

Company No. 05179158

HOME-START CROYDON

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 MARCH 2021

Registered Charity No 1107857

**BRITT & KEEHAN
CHARTERED ACCOUNTANTS
33 GRIMWADE AVENUE
CROYDON
CR0 5DJ**

HOME-START CROYDON

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HOME-START CROYDON

LEGAL AND ADMINISTRATIVE DETAILS

Trustees & Directors:	Ian McRobbie – Chair Parameswar Menon – Treasurer Barbara Frost Sally Cloves Tribhuvan Singh (resigned 10/08/2020) Abhai Bhargava (appointed 23/12/2020)
Company Secretary:	Position Vacant
Bankers:	Barclays Bank Plc
Independent Examiner:	Britt & Keehan Chartered Accountants 33 Grimwade Avenue Croydon CR0 5DJ
Registered Office:	1-8 Ramsey Court 122 Church Street Croydon CR0 1RF
Charity Number:	1107857
Company Number:	05179158

HOME-START CROYDON

TRUSTEES' REPORT FOR THE YEAR TO 31 MARCH 2021

The Trustees present their Report for the year ended 31 March 2021

The members of the Management Committee (who are also the Trustees and Directors) of the charity during, and after the year, were:-

Ian McRobbie	Chair
Parameswar Menon	Treasurer
Barbara Frost	Individual
Sally Cloves	Individual
Tribhuwan Singh	Individual (resigned 10 th August 2020)
Abhai Bhargava	Individual (appointed 23 rd December 2020)

Management Committee members are elected or appointed on an annual basis, with the officers being elected from the membership of the Management Committee.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Home-Start Croydon was incorporated as a Company limited by guarantee on 14th July 2005. The company is registered as a Charity with the Charity Commission (registration number 1107857). The charity was established in 1989 and was previously registered with the Charity Commission under the registration number 803302.

The Trustees meet quarterly to ensure the compliance with the Memorandum and Articles and the policies of Home-Start. The day-to-day operation within the policies, forward plan and budgets are delegated to the Manager.

Under the Memorandum & Articles of Association the Trustees appoint the officers of the charity (Chair, Vice Chair and Treasurer). The Trustees according to the Articles of Association are elected at the Annual General Meetings.

The Trustees may co-opt any person duly qualified to be appointed as a Trustee and that person will hold office until the next AGM.

OBJECTIVES

- a) To safeguard, protect and preserve the good health both mental and physical of children and parents of children.
- b) To prevent cruelty to or maltreatment of children.
- c) To relieve sickness, poverty and need amongst children and parents of children.
- d) To promote the education of the public in better standards of childcare within the area of Croydon and its environs.

HOME-START CROYDON

DIRECTORS' REPORT FOR THE YEAR TO 31 MARCH 2021 (continued)

ACTIVITIES

Home-Start works with families who are experiencing difficulties and who have at least one child under five years of age.

Home-Start is an independent, voluntary organisation which works towards the increased confidence and independence of the family by:

- offering support, friendship and practical assistance
- visiting families in their own homes or community locations where the dignity and identity of each individual can be respected and protected
- reassuring parents that difficulties in bringing up children are not unusual and encouraging enjoyment in family life.
- developing a relationship with the family in which time can be shared and understanding can be developed; the approach is flexible to take account of different needs.
- encouraging the parents' strengths and emotional well-being for the ultimate benefit of their children
- encouraging families to widen their network and to effectively use the support and services within the community.

ACHIEVEMENTS & PERFORMANCE

Home-Start Croydon has two distinct volunteer roles: Home Visiting and Parent Champions; all attend a comprehensive training course and are subject to Enhanced DBS checks. During this COVID-dominated year, we have continually reviewed Government rules and guidance and have provided briefing notes to staff and volunteers as we have been required to adapt our service delivery to work within the pandemic restrictions.

Despite the limitations imposed upon us by the pandemic restrictions, staff and volunteers have continued to excel in supporting the community (e.g. delivering emergency food parcels (supported and enabled by donations from Waitrose), children's clothes, supplies & toys, booking translation services and sourcing larger items). Volunteers supported families through one-to-one support and directly in the community; on average giving between 2-3 hours each week. During the year, we received 53 referrals to provide home visiting support and we were able to action 46 of these (160 children). Additionally, 685 families (789 children) received support through groups and community interactions during the year.

PUBLIC BENEFIT

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our objectives and activities and in planning future activities. It is the judgement of the Trustees that activities in pursuit of the above objectives fully meet the public benefit test, which they have kept in mind in planning programmes for the charity.

DIRECTORS' RESPONSIBILITIES

Company law requires the directors to prepare statements of account for each financial year which give a true and fair view of the state of affairs of the company and of its incoming resources and resources expended during that year. In preparing those financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the Financial Reporting Standard for Smaller Entities has been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

HOME-START CROYDON

DIRECTORS' REPORT FOR THE YEAR TO 31 MARCH 2021 (continued)

The directors are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the accounts comply with the Companies Act. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

ACKNOWLEDGEMENTS

Contracts and Grants received:

London Borough of Croydon	Croydon Voluntary Action	Cosaraf Foundation
London Community Foundation	The Pears Foundation	DCMS
Kristian Gerhard Jebsen Foundation	John Lewis Partnership	Home-Start UK

Individual donations (over £100) received:

Selsdon Baptist Church	Waitrose (Sanderstead)	Waitrose (Coulsdon)
Sally Cloves	Anne Salter	Mr. Abhai Bhargava
Miss Abi Richardson	Waddon Ward Councillors	Mr. Victor Roffey
Mr. Josh Friedler	Mr. & Mrs. P. Kent	Mr. Rolf Banziger
Dr. Colin Ellis	Mrs. Lesley Narraway	Mrs. Roshini Mathasing

...and many smaller donations received throughout the year.

We would also like to recognise and thank all our volunteers who donated their expenses to the charity.

Donations "In Kind" received:

London Borough of Croydon	Croydon Salvation Army	Croydon Libraries
Croydon Soroptomists	Waitrose (Sanderstead)	Waitrose (Coulsdon)

We would like to express our appreciation and thanks to all our donors, large and small, including those who contributed via Give As You Live and Amazon Smile, for their financial support and generosity without which our aims could not be achieved.

FINANCIAL REVIEW

I am pleased to present the accounts for the financial year 2020/2021.

We continue to seek diversified sources of funding to reduce our reliance on funding from the local authority, however the London Borough of Croydon remains a significant and crucial funder of our work. Details of Home-Start Croydon's revenue and expenditure for the year under review and the previous year are shown on page 7 of the Financial Statement.

We recognise, and cannot ignore, the extent to which our financial viability rests with our funding, which comes without any future guarantees beyond the current financial year ending March 2022. However, we are actively seeking to secure additional funds to continue our work and will engage with any new commissioning process in a bid to secure further funding to meet the needs of Croydon families in the future. I remain quietly confident that our past achievements will set us up well for future funding applications.

Throughout this year we have been funded by: London Borough of Croydon (Best Start), Croydon Voluntary Action. The Cosaraf Foundation, The Pears Foundation, London Community Foundation and The National Lottery; and a large number of one-off donations to support our work. We continue to work hard to identify additional opportunities to introduce new programmes to allow us to support more families in the Borough.

We know from our own evidence that the need for our service remains high and we will continue to highlight this to all potential funders. We are also pleased to recognise our close working relationship with Council Officers and hope that together we will achieve an amicable way forward for the future. It should be noted that the majority of the funds carried forward into the next financial year are allocated for spend in 2021/2022 due to the receipt of funding where the delivery is split over multiple financial years.

We have maintained our net Reserves at a level to meet the terms of our Reserves Policy (see below).

We continue to monitor all of the services we provide using our own evaluation procedures. We also work to the National Home-Start Quality Assurance System to ensure that we provide high quality, appropriate, support to our families.

We would like to thank all of our funders for their commitment to our organisation and we are confident that Home-Start Croydon has the expertise and capacity to meet any new challenges and take a prominent part in future initiatives emanating from the Croydon community and the council's Best Start initiative

RESERVES POLICY

The Management Committee has agreed a formal policy on reserves.

The Trustees have set a Reserves Policy which requires that:

1. Reserves are maintained at a level which ensures that Home-Start Croydon's core activity could continue during a period of unforeseen circumstances. This is likely to be a reduction or cessation of funding.
2. The Management Committee have reviewed the charity's needs for a reserve and agreed the appropriate level. It was agreed to continue a gradual accrual of reserves over the next 2 years in line with our Service Level Agreement to ensure that our core work would continue for a minimum of 3 months.
3. Such development will be in line with the annual review of this policy, the latest legislative requirements and best practice advice provided by the Charity Commission and Home-Start UK.

RISK REVIEW

The Management Committee has reviewed the many risks to which Home-Start Croydon is exposed and is satisfied that systems have or are being established to mitigate these risks.

Disclosure & Barring Service checks for all volunteers and staff have been implemented.

All volunteers undertake a training course and are regularly supervised.

Adequate insurance cover for the scheme has been taken out to cover employees and volunteers carrying out work for an on behalf of Home-Start Croydon; this includes any claim resulting from alleged or actual abuse.

This report is prepared in accordance with the exemptions available to companies subject to the small company's regime within Part 15 of the Companies Act 2006

Signed on behalf of the Trustees

..... 

Ian McRobbie – Chair of Trustees

Date: 16th July 2021

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF HOME-START CROYDON.

I report on the accounts for the year ended 31 March 2021, as set out on pages 7 to 12.

Respective responsibilities of directors and examiner

As described on page 3, the trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants of England and Wales.

Having satisfied myself that the charity is not subject to audit under Part 16 of the Companies Act 2006 and is eligible for independent examination, 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 Commissioners under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention,

Basis of independent examiner's report

My examination was conducted in accordance with the general Directions given by the Charity Commissioners. 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 the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006: and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (revised 2005) have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jill Keehan, FCA



Britt & Keehan
Chartered Accountants

Date: 16th July 2021

33 Grimwade Avenue Croydon CR0 5DJ

HOME-START CROYDON
STATEMENT OF FINANCIAL ACTIVITIES
AND INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2021

	<u>NOTES</u>	UNRESTRICTED <u>FUNDS</u>	RESTRICTED <u>FUNDS</u>	<u>2021</u>	<u>2020</u>
INCOMING RESOURCES	8				
Donations		17,196	-	17,196	14,309
Activities for generating funds		120	-	120	6,852
Investment income		24	-	24	138
Charitable activities		<u>146,662</u>	<u>104,847</u>	<u>251,509</u>	<u>182,129</u>
TOTAL INCOMING RESOURCES		<u>164,002</u>	<u>104,847</u>	<u>268,849</u>	<u>203,428</u>
RESOURCES EXPENDED	9				
Raising funds		2,697	-	2,697	8,493
Charitable activities		<u>148,800</u>	<u>82,416</u>	<u>231,216</u>	<u>249,554</u>
TOTAL RESOURCES EXPENDED		<u>151,497</u>	<u>82,416</u>	<u>233,913</u>	<u>258,047</u>
NET (OUTGOING)/INCOMING RESOURCES BEFORE TRANSFERS		12,505	22,431	34,936	(54,619)
TRANSFER		-	-	-	-
Funds brought forward at 31 March 2020		12,505	22,431	34,936	(54,619)
		24,946	22,413	47,359	101,978
FUNDS CARRIED FORWARD At 31 March 2021		<u>£37,451</u>	<u>£44,844</u>	<u>£82,295</u>	<u>£47,359</u>

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

HOME-START CROYDON
BALANCE SHEET AS AT 31 MARCH 2021

	<u>NOTES</u>		<u>2021</u>		<u>2020</u>
		£	£	£	£
FIXED ASSETS					
Tangible Fixed Assets	3		2,161		3,025
CURRENT ASSETS					
Cash at bank and in hand		85,856		48,843	
Debtors	4	<u>788</u>		<u>300</u>	
		86,644		49,143	
CREDITORS (amounts falling due within one year)	5	<u>6,510</u>		<u>4,809</u>	
NET CURRENT ASSETS			<u>80,134</u>		<u>44,334</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>£82,295</u>		<u>£47,359</u>
FUNDS					
	6				
Restricted Funds			44,844		22,413
Unrestricted Funds					
- General			17,451		4,946
- Designated			<u>20,000</u>		<u>20,000</u>
			<u>£82,295</u>		<u>£47,359</u>

The accounts are prepared in accordance with the special provisions within Part 15 of the Companies Act 2006 relating to small companies

For the financial year ended 31st March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 and no notice has been deposited under section 476. The directors acknowledges their responsibilities for ensuring that the company keeps accounting records which comply with section 386 and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 396 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

Approved by the Directors on: 16 July 2021
and signed on their behalf by:

Signed  I McRobbie - Chair

Signed  P Menon - Treasurer

The notes on pages 9 to 14 form an integral part of these accounts.

HOME-START CROYDON
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1 ACCOUNTING POLICIES

Basis of Accounting. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS) 102 and the Companies Act 2006. The financial statements have been prepared on a going concern basis. The Trustees are of the opinion that there are no material uncertainties which exist, which would mean that the charity's ability to continue as a going concern was in any doubt

Legal status of the charity. The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

Incoming and Outgoing resources. All income is accounted for on a receivable basis. Donations in kind are recognized at the value to the charity and are included in both income and expenditure. Expenditure is accounted for on an accruals basis. Direct charitable expenditure comprises all expenditure relating to the objects of the charity, including costs incurred in supporting charitable activities. Other expenditure comprises fund raising costs and expenditure on the governance of the charity. Where expenditure cannot be directly attributed to a single activity, it is allocated between activities on a basis consistent with the use of resources.

Tangible Fixed Assets. Individual assets costing in excess of £1,000 are capitalised. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value of each asset systematically over its expected useful life:

Office Equipment - 25% straight line basis, calculated on a quarterly basis.

Lease costs. Rentals paid under operating leases are charges to the statement of financial activities on a straight line basis over the lease term.

Pension costs. Pension contributions are charged to the statement of financial activities as they fall due. Employees of the charity are members of a defined contribution pension scheme.

2 PUBLIC BENEFIT

The charity meets the definition of a public benefit entity under FRS 102.

HOME-START CROYDON
NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021 (continued)

3	FIXED ASSETS		
	TANGIBLE FIXED ASSETS	<u>Office Equipment</u>	
	Cost:		
	Brought forward	4,563	
	Additions	<u>—</u>	
	Carried forward	4,563	
	Depreciation:		
	Brought forward	1,538	
	Charge for the year	<u>864</u>	
	Carried forward	2,402	
	NET BOOK VALUE		
	At 31 March 2021	<u>£2,161</u>	
	At 31 March 2020	<u>£3,025</u>	
		<u>2021</u>	<u>2020</u>
4	DEBTORS		
	Accounts receivable	788	300
		<u>£788</u>	<u>£300</u>
		=====	=====
5	CREDITORS – Amounts falling due within one year		
	Income received in advance	5,000	—
	Accruals	30	1,279
	Grants payable	—	2,450
	Independent examination & accountancy fees	<u>1,480</u>	<u>1,080</u>
		<u>£6,510</u>	<u>£4,809</u>
		=====	=====

HOME-START CROYDON
NOTES TO THE FINANCIAL STATEMENTS (continued)

FOR THE YEAR ENDED 31 MARCH 2021

6 FUNDS

RESTRICTED FUNDS

Restricted funds are those which have been raised for specific projects falling within the charitable objectives:

	Balance <u>31.03.20</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfer</u>	Balance <u>31.03.21</u>
ABCD Partnership	18,229	45,000	40,296	-	22,933
Home-Start UK – Young Mums	-	10,000	10,000	-	-
- Connecting From the Start	-	5,000	4,827	-	173
Croydon Relief in Need	-	13,195	-	-	13,195
Big Lottery	-	16,590	16,590	-	-
Connecting Families at Christmas	-	3,000	3,000	-	-
Cosaraf Charitable Foundation	<u>4,184</u>	<u>12,062</u>	<u>7,703</u>	<u>-</u>	<u>8,543</u>
	£22,413	£104,847	£ 82,416	£ -	£ 44,844
	=====	=====	=====	=====	=====

UNRESTRICTED FUNDS

Unrestricted funds are those which the Trustees are free to use in accordance with charitable objectives. Designated funds, within the unrestricted funds, have been earmarked by the trustees for a specific purpose

	Balance <u>31.03.20</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfer</u>	Balance <u>31.03.21</u>
General Fund	4,946	164,002	151,497	-	17,451
Designated Fund					
- staffing contingency	<u>20,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>20,000</u>
	£24,946	£164,002	£151,497	£ -	£37,451
	=====	=====	=====	=====	=====

7 SUMMARY OF NET ASSETS BY FUND

	Tangible <u>Fixed Assets</u>	Net <u>Current Assets</u>	TOTAL <u>2021</u>	TOTAL <u>2020</u>
Restricted	-	44,844	44,844	22,413
General	2,161	15,290	17,451	4,946
Designated	<u>-</u>	<u>20,000</u>	<u>20,000</u>	<u>20,000</u>
	£2,161	£ 80,134	£82,295	£47,359
	=====	=====	=====	=====

HOME-START CROYDON
NOTES TO THE FINANCIAL STATEMENTS (continued)

FOR THE YEAR ENDED 31 MARCH 2021

	<u>2021</u>	<u>2020</u>
8 INCOMING RESOURCES		
Donations: General	5,196	2,309
In kind – premises rent	12,000	12,000
Activities for generating funds:		
Fund raising	-	5,796
Administering DBS checks	120	560
Room hire	-	496
Investment income	24	138
Charitable activities:		
London Borough of Croydon:-		
Best Start - Parent Champions	49,986	50,104
Best Start - Home Visiting	49,956	49,956
COVID-19 grant	1,549	-
Croydon Relief in Need	13,195	-
LBC & Family Action	-	5,376
ABCD partnership with CVA	45,000	45,000
ABCD Fieldway Family Centre	9,434	8,588
Home-Start UK	21,195	-
Other	937	161
Big Lottery	16,590	-
Grants for distribution	-	16,950
London Community Foundation	6,605	-
Pears Foundation	25,000	-
Cosaraf Charitable Foundation	<u>12,062</u>	<u>5,994</u>
	<u>£268,849</u>	<u>£203,428</u>
9. CHARITABLE ACTIVITIES		
Direct Costs:		
Family groups expenses	7,117	7,835
Staff expenses and training	7,572	3,984
Training, Information & Guidance – Home-Start UK	3,662	3,786
Volunteer recruitment, training & expenses	1,404	3,778
Marketing	404	1,700
Distribution of grants	-	16,611
Project evaluation	<u>-</u>	<u>400</u>
	20,159	38,094
Governance costs:		
Independent Examiner's fee & accountancy assistance	1,480	1,470
Examiner's fee understated in previous years	432	-
AGM costs	-	55
Legal fees	<u>-</u>	<u>40</u>
	22,071	39,659
Staff salaries (Note 11)	182,757	179,988
Support Costs: (Note 12)	<u>26,388</u>	<u>29,907</u>
	<u>£231,216</u>	<u>£249,554</u>

HOME-START CROYDON
NOTES TO THE FINANCIAL STATEMENTS (continued)

FOR THE YEAR ENDED 31 MARCH 2021

	<u>2021</u>	<u>2020</u>
10. COSTS OF GENERATING VOLUNTARY INCOME		
Staff salaries (Note 11)	2,160	2,222
Support costs: (Note 12)	321	368
Fund raising costs	216	216
Cost of fund raising events	<u>-</u>	<u>5,687</u>
	<u>£2,697</u>	<u>£8,493</u>
	=====	=====
11 STAFF SALARIES		
Salaries	165,132	163,779
Pensions	4,359	4,199
Temporary staff	7,528	5,123
Employers National Insurance	<u>7,898</u>	<u>9,109</u>
	<u>£184,917</u>	<u>£182,210</u>
	=====	=====
Direct charitable costs	179,698	176,645
Governance	3,059	3,343
Cost of generating funds	<u>2,160</u>	<u>2,222</u>
	<u>£184,917</u>	<u>£182,210</u>
	=====	=====
No employee earned £60,000 pa or more. The average number of employees was 9. (2020 – 10).		
12 SUPPORT COSTS		
Rent (in kind donation)	12,000	12,000
Stationery and photo-copier	1,489	2,531
Bank charges	186	346
Payroll administration costs	130	133
Telephone, mobiles and postage	5,316	6,119
Insurance	1,042	964
Maintenance computers & office equipment	2,850	3,029
Premises expenses	1,732	2,256
Depreciation	864	432
Other miscellaneous expenses	<u>1,100</u>	<u>2,465</u>
	<u>£26,709</u>	<u>£30,275</u>
	=====	=====
Direct charitable costs	25,934	29,355
Governance	454	552
Cost of generating funds	<u>321</u>	<u>368</u>
	<u>£26,709</u>	<u>£30,275</u>
	=====	=====

Support costs have been allocated on the basis of staff time and costs incurred.

HOME-START CROYDON
NOTES TO THE FINANCIAL STATEMENTS (continued)

FOR THE YEAR ENDED 31 MARCH 2021

13 TRUSTEE REMUNERATION AND RELATED PARTIES

No trustee was paid remuneration or expenses. (2020 – Nil).

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2020 – none).