

ANNUAL GENERAL MEETING

Monday 7th April at 7 pm
Le Cotils, St Peter Port

AGENDA

1. Apologies for absence
(please email secretary@charity.org.gg)
2. Minutes of Annual General Meeting 15th April 2024 (attached)
3. Matters arising
(please email secretary@charity.org.gg)
4. Chairman's Report
5. Treasurer's Report, adoption of 2024 Annual Accounts and a report on the activities of The Guernsey Giving Trust
6. Resolution 1 - Ratification of new Director
7. Any Other Business
8. Close of Formal AGM

Following the formal AGM, we will welcome two guest speakers.

Boley Smillie, newly appointed CEO of the States of Guernsey, will introduce himself and share his vision of how Government can support the Charity Sector.

Steven Hall, MD Teamkinetic, will present on the software that sits behind volunteer.gg and how it assists in improving volunteer recruitment and management.

Patrons

Lieutenant General Richard Cripwell CB, CBE
Lieutenant-Governor, Bailiwick of Guernsey

Sir Richard McMahon
Bailliff of Guernsey

Website: www.charity.org.gg

Email: mail@charity.org.gg

Guernsey Registered Charity: CH086



RESOLUTIONS

Ratification of appointment of directors

Following the incorporation of the AGC as a Company Limited by Guarantee, the following individuals, who were previously Council Members, have been appointed as Directors:

Appointed:

- Wayne Bulpitt (Chair – 17.02.2023)
- Samatha Rouse (Secretary – 15.04.2024)
- Gillian Gill (Treasurer – 15.04.2024)
- Bella Farrell (15.04.2024)
- Malcolm Woodhams (13.02.2023)
- Steven Byrne (18.04.2019)
- Alexa Moore – New

Alexa is a senior public relations professional with many years of experience working in retail and healthcare PR at a local and national level. She has worked with several Guernsey and national charities from a corporate perspective and looks forward to using her experience to help local charities. Alexa is also a member of the Chartered Institute of Public Relations and hold a Mini MBA in Marketing.

Retired:

- Charlie Cox (Vice chair)



of the Association of Guernsey Charities LBG
(the “Meeting”)

at 7.00pm on Monday 15th April 2024
at the Performing Arts Centre

In attendance:

List of member representatives in attendance is appended to these minutes.

Attending from the AGC Board:

Wayne Bulpitt	Chair
Peter Rose	Vice Chair
Geoff Denton	Treasurer
Malcolm Woodhams	Director
Steve Byrne	Director
Charlie Cox	Director
Samantha Rouse	Director
Bella Farrell	Director
Gillian Gill	Director

AGC Staff attending:

Kristin Dowling	Development Officer
Karen Solway	Administrator

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The Meeting commenced at 19:00 prompt and Mr Bulpitt took the chair and declared the Meeting opened.

Apologies have been advised to the Secretary and recorded.

Previous Minutes

The minutes of the previous Annual General Meeting held on 24 April 2023 were taken as read and the Chair requested these to be approved as a true and fair record of the meeting. There being no disagreement noted this was agreed.

No matters arising which are not already included on the Agenda.

Chairman’s Report

Formal welcome to Deputy Heidi Soulsby MBE and Deputy John Gollop representing P&R

The Chair summarised the work achieved in the past year. Transformational year with support of members alongside funders GCF and SIF, the AGC were able to employ two staff to further support the aims of the GAC as well as the work of the members. Introduction to Karen Solway, AGC administrator alongside Kristin Dowling, Development Officer. Joni Nettleship originally started the role and established the service last year before moving on.

Priorities – key topics remain the same and sit at the core of our responsibilities.

1. Providing leadership for the voluntary sector in the Bailiwick, building a more effective sector.
2. Promoting and providing practical resources to enhance the voluntary sector including governance and transparency, working with the Guernsey Registry and ODPa etc.



3. Helping improve the funding available to voluntary sector members, in particular promoting charitable giving through its platform Giving.gg and more generally and working with grant givers.
4. Developing a volunteering strategy for the Bailiwick and providing members with the practical tools needed to capitalise on the opportunities.
5. Improving the way that voluntary sector members and Government engage with each other through regular meetings with the P&R Political lead and officers and the Commissioning Lead for the States of Guernsey and providing practical support.

AGC workstreams

Training/Support – delivering training and support to facilitate the above strengthening of the sector, we will continue to respond to member needs. Attended by 338 members.

Charity Staff – established a networking group for senior staff and facilitating regular meetings, including a session with Jane Ide, CEO, Association of Charity Executives. Exploring the value of an independent survey of sector remuneration which remains work in progress.

Charitable Giving – celebrated the milestone of giving.gg surpassing the £1 Million mark for funds raised for local charities.

Overseas charities – Following successful sector meetings, we are working with OADC to establish Guernsey International Charities Network.

Key Skills – working with professional bodies and business to recruit secretarial, governance and finance roles and other key roles and support.

Engagement with members – enhanced programme of member engagement, peer support and networking through a variety of formats. 338 members, surveys. Support to individual members

Infrastructure – Developing and updating our own online presence and activity

Key Stakeholders – continuing to build on engagements with Key Stakeholder/partners such as Government, primarily re Commissioning and funding, and grant givers such as SIF, LBFCI and GCF and other through a regular forum.

AGC in 2024

Charities Impact Campaign – without us; More later from Nichole on the campaign itself

The external face of our strategy, a sustained campaign to enhance awareness of the impact the charities have on the community. Hard hitting at times, always inspiring we will aim to increase charitable giving and volunteering.

Tools to Support

As we have explained, this is a campaign we will manage with you, not for you, providing the tools and support to enable you to capitalise on it.



- Charities have the internal processes to maximise impact and to capitalise on the enquiries
- Charities have good governance to enhance their reputations
- Prepared to recruit, train and retain volunteers
- Toolkit to contribute stories, case studies and use the campaign umbrella themselves.
- Workshop and or online resources on how to use campaign tool kit, list of ideas how to get involved, use social media etc.

Continue to connect sectors

Health and Wellbeing coming up in the next month to strengthen relationship and understanding of Government's priorities.

Volunteering Strategy for the Bailiwick

17th April, Volunteering Workshop to begin to create a volunteering strategy. Recruiting, retaining, recognising with Dan O'Driscoll facilitating.

Government fete

Sunday 23 June 12 – 4pm

AGC have listened to feedback to understand the pro's and cons of different events. Looking to secure a seafront Sunday for 2025. Encourage members to book their stalls in order to enhance planning. Grateful to Lieutenant Governor for use of his front lawn.

Conference

12th September 2024

His Excellency Lieutenant General Richard Cripwell CBE

Joe Saxton – Chair of Association of Chairs. HeyHeyJoe website for third sector.

Survey

A fantastic **146** charities responded to the survey, approximately three-quarters are members of the AGC and almost all are registered with the Guernsey Registry. This gives us a 7.5% confidence interval on grossing up the results.

Children and young people see the most support from charities, with 21% working in this sector. Health is second most the dominant sector¹ with 20% playing an active role in islanders' wellbeing. Other top sectors include:

Arts & culture – 14%

Community services – 17%

Sport – 14%

41% of charities employ paid staff, with the equivalent of 295 full time job roles created by the sector. From this, we can estimate that the sector employs 1,400 full time equivalents.



Number of active volunteers 3851 which, when upscaled to 680 organisations, comes to **18330** which represents 29% of Guernsey's population and roughly 33% of the 16 a

Looking ahead, **40% of charities anticipate change** – whether that is the need to increase activity or redesign their activity, in response to the increased cost of living.

Interesting to note that the **perceived challenge is more around volunteering than funding** (41% vs 29%), especially around generic volunteering roles.

Employer Supported Volunteering and benefitting from CSR saw relatively low levels of understanding and engagement. Only 8% reported benefitting from several good partnerships, and a further 28% partly benefitting.

What would happen if your charity ceased to exist? Clear demonstration of the value of the charities,

Vice Chairman's Report

Peter Rose

Online donations platform - giving.gg

The site has raised over £1million since launching. History of the site came from a members survey which told the AGC members wanted a local version of sites such as JustGiving, as collecting money through UK sites was costly. Peter worked to ensure regulations were met and the site was created by local volunteers. Appleby, Barclays Trust (now Zedra), Barclays Bank, TPA and volunteers designed the whole service. Giving went live July 2016. Peter took on the role of reconciling all the money in the account alongside the treasurer of AGC. Interesting campaigns over the years which appeared on the site included a reverse Tractor fundraiser. Guernsey Goat auction was the highest amount raised. AGC also loan Sum Up machines for members to utilise.

The site took £16,500 during March 2024, and took a total of £178,000 last year.

Further details and the accounts are on the AGC website. The accounts were audited by Liam Ruddy, former AGC Treasurer, on a voluntary basis without charge. In its first month, July 2016, Giving took £2,500; last month March 2024 it took £35,500. It passed the £1m mark in early February this year. We regularly get 300 or so donations each month for at least 50 charities and 140 members have signed up to use it. It is free, there are no monthly charges, no charges on donations paid by internet banking, and the only charges are those levied by Paypal and Barclaycard before we receive the funds.

Looking forward it would be great to be interactive and possibly an app for people to use.

Reflection over the past 11 years of Peter's term

AGC is in its 40th year to represent members. AGC can only operate with feedback from members and can't do its role if members don't tell us what they need. Encouraged members to tell us loudly and often. Most of the things AGC have achieved have worked well for members; speakers from UK; members website; Giving platform; sector meetings; designing SIF. What could we have done better?

1. Charities Law development – agreement was made for minimum requirements however there seems to be an increased burden over the past 3 – 6 months rather than the light touch approach which was desired. Personal registration for individual trustees as an example of an additional burden that is not necessary. It was never intended for the Registry to act as a charity commission.



2. Greater help with increasing volunteering. AGC created volunteer.gg however only a few charities use it which means that when potential volunteers engage it's not as attractive as it could have been. Ongoing work as the Chairman has already identified.

3. Gift Aid – 2017 a huge amount of work was done to understand the costs which would have been £800,000 per annum for the SoG however it never made it to the assembly. Hope the States treasury will re look at this to show their appreciation of the third sector.

4. Social Compact – item number one was to foster and encourage development of the third sector. Has the States lived up to the commitment over the past ten years. Wish all the members the very best and showed the utmost personal respect to all charities.

Treasurer's Report

2023 – Important areas to note are the premises move to Cobo Community Centre and the appointment of two staff.

£87,540 donations received from GCF and SIF

£63,350 expenditure mainly on staffing.

£51,739 reserves 16,435 of which is restricted, 35,252 unrestricted.

Dave Clark has kindly independently reviewed AGC accounts.

Accounts have been approved by Directors.

Resolution 1 – ratification of Directors

Two retirements; Peter Rose – all of the work was previously done on a voluntary basis by the Council and a huge amount of work has been achieved over the past 11 years. Geoff Denton – 3 years on Council. Both were thanked for their service and presented with a gift.

Explanation of change in constitution following change to Company LBG.

Ratification of three new Directors, Gillian Gill, Bella Farrell and Sam Rouse.

Sam – Secretary / Bella – Member / Gillian – Treasurer

Any other business

No questions from members.

Close of formal AGM

The formal part of the 2023 AGM concluded at 19.30

Presentation Daniel Chan MBE, Director PWC

Launch of the campaign

Nicole Culverwell – Black Vanilla

Pressure on charities is increasing, harder to get funding, volunteers and increase in demand. AGC's response is to support the sector with a marketing campaign for the general public, funders and stakeholders.

Objectives:



- Improve communities understanding
- Educate key stakeholders

Listened to members to create campaign strategy. Do the general public understand what would happen if charities weren't here? Do they understand what charities do? The aim is to share our voice on common challenges to increase understanding.

Creative Brief to design agencies was a challenge.

"Where would Guernsey be #withoutus?"

Launched the three visual campaign posters.

The GAC need members support to engage in the campaign to make it a success in the community. Use #withoutus, visuals, messages across all platforms.

A toolbox will be sent to all members with tips and guidance in using the campaign for individual charities. Practical resources for engaging with the media.

www.withoutus.gg will be launched to educate the public about the campaign and the third sector.

Thanks to Nicole, Michelle Champion, SoG, Amanda Hibbs and Carly Howlett.



Company number: 71481

**The Association of Guernsey Charities LBG
Unaudited Financial Statements
For the Year Ended
31 December 2024**

*The Association of Guernsey Charities LBG., registered in Guernsey under Charity No. CH086
and company number 71481.*

*The charity's principal office is at the Cobo Community Centre, Rue de la Lande, Castel,
Guernsey GY5 7EJ.*

Annual Report 2024

The Association of Guernsey Charities LBG

Directors' Report for the Year Ended 31st December 2024

Objectives, activities, achievement, and performance

The main purpose of the charity is to encourage charitable and community work in the Bailiwick, and co-operation between members. The Company's Memorandum and Articles provide that the objects of the Company shall be as follows:

- To encourage charitable and community work in the Bailiwick of Guernsey through the co-operation and co-ordination of activities between charitable organisations and the discussion and exchange of ideas regarding voluntary service to the community
- To encourage co-operation between charity members of the Association
- To provide practical support to Association Members as may be required from time to time.
- To receive charitable donations from whatever source, at the Board's discretion
- To administer and distribute the Donations for the benefit of the Association Members
- To do all such things as are incidental or may be thought conducive to the attainment of all or any of the above objects.

The main activities of the charity during the year were as follows:

- 1 The charity held two Members' meetings during the year, including the Annual General Meeting.
- 2 The charity maintained a website where Members update their own details, including events, news, and volunteer vacancies. This has been further enhanced by the development and testing of up-to-date software on volunteer.gg, which has been successfully adopted by some of our members late in the year.
- 3 Regular Newsletters and use of social media to publicise the sector and specific news thought to be of interest both to Members and the public. A wide-reaching "#withoutus" campaign on various media platforms, highlighting the work of the charitable sector
- 4 Maintenance of the online donation platform "Giving" (giving.gg) administered by the AGC, which raised £265,225 for members during the year. Since its launch in Summer 2016 "Giving" has raised nearly £1.25m for members.
- 5 The charity hosted 14 Sector meetings and facilitated 25 training and support sessions, as well as a Voluntary Sector Conference in October, all free of charge for Members.
- 6 Representation of the interests of Members with other bodies, such as the Registry, the media and Government.
- 7 Events which are deemed to be in the interests of Members, such as the Government House Charities Fete.

Financial review

The Statement of Income and Expenditure, the Balance Sheet, and the Notes to the Financial Statements are set out on pages 5 to 8.

Amongst other donations the charity was in receipt of grants of £25,000 from the Guernsey Community Foundation and £35,000 from the Social Investment Fund. A further £15,000 was received from Policy & Resources to cover the costs of the #withoutus campaign.

The charity's policy is to hold reserves to meet ongoing operational expenditure commitments.

Structure, governance, and management

The Association is a Company Limited by Guarantee.

Directors are elected at Annual General meetings of Members and serve for 5 years before they are required to stand down and offer themselves for re-election. The Chair may not offer themselves for re-election to the role of Chair.

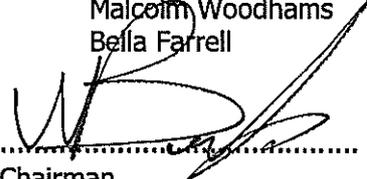
The Memorandum and Articles of Association provides that there should be a minimum of three Directors who must be unrelated, and there is no maximum number.

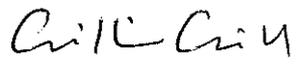
The charity employs a Development Officer and an Administrative Officer. These employees are financed by specific grants to cover their costs.

Council Members

The names of all Council members as at the date of this report, and who served during the year are as follows:

Wayne Bulpitt (Chair)
Charlie Cox (Vice Chair – April- June 2024)
Peter Rose (Vice Chair– retired April 2024)
Samantha Rouse (Secretary – appointed April 2024)
Gillian Gill (Treasurer – appointed April 2024)
Geoffrey Denton (Treasurer – retired April 2024)
Steve Byrne
Malcolm Woodhams
Bella Farrell


.....
Chairman
12 March 2025


.....
Treasurer
12 March 2025

Annual Report 2024

The Association of Guernsey Charities LBG

Independent Accountant's Report to the Directors of The Association of Guernsey Charities LBG

Opinion

I have reviewed the financial statements of The Association of Guernsey Charities LBG ("the Company") for the year ended 31 December 2024 which comprise the Balance Sheet, the Statement of Income & Expenditure and Notes to the financial statements. The financial reporting framework which has been applied in their preparation is that applicable to the Bailiwick of Guernsey Law and its Generally Accepted Accounting Practice.

In my opinion the financial statements:

- give a true and fair view of the state of the Company's affairs as at 31 December 2024 and of its income and expenditure for the year then ended; and
- have been properly prepared in accordance with Generally Accepted Accounting Practice.



David Clark FCA

12 March 2025

Annual Report 2024
The Association of Guernsey Charities LBG

Income and Expenditure for the Year Ended 31st December 2024

	2024	2023
	£	£
Income		
Donations and grants	80,881	87,549
Subscriptions	130	50
Total Income	81,011	87,599
Expenditure		
Expenses	88,779	63,350
Total Expenditure	88,779	63,350
Net (expenditure)/income	(7,768)	24,249
Reserves brought forward	51,739	27,490
Reserves carried forward	43,971	51,739

Annual Report 2024
The Association of Guernsey Charities LBG

Balance Sheet as at 31st December 2024

	2024	2023
Current assets:		
Cash at bank and in hand	43,971	51,739
Total current assets	43,971	51,739
Total Net Assets or liabilities	43,971	51,739
Represented by the funds of the charity		
Accumulated Fund	43,971	51,739
Total Funds	43,971	51,739

Annual Report 2024
The Association of Guernsey Charities

Notes to the Financial Statements

1 Accounting policies

Basis of accounts	<p>These financial statements are prepared in accordance with United Kingdom Generally Accepted Accounting Principles, including FRS 102 the Financial Reporting Standard applicable to charities in the United Kingdom and Republic of Ireland, as set out in the Statement of Recommended Practice (SORP) agreed between all United Kingdom Charity Commissions and the Chartered Institute of Public Finance and Accounting.</p> <p>The SORP provides that for charities with Gross income less than £250,000, accounts are prepared on a receipts and payments basis, and that is the basis on which these accounts are prepared.</p> <p>The financial statements comply with applicable laws and give a true and fair view.</p>
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The Guernsey Giving Trust

Financial Statements for the year ended
31st December 2024

The Guernsey Giving Trust

The Guernsey Giving Trust operates an online donations website known as www.giving.gg to enable members of the Association of Guernsey Charities to collect donations online efficiently and at almost no cost, other than card processor charges (where applicable).

Trustee	Zedra Trust Company (Guernsey) Limited (Anna Youngjohns)
Administrator	Association of Guernsey Charities
Independent accountant	Gill Morris
Lawyers	Applebys
Web developers	Steve Higgins Andrew Goss
Bankers	Barclays Wealth Management

All the above have generously donated their time to build, administer, or oversee Giving, without charge, for the benefit of charity members of the Association of Guernsey Charities.

The Guernsey Giving Trust

Administrator's Report for the Year Ended 31st December 2024

In accordance with the Administration Agreement signed between the Trustee, Zedra Trust Company (Guernsey) Limited, and the Association of Guernsey Charities on 20th January 2016, the Association of Guernsey Charities has prepared these financial statements, which the Trustee has then approved.

Objectives and activities

The purpose of the charity is to assist AGC member charities in raising funds, using the platform www.giving.gg

The main activity of the charity in relation to its purpose is to operate the platform, and to distribute funds raised to the charities, having properly identified the intended recipient charity for each donation received, where this is reasonably possible.

Achievements and performance

The main achievement of the charity, to beneficiaries and to the wider community has been to raise charitable donations on behalf of participating members of the Association of Guernsey Charities and distribute £265,225 to them during the year (2023 £176,404).

Donations amounting to £1,361 (2023 £1,582) were not able to be identified, being received into the bank account without an identifiable donation reference, or name. Where donations are unable to be matched and distributed, the agreement with participating charities provides that these funds will be used for general charitable purposes by the Association of Guernsey Charities or to defray any administrative costs of running the charity.

Financial review

The Statement of Income and Expenditure, and the Balance Sheet are set out on pages 6 to 7.

Structure, governance, and management

The charity is constituted as a Trust under a Governing Document, most recently amended on 20th January 2016.

Day to day administrative activity of the charity is vested in the Association of Guernsey Charities, who carry out this activity for no charge.

Reference and administrative details

The full name of the charity is The Guernsey Giving Trust and the Charity Registration number is CH521.

The principal office of the charity is the address of the Association of Guernsey Charities, Cobo Community Centre, Le Guet, Rue de la Lande, Castel, Guernsey GY5 7EJ.

Signed on behalf of the Association of Guernsey Charities



Gillian Gill
Treasurer

12 March 2025

The Guernsey Giving Trust

INDEPENDENT ACCOUNTANT'S REPORT TO THE TRUSTEES OF THE GUERNSEY GIVING TRUST

I have reviewed the financial statements of The Guernsey Giving Trust for the period ended 31 December 2024 which comprise the Balance Sheet, the Statement of Income & Expenditure and notes to the financial statements.

This report is made solely to Trustees of The Guernsey Giving Trust. It has been undertaken to confirm the reasonableness of the Trust's financial statements and for no other purpose.

Respective responsibilities of the Trustees and the Independent Accountant

The Trustees are responsible for the preparation of the financial statements. My responsibility is to form and express an independent conclusion, based on my review of the records, to the Trustees.

Scope

I have reviewed the financial statements by comparing them to the records kept by the Trustees and have made enquiries of the administrator such as I have deemed necessary for the purpose of this report.

Conclusion

Based on the review performed, nothing has come to my attention to suggest that the financial statements do not give a fair reflection of the Trust's activities during the year, and nothing has come to my attention to suggest that the financial statements are not in accordance with the underlying accounting records maintained by the Trustees. In my opinion the financial statements on pages 6 to 9 properly reflect the books and records of the Trust and have been properly prepared in accordance with the accounting policies set out in Note 1 to the Financial Statements.



Gill Morris
ACA CTA

March 2025

The Guernsey Giving Trust
Income and Expenditure
For the year ended 31st December 2024

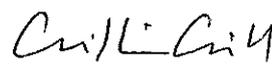
	2024 £	2023 £
Donations received <i>(Notes 1 to 3)</i>		
Direct (eBanking)	181,731	101,844
Paypal (net of charges)	26,379	19,722
Barclaycard ePDQ	58,393	41,526
SumUp contactless	1,728	15,127
Total Donations	268,231	178,219
Less Expenses		
Card processor charges <i>(Note 2)</i>	(1,633)	(1,329)
Other costs	(325)	(651)
Total Expenses	(1,958)	(1,980)
Less Distributions paid to charities	(265,225)	(176,404)
Transfer to/(from) Reserves <i>(Note 3)</i>	<u>1,048</u>	<u>(165)</u>

The Guernsey Giving Trust
Balance Sheet as at 31st December 2024

	2024 £	2023 £
Assets		
Donations due	4,781	1,981
Balance at banks		
Barclays	30,375	20,354
Paypal	4,364	2,633
Total assets	<u>39,520</u>	<u>24,968</u>
Liabilities		
Barclaycard charges	304	115
Other costs	325	-
Amounts due to charities	32,032	19,042
Total Liabilities	<u>32,661</u>	<u>19,157</u>
Total Net Assets	<u>6,859</u>	<u>5,811</u>
Represented by Reserves (Note 3)	<u>6,859</u>	<u>5,811</u>

Approved by the Council of the Association of Guernsey Charities on 12 March 2025


Chair


Treasurer

The Guernsey Giving Trust

Financial Statements as at 31st December 2024

Notes to the Financial Statements

1 Accounting Policies

The financial statements are prepared at the request of the Trustee of The Guernsey Giving Trust, for the benefit of the participants (charities and donors) in the online donation application of the Association of Guernsey Charities (www.giving.gg), in accordance with United Kingdom Generally Accepted Accounting Principles, including FRS 102, the Financial Reporting Standard applicable to charities in the United Kingdom and Republic of Ireland, as set out in the Statement of Recommended Practice (SORP) agreed between all United Kingdom Charity Commissions and the Chartered Institute of Public Finance and Accounting.

The SORP provides that for charities with Gross Income less than £250,000, accounts are prepared on a receipts and payments basis. These accounts have been prepared on that basis, adjusted only to include donation pledges to Barclaycard made during the year that were received within 3 days of the year end, or for unpaid expenses that were known as at that date (i.e. Barclaycard and website charges).

The financial statements comply with applicable laws and give a true and fair view.

2 Processing charges

eBanking donations incur no processing charges

Paypal donations are received net of charges amounting to 1.4% of the donation, plus 20p. Charges for overseas Paypal donations can incur higher charges

Barclaycard ePDQ donations are received gross, but Barclaycard then levy a monthly charge based on the type of card used to donate (between 0.9% and 2.2%, plus 1.5% for charges on non-EEA bank cards), subject to a minimum monthly charge of £20, plus management charges of £16.80 per month, plus an e-authorisation fee of 20p per transaction. Barclaycard does not itemise charges by individual donation but judgment and best estimation is applied each month before making distributions to charities; any differences arising when the bill is received are charged, or credited, to Reserves.

In these accounts, Paypal donations are shown net of charges, reflecting the basis on which they are received from Paypal. Barclaycard donations are shown gross, with

Barclaycard card processor charges shown as expenses, reflecting the basis on which funds are received from Barclaycard.

3 Reserves

As mentioned in the Administrator's Report above, donations can be received into the Giving bank account where it may not be possible to establish the intended charity, despite best efforts. Where donations are not able to be allocated the agreement with participating charities provides that these will be used for general charitable purposes by the Association of Guernsey Charities or to defray any administrative costs of running the charity.