

Mrs Jane Cart's Trust
(including linked charity Mrs Jane Cart's Almshouses)

Accounts for the year
1st April 2017 to 31st March 2018

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c/o Bedfordshire and Luton Community Foundation
The Old School, Southill Road, Cardington, MK44 3SX

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Reference and Administrative Information

Registered Charity Number 200166

Trustees

Lady J Whitbread (Chair)
Rt Rev R Atkinson OBE, Bishop of Bedford
Mrs C E Rayner
Mr D R Shelley
Mr E M Wood
Mr J Newsum
Mrs Cynthia Gresham (from 19th June 2018)
Ms. Caroline Bewes (from 29th November 2018)

Custodian Trustee (holding title to freehold investment property)

The Official Custodian for Charities

Clerk to the Trustees

Mrs F T Irfan

Correspondence address

c/o Bedfordshire and Luton Community Foundation
The Old School
Southill Road
Cardington
MK44 3SX

Auditors

HW Associates Limited
Portmill House
Portmill Lane
Hitchin
SG5 1DJ

Bankers

Barclays Bank PLC
28 George Street
Luton
LU1 2AE

Scottish Widows Bank PLC
PO Box 12757
67 Morrison Street
Edinburgh
EH3 8YJ

Investment Managers

Rathbones Investment Management Limited
North Wing
City House
126 – 130 Hills Road
Cambridge
CB2 1RE

Mrs Jane Cart's Trust (including linked charity Mrs Jane Cart's Almshouses)
Report of the Trustees
For the year ended 31st March 2018

The Trustees present their annual report together with the aggregated audited accounts for the year ended 31st March 2018 for Mrs Jane Cart's Trust and its linked charity Mrs Jane Cart's Almshouses. They are prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with both charities' trust deeds, the Charities Act 2011 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 (FRS102) (effective 1st January 2015) (as amended by Update Bulletin 1 on 2nd February 2016).

Objects and Activities

Mrs Jane Cart's Trust

The principal objects of the charity are the relief of poor clergy and clergy widows or maiden daughters of clergy aged forty-five years and upwards.

1. The relief of poor clergymen;
2. The relief of widows and maiden daughters of clergymen aged 45 years or upwards;
3. The upkeep of a monument and clock in Dunstable parish church;
4. A sermon to be preached in Dunstable parish church; and
5. The relief of poor members of the Church of England resident in Dunstable either in gifts in kind or grants of money.

The principal activity during the year has been payments in the form of grants to such beneficiaries.

A full review of the future use of the charity's assets is being undertaken.

Mrs Jane Cart's Almshouses

The principal object of the charity is the provision of housing accommodation for poor single women and widows in Dunstable and certain surrounding parishes, or the making of grants or payments to such beneficiaries or other bodies who provide assistance to those in need.

The charity having since 2011 made its funds available to Mrs Jane Cart's Trust for its charitable activities described above in the form of a loan, in March 2018 this loan was repaid, together with accrued interest.

Public benefit

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing aims and objectives and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

The public benefit achieved by the Charity is in the form of individual grants given to members of the clergy or their dependants, to alleviate hardship. This can cover a variety of circumstances such as the additional costs borne upon retirement or medical expenses. Individuals apply for a grant through a form which details their financial circumstances and the reason they are in hardship.

Achievements and Performance

The Trustees have undertaken a review of some of their operational and strategic objectives with a view to facilitating greater access to their funding.

- A review of charitable objects is taking place, with legal advice to understand if the objects can be widened to enable greater public benefit
- The process for managing and paying grants has been streamlined and made more effective through the implementation of online banking.
- New trustees are being recruited to ensure sustainability and effective supervision.
- New property managers have been appointed to review the assets of the Trust and advise on their future direction.
- A specific working group has been set up to consider grantmaking policy to make it more transparent and systematic.
- Grants were paid by Mrs Jane Cart's Trust directly to poor clergy, clergy widows or maiden daughters of clergy totalling £41,060 to 40 persons.

Plans for future periods

The Jane Cart Trust is continuously reviewing the implementation and efficacy of its operations particularly in view of its Objects. To this end, discussions are taking place in relation to a possible wider interpretation of the objects in order to engender greater grant-making. This will involve liaison with the Charity Commission and legal advice is being taken as to the implications of this, however the priority remains to carry out the wishes of the original benefactor within the framework specified. This review is also considering areas of need both in terms of geography and the eligibility of applicants, in order to ensure that our grant-making is effective."

Financial Review

The results of the charity for the year are set out in the Statement of Financial Activities on page 10.

Reserves Policy

To enable Mrs Jane Cart's Trust to continue grant making over the long term it is important that its finances are able to meet an ever-increasing demand from beneficiaries for financial assistance whilst levels of income may fall. The current funds of £2,428,479 take into account the above factors, within which the other reserve of £1,620,700 is a non-distributable fund.

With regard to the Mrs Jane Cart's Almshouses, the Trustees have taken a long-term view of its financial position. To ensure that the almshouses charity is able to meet its financial liabilities as they fall due, the Trustees introduced a reserves policy that is reviewed annually. The current fund of £668,330 takes account of the above factors.

Structure, Governance and Management

Governing documents

Mrs Jane Cart's Trust was principally founded by Deeds of Lease and Release made by Mrs Jane Cart on the 22nd and 23rd June 1736. It is currently regulated by a Scheme made by the Charity Commissioners dated 10th February 1992.

The governing document of Mrs Jane Cart's Almshouses is a Scheme made by the Charity Commissioners dated 20th June 2002.

Appointment of Trustees

Both charities have the same Trustees. They are appointed by a resolution of the existing Trustees of the charity passed at a special meeting of which not less than twenty-one days' notice has been given.

Organisation

The names of the Trustees who served during the year and up to the date of signing the report are set on page 3.

Trustees meetings are held regularly three times a year, with ad hoc meetings being held as and when necessary.

Day-to-day running of the organisation is handled by the Clerk to the Trustees, with major items of expenditure being referred to the Trustees.

Risk Management

The Trustees carry out an annual review of the risks which the charities may face, have established systems and procedures to mitigate any risks identified and minimise any potential impact should any identified risks materialise.

Statement of Trustees' Responsibilities

The charity trustees are responsible for preparing a trustees' annual report and accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources for that period. In preparing those accounts, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the accounts; and
- Prepare the accounts on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

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 to ensure that the accounts comply with the Charities Act 2011, Statements of Recommended Practice and the provisions of the trust deed. 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.

Under the Charities Act 2011, as the charity's Trustees, we certify that:

- So far as we are aware, there is no relevant audit information of which the charity's Auditors are unaware; and
- As the Trustees of the charity we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Approved by the Trustees on 29/11/18
And signed on their behalf by:

.....
Lady J Whitbread
Chair

c/o Bedfordshire and Luton Community Foundation
The Old School
Southill Road
Cardington
MK44 3SX

Independent Auditor's Report to the Trustees of Mrs Jane Cart's Trust (including linked charity Mrs Jane Cart's Almshouses)

Opinion

We have audited the financial statements of Mrs Jane Cart's Trust for the year ended 31st March 2018 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, 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 charity's affairs as at 31st March 2018 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and

have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC'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 charity'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.

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 auditor's report thereon. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

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

We have nothing to report in this regard.

Independent Auditor's Report to the Trustees of Mrs Jane Cart's Trust (including linked charity Mrs Jane Cart's Almshouses) (continued)

Matters on which we are required to report by exception

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page ?, the trustees 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 auditor's 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.

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 auditor's report.

Use of our report

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

HW Associates Ltd.

**HW Associates Limited
Chartered Accountants and
Statutory Auditors**

Date *19th December 2018*

Portmill House
Portmill Lane
Hitchin, Herts
SG5 1DJ

Mrs Jane Cart's Trust (including linked charity Mrs Jane Cart's Almshouses)

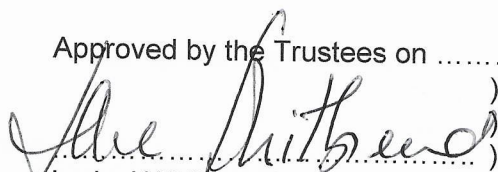
Statement of Financial Activities for the year ended 31st March 2018

	Note	Unrestricted Funds	Restricted Funds	2018 Total Funds	2017 Total Funds Note 2
		£	£	£	£
Income from:					
Investment income					
Dividends etc	3	25,183	-	25,183	23,109
Bank interest received		13	-	13	136
Rent receivable		142,616	-	142,616	138,082
Insurance reimbursed		4,672	-	4,672	4,582
Surplus on sale of investments		6,489	-	6,489	34,978
Total income		178,973	-	178,973	200,887
Expenditure on:					
Raising funds:					
Investment management fees		8,170	-	8,170	7,677
Charitable activities:					
Cost of grant making					
Grants to poor clergy, poor widows or maiden daughters of clergy	7	41,060	-	41,060	46,550
Administration and management costs:					
Clerk's fees		1,850	-	1,850	1,411
Governance costs - Auditor's fees for statutory audit		3,750	-	3,750	3,000
Legal and professional fees		19,201	-	19,201	10,825
Meeting expenses		329	-	329	-
Insurance		4,672	-	4,672	4,582
Miscellaneous		248	-	248	-
Total expenditure		79,280	-	79,280	74,045
Net gains/(losses) on investments		(11,374)	2,685	(8,689)	96,012
Net income/(expenditure)		88,319	2,685	91,004	222,854
Transfers between funds		(73,961)	73,961	-	-
Net movement in funds		14,358	76,646	91,004	222,854
Reconciliation of funds:					
Total funds brought forward 1 st April 2017		2,414,121	591,684	3,005,805	2,782,951
Total funds carried forward 31st March 2018		2,428,479	668,330	3,096,809	3,005,805

Mrs Jane Cart's Trust (including linked charity Mrs Jane Cart's Almshouses)
Balance Sheet
31st March 2018

	Note	2018 £	2017 £
Fixed Assets			
Investment property	1(g)	1,750,000	1,750,000
Other investments	3	<u>1,048,670</u>	<u>1,024,732</u>
		2,798,670	2,774,732
Current Assets			
Prepayments and accrued income		5,762	1,553
Cash at bank		<u>307,444</u>	<u>274,383</u>
		313,206	275,936
Liabilities:			
Creditors amounts falling due within one year	4	<u>(15,067)</u>	<u>(44,863)</u>
Net Current Assets		<u>298,139</u>	<u>231,073</u>
Net Assets	6	<u>3,096,809</u>	<u>3,005,805</u>
Funds			
Unrestricted funds			
Income account	5	807,779	793,421
Investment property revaluation reserve	5	<u>1,620,700</u>	<u>1,620,700</u>
		2,428,479	2,414,121
Restricted fund – Mrs Jane Cart's Almshouses	5	<u>668,330</u>	<u>591,684</u>
		<u>3,096,809</u>	<u>3,005,805</u>

Approved by the Trustees on 29/11/18 and signed on their behalf by:


 Lady J Whitbread


 Mr E M Wood

) Trustees



Mrs Jane Cart's Trust (including linked charity Mrs Jane Cart's Almshouses)
Notes to the Accounts
For the year ended 31st March 2018

1. Accounting policies

a. Basis of preparation

The accounts have been prepared under the historical cost basis except for the modifications to a fair value basis for investment property and investments as specified in the accounting policies below. The financial statements have been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015) (as amended by Update Bulletin 1 on 2nd February 2016) and the Charities Act 2011.

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy note.

b. Going concern

The trustees are confident that the charity is able to continue to meet its liabilities as they fall due for the foreseeable future and that the accounts should be prepared on a going concern basis.

c. Accounting for linked charity

The linked charity Mrs Jane Cart's Almshouses has been treated as a branch of the reporting charity Mrs Jane Cart's Trust. The accumulated funds of Mrs Jane Cart's Almshouses constitute a restricted fund within these aggregated accounts of Mrs Jane Cart's Trust.

d. Fund accounting

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

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. This includes grant funds which are given for specific purposes.

Endowment funds are funds of capital which must be maintained; only income arising from investment of the funds may be used for unrestricted purposes.

e. Income recognition

Income from property, investments and deposits are accounted for on a receivable basis.

f. Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. Approved grants are accounted for when paid. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly.

Mrs Jane Cart's Trust (including linked charity Mrs Jane Cart's Almshouses)
Notes to the Accounts (continued)
For the year ended 31st March 2018

g. Freehold land and property

The investment properties are stated at fair value. A market valuation was completed by Colliers International in September 2012 at £1,750,000. In the opinion of the trustees, the fair value of the investment properties on an existing use basis has not changed materially since.

h. Investments

Investments are stated at mid-market value. Gains and losses on revaluation are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value.

2. Statement of Financial Activities for the year ended 31st March 2017

	Note	Unrestricted Funds £	Restricted Funds £	2017 Total Funds £
Income from:				
Investment income				
Dividends etc	3	23,109	-	23,109
Bank interest received		136	-	136
Rent received		138,082	-	138,082
Insurance reimbursed		4,582	-	4,582
Surplus on sale of investments		34,978	-	34,978
Total income		200,887	-	200,887
Expenditure on:				
Raising funds:				
Investment management fees		7,677	-	7,677
Charitable activities:				
Cost of grant making				
Grants to poor clergy, poor widows or maiden daughters of clergy		46,550	-	46,550
Administration and management costs:				
Clerk's fees		1,411	-	1,411
Governance costs - Auditor's fees		3,000	-	3,000
Legal and professional fees		10,825	-	10,825
Meeting expenses		-	-	-
Insurance		4,582	-	4,582
Total expenditure		74,045	-	74,045
Net (losses)/gains on investments		96,012	-	96,012
Net movement in funds		222,854	-	222,854
Reconciliation of funds:				
Total funds brought forward 1 st April 2016		2,191,267	591,684	2,782,951
Total funds carried forward 31st March 2017		2,414,121	591,684	3,005,805

Mrs Jane Cart's Trust (including linked charity Mrs Jane Cart's Almshouses)
Notes to the Accounts (continued)
For the year ended 31st March 2018

3. Other Investments (Quoted)

	2018		2017	
	Valuation	Income	Valuation	Income
	£	£	£	£
Rathbones Portfolio	<u>1,048,670</u>	<u>25,183</u>	<u>1,024,732</u>	<u>23,109</u>

Summary

	£
Market value at 1 st April 2017	1,024,732
Acquisitions during the year	130,262
Disposals during the year	(104,124)
Realised surplus on disposals	6,489
Unrealised (deficit)/surplus on revaluation	(8,689)
Market value at 31 st March 2018	<u>1,048,670</u>

	2018	2017
	£	£
Investments at 31 st March 2018 comprise:		
Equities	711,278	721,426
Fixed interest securities	183,563	153,888
Alternatives	<u>153,829</u>	<u>149,418</u>
	<u>1,048,670</u>	<u>1,024,732</u>
Historical cost	<u>895,884</u>	<u>862,688</u>

4. Creditors: amounts falling due within one year

	2018	2017
	£	£
Accruals and deferred income	15,067	44,863
	<u>15,067</u>	<u>44,863</u>

5. Funds

	Unrestricted Funds		Restricted Fund	Total Funds
	Income Account	Investment property revaluation reserve	Mrs Jane Cart's Almshouses – linked charity	
	£	£	£	£
At 1 st April 2017	793,421	1,620,700	591,684	3,005,805
Income	178,973	-	-	178,973
Expenditure	(79,280)	-	-	(79,280)
Unrealised (loss)/gain on investments	(11,374)	-	2,685	(8,689)
Transfers	(73,961)		73,961	-
At 31 st March 2018	<u>807,779</u>	<u>1,620,700</u>	<u>668,330</u>	<u>3,096,809</u>

Mrs Jane Cart's Trust (including linked charity Mrs Jane Cart's Almshouses)
Notes to the Accounts (continued)
For the year ended 31st March 2018

5. Funds (continued)

During the year the loan of £591,684 from Mrs Jane Cart's Almshouses to Mrs Jane Cart's Trust was settled by means of a transfer of investments and cash balances into the name of Mrs Jane Cart's Almshouses. A transfer of £73,961 was also made from the Mrs Jane Cart's Trust unrestricted fund to the restricted Mrs Jane Cart's Almshouses fund to reflect the income earned by Mrs Jane Cart's Trust on these funds during the period of the loan.

6. Analysis of net assets between funds

	Unrestricted Funds	Investment property revaluation reserve	Restricted Fund Mrs Jane Cart's Almshouses – linked charity	Total Funds
	Income Account £	£	£	£
Investment property	129,300	1,620,700	-	1,750,000
Other investments	524,550	-	524,120	1,048,670
	653,850	1,620,700	524,120	2,798,670
Current assets	168,996	-	144,210	313,206
Current liabilities	(15,067)	-	-	(15,067)
Net assets at 31 st March 2018	807,779	1,620,700	668,330	3,096,809

7. Disclosure details of grants made to individuals and institutions

	2018 £	2017 £
Individual grants	41,060	46,550
Institutional grants	-	-
Total grants	41,060	46,550

8. Related party transactions

None of the trustees received any remuneration or claimed expenses from the charity during the year (2017 - £nil). There have been no related party transactions in the year which require disclosure.

The first part of the report is devoted to a description of the data used in the analysis. This includes a description of the survey instrument, the sample, and the variables measured. The second part of the report presents the results of the analysis, including the mean scores for each variable, the standard deviations, and the correlations between the variables. The third part of the report discusses the implications of the findings for practice and research.

3. Results

The results of the analysis are presented in this section. The first part of the section presents the mean scores for each variable, the standard deviations, and the correlations between the variables. The second part of the section presents the results of the regression analysis, including the beta coefficients, the t-statistics, and the p-values. The third part of the section discusses the implications of the findings for practice and research.

4. Discussion

The findings of this study have several implications for practice and research. First, the results suggest that there is a significant relationship between the variables measured. This relationship may be due to a common cause or to a causal relationship. Second, the results suggest that the variables measured are important predictors of the outcome variable. This finding may be useful in the development of interventions to improve the outcome variable. Third, the results suggest that the survey instrument used in this study is a valid and reliable measure of the variables measured. This finding may be useful in the development of other studies that use the same instrument.

5. Conclusion

The findings of this study have several implications for practice and research. First, the results suggest that there is a significant relationship between the variables measured. This relationship may be due to a common cause or to a causal relationship. Second, the results suggest that the variables measured are important predictors of the outcome variable. This finding may be useful in the development of interventions to improve the outcome variable. Third, the results suggest that the survey instrument used in this study is a valid and reliable measure of the variables measured. This finding may be useful in the development of other studies that use the same instrument.

6. References

1. Smith, J. (2010). The relationship between the variables measured in this study. *Journal of Research in Personality*, 44(1), 1-10.

2. Jones, K. (2011). The validity and reliability of the survey instrument used in this study. *Journal of Research in Personality*, 45(2), 1-10.

3. Brown, L. (2012). The implications of the findings of this study for practice and research. *Journal of Research in Personality*, 46(3), 1-10.

7. Appendix

The appendix contains the survey instrument used in this study. The instrument consists of a series of questions that measure the variables of interest. The questions are presented in the appendix in the order in which they were asked to the participants.