

Charity registration number: 1124750

Hannah's Holiday Home Appeal

Annual Report and Financial Statements

for the Year Ended 31 October 2020

Hannah's Holiday Home Appeal

Contents

Reference and Administrative Details	1
Trustees' Report	2 to 5
Statement of Trustees' Responsibilities	6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10 to 18

Hannah's Holiday Home Appeal

Reference and Administrative Details

Chief Executive Officer	Mrs P Marshall
Trustees	Mrs S Stokes Mr K Stokes Mrs C Westbrook Mrs C Cook
Secretary	Mrs P Marshall
Principal Office	12 Nightjar Close Horndean Hampshire PO8 9YU
Charity Registration Number	1124750
Auditor	MMO Limited Chartered Accountants and Statutory Auditors Wellesley House 204 London Road Waterlooville Hampshire PO7 7AN

Hannah's Holiday Home Appeal

Trustees' Report

CONSTITUTION

Hannah's Holiday Home Appeal is constituted by its Governing Document made 18th June 2008 as amended by a supplemental deed dated 19th January 2011

OBJECTS OF THE CHARITY

The objects of the charity are:

To assist in the recovery/relief of children with cancer, life threatening, limited or terminal illness, and their families or carers in particular by the provision of family holiday breaks.

During the planning of our activities we have kept in mind the Charity Commissions guidance on public benefit at our quarterly Trustee meetings.

TRUSTEES AND RECRUITMENT

Positions of Trustees are (when required) appointed throughout the year at a Trustee Quarterly or Extraordinary meeting.

ACHIEVEMENTS AND PERFORMANCE

Most events are still being organised and run by committee members and volunteers. Their experience continues to expand, and the team work extremely well together and cover a variety of skills and experiences.

Despite an incredibly challenging year and having to think outside the box and be more resourceful income has still allowed us to sustain a very high standard of support.

2019 saw the purchase and set up of Reece's Retreat. On reflection after now running for over 18 months this relocation from Hayling Island to Bashley has proven to have been of a great benefit to both the families and Hannah's Appeal.

In the early part of 2020 over 130 families were booked in ready for a well-earned family break - sadly when the pandemic hit and due to the lockdowns put in place 68 family breaks had to be sadly cancelled. When the lockdowns eased, we were able to support the remaining families. In between lockdowns breaks were enjoyed and special families who had their breaks cancelled, are currently being recontacted and rebooked to take place hopefully throughout 2021.

We have received so many positive comments and pictures from the families who were able to enjoy wonderful memory making breaks in-between lockdowns. These can be viewed on our social media pages and website and are a huge testament to both the amazing support provided by Hannah's Appeal but also the invaluable need for quality respite breaks for sick children and their families.

The continued support from dedicated volunteers, supporters, donators, and Hannah's core team permits the high quality and standard of support to continue and be offered at all times.

In order to protect every member of the team, discussions, updates and meetings (when necessary) have had to be resourceful, and have been held social distanced, remotely online or via text messages.

Hannah's Holiday Home Appeal

Trustees' Report

FINANCIAL REVIEW

Hannah's Holiday Home Appeal own outright three properties -
a static caravan at Hoburne, Bashley,
a lodge at Shorefield Milford on Sea and
a lodge at Oakdene Forest Park.

All properties are of an extremely high standard and fully equipped to ensure comfort and high quality to all our special guests.

There are no finance agreements and everything is owned outright by Hannah's Appeal

Accounts for 2019-2020 opened on 1st November 2019 with a bank balance of £108,152 & closed on 31st October 2020 with a bank balance of £120,205.

A remarkably successful year, despite the incredible challenges throughout the pandemic, which appear to be continuing into our next Financial year, and for the unforeseeable future.

Due to these factors, it was decided via online meetings to reduce costings where possible. Therefore, the storeroom was emptied and closed down. Further outgoings will be reviewed throughout the remainder of 2020 and throughout 2021.

THE BOARD/EMPLOYEES

The Board of Trustees

Suzanne Stokes (Chairperson and Trustee)

Kevin Stokes (Trustee)

Carolyn Westbrook (Trustee)

Claire Cook (Trustee)

Employees

Pam Marshall (Secretary, Fundraiser, Named delegate registered with the Charity Commission)

Colin Marshall Maintenance Manager

RISK MANAGEMENT

Hannah's Holiday Home Appeal

Trustees' Report

The Trustees considered all policies and procedures for any risks to which the charity is exposed to and have reviewed those risks and amended policies and procedures where deemed necessary.

Due to the pandemic new policies and procedures have been written, old ones amended where necessary, and systems highlighted to ensure any risk to families, Hannah's Appeal team and homes is satisfactorily managed.

Insurance policies are in place to cover all three homes and Public Liability have been checked for validity during such challenging times.

PRINCIPAL FUNDING SOURCES

The main annual events undertaken by Hannah's Appeal Team are -

Charity celebration Ball

Golf days

Quiz nights

Collection and awareness days

We are incredibly grateful for the support we received from our local community and those taking on personal challenges and obtaining sponsorship from events such as -

Cycle rides

Marathons

Assault courses

Skydives and abseils

Various local schools and technologies have adopted Hannah's Appeal as their chosen charity as have many churches clubs, masonic chapters, rotary clubs etc

For his time in office during 2020-2021 the Mayor of Havant has selected Hannah's Appeal as his chosen charity. Many events are being organised personally by The Mayor throughout his role and he is extremely passionate in his role in the community.

Many successful grants have been received and applications will continue regularly throughout the year.

Hannah's Holiday Home Appeal

Trustees' Report

RESERVES POLICY

The Trustees have reviewed The Reserves Policy and have agreed that the minimum reserve will continue to be retained, where possible, to cover the cost of our aims.

Despite the three homes being owned outright the importance to support families over the course of many years to come is paramount.

The homes are all of a very high standard and internal items replaced when required, the replacement of the units themselves is not required for many years.

Grace's Grotto - Danepark 29 at Shorefield Milford on Sea does not require replacement until 2044

Lucy's Lodge - Jasmine 9 at Oakdene Forest Park in Ringwood does not require replacement until 2046

Reece's Retreat - ST173 at Hoburne Bashley does not require replacement until 2034

The Trustees believe that despite the pandemic the charity remains in a strong stable position to continue supporting, hospitals, care agencies and incredibly special children and their families.

With all events and fundraising, the building of reserves will continue along side raising of running costs for all three homes

Approved by the Trustees and signed on their behalf

Signed *Suzanne Stokes* Dated 17/2/21

Chairperson and Trustee - Mrs Suzanne Stokes

Signed *C.A. Westbrooke* Dated 15/2/21

Trustee - Mrs Carolyn Westbrook

Signed *C. Westbrook* Dated 23/2/21

Trustee - Mrs Claire Cook

Signed *K. Stokes* Dated 17/2/21

Trustee - Mr Kevin Stokes

Hannah's Holiday Home Appeal

Statement of Trustees' Responsibilities

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

The law applicable to charities requires the trustees to prepare financial statements 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 of the charity 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 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 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.

The trustees are responsible for keeping proper accounting records that 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 Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees 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.

Hannah's Holiday Home Appeal

Independent Examiner's Report to the trustees of Hannah's Holiday Home Appeal

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 October 2020 which are set out on pages 8 to 18.

Respective responsibilities of trustees and examiner

As the charity's trustees of Hannah's Holiday Home Appeal you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

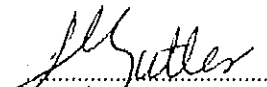
I report in respect of my examination of the Hannah's Holiday Home Appeal's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of Hannah's Holiday Home Appeal as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Fay Butler

Chartered Accountants and Statutory Auditors

Wellesley House
204 London Road
Waterlooville
Hampshire
PO7 7AN

Date: 15.3.2021

Hannah's Holiday Home Appeal

Statement of Financial Activities for the Year Ended 31 October 2020

	Note	Unrestricted funds £	Total 2020 £
Income and Endowments from:			
Donations and legacies		90,857	90,857
Investment income	3	<u>138</u>	<u>138</u>
Total income		<u>90,995</u>	<u>90,995</u>
Expenditure on:			
Raising funds		(1,688)	(1,688)
Charitable activities		<u>(115,151)</u>	<u>(115,151)</u>
Total expenditure		<u>(116,839)</u>	<u>(116,839)</u>
Net expenditure		<u>(25,844)</u>	<u>(25,844)</u>
Net movement in funds		(25,844)	(25,844)
Reconciliation of funds			
Total funds brought forward		<u>400,525</u>	<u>400,525</u>
Total funds carried forward	15	<u>374,681</u>	<u>374,681</u>
	Note	Unrestricted funds £	Total 2019 £
Income and Endowments from:			
Donations and legacies		159,228	159,228
Investment income	3	<u>162</u>	<u>162</u>
Total income		<u>159,390</u>	<u>159,390</u>
Expenditure on:			
Raising funds		(9,193)	(9,193)
Charitable activities		<u>(117,853)</u>	<u>(117,853)</u>
Total expenditure		<u>(127,046)</u>	<u>(127,046)</u>
Net income		<u>32,344</u>	<u>32,344</u>
Net movement in funds		32,344	32,344
Reconciliation of funds			
Total funds brought forward		<u>368,180</u>	<u>368,180</u>
Total funds carried forward	15	<u>400,524</u>	<u>400,524</u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2019 is shown in note 15.

The notes on pages 10 to 18 form an integral part of these financial statements.

Hannah's Holiday Home Appeal
(Registration number: 1124750)
Balance Sheet as at 31 October 2020

	Note	2020 £	2019 £
Fixed assets			
Tangible assets	11	248,684	281,986
Current assets			
Debtors	12	8,070	12,232
Cash at bank and in hand	13	<u>120,206</u>	<u>108,153</u>
		128,276	120,385
Creditors: Amounts falling due within one year	14	<u>(2,279)</u>	<u>(1,847)</u>
Net current assets		<u>125,997</u>	<u>118,538</u>
Net assets		<u>374,681</u>	<u>400,524</u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		<u>374,681</u>	<u>400,524</u>
Total funds	15	<u>374,681</u>	<u>400,524</u>

The financial statements on pages 8 to 18 were approved by the trustees, and authorised for issue on
and signed on their behalf by:



.....
Mrs S Stokes
Trustee



.....
Mrs C Westbrook
Trustee

Hannah's Holiday Home Appeal

Notes to the Financial Statements for the Year Ended 31 October 2020

1 Accounting policies

Statement of compliance

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 applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

Hannah's Holiday Home Appeal 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 notes.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Investment income

Investment income is recognised on a receivable basis.

Hannah's Holiday Home Appeal

Notes to the Financial Statements for the Year Ended 31 October 2020

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

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

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

Tangible fixed assets

Individual fixed assets costing £75.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Holiday homes	13 years straight line
Fixtures and fittings	4 years straight line

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Hannah's Holiday Home Appeal

Notes to the Financial Statements for the Year Ended 31 October 2020

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Hannah's Holiday Home Appeal

Notes to the Financial Statements for the Year Ended 31 October 2020

Financial Instruments

2 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Donations and legacies;		
Donations from individuals	44,463	44,463
Gift aid reclaimed	3,364	3,364
Grants, including capital grants;		
Grants from other charities	43,030	43,030
Total for 2020	90,857	90,857
Total for 2019	159,228	159,228

3 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	138	138
Total for 2020	138	138
Total for 2019	162	162

4 Expenditure on raising funds

a) Costs of generating donations and legacies

	Note	Unrestricted funds General £	Total funds £
Donations		1,688	1,688
Total for 2020		1,688	1,688
Total for 2019		9,193	9,193

Hannah's Holiday Home Appeal

Notes to the Financial Statements for the Year Ended 31 October 2020

	Note	Unrestricted funds General £	Total costs £
Holiday homes		35,894	35,894
Depreciation, amortisation and other similar costs		33,302	33,302
Staff costs		44,821	44,821
Governance costs		1,134	1,134
Total for 2020		115,151	115,151
Total for 2019		117,853	117,853

	Activity undertaken directly £	Activity support costs £	Total 2020 £	Total 2019 £
Rent and rates	22,499	-	22,499	17,700
Office hire	3,319	-	3,319	3,000
Insurance	1,658	-	1,658	2,168
Holiday home equipment and maintenance	2,275	-	2,275	3,414
Printing, postage and stationery	1,126	-	1,126	795
Sundry expenditure	710	-	710	969
Cleaning	1,100	-	1,100	2,519
Motor expenditure	2,739	-	2,739	2,745
Travel expenditure	-	-	-	300
Advertising	468	-	468	887
Salaries	-	43,879	43,879	43,879
Staff pensions	-	942	942	942
Depreciation of fixtures and fittings	363	-	363	444
Depreciation of holiday homes	31,623	-	31,623	31,623
Depreciation of motor vehicles	1,316	-	1,316	1,755
	69,196	44,821	114,017	113,140

Hannah's Holiday Home Appeal

Notes to the Financial Statements for the Year Ended 31 October 2020

6 Net incoming/outgoing resources

Net (outgoing)/incoming resources for the year include:

	2020	2019
	£	£
Depreciation of fixed assets	<u>33,302</u>	<u>33,822</u>

7 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

Mrs C Westbrook

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

8 Staff costs

The aggregate payroll costs were as follows:

	2020	2019
	£	£
Staff costs during the year were:		
Wages and salaries	43,879	36,000
Pension costs	<u>942</u>	<u>623</u>
	<u>44,821</u>	<u>36,623</u>

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2020	2019
	No	No
Charitable activities	<u>2</u>	<u>2</u>

No employee received emoluments of more than £60,000 during the year

9 Independent examiner's remuneration

	2020	2019
	£	£
Examination of the financial statements	<u>1,134</u>	<u>1,134</u>

Hannah's Holiday Home Appeal

Notes to the Financial Statements for the Year Ended 31 October 2020

10 Taxation

The charity is a registered charity and is therefore exempt from taxation.

11 Tangible fixed assets

	Furniture and equipment £	Motor vehicles £	Other tangible fixed asset £	Total £
Cost				
At 1 November 2019	3,019	16,640	411,029	430,688
At 31 October 2020	3,019	16,640	411,029	430,688
Depreciation				
At 1 November 2019	2,064	11,375	135,263	148,702
Charge for the year	363	1,316	31,623	33,302
At 31 October 2020	2,427	12,691	166,886	182,004
Net book value				
At 31 October 2020	592	3,949	244,143	248,684
At 31 October 2019	955	5,265	275,766	281,986

12 Debtors

	2020 £	2019 £
Prepayments	6,786	11,177
Accrued income	1,284	1,055
	<u>8,070</u>	<u>12,232</u>

13 Cash and cash equivalents

	2020 £	2019 £
Cash at bank	<u>120,206</u>	<u>108,153</u>

Hannah's Holiday Home Appeal

Notes to the Financial Statements for the Year Ended 31 October 2020

14 Creditors: amounts falling due within one year

	2020 £	2019 £
Other taxation and social security	673	387
Other creditors	206	60
Accruals	1,400	1,400
	2,279	1,847

15 Funds

	Balance at 1 November 2019 £	Incoming resources £	Resources expended £	Balance at 31 October 2020 £
Unrestricted funds				
<i>General</i>				
General	400,524	90,995	(116,838)	374,681

	Balance at 1 November 2018 £	Incoming resources £	Resources expended £	Balance at 31 October 2019 £
Unrestricted funds				
<i>General</i>				
General	368,180	159,390	(127,046)	400,524

16 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 October 2020 £
Tangible fixed assets	248,684	248,684
Current assets	128,276	128,276
Current liabilities	(2,279)	(2,279)
Total net assets	374,681	374,681

Hannah's Holiday Home Appeal

Notes to the Financial Statements for the Year Ended 31 October 2020

	Unrestricted funds General £	Total funds at 31 October 2019 £
Tangible fixed assets	281,986	281,986
Current assets	120,385	120,385
Current liabilities	<u>(1,847)</u>	<u>(1,847)</u>
Total net assets	<u>400,524</u>	<u>400,524</u>

Hannah's Holiday Home Appeal

Statement of Financial Activities by fund for the Year Ended 31 October 2020

	Total Unrestricted Funds 2020 £	Total Unrestricted Funds 2019 £
Income and Endowments from:		
Donations and legacies	90,857	159,228
Investment income	<u>138</u>	<u>162</u>
Total income	<u>90,995</u>	<u>159,390</u>
Expenditure on:		
Raising funds	(1,688)	(9,193)
Charitable activities	<u>(115,151)</u>	<u>(117,853)</u>
Total expenditure	<u>(116,839)</u>	<u>(127,046)</u>
Net (expenditure)/income	<u>(25,844)</u>	<u>32,344</u>
Net movement in funds	(25,844)	32,344
Reconciliation of funds		
Total funds brought forward	<u>400,525</u>	<u>368,180</u>
Total funds carried forward	<u>374,681</u>	<u>400,524</u> ✕

Hannah's Holiday Home Appeal

Detailed Statement of Financial Activities for the Year Ended 31 October 2020

	Total 2020 £	Total 2019 £
Income and Endowments from:		
Donations and legacies (analysed below)	90,857	159,228
Investment income (analysed below)	<u>138</u>	<u>162</u>
Total income	<u>90,995</u>	<u>159,390</u>
Expenditure on:		
Raising funds (analysed below)	(1,688)	(9,193)
Charitable activities (analysed below)	<u>(115,151)</u>	<u>(117,853)</u>
Total expenditure	<u>(116,839)</u>	<u>(127,046)</u>
Net (expenditure)/income	<u>(25,844)</u>	<u>32,344</u>
Net movement in funds	(25,844)	32,344
Reconciliation of funds		
Total funds brought forward	<u>400,525</u>	<u>368,180</u>
Total funds carried forward	<u>374,681</u>	<u>400,524</u>

Hannah's Holiday Home Appeal

Detailed Statement of Financial Activities for the Year Ended 31 October 2020

	Total 2020 £	Total 2019 £
<i>Donations and legacies</i>		
Appeals and donations	44,463	118,008
Gift Aid tax reclaimed	3,364	3,967
Grants - other agencies	43,030	37,253
	<u>90,857</u>	<u>159,228</u>
<i>Investment income</i>		
Interest on cash deposits	138	162
	<u>138</u>	<u>162</u>
<i>Raising funds</i>		
Fundraising costs	(1,688)	(9,193)
	<u>(1,688)</u>	<u>(9,193)</u>
<i>Charitable activities</i>		
Rent and rates	(22,499)	(17,700)
Rent	(3,319)	(3,000)
Insurance	(1,659)	(2,168)
Repairs and maintenance	(2,275)	(3,414)
Printing, postage and stationery	(1,125)	(795)
Sundry expenses	(710)	(969)
Cleaning	(1,100)	(2,519)
Motor expenses	(2,739)	(2,745)
Travel and subsistence	-	(299)
Advertising	(468)	(887)
Depreciation of fixtures and fittings	(363)	(444)
Depreciation of motor vehicles	(1,316)	(1,755)
Depreciation of other tangible	(31,623)	(31,623)
(Profit)/loss on sale of tangible fixed assets held for charity's own use	-	(11,778)
Wages and salaries	(43,879)	(36,000)
Staff pensions (Defined contribution) - pension scheme 1	(942)	(623)
Independent examiner's fee	(1,134)	(1,134)
	<u>(115,151)</u>	<u>(117,853)</u>

This page does not form part of the statutory financial statements.