particularly those who have continued to make donations through standing orders) and the various local churches and other organisations who are backbone of support for the charity. Of particular note in 2017 were the sizable grants from the Seedbed Christian Community Trust (£5,000) and the CMW Charitable Trust (£2,000). We are tremendously grateful for these generous grants and will continue to explore opportunities to apply for similar grants in the future.

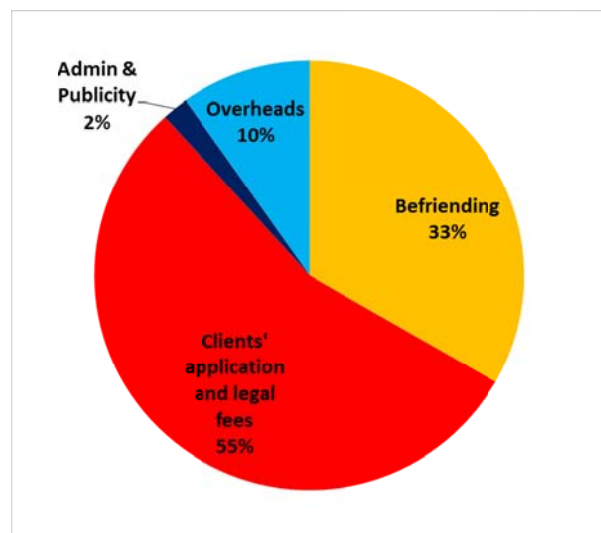
Once again we would appeal to donors to complete Gift Aid declaration forms as the HMRC allows charities to claim a further 25% of the donations made.

Expenditure

Total expenditure in the year was £24,775. The pie-chart shows how our expenditure breaks down.

A substantial part of the charity's expenditure has been on contributing towards clients' legal costs - the charity has now changed its policy to increase the level of financial support from £500 last year to £800 for an individual or £2,500 for a family. This allows us to contribute a larger proportion of the amount that applicants for Leave to Remain need to pay – typically in the region of £2,500 *each*.

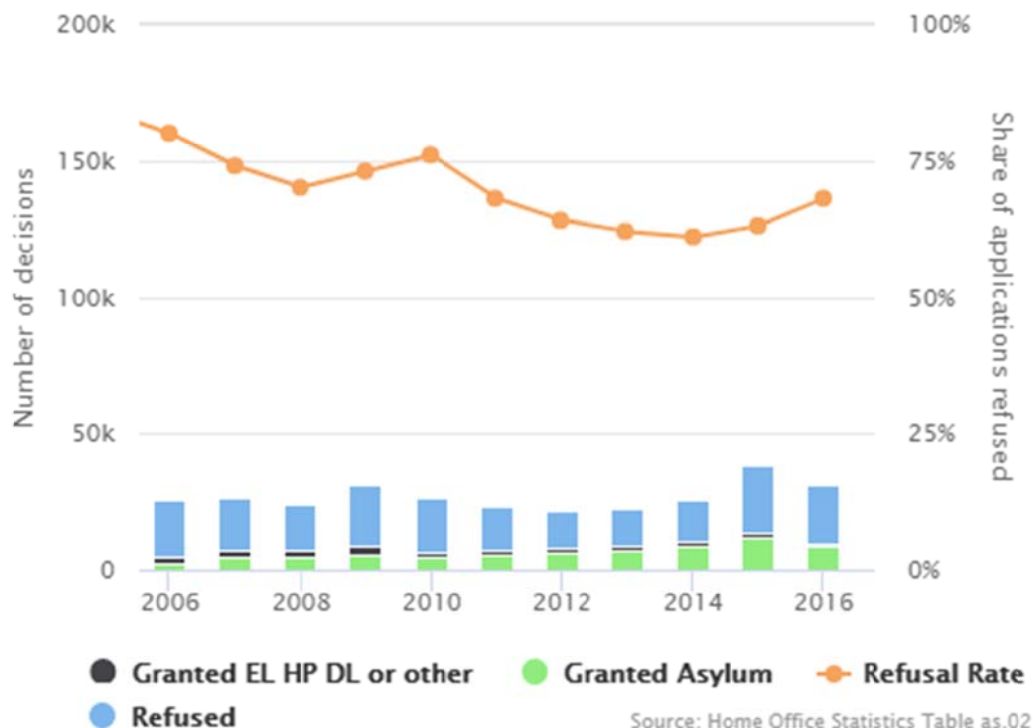
The great majority of the charity's expenditure in 2017 was on direct assistance, ranging from supporting clients with Home Office Leave to Remain application fees, help with specific expenses like travel to immigration centres or purchase of essential items of furniture, through to – for example – contributing to the cost of an access course which allowed a client to retrain as a midwife. These latter items fall into the Befriending category.



Continued growth inevitable...

Tim Whittaker

The graph (courtesy migrationobservatory.ox.ac.uk) shows how many asylum applications were made each year over the last decade and how many granted on the first application.



On appeal, the subsequent grant of asylum increased from 2013 onwards, reaching 42% in 2016, so that 60.5% of all applications that year were eventually successful.

But this is only officially-recognised asylum applications, with other applications for Leave to Remain not included - even if they could have been from people escaping from persecution or trafficking. So whilst this trend is down, we don't know how the people without an immigration status who are making themselves known in our area relate to the overall figures, as some of them have already been in the UK for many years.

Continuing publicity and outreach by WTRRP's volunteers, and word spreading about the Drop-In centre means we continue to grow. WTRRP continues to be recognised as a leading, well-established and experienced agency working in this field in Hertfordshire.

As you will have read, we have been able to further increase the amount that the charity contributes to clients' Leave to Remain application fees this year. This is, as ever, a compromise between immediate needs and our requirement to hold some financial reserves to ensure that future needs are met fairly and evenly considering the growth in our client numbers. For some clients though, especially single-parent families, the shortfall presents significant hardship despite the availability of credit unions and similar benevolent lenders.

Please continue to support WTRRP with your donations of time, expertise, food or money. If you are able to make either a single or regular financial donation to the charity, please use the bank details on the back page of this report, visit our website www.wtrrp.org.uk/donations/ or contact us on 01923 252434. Alternatively, if you would like more information on our work, please visit wtrrp.org.uk, or email info@wtrrp.org.uk.

Thank you!

Watford & Three Rivers Refugee Partnership

Standing order (or single payment) instructions

If you use online banking: Please set up your standing order or other payment and complete sections B, C and D

If you do not use online banking: please complete all sections (A, B, C and D)

Please return this form to The Treasurer, WTRRP, PO Box 2474, Watford WD18 1XT. You can also make donations by cheque, payable to Watford and Three Rivers Refugee Partnership, to the same address.

Section A

To the manager Bank plc

BANK ADDRESS

..... POSTCODE

Please pay to **Watford & Three Rivers Refugee Partnership**

Lloyds TSB Bank plc, Edgware Branch

P O Box 1000, BX1 1LT

Sort code **30-98-07** Account **03770168**

Section B

The sum of (figures) (words)

commencing the day of 20..... and the same sum

*annually/*quarterly/*monthly

until *notified / 20.....

(*delete as appropriate)

This order cancels all existing standing orders in favour of the Watford & Three Rivers Refugee Partnership

SIGNED..... DATE.....

Section C

MY ADDRESS.....

..... POSTCODE

My Account name

Sort code Account number

Section D – please complete if you are a UK taxpayer

I am a UK taxpayer and would like all my donations to Watford and Three Rivers Refugee Partnership to be Gift Aid until I notify you otherwise. I understand that the charity will reclaim 25p of tax on every £1 that I have given.

SIGNED..... DATE.....