



# The Cleaford Christian Trust

...caring about Romania...

Registered Charity Number 1039861

Annual Report and Accounts  
to  
30th June, 2006

## 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 Targu Mures.

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 import and customs 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 members.

## Trustees

There were four Trustees' business meetings during the year. At each meeting reports were received on the financial situation and on aid shipments made. Financial projections for the rolling next 12 months were reviewed.

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. Arrangements for storage, packing and transport of aid items were kept under review.

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.

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

Trustees led school assemblies, church Harvest services and preached at various places in England and Romania.

Regular reports were received on the progress of the RIAC (Romania Information at Cleaford) service.

## Achievements

Help for the Brasov Children's Hospital was built around quarterly shipments of antibiotics and asthma supplies, plus transport of a large donation of a year's supply of general anaesthetic. A very large gift of incubators was successfully negotiated and delivered.

General aid items shipped included:

new clothes  
craft and stationery items, mainly for Village Schools and Sunday Schools  
toys (new & secondhand) for the Hospital and kindergartens  
medicines and medical equipment

Christian ministry in Mures County has continued to receive support, with help for purchase and renovation of buildings, and payment of pastors' salaries. Help has continued with materials for children's work in a number of villages.

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

A substantial grant was made to subsidise children from poorer families to enable them to visit Harghita Christian Camp.

The supportive relationship with the locally registered FAST charity working with deprived people in the Brasov area continued to develop. In some cases the Trust has acted as UK liaison for FAST.

## Key features from the Accounts

- Income from donations (ignoring exceptional items in the previous

year) remained steady at £33,000.

- Income from sales of DVD/videos for schools was important at £1,500
- Cartridge recycling income continues to fall (£216)
- Tax recoveries under Gift Aid, at £6,400 in the reporting period were most important to the Trust.
- £4,500 was granted to Harghita Christian Camp
- The increased cost of freight of aid to Romania, at £4,000, is mainly attributed to the transport of incubators.
- Administration costs (now shown in the accounts as 'Governance') were held at £1,200, representing 2.9% of income.

## The Year Ahead

We will stand by our undertaking to the Brasov Children's Hospital to provide antibiotics and asthma drugs. We plan to continue to provide funds for local purchase of gluten free flour, and baby milk.

New churches are being planted in many villages in Mures county. We wish to continue helping with the purchase of land and/or buildings in support of this work. Trustees have made a provisional allocation of funds for building work, but are concerned at the salary difficulties being experienced by pastors.

In view of the large increases in the recent past it has now become necessary to apply a cap to the amount we contribute to the Harghita Camp gas bill.

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.

## Fund Raising

**F**rom the inception of the Trust we knew that the Trustees did not have time for specific fund raising events, and resolved to rely on regular donations from those who wished to be involved in our work. The majority of our finances come from such donations, based on the needs that we circulate in Cleaford News.

The following specific fundraising initiatives are exceptions to that general rule:

### Cartridge recycling

Bob Peerman (01252 721641) runs this scheme for us, which involves sending in empty laser, inkjet or copier cartridges, for which we receive a credit depending on the type of cartridge. Bob can give guidance regarding the types that are acceptable, and is always interested to hear from others who can offer 'empties'. We are most grateful to those organisations and individuals who regularly support us in this way, but are in urgent need of more to join the scheme.

### Widows' pensions

We only provide pensions where we have a specific sponsor in UK, so there is no call on our general funds for this purpose. On receipt of a pledge from a supporter we are in touch with the churches in Targu Mures and Brasov, from where the scheme is administered, who then allocate £12.50 per month to the next most deserving person on their lists.

## Video and DVD

We have arrangements with several schools to video their annual presentations, nativity plays, etc. Sales of the resulting edited videos and DVDs to the parents provide an important contribution to our funds. We take the opportunity to make the Trust's work known to parents and children, and have the capacity to work with other schools in this way.

## Thanks to...

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

Another extremely valuable gift of Isoflurane general anaesthetic was received from Abbott Laboratories, Maidenhead.

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 (previously Gifts in Kind UK) continue to supply many useful items at nominal prices. Their arrangement for us to receive items from Guildford's Disney Store has been very useful.

Steve & Margaret at Hainstock's Chemists have given considerable help with advice and procurement of medical items at the best prices, and we also thank Dr Julia Pallant for her help in this field.

We thank many churches, fellowships (often including Women's Groups, etc.

affiliated to a church) and schools. 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) and those schools that invite us to lead Christian assemblies.

We are grateful for the growth in the number of schools who invite us in, not just for the Romanian connection, but also for assemblies where we aim to show practical Christianity.

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

A particular word of thanks to the many supporters whom we have never met, but heard about the work through BBC Southern Counties Radio. Unfortunately this regular Sunday morning opportunity is no longer open to us, but over the years SCR were most helpful to the cause.

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

**T**he 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](http://www.riac.org.uk), has been greatly expanded. Many other groups have joined the free RIAC email news service and there have been appreciative messages for the work that Phil Dunford is doing under the RIAC title.

## How you can help...

**T**he 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:

Pastor Gyula Borzasi, now managing the Harghita Christian Camp, and his wife Marta at the church in Brasov.

Pastor Istvan Borzasi and his wife Marta, responsible for a number of churches, Sunday Schools and women's groups in the Targu Mures area. Istvan is also President of the Convention of Hungarian Baptist Churches in Romania, and a frequent broadcaster on three radio stations.

**Thank God** for the many children and young people who come to know the Lord for the first time at Harghita, and pray for their nurture in their home churches.

**Pray for** Dr. Mazgareanu, the Medical Director, 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.

**Pray for** teachers in village schools as they seek to help gypsy and other poor families in the villages.

**Pray for** Daniel Hristea and his team at FAST. Working in the very poor communities calls for wisdom, courage, discernment and much energy.

**Pray for God's overruling** in Romania, particularly in connection with the changes to rules and regulations as part of the process of joining the EU, and in the national fight against the corruption and child care problems.

\*\*\*\*\*

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.

We are increasing our contacts with churches and schools in England. 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 video scheme?

Christmas 2006 will see our first RO Quiz in aid of the work with the very poor communities. Details are at [www.reallyobscure.co.uk](http://www.reallyobscure.co.uk) If you can distribute some quiz forms, or just make the quiz known, it will help us.



# Financial Statements

## Report of the Trustees

The Trustees submit their report on the accounts of the Trust for the year ended 30th June 2006.

### 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 1993
3. Trustees serving throughout the year were A.R. Cleaver, A.J. Cleaver SRN, SCM, P.J. Dunford, L.J. Dunford RGN, P.M. Guy, R.E. Guy, and A.P. Henderson. Revd. D.C. Stickland CPFA, FCCA. resigned with effect from 21st October 2005.
4. The Trustees in respect of the year to 30th June 2006 have distributed in grants and donations a total of £44,321 (2005—£37,390) in furtherance of the Trust's objectives.

### Statement of Trustees' responsibilities

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 Trust's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements the Trustees should follow best practice and:

select suitable accounting policies and then apply them consistently;

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 Trust and which enable them to ascertain the financial position of the Trust and to ensure that the accounts comply with applicable law. They are also responsible for safeguarding the assets of the Trust 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.

Reserves are subject to regular review, 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 in line with longer term forecasts. Voluntary donations from supporters were the principal source of funds and were at the anticipated level. The previous year included an exceptional item, otherwise there had been no change from previous experience.

The Trustees are not aware of any exceptional events after the year end.

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 financial statements for the year ended 30th June 2006, which are set out on pages 10 to 16.

## **Respective responsibilities of trustees and examiner**

As described on page 7 the charity's trustees are responsible for the preparation of the accounts; you consider that the audit requirement of section 43 (2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43 (7)(b) of the Act, 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 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 seeking 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 I do not express an audit opinion on the view given by the accounts.

## **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

to keep accounting records in accordance with section 41 of the Act and

to prepare accounts which accord with the accounting records and to comply with the accounting requirement of the 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.

Kevin Birch FCA  
Wise & Co  
Chartered Accountants  
Farnham

## Statement of financial activities for the year ended 30th June 2006

	Notes	Unrestricted Funds 2006 £	Restricted Funds 2006 £	<b>Total 2006 £</b>	Unrestricted Funds 2005 £	Restricted Funds 2005 £	<b>Total 2005 £</b>
<b>Incoming resources from generated funds</b>							
Voluntary income	1	19,996	13,254	<b>33,250</b>	19,916	26,604	46,520
Interest received		343	-	<b>343</b>	181	-	181
Tax repayment		6,390	-	<b>6,390</b>	1,839	-	1,839
<b>Total incoming resources</b>		<u>26,729</u>	<u>13,254</u>	<u><b>39,983</b></u>	<u>21,936</u>	<u>26,604</u>	<u>48,540</u>
<b>Resources expended</b>							
<b>Charitable activities</b>							
Grants and donations	3	25,030	19,291	<b>44,321</b>	19,277	18,113	37,390
<b>Other expenditure</b>							
Costs of generating funds		-	-	-	263	2,500	2,763
Governance costs	2	1,158	-	<b>1,158</b>	1,270	-	1,270
<b>Total expenditure</b>		<u>26,188</u>	<u>19,291</u>	<u><b>45,479</b></u>	<u>20,810</u>	<u>20,613</u>	<u>41,423</u>
<b>Net (expenditure)/income for the year</b>		<u>541</u>	<u>(6,037)</u>	<u><b>(5,496)</b></u>	<u>1,126</u>	<u>5,991</u>	<u>7,117</u>
<b>Fund balances brought forward</b>		<u>4,725</u>	<u>7,225</u>	<u><b>11,950</b></u>	<u>3,599</u>	<u>1,234</u>	<u>4,833</u>
<b>Fund balances carried forward</b>		<u><u>5,266</u></u>	<u><u>1,188</u></u>	<u><u><b>6,454</b></u></u>	<u><u>4,725</u></u>	<u><u>7,225</u></u>	<u><u>11,950</u></u>

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

## Balance Sheet as at 30th June 2006

	Note	2006 £	2005 £
<b>Current assets</b>			
Bank accounts		5,597	10,680
Cash accounts		667	1,092
Other debtors		-	-
Prepayments		468	468
		<u>6,732</u>	<u>12,240</u>
<b>Current liabilities</b>			
Accruals		278	262
Other creditors		-	28
		<u>278</u>	<u>290</u>
<b>Net current assets</b>		<u>6,454</u>	11,950
<b>Net assets</b>		<u><u>6,454</u></u>	<u><u>11,950</u></u>
<b>Funds</b>			
	4		
Unrestricted funds		5,266	4,725
Restricted funds		1,188	7,225
		<u>6,454</u>	<u>11,950</u>



# Accounting Policies

## **Basis of Accounting**

The financial statements are prepared under the historical cost convention and in accordance with applicable law, the Charities Act 1993 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 an accruals basis and has been classified under headings that aggregate all the costs related to that heading.

Charitable activities 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 £1,276 have been made to Cleaford Services Ltd for goods and services provided. Cleaford Services Ltd is owned by Mr Angus Cleaver who is a Trustee and Mrs Abigail Cleaver (his wife) is also a Trustee.

No remuneration has been paid to Trustees.

## Notes to the financial statements for the year ended 30th June 2006

<b>1. Voluntary income</b>	Unrestricted Funds 2006 £	Restricted Funds 2006 £	<b>Total 2006 £</b>	Unrestricted Funds 2005 £	Restricted Funds 2005 £	Total 2005 £
Camp	-	1,000	<b>1,000</b>	-	2,200	2,200
Donations—Children's Hospital	-	2,218	<b>2,218</b>	-	8,161	8,161
Donations—Miscellaneous	17,823	-	<b>17,823</b>	17,495	-	17,495
RIAC Contributions	-	-	-	141	-	141
Kindergarten Fund	-	1,040	<b>1,040</b>	-	950	950
Sales	1,477	-	<b>1,477</b>	1,961	-	1,961
Schools	-	-	-	-	115	115
FAST General Fund	-	1,190	<b>1,190</b>	-	-	-
Hospital Electives Fees	480	-	<b>480</b>	-	-	-
Widows Fund	-	2,993	<b>2,993</b>	-	3,288	3,288
Fundraising	-	-	-	-	2,500	2,500
Cartridge recycling	216	-	<b>216</b>	319	-	319
Families Fund	-	963	<b>963</b>	-	1,470	1,470
Idrifaia Church Project	-	1,600	<b>1,600</b>	-	1,200	1,200
FAST Minibus Fund	-	-	-	-	5,420	5,420
Salaries Fund	-	2,250	<b>2,250</b>	-	1,300	1,300
	<u>19,996</u>	<u>13,254</u>	<b><u>33,250</u></b>	<u>19,916</u>	<u>26,604</u>	<u>46,520</u>

<b>2. Governance Costs</b>	Unrestricted Funds 2006 £	Restricted Funds 2006 £	<b>Total 2006 £</b>	Unrestricted Funds 2005 £	Restricted Funds 2005 £	Total 2005 £
Office expenses	-	-	-	-	-	-
Postage	74	-	<b>74</b>	183	-	183
Independent examiner's remuneration	302	-	<b>302</b>	287	-	287
Bank charges	185	-	<b>185</b>	109	-	109
Miscellaneous	35	-	<b>35</b>	35	-	35
Insurance	562	-	<b>562</b>	656	-	656
	<u>1,158</u>	<u>-</u>	<u><b>1,158</b></u>	<u>1,270</u>	<u>-</u>	<u>1,270</u>

<b>3. Grants and donations</b>	Unrestricted Funds 2006 £	Restricted Funds 2006 £	<b>Total 2006 £</b>	Unrestricted Funds 2005 £	Restricted Funds 2005 £	Total 2005 £
Camp assistance	3,559	1,000	<b>4,559</b>	493	2,200	2,693
Computer equipment	-	-	-	-	-	-
Freight	4,012	-	<b>4,012</b>	2,517	-	2,517
Grants	2,250	-	<b>2,250</b>	750	-	750
Medical	725	7,687	<b>8,412</b>	-	2,692	2,692
Bekö/Kindergarten	-	926	<b>926</b>	-	390	390
Pastor aid	1,050	-	<b>1,050</b>	1,039	100	1,139
Re-sales	-	-	-	-	-	-
School items	-	-	-	-	69	69
Hospital Electives	-	-	-	840	-	840
General aid	6,717	-	<b>6,717</b>	3,668	-	3,668
Mrs Fejer	-	-	-	-	-	-
Idrifaia Church Building	-	1,600	<b>1,600</b>	-	1,200	1,200
Motor vehicles	304	-	<b>304</b>	714	-	714
Seminary	-	-	-	900	-	900
Widows' pensions	-	3,675	<b>3,675</b>	-	2,987	2,987
Pastor salaries	4,569	2,250	<b>6,819</b>	2,300	1,300	3,600
FAST Foundation	449	1,190	<b>1,639</b>	5,729	5,420	11,149
Family Support	1,395	963	<b>2,358</b>	327	1,755	2,082
	<u>25,030</u>	<u>19,291</u>	<u><b>44,321</b></u>	<u>19,277</u>	<u>18,113</u>	<u>37,390</u>

#### 4. Statement of funds

	At 1 July 2005 £	Income £	Expenditure £	At 30 June 2006 £
General reserve	4,725	26,729	26,188	5,266
<b>Total unrestricted funds</b>	<u>4,725</u>	<u>26,729</u>	<u>26,188</u>	<u>5,266</u>
<b>Restricted Funds:</b>				
Camp	-	1,000	1,000	-
Children's Hospital	5,469	2,218	7,687	-
Salaries Fund	-	2,250	2,250	-
Kindergarten	899	1,040	926	1,013
Schools	46	-	-	46
Widows Fund	711	2,993	3,675	29
Families Fund	-	963	963	-
Idrifaia Church	-	1,600	1,600	-
Targu Mures Manse	100	-	-	100
FAST General Fund	-	1,190	1,190	-
<b>Total restricted funds</b>	<u>7,225</u>	<u>13,254</u>	<u>19,291</u>	<u>1,188</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 previous Bekö fund referred to support for three abandoned children in Brasov, Romania. When the children no longer needed support the relevant donors agreed that future donations should be passed to the Kindergarten Fund, designated for kindergarten support in the same area.

The School fund represents donations designated for the support of three village schools in the Brasov area.

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 Idrifaia Church fund was established to purchase buildings for conversion to a church and minister's residence in the village of Idrifaia in Romania.

The Targu Mures Manse fund represents a donation towards the extension of a flat owned by the church in Targu Mures and used as the minister's residence.

### Analysis of Funds

	Unrestricted	Restricted	Total
Current assets	5,544	1,188	6,732
Current liabilities	278	-	278
Net assets	<u>5,266</u>	<u>1,188</u>	<u>6,454</u>



## Details of Trustees, etc.

The Trustees are:

**Angus Cleaver** (Chairman) and **Abigail Cleaver** 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

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

46 Hazell Road  
FARNHAM  
GU9 7BP

Phone 0845 124 9402  
Fax 01252 717137  
E-mail: [angus.cleaver@cleafordchristiantrust.org.uk](mailto:angus.cleaver@cleafordchristiantrust.org.uk)

Website URL is <http://www.cleafordchristiantrust.org.uk>

The **Sussex Office** is at:

15a McWilliam Road  
Woodingdean  
BRIGHTON  
BN2 6BE

Phone 01273 680494  
E-mail: [johncasse@classicfm.net](mailto:johncasse@classicfm.net)

The **Midlands Office** is at:

88 Arbury Avenue  
BEDWORTH  
CV12 8QX

Phone 024 7631 9510  
E-mail: [roger.guy@cleafordchristiantrust.org.uk](mailto: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 50 West Street, FARNHAM, GU9 7DX

Bankers:

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

Lloyds TSB Bank plc, 75 Castle Street, FARNHAM GU9 7LT  
Sort Code 30-93-20      Account No: 0519581

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