



The Cleaford Christian Trust

...caring about Romania...

Registered Charity Number 1039861

Annual Report and Accounts
to
30th June, 2013

The Trust's Aims and Objectives

The main aim of the Trust is to support Christian ministry in Romania. The chief points of contact are the Hungarian Baptist Churches in Brasov and Mures county, and the FAST charity in the Brasov area.

A subsidiary aim is to provide assistance to the Brasov Children's Hospital and in pre-school work in deprived communities.

In the U.K. the objective of the Trust is to provide an effective channel for churches, schools and individual supporters to assist Christian work in Romania. The Trust also seeks to facilitate cooperation between British charities and missions working in Romania

Our Policies

We pray for God's guidance in all the decision making that is necessary and all but the most minor decisions are made at regular Trustees' meetings.

Unless answering a specific request from Romania, we only send items that we are offered after checking that they will be useful. We only send items that are 'in date', we comply with Romanian regulations, and we do not allow aid items to be sold in Romania. We have no wish to hinder the fragile growth of the Romanian economy, so where practical we provide cash for local purchase of items and labour.

We do not support projects where progress cannot be monitored satisfactorily.

New trustees are invited and appointed by the whole body of existing Trustees.

Trustees

There were three Trustees' business meetings during the year. At each meeting reports were received on the financial situation and on progress with projects in Romania. At each meeting Trustees review the budget for the rolling next 12 months.

Detailed reports of each of the two visits to Romania that took place during the year were discussed. Most Trustees made at least one visit to Romania during the year, and took the opportunity to invite other supporters to view projects.

Trustees considered a range of requests for assistance and made appropriate allocations of funds.

The Trustees reviewed the Risk Assessment and concluded that satisfactory measures are taken to limit risks.

The Trust's commitments in relation to its income were studied, and it was considered that all current commitments could be met from current levels of income, with a reasonable reserve.

The split of expenditure between 'secular' (e.g. medical aid) and 'spiritual' (e.g. church planting) projects was kept under review. The existing division of approximately 25/75 should be maintained.

The Trust meets the 'public benefit' requirements of charity registration, as there are no restrictions on whom may join the supported churches or be treated at the Children's Hospital.

A sub-committee of Trustees handles the Trust's interests in cases of misappropriation of funds in Romania.

Achievements

Help for the Brasov Children's Hospital was mainly shipments of antibiotics and asthma supplies. Following the collapse of state funding for hospitals in Romania it has become clear that the Trust's contribution now accounts for 33% of the hospital's medicine needs.

General aid items shipped included: new clothes, craft and stationery items, (mainly for Christian Camps and Sunday Schools), toys (new & second-hand) for the Hospital and kindergartens.

Christian ministry in Mures County has continued to receive support, mainly payment of pastors' allowances. Help has continued with materials for the increasing Christian work amongst children in a number of villages.

Trust supporters continue to give supplements to their pension to a number of poor widows and some families.

The relationship with the locally registered FAST charity, working with deprived people in the Brasov area, continued. FAST UK is now established as a registered UK charity, thus freeing the Trust from its role as UK liaison for FAST, although some donations destined for FAST UK are still received by the Trust.

Key features from the Accounts

- Income from donations was lower than the previous year.
- Income from sales of DVDs that we have produced for schools continues to be useful.

- Administration costs (shown in the accounts as 'Governance') at 7% of income, were higher than usual due to the inclusion of the costs of extra advice from the Independent Examiners.

The Year Ahead

Trustees and supporters will be visiting Romania to review our projects and to encourage those doing the work. These visits are also valuable in informing UK churches and other supporters of the continuing needs. We must emphasise wherever possible that Romania's membership of the EU has not relieved the poverty experienced by a very large proportion of the population.

Thanks to...

We benefited from yet another year of free use of storage and packing space in Crondall, which has been much appreciated.

Countless people have kept up the supply of new clothes, toys, school items and other useful materials. Many will feel that they are only giving in a small way, but they have aggregated into significant and encouraging quantities.

InKind Direct's arrangement for us to link with the Disney store in Reading has been most successful, with the Trust receiving substantial supplies of toys and gifts at a nominal charge. The Children's Hospital, in particular, are very grateful for these toys and dressing up clothes.

We thank many churches, fellowships (often including Women's Groups, etc. affiliated to a church) and schools for their

support in various ways. It is not possible to list them all.

In addition to financial help, and gifts in kind, we thank those churches that have invited us to preach (and have often made donations to the work).

'School' help often includes parents who make gifts or buy DVDs, or donate goods and harvest and Christmas offerings. We also thank teachers and office staff who administer!

There are too many other individuals and organisations to list, but we acknowledge our dependence on the continuing support of a growing band of friends of the needy people of Romania, young and old alike. Continuity is important, and we acknowledge many who have quietly continued with us over the years.

RIAC

The Trust, as part of its ministry to the needy of Romania, provides a substitute service in place of the old Southampton Romania Information Centre, under the title of Romania Information At Cleaford (RIAC). Our Directory of groups working in Romania, which is on the Internet at www.riac.org.uk, is widely used, as is the free RIAC email news service which Phil Dunford runs under the RIAC title. The idea has been picked up in Basov, where there is a similar network, known as CAN.

How you can help...

The Trustees welcome **prayer support**. Decisions have to be made regarding requests received from Romania, and we need to know God's will in each case. We also need wisdom, and imagination, when considering the best

approach to follow when seeking to meet a request.

Please **pray for our partners** in Romania, including:

As senior pastors retire younger men, usually with young families, are taking responsibility for groups of churches. We should pray for wisdom and energy, and for good time management to protect against 'burn-out'.

Pray for the management and staff at the Brasov Children's Hospital, as they continue to work under budget pressures and uncertainty, and are discouraged by the lack of local support. They continue to need the courage to stand against corruption and to staff the hospital where wages are very poor.

Pray for the families working on the construction, or receiving the benefit of, the Better Homes. We praise God for the encouragement this project has given to many people who have been otherwise rejected.

Pray for Daniel and Ema Hristea and their team at FAST. Working in the very poor communities calls for wisdom, courage, discernment and much energy. They need particular wisdom in dealing with local politics and corruption pressures.

Pray for the ministry at Harghita Christian Camp, where many children, young people, disabled and adults hear the gospel every summer.

The Trust is always in need of **cash gifts**, either for grants to our Romanian partners, or for the purchase of items not otherwise available.

Please think whether you can arrange a

fund-raising event in aid of the Trust's work. We have supporters who have planned concerts for us, send us money from friends parking their caravan on their land or from their hens laying eggs! Perhaps there are other ideas. We are always keen to supply photo displays, videos and speakers for events in aid of the Trust.

Please **pray** for Trustees as they preach, lead school assemblies, and speak to a range of different groups. We seek to glorify God, tell the gospel with a smile, and raise awareness of how the gospel can be put into practice in service to the needy.

We welcome **invitations** to schools and churches, to preach or lead, particularly All-age worship services.

Please consider whether you could **invite a Trust speaker** to your group.

Do you have connections with a **school** that could use our DVD scheme?

We are grateful for supporters who keep up a regular stream of small gifts of **pencils, felt tips, paint brushes and the like**. We are now aiming to provide these and other craft materials for about 250 children in hospital, over 400 children in Sunday Schools and over 600 attending summer camps!

Each year the Hospital has 200/250 children there at Christmas, many of whom would not get a present unless it comes from us. We send suitable **toys, games, etc** through the year. If you would like to help in this way please observe the following -

- Do not wrap them
- No toys that require batteries
- Games and puzzles need to be

complete

- Colouring books, etc should not be part used
- None of the ghoulish figures that seem fashionable in UK at present
- Soft toys, etc need to be clean

We have also had a special request from the hospital for Christmas decorations to brighten up the building, and for baby clothes, such as rompers, that are not knitted.

Misappropriation of Funds

The sum of £13,000 which was returned to the Trust as it had not been distributed to widows and families in the Brasov area, is now being used for the purpose for which it was intended.

During the year on which we are reporting investigations continued into the handling of designated Trust funds by a senior pastor in Romania. Trustees had several meetings with the Executive of the Hungarian Baptist Churches, and the pastor in question.

It became clear that the initial investigation carried out by the Executive was flawed. Poor management by the Executive meant that there was a dearth of records and supervision of individual pastors was lacking. As a result there was little evidence as to how much money might have been misappropriated.

The lack of evidence led the Trustees to conclude that it would not be an appropriate use of Trust funds to seek recovery through the courts of funds that may not have been used exactly as designated.

We now have a formal Partnership Agreement with the Executive, which removes

the possibility of ministers acting alone without an element of 'cross-checking'. We have no further dealings with the families involved in these problems.

There is now proper record keeping by our partners in Romania, and these records are regularly inspected.

It should be noted that this whole matter has involved less than 10% of the funds which have been sent to Romania, and even within that 10% some good work has been done.

Trustees believe that the former communist regime is to blame for much of this. In those days it was not good for churches to maintain records that could be inspected by the authorities, and it was not always helpful for other people in the church to know what gospel work was being done elsewhere. Whilst it does not excuse current behaviour this culture of a lack of openness had persisted in some minds, but it is now clear that these attitudes are being cast off, particularly among the younger leaders.

Trustees have established the following procedures for the future:-

Where it is unavoidable to pass funds to a 'middleman' (e.g. for a poor beneficiary with no bank access) at least two responsible people will be advised of the transaction, and confirmation of receipt will be required.

Where possible there will no longer be monthly transfers for widows and families. A 'hardship' fund for particular needs will be established, administered by a church committee, whose records the Trust will inspect.

To avoid the complications of 'salaries',

any support for ministers will be in the form of an allowance (for rent, travel, etc), and such payments will be made directly to the individual, with a notification sent to the Executive.

Where money is sent for local purchases the Trust will inspect receipts.

Once the problems came to light no more transfers were made for any purpose for which there was doubt. Funds received from supporters for these purposes have been held in the Trust's UK account.

The Charity Commission has been kept informed about this matter, has accepted the Trustees' explanations, and has been informed of the new arrangements.

Financial Statements

Report of the Trustees

The Trustees submit their report on the accounts of the Trust for the year ended 30th June 2013.

Principal activities

1. The Trust was created by Deed on 6th July 1994 and is exclusively for charitable purposes
2. There has been no change in the constitution of the Trust since its creation, and it is registered as a charity in accordance with the Charities Act 2011
3. Trustees serving throughout the year were A.R. Cleaver, P.J. Dunford, L.J. Dunford RGN, P.M. Guy, R.E. Guy, A.P. Henderson, Rev'd. D. Pritchard (resigned on 28th August 2013), L.M. Barnardo and S.M. Cleaver. Rev'd D.C. Stickland was appointed on 11th December 2012.
4. The Trustees in respect of the year to 30th June 2013 have distributed in grants and donations a total of £32,316 (2012—£40,254) in furtherance of the Trust's objectives.

Statement of Trustees' responsibilities

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

Charity law requires the Trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the Fund's financial activities during the year and of its financial position at the end of the year. In preparing those 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;

prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Trust will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Fund and which enable them to ascertain the financial position of the Fund and to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Fund and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees review the charity's commitments in relation to its income, with the intention that all

current commitments can be met from current levels of income. They also make an annual review of risks to which they believe the charity is exposed.

Recruitment and appointment of new trustees is undertaken by the chairman, in consultation with existing Trustees.

The Trustees carry out an annual Risk Review, in the light of which reserves are also reviewed, and are intended to provide for at least 6 months' commitments following a catastrophic loss of regular income. During this period efforts would be made to replace the lost income.

The Trustees review the charity's finances at each meeting, and concluded that the position at the end of the financial year was satisfactory, and exceeded their longer term forecasts. .

During the previous year a FAST UK charity was registered. It was the intention of the trustees of both charities that from 1st July 2011 income for FAST from UK supporters should no longer be handled by the Trust, however some donors had not transferred their standing orders to FAST UK during the current year.

During the accounting period the Trustees became aware that not all the financial support for widows' pensions, pastors' salaries and other designated projects had reached its intended final recipient. This had been the case for a number of years and the aggregate sum involved is approximately £93,000. The Trustees have notified the Charity Commission, the Independent Examiner and the Trust's donors. The Trustees are making strenuous efforts to recover the sums involved so that they may be applied appropriately. To date approximately £13,000 has been recovered and is being held in Romania awaiting further instructions from the Trustees. Steps have also been taken to change the arrangements for local distribution of funds which are sent to Romania.

On behalf of the Board of Trustees

A.R. Cleaver

Independent Examiner's Report to the Trustees of The Cleaford Christian Trust

I report on the accounts of The Cleaford Christian Trust for the year ended 30 June 2013, which are set out on pages 10 to 16.

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 for this year 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 Commissioner 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 carried out in accordance with the General Directions given by the Charity Commissioner. 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:

- which gives me reasonable cause to believe that, in any material respect, the requirements:
 - (a) to keep accounting records in accordance with section 130 of the 2011 Act; and
 - (b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Statement of financial activities for the year ended 30th June 2013

	Notes	Unrestricted Funds 2013 £	Restricted Funds 2013 £	Total 2013 £	Unrestricted Funds 2012 £	Restricted Funds 2012 £	Total 2012 £
Incoming resources from generated funds							
Voluntary income	1	18,458	14,416	32,874	23,919	18,896	42,815
Interest received		-	-	-	1	-	1
Tax repayment		-	-	-	5,690	974	6,644
Total incoming resources		<u>18,458</u>	<u>14,416</u>	<u>32,874</u>	<u>29,590</u>	<u>19,870</u>	<u>49,460</u>
Resources expended							
Charitable activities							
Grants and donations	3	20,360	11,956	32,316	18,768	21,486	40,254
Other expenditure							
Costs of generating funds		35	-	35	155	-	155
Governance costs	2	2,333	-	2,333	2,593	-	2,593
Total expenditure					21,516	21,486	43,002
Net (expenditure)/income for the year		<u>22,728</u>	<u>11,956</u>	<u>34,684</u>	<u>8,074</u>	<u>(1,616)</u>	<u>6,458</u>
Fund balances brought forward		5,924	3,424	9,348	(2,150)	5,040	2,890
Fund balances carried forward		<u>1,654</u>	<u>5,884</u>	<u>7,538</u>	<u>5,924</u>	<u>3,424</u>	<u>9,348</u>

Results are derived from continuing activities.
All gains and losses in the year are included in the above results.

Statement of Assets and Liabilities as at 30th June 2013

	Note	2013 £	2012 £
Current assets			
Bank accounts		6,549	8,511
Cash accounts		989	837
		<u>7,538</u>	<u>9,348</u>
 Funds			
	4		
Unrestricted funds		1,654	5,924
Restricted funds		5,884	3,424
		<u>7,538</u>	<u>9,348</u>

Accounting Policies

Basis of Accounting

The financial statements are prepared on the receipts and payments basis and in accordance with applicable law, the Charities Act 2011 and SORP 2005 Accounting & Reporting by Charities.

Donations

Donations represent amounts received during the period.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees for furtherance of the general objectives of the charity.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or which have been raised by the charity for particular purposes.

Incoming Resources

All incoming resources are included in the Statement of financial activities when the charity becomes legally entitled to the income and the amount can be quantified with reasonable accuracy..

Voluntary income consists of donations and is accounted for on a receipts basis.

Resources Expended

Expenditure is accounted for on a payments basis and has been classified under headings that aggregate all the costs related to that heading.

Direct charitable expenditure consists of costs incurred attributable to specific activities.

Costs of generating funds are those incurred in seeking voluntary contributions.

Governance costs are those costs incurred in connection with the administration of the charity and compliance with statutory requirements.

Payments totalling £80 have been made to Cleaford Services Ltd for goods and services provided. Cleaford Services Ltd is owned by Mr Angus Cleaver and Mr Philip Dunford, who are Trustees, and Mrs Sheena Cleaver and Mrs Jan Dunford (their wives) are also Trustees.

No remuneration has been paid to Trustees.

Capitalisation policy

All assets and maintenance costs are written-off in the year of purchase.

Notes to the financial statements for the year ended 30th June 2013

1. Voluntary income	Unrestricted Funds 2013 £	Restricted Funds 2013 £	Total 2013 £	Unrestricted Funds 2012 £	Restricted Funds 2012 £	Total 2012 £
Camp	-	3,750	3,750	-	1,500	1,500
Donations—Children's Hospital	-	147	147	-	1,743	1,743
Donations—Miscellaneous	17,222	-	17,222	22,747	-	22,747
RIAC Contributions	-	-	-	-	-	-
Kindergarten Fund	-	-	-	-	70	70
Sales	1,236	-	1,236	1,172	-	1,172
FAST General Fund	-	440	440	-	1,110	1,110
Abigail Cleaver Memorial	-	150	150	-	-	-
Widows Fund	-	1,800	1,800	-	2,040	2,040
Cartridge recycling	-	-	-	-	-	-
Families Fund	-	1,150	1,150	-	910	910
Personal Aid	-	-	-	-	-	-
Salaries Fund	-	5,204	5,204	-	4,718	4,718
Better Home Project	-	560	560	-	575	575
Building Projects	-	-	-	-	5,000	5,000
FAST Child Sponsorship	-	1,215	1,215	-	1,230	1,230
	<u>18,458</u>	<u>14,416</u>	<u>32,874</u>	<u>23,919</u>	<u>18,896</u>	<u>42,815</u>

2. Governance Costs

	Unrestricted Funds 2013 £	Restricted Funds 2013 £	Total 2013 £	Unrestricted Funds 2012 £	Restricted Funds 2012 £	Total 2012 £
Office expenses	-	-	-	-	-	-
Postage	43	-	43	80	-	80
Independent examiner's remuneration	1,596	-	1,596	720	-	720
Bank charges	102	-	102	239	-	239
Travel	(25)	-	(25)	914	-	914
Insurance	617	-	617	640	-	640
	<u>2,333</u>	<u>-</u>	<u>2,333</u>	<u>2,593</u>	<u>-</u>	<u>2,593</u>

3. Grants and donations

	Unrestricted Funds 2013 £	Restricted Funds 2013 £	Total 2013 £	Unrestricted Funds 2012 £	Restricted Funds 2012 £	Total 2012 £
Camp assistance	7,297	3,750	11,047	-	1,500	1,500
Better Home Project	-	315	315	-	1,232	1,232
Freight	1,672	-	1,672	1,706	-	1,706
Grants	500	-	500	250	-	250
Medical	1,511	147	1,658	419	3,173	3,592
Kindergarten	-	-	-	-	900	900
Pastor aid	-	-	-	1,130	-	1,130
General aid	-	-	-	-	-	-
Children's Work	1,074	-	1,074	1,587	-	1,587
Motor vehicles	1,000	-	1,000	1,385	-	1,385
Widows' pensions	-	240	240	-	1,840	1,840
Pastors' salaries	2,476	5,204	7,680	2,581	4,718	7,299
FAST Foundation	-	340	340	-	879	879
Family Support	780	1,150	1,930	4,710	910	5,620
Building Projects	3,900	-	3,900	5,000	5,000	10,000
Personal support	150	-	150	-	-	-
FAST Child sponsorship	-	810	810	-	1,334	1,334
	<u>20,360</u>	<u>11,956</u>	<u>32,316</u>	<u>18,768</u>	<u>21,486</u>	<u>40,254</u>

4. Statement of funds

	At 1 July 2012 £	Income £	Expenditure £	At 30 June 2013 £
General reserve	5,924	18,458	22,728	1,654
Total unrestricted funds	<u>5,924</u>	<u>18,458</u>	<u>22,728</u>	<u>1,654</u>
Restricted Funds:				
Camp	-	3,750	3,750	-
Children's Hospital	-	147	147	-
Salaries Fund	-	5,204	5,204	-
Kindergarten	904	-	-	904
Widows Fund	489	1,800	240	2,049
Families Fund	-	1,150	1,150	-
Better Home Project	88	560	315	333
FAST General Fund	1,777	440	340	1,877
FAST Child Sponsorship	166	1,215	810	571
Building Projects	-	-	-	-
Abigail Cleaver Memorial	-	150	-	150
Total restricted funds	<u>3,424</u>	<u>14,416</u>	<u>11,956</u>	<u>5,884</u>

The General reserve represents the free funds of the charity which are not designated for particular purposes.

The Camp fund represents support for the Harghita Christian Camp, mainly by settlement of their gas bill.

The Children's Hospital fund represents support designated for the Brasov Children's Hospital.

The Salaries Fund represents donations received for the support of salaries of pastors and church workers.

The Kindergarten Fund is designated for kindergarten support in Tarlungeni village.

The Widows Fund represents funds donated for the payment of supplementary pensions to poor widows in Romania, and is allocated on the recommendations of church pastors.

The Families fund represents donations designated by supporters for the financial assistance of poor families nominated by church pastors.

The Better Home Project was established in conjunction with the Romanian registered FAST Foundation for the improvement of housing in poor communities in the Brasov area.

Some donations are designated specifically for the use of the Romanian registered FAST Foundation, with whom we work in the Brasov area, and are held in the FAST General Fund. The FAST Child Sponsorship scheme's funds are held separately.

The Building Projects fund represents donations designated for the purchase, construction or alteration of buildings to be used by churches in Mures county.

Following the death of Abigail Cleaver a fund was established for a memorial church building in Peris, Romania. Expenditure against this fund is included in Building Projects.

Details of Trustees, etc.

The Trustees are:

Angus Cleaver (Chairman) of 46 Hazell Road, Farnham, Surrey, GU9 7BP
Phil Dunford and **Jan Dunford** of Little Haven, West Street, Farnham, Surrey GU9 7AP
Roger Guy and **Pat Guy** of 88 Arbury Avenue, Bedworth, Warwickshire, CV12 8QX
Andrew Henderson of 25 Osborn Road, Farnham, Surrey, GU9 9QT
Revd Daniel Pritchard of 2 Old School House, The Pound, Ashburnham, Sussex TN33 9NS
Lucy Barnardo of 18 Longley Road, Farnham, Surrey, GU9 8LZ
Sheena Cleaver of 46 Hazell Road, Farnham, Surrey, GU9 7BP

The Trust's **Head Office** address is:

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FARNHAM
GU9 7BP

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Fax 01252 459003
E-mail: angus.cleaver@cleafordchristiantrust.org.uk

Website URLs are www.cleafordchristiantrust.org.uk and tcct.org.uk

The **Sussex Office** is at:

37 Ridgeway
Woodingdean
BRIGHTON
BN2 6PE

Phone 01273 304018
E-mail: johncasse@tiscali.co.uk

The **Midlands Office** is at:

88 Arbury Avenue
BEDWORTH
CV12 8QX

Phone 024 7631 9510
E-mail: roger.guy@cleafordchristiantrust.org.uk

The Trust became a registered charity on 29th July 1994, under number 1039861

The Trust is registered with HMRC for VAT purposes.

The Trust's Independent Examiners are Wise & Co of Wey Court West, Union Road, FARNHAM, GU9 7PT

Bankers:

Bank of Scotland, 41 South Gyle Crescent, EDINBURGH EH12 9XD
Sort code 12-20-29 Account No: 00291458

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, WEST MALLING, ME19 4JQ
Sort Code 40-52-40 Account No: 00090163