



REPORT & ACCOUNTS 2018-2019

Chairman's Report

Since it started in 1990 the Adnams Community Trust has donated over **£1,380,000** to help good causes within 25 miles of Southwold. In 2018-2019 the Adnams Community Trust trustees awarded **£41,199** of grants to 45 worthy organisations. A summary of these grants can be found later in this report.

To ensure that our trustees have up-to-date knowledge of the issues facing our local communities, we invite a guest speaker along to each of our quarterly meetings to give us an insight into their work. This year we are grateful to Callum James and Sam Greenacre from Flagship Homes, Thecla Fellas from Asperger East Anglia, Patsy Johnson-Cisse from Fresh Start – New Beginnings and Stephen Amer from the Voice cLoud who all gave up their time to come to talk to us.

The number of applications received has remained high over the last year making the trustees' grant-making decisions more and more difficult. This is particularly true as the income received from Adnams Plc (1% of Adnams' profits) was at a lower level than in previous years. However, in May 2019 the Adnams Community Trust started to receive 45% of funds raised through the 'Pennies' scheme in Adnams shops which will help to ensure the Adnams Community Trust continues to be able to support the local community.

Donations from shareholders (and others) also provide a much-needed boost and enable us to help many more good causes than would otherwise be possible. If you do not already donate to the Adnams Community Trust and would like to mandate your dividends, set up a standing order, remember us in your will or make a one-off donation, please contact Rebecca Abrahall, Adnams Community Trust Administrator (communitytrust@adnams.co.uk). Donations can also be made online through the Adnams Community Trust page on Wonderful.org, wonderful.org/charity/theadnamscommunitytrust. The full amount of donations goes to help good causes; all administrative and staffing costs are met by Adnams Plc.

If you know of an organisation that would benefit from a grant, do ask them to get in touch with Rebecca. Application guidelines can be found later in the document and there is further information about the Trust on the Adnams Community Trust section of the Adnams website adnams.co.uk/customer/pages/community-trust.


I am delighted to present our accounts and hope you enjoy reading the report of the grants awarded during 2018-2019.

A handwritten signature in black ink, appearing to read 'Jonathan Adnams', written over a light blue horizontal line.

Jonathan Adnams OBE
Chairman

ADNAMS COMMUNITY TRUST
RECEIPTS & PAYMENTS ACCOUNT 1 September 2018 TO 31 August 2019
 These accounts have been prepared on a receipts and payments basis

2017/2018		2018/2019
£		£
3,853	Brought forward surplus	3,750
	<u>Income</u>	
22,000	Income from Adnams	12,000
2,630	Tax on Gift Aid and dividends	-
1,500	Commitments reversed	-
1,660	Returned grant cheques	1,510
27,790		13,510
	<u>Donations</u>	
200	Charities Aid	150
2,250	Speaking fees	-
4,739	Individual donations	3,910
-	Pennies	3,207
4,651	Fundraising	872
1,800	Donations re Adnams 10K run	3,096
13,640		11,235
	<u>Dividends</u>	
14,746	Robinson Fund	14,746
3,058	Other shareholders	3,013
17,804		17,759
59,234	<u>Total Income for the year</u>	42,504
63,087	<u>Total amount available for distribution</u>	46,254
	<u>Expenditure</u>	
(58,917)	Grants paid out during the year	(41,199)
(420)	Independent Examiner's Fee	(840)
(59,337)		(42,039)
3,750	Carried forward to next year	4,215
	<u>Represented by</u>	
5,525	Bank balance	4,215
(1,775)	Less uncleared cheques	-
3,750	Surplus Carried Forward	4,215



31 October 2019

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE ADNAMS COMMUNITY TRUST

I report to the trustees on my examination of the accounts for The Adnams Community Trust (the Trust) for the year ended 31 August 2019.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust'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 the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



P N van Dijk FMAAT
van Dijk Accountants Limited
Georgian House
34 Thoroughfare
Halesworth
Suffolk
IP19 8AP

9 January 2020

THE OBJECTS OF THE ADNAMS COMMUNITY TRUST

The Adnams Charity was established in 1990 to mark the centenary of Adnams as a company and changed its name to the Adnams Community Trust in 2016. The objects of the Adnams Community Trust, as laid out in the Trust Deed, are:

- 1 the promotion of high standards of planning and architecture in or affecting Southwold, the preservation protection development and improvement of features of public interest in Southwold, and the promotion of civic pride in Southwold;
- 2 to promote the provision of facilities in the interest of social welfare for recreation and leisure time occupation with the object of improving the conditions of life for the inhabitants in the area of benefit;
- 3 the promotion and support of musical artistic and other cultural activities within the area of benefit;
- 4 the relief of sickness and poverty among the disabled and other persons in the area of benefit;
- 5 the preservation development and improvement of features of environmental scientific or public interest in the area of benefit;
- 6 the promotion advancement or support of such one or more exclusively charitable purposes as the Trustees think fit.

The Adnams Community Trust fulfils its objectives by giving small grants for specific items to worthy causes within 25 miles of Southwold in Suffolk.

THE ADNAMS COMMUNITY TRUST TRUSTEES

The Adnams Community Trust currently has seven trustees who bring with them a wealth of experience and knowledge:

- Jonathan Adnams OBE – Chairman and Director Trustee
- Ann Cross – Elected Employee Trustee
- Guy Heald – Co-opted Trustee and Adnams Plc shareholder
- Alexandra Hemen – Elected Employee Trustee
- Melvyn Horn – Co-opted Trustee and former Adnams Plc employee
- Simon Loftus OBE – Original Trustee
- Dr Andy Wood OBE – Director Trustee

In accordance with the Trust's Trust Deed there may be up to three Director Trustees, three Elected Employee Trustees (currently one vacancy) and two Co-opted Trustees who may or may not be employees of the company (currently one vacancy) and those Original Trustees who have not retired. All trustees give their time freely, no remuneration is paid.

The trustees meet quarterly (usually January, April, July and October) to award grants in line with the guidelines to be found on pages 12 and 13 of this Report and dependent upon the funds available.

GRANTS AWARDED

Education

Pakefield Primary School has 450 pupils. The trustees awarded a grant of **£315.80** to purchase two scooters and two piggy-back trikes to enhance the outside play experience for 146 children in the Nursery and Year 1.

Southwold Music Trust was founded in 2015 and aims to make music a central part of the community in the Southwold area. The trustees awarded a grant of **£483** to pay for the instrumentalists and materials needed to make props for a Snappy Opera performance involving pupils at Southwold Primary School.

Alburgh with Denton Primary School is a rural primary school with 101 children in four classes. The trustees awarded a grant of **£1,000** towards the cost of laptops or iPads to facilitate IT lessons.

Fressingfield Church of England Primary School has 132 children aged between three and eleven years. Over the last year the school has been raising funds to develop a wildlife area in the school grounds to enhance teaching of science and foster an appreciation of wildlife, the environment and conservation. The trustees awarded a grant of **£842.24** to purchase a pond liner and geotextile protective underlay.

Limes Primary Academy in Oulton opened in September 2018 and currently has 26 pupils. Pupil numbers will increase each year as the school takes on a new reception class and more people move to the area. Despite being a new build, the school does not have a library as they are not a statutory requirement for schools. The trustees awarded a grant of **£955** to pay for a book tree and a mobile bookcase.

Edgar Sewter Primary School has 318 pupils of whom 49 are on the Special Educational Needs (SEN) register. Many of the pupils have emotional and mental health difficulties and need extra support. To help those children, the SEN Co-ordinator has undertaken THRIVE training (a way of working with and talking to children with emotional problems). The school would like to create a THRIVE room which will provide sensory stimulation and a calming space for the children to talk through their emotions, needs and experiences. The trustees awarded a grant of **£592** to purchase equipment and furnishings for the THRIVE room.

Topcats provides support for around 80 young people aged 0 to 30 with disabilities and/or additional needs in the Lowestoft area. Topcats runs a variety of groups tailored to meet the needs of the individuals. Choices, a group for young people aged over 16 who are in higher education or who have left school, offers a diploma which focuses on life skills, social skills, confidence and independence skills. The trustees awarded a grant of **£782.61** to purchase equipment for use in the cooking unit of the diploma.

The Ashley School is a maintained residential special school for children with complex and moderate learning disabilities. It currently has 130 pupils and is rated 'outstanding' by Ofsted. The trustees awarded a grant of **£1,200** towards the cost of a four-day 'summer school' for around 35 children. The summer school will provide a mix of activities to suit all attendees in a familiar setting.

Lynn Grove Academy is a secondary academy in Gorleston with 1,039 pupils. The trustees awarded a grant of **£986.44** to purchase two sets of 20-player African drums (djembes) so that all Key Stage 3 pupils can participate in music lessons at the same time. The djembe is a good instrument on which to learn the basics of rhythm and ensemble playing.

Health and Social Welfare

Suffolk County Council's Adult & Community Services care for a 72-year-old gentleman from Pakefield who suffers from numerous health issues. He lives in sheltered housing, is in receipt of benefits and, when at home, spends all his time sitting on his bed as he has no suitable seating. The trustees awarded a grant of **£1,595** towards the cost of a riser-recliner chair to improve his quality of life.

Survivors in Transition is an Ipswich-based support centre for men and women over the age of 18 who experienced sexual abuse in their childhood. Support is given through one-to-one focused therapy and counselling, targeted group work, outreach, welfare visits, phone and online support, peer support and workshops. The trustees awarded a grant of **£1,000** towards the cost of a support worker to operate outside Ipswich, initially in Woodbridge and Southwold.

Ilketshall St Andrew Parish Council is raising funds to purchase a defibrillator to be installed in a locked, heated cabinet on an outside wall of the village hall in this isolated, rural village. The trustees awarded a grant of **£500** towards the cost of the defibrillator.

Westhall Parish Council has recently purchased a defibrillator, to be mounted in a heated cabinet on an outside wall of the village hall. Westhall is a rural village over 20 miles from the nearest Accident & Emergency Department so this equipment could be life-saving. The trustees awarded a grant of **£502** to pay for the training of up to twelve villagers to use and maintain the defibrillator and for a spares package of consumable items including a battery and electrode pads.

Littlelifts provides 'Comfort Boxes' to women receiving chemotherapy treatment for primary breast cancer within Norfolk and Suffolk. The Comfort Boxes contain items designed to lift the spirit of patients and relieve some of the side effects of chemotherapy. The trustees awarded a grant of **£1,300** to pay for 31 Comfort Boxes for women receiving treatment at the James Paget Hospital in the next year.

Suffolk County Council's Home First Department provides help for people over the age of 18 with health issues which affect their ability to live independently. Support is given to enable individuals to regain previous levels of independence, delaying the need for long-term care. The Department is supporting a gentleman from Lowestoft who is unable to weight-bear on his right leg due to a long-standing health condition. The trustees awarded a grant of **£1,003** towards the cost of a mobility chair with an accessible brake which will allow him to move around his home independently.

Samaritans Lowestoft & Waveney District Branch is a volunteer-led organisation which aims to reduce the number of people who commit suicide. The Samaritans provides a safe, non-judgemental space for anyone to talk about anything that is causing them distress. It operates 24 hours a day, 7 days a week. The trustees awarded a grant of **£204.95** to pay for a targeted recruitment campaign to attract more volunteers specifically for fundraising activities.

Suffolk Accident Rescue Service (SARS) is a voluntary emergency medical charity, based in Suffolk, which provides immediate care to critically ill or injured patients before they reach hospital. SARS responders are mobilised via a specialist critical care desk run by the East of England Ambulance Service. SARS responders include anaesthetists, consultants in emergency medicine and critical care paramedics. They have specialist skills and carry drugs and equipment not found on ambulances. In a rural community they are often first on the scene of an accident and have saved thousands of lives over the last 47 years. The trustees awarded a grant of **£751.20** to purchase one set of protective clothing for a SARS volunteer within the ACT catchment area.

Leiston, Saxmundham & District Citizens Advice Service (LSDCAS) offers free, confidential, impartial advice. It is a charity and services are provided predominantly by volunteer advisers. Advice is given on money issues, problems at work, housing, consumer rights, debt, benefits, utility issues, relationship problems and immigration issues. Support is given at LSDCAS's office in Leiston and at outreach services, particularly valuable in rural areas. The trustees awarded a grant of **£1,149.75** to purchase five refurbished laptops for use at outreach sessions.

Wardens Trust is a charity set up to help adults and children with physical and mental disabilities. It is based in a large hall in Sizewell and has accommodation and facilities designed for disabled people. Wardens Trust provides a range of services including a lunch club for isolated old people, music days for people with dementia, a bath day for wheelchair-bound people unable to access a bath at home and activity holidays for children with disabilities or significant deprivation. Around 1,000 people use the hall each year. The trustees awarded a grant of **£2,339** to purchase and install a four-oven cooker with induction hob, for use by clients.

Suffolk County Council's Leaving Care Service cares for a young man who has been in care since 2011. He is a talented tennis player and attends Southwold Tennis Club to play tennis and coach younger children. The trustees awarded a grant of **£225** to pay for Level 1 Tennis Coach training.

Suffolk County Council's Adult and Community Service provides support for an individual from the Adnams Community Trust catchment area who has incomplete quadriplegia. He currently lives with his family but will shortly be moving to live independently with his partner. The trustees awarded a grant of **£1,476** towards the cost of a double hi-lo profiling bed which will enable transfer from bed to wheelchair and will facilitate care from carers when needed.

Headway Suffolk provides rehabilitation and care for adults with a neurological condition. The trustees awarded a grant of **£1,196** to purchase four laptops for use by clients at Headway's hub at Aldeburgh Community Hospital. The laptops will help people with a neurological condition to develop cognitive skills to enable them to return to independence and work.

The Arts

Musica aims to promote, maintain and advance creative education through participation in music to improve the self-esteem, well-being and life chances of disadvantaged people. The trustees awarded a grant of **£575.75** to pay for one workshop for people with additional needs in Lowestoft.

INK Festival is held every April at the Cut in Halesworth. The Festival, and associated tour of nine venues, is a springboard for new writing from East Anglian playwrights. It aims to showcase new short scripts for stage, radio, musical and film from emerging and established East Anglian writers, working with professional directors and actors as well as local amateur performers. The trustees awarded a grant of **£500** towards the hire of the Cut during the Festival in April 2019.

The Voice cLoud CIC (TVC) uses music and the creative arts to explore the impact and benefit that the arts can have on emotional and physical well-being. TVC supports individuals, families and communities across Waveney and wider Suffolk who are vulnerable to socio-economic circumstances and health inequalities through the delivery of a diverse range of projects. One such project is the Shanty Singers, a group of approximately 70 singers who meet every two weeks at the Seagull Theatre, Pakefield. Led by members of TVC, the Shanty Singers sing for enjoyment, well-being and friendship. The trustees awarded a grant of **£660** to pay the venue hire for 11 Shanty Singers sessions.

Recreation

Leiston St Margaret's Football Club has approximately 100 members in two men's teams and one ladies' team. Membership is open to all. The trustees awarded a grant of **£1,395** towards the cost of new, portable goalposts.

Lowestoft Boccia Club operates from Water Lane Leisure Centre in Lowestoft to promote Boccia, a Paralympic ball sport that can be played by people of all abilities and disabilities. To challenge the players, they are being trained up to compete in regional league matches run by Boccia England. The trustees awarded a grant of **£500** to pay for a qualified coach for 25 sessions to bring the players up to standard.

Walpole and Cookley Playing Field Trust maintains and develops the playing field and pavilion building for the benefit of local residents. The Trust organises many community and social events for all ages. The playing field and pavilion are now the only communal facilities in the two villages. The trustees awarded a grant of **£1,000** to pay for the safety surface under a new zipwire.

1st Halesworth Scouts Group has 68 members aged between 6 and 25 and meets weekly in term time. The Group has four sections, Scouts, Cubs, Beavers and Explorers. Funds are being raised to refurbish the Scout Hut toilets. The trustees awarded a grant of **£1,368.26** to purchase basins, toilets, mixer taps and water heaters for the newly refurbished toilets.

Holton Playground Enhancement is a committee of Holton Parish Council and is raising funds to improve the village play facilities. The playground is used daily by local children but much of the equipment is dangerous or not fit for purpose, and there is no equipment suitable for people with disabilities or mobility issues. The trustees awarded a grant of **£1,000** towards the cost of a nest swing, suitable for use by children with disabilities.

Buildings and Community Facilities

1st Leiston Scout Group has 34 Beavers, Cubs and Scouts who take part in a wide variety of outdoor activities such as camping, archery, shooting and fire lighting. Each section meets once a week at the Group's Scout Hut. The trustees awarded a grant of **£1,000** towards the cost of replacing the Scout Hut floor.

Bradwell Reading Room Trust is responsible for the Reading Room, one of the oldest buildings in the village. The building is currently used as a free lending library. It is open three days a week and is staffed by volunteers. The library is well used, particularly by elderly villagers and pupils from the three nearby schools. The trustees awarded a grant of **£1,000** towards the cost of new night storage heaters.

Wenhaston Village Hall is very well used by numerous groups and clubs. It is also used as a venue for blood donation, polling, craft markets, educational courses and village events and houses a sub-post office. The trustees awarded a grant of **£1,381** to refurbish the hall floor.

Scole Nature Trails Trust (SNTT) was formed in early 2018 to manage four plots of land purchased by Scole Parish Council. SNTT aims to care for the land so that it is an amenity for parishioners and wildlife. One of the parcels of land is to be developed as an outside classroom for use by the village primary school. The trustees awarded a grant of **£500** towards the cost of fencing to enclose the outside classroom.

1st Earsham Scouts is a volunteer-run Scout Group for boys and girls aged between 6 and 18 years. The Group has 40 members and has been running for over 70 years. It provides a wide range of activities including camping, first aid, wood craft and teamwork. The Group's Scout Hut was declared unfit for use in spring 2018 so they have been operating from church rooms. Funds are being raised to rebuild the Scout Hut to meet the needs of the Scouts and other community groups. The trustees awarded a grant of **£1,000** towards the cost of a double fire exit door.

Brainwave Independence Group (BIG) works to provide support for people in East Anglia with brain injuries and their families, through craftwork, placements at activity centres, healthcare, days out and the purchase of equipment. BIG is in the process of building a day centre in Lowestoft which will contain rooms equipped for therapeutic and progressive learning workshops and a restaurant and kitchen area where clients can socialise and learn to cook. The trustees awarded a grant of **£899** to purchase an electric range cooker for cookery lessons.

Bredfield Village Hall is a well-used community facility in a village with a population of around 350. Bredfield no longer has a pub so the village hall is the village's only social venue. Plans are underway to extend the hall to create an area for smaller social gatherings and to improve the bar facilities. The trustees awarded a grant of **£419.99** to purchase a water boiler.

Beccles Sea Cadets (BSC) has 54 cadets aged between 10 and 17, supported by 25 adult volunteers. BSC offers a variety of water-based activities such as power boating, kayaking, sailing and rowing, and non-water-based activities such as First Aid, Duke of Edinburgh's Award, team building and archery. The trustees awarded a grant of **£763.52** to pay for the sanitaryware for one shower cubicle in BSC's new training and community centre.

Brockdish and Thorpe Abbots Allotment Association is a community-run allotment site with 40 members ranging in age and occupation, including retired people and families. The allotments have increased the consumption of locally grown fruit and vegetables and provide exercise, fresh air and social interaction for plot holders in this rural community. The trustees awarded a grant of **£1,548** to purchase a secure metal storage unit for communal tool storage.

Barsham & Shipmeadow Village Hall is the only community venue in the two villages, apart from the church. It is well used by a variety of groups, including AA, the WI, the Parish Council, whist groups, a model-railway group, the Woodcraft Folk and for many private functions. The trustees awarded a grant of **£1,200** towards the cost of non-slip flooring for a new toilet block.

Conservation and Environment

Brocks Barn Hedgehog Rescue (BBHR) in Alburgh takes in sick and injured hedgehogs, orphaned hoglets and autumn juveniles who are underweight. Each hedgehog is cared for until it has recovered and is then released, normally back to where it was found. Hedgehogs taken in in the autumn are cared for over winter and then released in the spring. In the last year BBHR has successfully released 110 hedgehogs. The trustees awarded a grant of **£263.95** to purchase five extra-large storage boxes, six boxes of syringes and plastic igloos and heat pads for housing hedgehogs up to 500g.

Aldeburgh's Amazing Swifts (AAS) aims to raise awareness and educate people about these endangered birds. AAS offers advice and support on the rescue and rehabilitation of swifts, the preservation of natural nesting sites and the installation of bespoke nest boxes. Since its inception, with support from local residents, public institutions and businesses, promotional material has been displayed and 94 nest boxes have been installed in Aldeburgh. The trustees awarded a grant of **£736** to pay for sixteen A2 nature boards for local primary schools as part of a programme of educational children's swift roadshows.

Suffolk Punch Trust is home to the Suffolk Heritage Garden, a national collection of Suffolk garden plants set up in 2010 to conserve Suffolk's heritage of garden plants. It was awarded National Collection status in 2016 by Plant Heritage. The garden is open to the public and includes garden plots used by three local schools. In addition, plants are propagated and sold to the public to secure their future. The collection contains 40 genera and more than 150 cultivars. The trustees awarded a grant of **£500** to make up the funding shortfall for a newly qualified gardener to be trained and supported to care for the Heritage Garden, to research 'lost' Suffolk plants and to carry out fundraising.

Gunton Woodland Community Project is a volunteer-run project that has restored a piece of derelict, overgrown woodland bordering the 'Painter's Estate' in Gunton, Lowestoft. A group of around 35 pensioners meet every Thursday morning to carry out a variety of woodland tasks, including the creation of woodchip paths, planting of trees and shrubs and maintenance of the wood itself. Around 1,000 people visit the woods each month. The trustees awarded a grant of **£840** to purchase a second-hand ride-on mower tractor to make it easier to move materials around the wood.

Yoxwood Community Project manages a 21.5-acre site of woodland next to the river Yox. Over the last ten years volunteers have cleared the land and planted wildlife-friendly trees and a flower meadow. There are pathways cut through the trees, areas for picnics and an eco-toilet (shared with the Yoxford Allotments). The wood is well used by locals, schools, geocachers, walking groups and for community events such as an annual Easter egg hunt. The trustees awarded a grant of **£1,750** to purchase a new ride-on mower to enable the volunteers to maintain pathways.

Returned Grant

Kessingland Parish Council returned a grant of **£1,509.68** awarded in October 2017 to purchase a hearing loop, as the work was no longer going ahead.

THE ADNAMS COMMUNITY TRUST APPLICATION GUIDELINES

The Adnams Community Trust

- 1 The Adnams Community Trust (formerly known as the Adnams Charity) was founded in 1990 to mark the centenary of Adnams as a company and is funded by the annual donation of at least 1% of the profits of Adnams Plc and by the generosity of others, including a major legacy from a former shareholder.
- 2 The Trustees publish accounts and disclose all grants made on an annual basis.

Who may/may not apply

- 3 Applications must be for charitable causes within a 25-mile radius of St Edmund's Church, Southwold. Applications from national charities which operate within the 25-mile catchment area may be considered if assurances can be given that the money will be used for a specific purpose, exclusively within the above catchment area.
- 4 The Adnams Community Trust does not normally make grants to religious organisations or private clubs unless these can demonstrate that the purpose of the grant is for something of clear public benefit, accessible to all.
- 5 No grants are made to individuals. However, public bodies and charities may apply on behalf of individuals.

What grants are/are not made for

- 6 The Trustees prefer applications for specific items.
- 7 Grants are generally of a one-off nature.
- 8 Grants are not generally made in successive years.
- 9 The Trustees are reluctant to give grants to cover on-going running costs, although in very exceptional circumstances they may do so.
- 10 The Adnams Community Trust does not provide sponsorship of any kind.
- 11 The Adnams Community Trust does not provide raffle prizes.
- 12 The Adnams Community Trust does not give funds indirectly to charities, for example, by sponsoring the fundraising efforts of individuals.
- 13 The Adnams Community Trust does not provide funding for any hardware associated with solar panels. However, consideration will be given to applications for educational equipment linked to 'green energy' and energy conservation.
- 14 Grants are not usually awarded retrospectively (ie for items which have already been purchased).

How to apply

- 15 An application form is available from the Adnams Community Trust Administrator by e-mailing communitytrust@adnams.co.uk, telephoning 01502 727200 or by writing to Rebecca Abrahall, The Adnams Community Trust Administrator, The Adnams Community Trust, c/o 23 The Street, Brockdish, Norfolk, IP21 4JY.
- 16 Applications must be submitted in writing.
- 17 Please provide information on:
- what the grant is for
 - who will benefit
 - how much the item(s) will cost – a detailed quotation should be provided
 - other fundraising activities being undertaken and amount raised so far
 - to whom cheques should be made payable in the event of a grant being made
- 18 If your organisation is VAT exempt, or is able to reclaim VAT, please ensure VAT is not included in your application.
- 19 Where possible the most recent set of audited accounts should be enclosed with the application. If this is not possible (for example, if the organisation has not been running for a full year) then a copy of the most recent bank statement and an up-to-date income and expenditure statement should be sent.
- 20 Please provide a copy of your Reserves Policy if you are applying from a Registered Charity. Information about Reserves Policies can be found on the Charity Commission website.
- 21 Please note, if an application is successful the trustees will expect the grant to be spent within one year. Copies of receipt(s) will be required as proof of purchase/expenditure and the End-of-Project Reporting Form must be completed and returned. The trustees reserve the right to ask for a grant to be returned if these conditions are not met.
- 22 The trustees meet quarterly, normally in January, April, July and October. Applications should be submitted early to ensure they are placed on the review list. Application deadline dates can be found on the Adnams website adnams.co.uk/customer/pages/community-trust or by contacting the Adnams Community Trust Administrator.

THE ADNAMS COMMUNITY TRUST

RESERVES POLICY

1 Risk Assessment

- 1.1 The risk for most charities can be summarised as a risk to future income (because of poor investments or for other reasons) and/or a risk from excessive future commitments, which (if income fell short of expectations) might endanger the operations of on-going recipients of charity funding.
- 1.2 In the case of the Adnams Community Trust, both risks are minimal. The primary source of income is from Adnams Plc (as a percentage of annual profits) and the secondary source is from dividends on Adnams shares (a mixture of legacy income and mandates from existing shareholders). Given the stability and record of Adnams, this income is not believed to be seriously at risk – and if circumstances were to change it is likely that this would be foreseeable by the trustees in sufficient time to take appropriate action.
- 1.3 As far as commitments are concerned, it is the policy of the Adnams Community Trust not to give funds on an on-going basis, year on year, but to make one-off donations to achieve specific ends. Under these circumstances the risk of being unable to fulfil commitments to recipients is very small.
- 1.4 The trustees do not, therefore, feel it necessary to accumulate large Reserves to cover significant potential shortfalls in income or contingent liabilities. This policy will be reviewed on an annual basis.

2 Reasons for Reserves

- 2.1 Although the typical donation from the Adnams Community Trust is quite small, the trustees wish to be able to fund more significant local ventures, as and when these occur, and it is therefore felt prudent to maintain a reserve against this possibility.
- 2.2 Applications are occasionally received where funding is 'time-critical', particularly in the case of matched-funding, and the trustees wish to be able to respond promptly in such circumstances. This will only be possible if funds are held in Reserve.
- 2.3 Applications in any given quarter may exceed the funds available but may, nonetheless, be deserving of a positive response. Once again, a Reserve will allow for greater flexibility in meeting local needs.

3 Reserves Policy

- 3.1 For the reasons outlined above, the trustees feel it prudent to accumulate a Reserve up to a maximum of 20% of annual income.
- 3.2 The percentage retention, and the Risk Assessment which helps justify this Policy, will be reviewed on an annual basis, in the final quarter of each financial year.

Reviewed July 2019

LEGAL AND ADMINISTRATIVE DETAILS

Adnams Community Trust Bankers

Barclays Banks Plc
67 High Street
Southwold
IP18 6DT

Adnams Community Trust Independent Examiners

van Dijk Accountants Limited
Georgian House
34 Thoroughfare
Halesworth
Suffolk
IP19 8AP

Adnams Community Trust Solicitors

Nicholsons Solicitors
23 Alexandra Road
Lowestoft
NR32 1PP

